

The Department of Insurance is here to assist the citizens of Indiana with insurance questions or complaints. We will help you obtain a fair and equitable resolution of your insurance problems.

Please Note

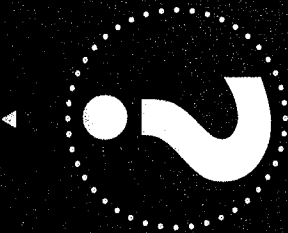
If our claim involves Workers Compensation, you should direct your complaint to the:

Worker's Compensation Board
402 W. Washington Street
Room W196
Indianapolis, Indiana 46204

What We Need From YOU

A formal complaint form is not essential, however, every request for Department assistance with your insurance problems **MUST BE IN WRITING**, including the following information:

- Your name, address (with ZIP code), and telephone number where we can call you during the day;
- The name and address of the company, adjuster, or agent against whom you are complaining (as well as any other party involved);
- Your policy number and/or claim number;
- A brief description of the problem and how you think the problem should be resolved.



Consumer Services Division
Indiana Department of Insurance
311 W. Washington Street
Suite 300
Indianapolis, Indiana 46204-2787
Toll Free: (800) 622-4461
Local: (317) 232-2395

Do YOU Have An Insurance Problem ?

Help is available

Consumer Services Division

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Suite 300
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www.state.in.us/idoi

Consumer Services Division

This branch of the Department of Insurance was created to help you better understand your insurance policies and to assist you in resolving insurance problems.

An insurance policy is a legal contract and as such, it is generally written in technical terms. The legalistic nature of an insurance contract may confuse policyholders. Some insurance companies have recognized this problem and now issue policies that use simplified language. The Department of Insurance has prepared some brochures designed to help you better understand your insurance policies. They include:

- "Auto Insurance Facts"
- "A Consumer's Guide to Life Insurance"
- "Insurance Protection For Your Home and Possessions"
- "Consumer's Guide to Health Insurance"



You can receive, free of charge, any of these brochures by simply writing or calling the Department of Insurance and stating which pamphlet you need.

Occasionally, problems do emerge in the day-to-day operations of the insurance industry and the Department stands ready to assist you in resolving many insurance problems. The Department of Insurance is an administrative agency of State Government and cannot act in the capacity of a court. But we will thoroughly investigate your problem and advise you whether we think the company has acted according to the terms of the policy.

We do expect companies to take prompt action on claims, to fully investigate all pertinent facts

concerning the claim, and make all insurance settlement offers in good faith.

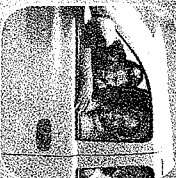
Before you ask us for assistance with your insurance problem, we suggest that you first contact the consumer affairs department of the company involved for special assistance. Usually companies are anxious to resolve problems with their insured.

If you are still not satisfied, we will be happy to discuss your problem, in person or by telephone. It is important to note, we cannot evaluate the monetary value of an injury or a property claim. However, all requests for assistance will be reviewed.

Examples of Common Problems

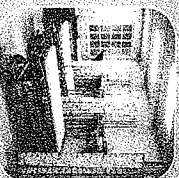
Auto Insurance

- A company offers what you feel are inadequate repairs.
- You feel your claim was denied by the other company without proper investigation.
- You think it is taking an unreasonably long time to settle your claim.



Health, Hospitalization, or Disability Insurance

- You are involved in a dispute as to whether a health condition pre-existed the date you purchased a policy.



- There is a question whether you are "totally" or "partially" disabled.
- After you file appropriate notice of loss and proper claim forms, the company delays settlement.

Homeowners Insurance

- You experience delays in the handling of a theft or fire loss to household goods.
- A fire or storm damage was not repaired adequately.
- You have a dispute over the Replacement Clause in your policy.



Agent

- You have paid a premium to an agent but have not received a policy.
- You feel an agent has misrepresented the terms of an insurance policy.
- An agent has failed to return money to you when you cancel a policy and are due a refund.

General

- You feel that your policy has been unfairly cancelled.
- You feel that your premiums have unjustly increased.
- You think a company has unfairly denied coverage.