



2014 CONSUMER ACTION HANDBOOK

Be a Smarter Consumer

Contacting Your Local Insurance Regulator

The offices listed below enforce laws and regulations for each type of insurance. Many of these offices can also provide you with information to help you make informed insurance-buying decisions. See the Insurance section in Part I of this *Handbook* for advice (p. 30).

If you have a question or complaint about your insurance company's policies, contact the company before you contact your state insurance regulator.

Note: Toll free phone numbers may be restricted to use only within the state listed.

Alabama

Department of Insurance

PO Box 303351
Montgomery, AL 36130-3351
334-241-4141 (Consumer Services)
334-269-3550
✉: ConsumerServices@insurance.alabama.gov
www.aldoi.gov

Alaska

Department of Commerce, Community and Economic Development

Division of Insurance
Robert B. Atwood Building
550 W. 7th Ave., Suite 1560
Anchorage, AK 99501-3567
907-269-7900
Toll free: 1-800-467-8725
TTY: 907-465-5437
✉: insurance@alaska.gov
www.dced.state.ak.us/insurance

Arizona

Department of Insurance

Consumer Affairs Division
2910 N. 44th St., Suite 210
Phoenix, AZ 85018-7269
602-364-2499
602-364-2977 (in Spanish)
Toll free: 1-800-325-2548
✉: consumers@azinsurance.gov
www.id.state.az.us

Arkansas

Insurance Department

Consumer Services Division
1200 W. Third St.
Little Rock, AR 72201-1904
501-371-2640
Toll free: 1-800-852-5494
✉: insurance.consumers@arkansas.gov
www.insurance.arkansas.gov

California

Department of Insurance

Consumer Services Division
300 S. Spring St., South Tower
Los Angeles, CA 90013
213-897-8921
Toll free: 1-800-927-4357
TTY: 1-800-482-4833
www.insurance.ca.gov

Department of Managed Health Care, California HMO Help Center

980 9th St., Suite 500
Sacramento, CA 95814-2725
Toll free: 1-888-466-2219
TTY: 1-877-688-9891
www.hmohelp.ca.gov

Colorado

Department of Regulatory Agencies

Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202
303-894-7490
Toll free: 1-800-930-3745
✉: insurance@dora.state.co.us
www.dora.state.co.us/Insurance

Connecticut

Insurance Department

Consumer Affairs Division
PO Box 816
Hartford, CT 06142-0816
860-297-3900
Toll free: 1-800-203-3447
✉: cid.ca@ct.gov
www.ct.gov/cid

Delaware

Insurance Department

841 Silver Lake Blvd.
Dover, DE 19904
302-674-7310
Toll free: 1-800-282-8611
✉: consumer@state.de.us
www.delawareinsurance.gov

District of Columbia

Department of Insurance, Securities and Banking

Consumer Services Division
810 1st St., NE, Suite 701
Washington, DC 20002
202-727-8000
✉: disb@dc.gov
www.disb.dc.gov

Florida

Office of Insurance Regulation

200 E. Gaines St.
Tallahassee, FL 32399
850-413-3140
Toll free: 1-877-693-5236
www.floir.com

Georgia

Insurance and Safety Fire Commissioner

Two Martin Luther King, Jr., Dr.
West Tower, Suite 704
Atlanta, GA 30334
404-656-2070
Toll free: 1-800-656-2298
✉: consumer@oci.ga.gov
www.gainsurance.org

Hawaii

Department of Commerce and Consumer Affairs

Insurance Division
PO Box 3614
Honolulu, HI 96811
808-586-2790
Toll free: 1-800-468-4644 (Lanai and Molokai)
✉: insurance@dcca.hawaii.gov
www.hawaii.gov/dcca/ins

Idaho

Department of Insurance

Consumer's Bureau
700 W. State St.
PO Box 83720
Boise, ID 83720-0043
208-334-4250
Toll free: 1-800-721-3272
www.doi.idaho.gov

Illinois

Division of Insurance

320 W. Washington St.
Springfield, IL 62767-0001
217-782-4515
Toll free: 1-877-527-9431 (Health Insurance)
Toll free: 1-866-445-5364 (Consumer Assistance Hotline)
TTY: 1-866-323-5321
✉: doi.infodesk@illinois.gov
www.insurance.illinois.gov

