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**Commissioner Stewart Hails Recovery of \$1,827,923 for Delawareans and Premium Savings of \$5,619,384 for Businesses in the First Nine Months of 2011**

*Credits Robust Investigations of Consumer Complaints and Modernization of Data Retrieval*

Dover, DE - Delaware Insurance Commissioner Karen Weldin Stewart announced today that through Department of Insurance interventions, Delawareans recovered \$1,827,923 in the first nine months of 2011. The Commissioner also announced that businesses participating in the Workplace Safety Program saved \$5,619,384 on workers' compensation premiums.

Commissioner Stewart said, "It has been the bedrock of my administration to place the protection of all Delawareans first. By changing the culture of the Department, holding companies accountable, sanctioning violators and helping policy holders make their case when they have been treated unfairly, I want the people I serve to know that my administration will continue, through regulation and restitution, to have their backs." The Commissioner continued, "Successfully protecting Delawareans is the art of balancing several forces that include keeping premiums minimal, a variety of carriers and products available and the insurance companies viable."

In order to be as accurate as possible, the Department utilizes the State Based System (SBS) provided by the National Association of Insurance Commissioners (NAIC). The Commissioner said, "We have been using this system to document and track calls of inquiry and complaints received from Delaware policy holders for all lines of insurance. With this technology, we have modernized our ability to track potential problems as well as calculate how much money our department was able to recover or save Delaware's policyholders. This is an important innovation that will enable us to continue in our efforts to re-engineer the Department of Insurance into a consumer and policyholder driven organization."

The breakdown of the restituted funds is as follows:

<b>Complaints</b>	<b>\$580,303.00</b>
<b>Arbitration</b>	<b>592,930.00</b>
<b>Market Conduct</b>	<b>654,690.00</b>
<b>TOTAL</b>	<b>\$1,827,923.00</b>