

## II. KEY MEASURE ANALYSIS

Agency Mission: To serve and protect Oregon’s consumers and workers while supporting a positive business climate in the state.

KPM #3	INSURANCE CONSUMER RELIEF Percent of confirmed complaints resolved with relief for the consumer.	Measure since: 2001
Goal	DCBS Goal #1: Protect consumers and workers in Oregon.	
Oregon Context	DCBS Mission: To protect and serve Oregon's consumers and workers while supporting a positive business climate in the state.	
Data source	Insurance consumer complaint data stored in the Complaints subsystem of the INSLIC data system.	
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1. **OUR STRATEGY**

Ensure consumers receive the benefits they are entitled to under the terms of their insurance contract and applicable laws by facilitating communication between the consumer and insurer.

2. **ABOUT THE TARGETS**

The Insurance Division uses the target to encourage prompt and thorough advocacy for consumers. The 70 percent target reflects the fact that not every person filing a confirmed complaint has a basis for an ultimate resolution in his or her favor.

3. **HOW WE ARE DOING**

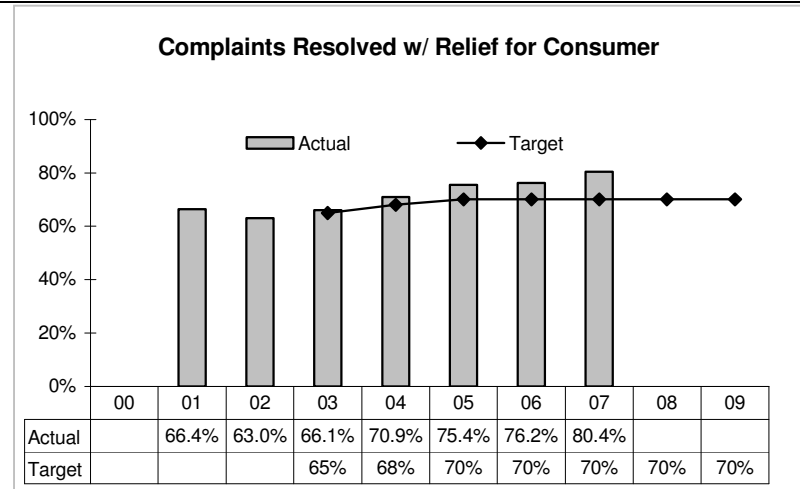
The Consumer Advocacy Unit has increased the number of complaints resolved and met its target each year since 2003. At more than 80 percent in 2007, the unit is performing above the normal range for this measure.

4. **HOW WE COMPARE**

We do not know of any comparable data. While other states collect data, it is too different to use as a comparison.

5. **FACTORS AFFECTING RESULTS**

The unit’s improved processes have resulted in our ability to process more complaints and improve performance. For example, the unit allows consumers to file complaints online and encourages the use of e-mail and electronic responses. In addition, the training and experience of the advocacy team affects results. We have maintained an experienced staff and have managed workloads to allow for sound analysis and follow-up. The Consumer Advocacy Unit has received more exposure through outreach efforts and, as a result, has been receiving complaints earlier in the process, making them more likely to be resolved. Externally, changes in policies and procedures by insurers can affect results. For example, changes in insurer policies related to credit scoring or total loss of a vehicle can affect the outcome of a consumer complaint.



**Agency Name: Department of Consumer & Business Services**

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**6. WHAT NEEDS TO BE DONE**

We need to continue to deliver quality results to consumers by anticipating and addressing trends in the industry, such as timely payment of benefits and suitability of insurance products. We also must continuously improve our processes; we are researching additional electronic processes to eliminate as much paperwork as possible.

**7. ABOUT THE DATA**

The reporting cycle is fiscal year. More detailed data – identifying the type of insurance, the nature of the dispute, and the disposition – are available on request.