Indiana

Department of Insurance

Consumer Services Division
311 W. Washington St., Suite 300
Indianapolis, IN 46204-2787
317-232-2395
Toll free: 1-800-622-4461
✉: consumerservices@idoi.in.gov
www.in.gov/idoi

Iowa

Division of Insurance

330 Maple St.
Des Moines, IA 50319-0065
515-281-5705
Toll free: 1-877-955-1212
www.iid.state.ia.us

Kansas

Insurance Department

Consumer Assistance Division
420 S.W. 9th St.
Topeka, KS 66612
785-296-7829
Toll free: 1-800-432-2484
TTY: 1-877-235-3151
✉: webcomplaints@ksinsurance.org
www.ksinsurance.org

Kentucky

Department of Insurance

Consumer Protection Division
PO Box 517
Frankfort, KY 40602-0517
502-564-6034
Toll free: 1-800-595-6053
TTY: 1-800-648-6056
insurance.ky.gov

Louisiana

Department of Insurance

PO Box 94214
Baton Rouge, LA 70804-9214
225-342-5900
Toll free: 1-800-259-5300
✉: consumeradvocacy@ldi.la.gov
www.ldi.state.la.us

Maine

Bureau of Insurance

34 State House Station
Augusta, ME 04333-0034
207-624-8475
Toll free: 1-800-300-5000
✉: Insurance.PFR@maine.gov
www.maine.gov/insurance

Maryland

Insurance Administration

Consumer Division
200 St. Paul Pl., Suite 2700
Baltimore, MD 21202
410-468-2000
Toll free: 1-800-492-6116
TTY: 1-800-735-2258
www.mdinsurance.state.md.us

Massachusetts

Division of Insurance

Consumer Services Section
1000 Washington St., Suite 810
Boston, MA 02118-6200
617-521-7794
Toll free: 1-877-563-4467
TTY: 617-521-7490
www.state.ma.us/doi

Michigan

Department of Insurance and Financial Services

PO Box 30220
Lansing, MI 48909-7720
517-373-0220
Toll free: 1-877-999-6442
✉: ofir-ins-info@michigan.gov
www.michigan.gov/difs

Minnesota

Department of Commerce

Insurance Division
85 7th Pl. E, Suite 500
St. Paul, MN 55101
651-296-4026
Toll free: 1-800-657-3602
✉: general.commerce@state.mn.us
www.insurance.mn.gov

Mississippi

Department of Insurance

PO Box 79
Jackson, MS 39205-0079
601-359-3569
Toll free: 1-800-562-2957
✉: consumer@mid.ms.gov
www.mid.ms.gov

Missouri

Department of Insurance, Financial, and Professional Registration

Consumer Affairs Division
PO Box 690
Jefferson City, MO 65102-0690
Toll free: 1-800-726-7390
TTY: 573-526-4536
✉: consumeraffairs@insurance.mo.gov
www.insurance.mo.gov

Montana

Commissioner of Securities and Insurance

Insurance Division
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll free: 1-800-332-6148
TTY: 406-444-3246
www.csi.mt.gov/consumers

Nebraska

Department of Insurance

PO Box 82089
Lincoln, NE 68501-2089
402-471-2201
Toll free: 1-877-564-7323
TTY: 1-800-833-7352
✉: DOI.ConsumerAffairs@nebraska.gov
www.doi.ne.gov

Nevada

Department of Business and Industry

Division of Insurance
2501 E. Sahara Ave., Suite 302
Las Vegas, NV 89104
702-486-4009
Toll free: 1-888-872-3234
www.doi.nv.gov

Department of Business and Industry

Division of Insurance
Consumer Services Section
1818 E. College Pkwy., Suite 103
Carson City, NV 89706
775-687-0700
Toll free: 1-888-872-3234
✉: csc@doi.state.nv.us
www.doi.nv.gov

New Hampshire

Insurance Department

21 S. Fruit St., Suite 14
Concord, NH 03301
603-271-2261
Toll free: 1-800-852-3416
TTY: 1-800-735-2964
✉: consumerservices@ins.nh.gov
www.nh.gov/insurance

New Jersey

Department of Banking and Insurance - Newark

Consumer Center
153 Halsey St.
Newark, NJ 07102
973-648-4713
Toll free: 1-800-446-7467
www.state.nj.us/dobi

