

Consumer Affairs Releases 2015 [Top 10 Consumer Complaints](#)

Tuesday, January 19, 2016 | 11:29am

NASHVILLE – The Tennessee Department of Commerce & Insurance’s (TDCI) Division of Consumer Affairs announces the top 10 complaint categories for 2015 by Tennessee consumers.

In 2015, the Division of Consumer Affairs received more than 4,000 complaints and recovered both services and funds for Tennessee consumers through our mediation process. The Division’s mediation process relies on the voluntary cooperation of both the consumer and the business. In 2014, over 5,099 total complaints were fielded.

“While the number of complaints dipped slightly in 2015, it’s clear there are still every day challenges for Tennessee consumers and businesses,” TDCI Deputy Commissioner Bill Giannini said. “Consumers should educate themselves as best they can before they buy, and business owners should honor the terms of their arrangement with consumers. During 2016, the Consumer Affairs Division will remain a resource for both consumers and businesses.”

For 2015, here are the top 10 complaint categories, descriptions of each category and number of complaints per category:

Utilities (This category includes gas service, water service, electricity, landline phone service, all mobile phone service, internet service, and cable. Problems with billing and maintenance were the most common complaints.) Complaints: 383

Home improvement (This category includes hiring a contractor for services to repair or improve the quality of your home. The most common complaints related to quality of work, incomplete work after receiving payment, and structural damage caused by the contractor.) Complaints: 327

Debtor/Creditor (This category includes matters related to debt collection companies, payday loans, credit repair companies, and check-cashing services. Consumers complained most that collection agencies often make harassing phone calls or continuously call individuals who do not owe a debt to the company.) Complaints: 293

Professional services (This category relates to services offered by all licensed professionals working in the State of Tennessee, including hair stylists, massage therapists, nail technicians, and others. Common complaints include the quality of service, charges for service the consumer did not receive, and problems redeeming gift certificates for services offered.) Complaints: 269

Health services and products (Consumers’ most common complaints include being misquoted for services and receiving medical bills prior to the bills being sent to the consumer’s insurance company.) Complaints: 264

Landlord/Tenant (This category relates to consumers leasing rental property in the State of Tennessee. The most common complaints related to security deposits and the conditions of the rental property. Many consumers complained about mold.) Complaints: 262

Timeshares (This category relates to consumers purchasing property under a timesharing agreement. The most common complaints reported high-pressure sales tactics, misrepresentation of the contract, and resale scams.) Complaints: 257

Insurance (This category relates to pet insurance, consumer health insurance, and unlicensed insurance companies. Most consumers complained about policy coverage and claims. All consumer health insurance complaints are referred to the [Insurance Division](#).) Complaints: 213

Auto Repair (This category refers to companies offering services to repair vehicles. Most consumers report auto repair companies that return vehicles to the consumer in a worse condition than how it was initially given to the company for repairs. These companies often charge more money to repair the vehicle the second time around.) Complaints: 184

Scams (This category includes telephone scams and imposter scams, all of which were referred to the [Federal Trade Commission](#). Consumers reported various types of scams, including tax scams, sweepstakes scams, tech support scams, government grant scams, credit card scams, money order scams, and more.) Complaints: 181

The Division of Consumer Affairs is dedicated to advocating, educating and protecting Tennessee Consumers.