Department of Banking and Insurance - Trenton

Consumer Inquiries and Complaints
PO Box 325
Trenton, NJ 08625
609-292-7272
Toll free: 1-800-446-7467
www.state.nj.us/dobi

New Mexico

Public Regulation Commission

Insurance Division
PO Box 1269
1120 Paseo de Peralta
Santa Fe, NM 87504
Toll free: 1-888-427-5772
www.nmprc.state.nm.us

New York

Department of Financial Services

Insurance Department
Consumer Assistance Unit
One Commerce Plaza
Albany, NY 12257
518-474-6600
Toll free: 1-800-342-3736
www.dfs.ny.gov

North Carolina

Department of Insurance

Consumer Services Division
1201 Mail Service Center
Raleigh, NC 27699-1201
919-807-6750
Toll free: 1-800-546-5664
www.ncdoi.com

North Dakota

Insurance Department

600 E. Boulevard Ave.
Bismarck, ND 58505-0320
701-328-2440
Toll free: 1-800-247-0560
TTY: 1-800-366-6888
✉: insurance@nd.gov
www.nd.gov/ndins

Ohio

Department of Insurance

Office of Consumer Affairs
50 W. Town St., 3rd Floor, Suite 300
Columbus, OH 43215
614-644-2673
Toll free: 1-800-686-1526
Toll free: 1-800-686-1527 (Fraud Hotline)
TTY: 614-644-3745
www.insurance.ohio.gov

Oklahoma

Insurance Department

Consumer Assistance Division
Five Corporate Plaza
3625 N.W. 56th St., Suite 100
Oklahoma City, OK 73112
405-521-2991
Toll free: 1-800-522-0071
www.ok.gov/oid

Oregon

Insurance Division

PO Box 14480
Salem, OR 97309-0405
503-947-7984
Toll free: 1-888-877-4894
✉: cp.ins@state.or.us
www.insurance.oregon.gov

Pennsylvania

Insurance Department

Consumer Services
1209 Strawberry Square
Harrisburg, PA 17120
717-787-2317
Toll free: 1-877-881-6388
TTY: 717-783-3898
www.insurance.state.pa.us

Puerto Rico

Office of the Commissioner of Insurance

B5 Calle Tabonuco, Suite 216 PMB 356
Guaynabo, PR 00968-3029
787-304-8686
www.ocs.gobierno.pr

Rhode Island

Department of Business Regulation

Insurance Division
1511 Pontiac Ave.
Bldg. 69-2
Cranston, RI 02920
401-462-9520
✉: Insurancelnquiry@dbr.ri.gov
www.dbr.state.ri.us

South Carolina

Department of Insurance

Consumer Services
PO Box 100105
Columbia, SC 29202-3105
803-737-6180
Toll free: 1-800-768-3467
✉: consumers@doi.sc.gov
www.doi.sc.gov

South Dakota

Department of Labor and Regulation

Division of Insurance
445 E. Capitol Ave.
Pierre, SD 57501
605-773-3563
✉: insurance@state.sd.us
www.dlr.sd.gov/insurance

Tennessee

Department of Commerce and Insurance

Consumer Insurance Services
500 James Robertson Pkwy., 4th Floor
Nashville, TN 37243-0574
615-741-2218
✉: CIS.complaints@tn.gov
www.tn.gov/commerce

Texas

Department of Insurance

Consumer Protection (111-1A)
PO Box 149091
Austin, TX 78714-9091
512-463-6515
Toll free: 1-800-252-3439
TTY: 512 322-4238
✉: consumerprotection@tdi.texas.gov
www.tdi.texas.gov

Utah

Insurance Department

Consumer Service
State Office Building, Room 3110
450 N. State St.
Salt Lake City, UT 84114-6901
801-538-3800
Toll free: 1-800-439-3805
TTY: 801-538-3826
www.insurance.utah.gov

Vermont

Department of Financial Regulation

Insurance Consumer Services
89 Main St.
Montpelier, VT 05620-3101
802-828-3301
Toll free: 1-800-964-1784
✉: dfr.insuranceinfo@state.vt.us
www.dfr.vermont.gov

Virgin Islands

Division of Banking and Insurance

5049 Kongens Gade
St. Thomas, VI 00802
340-774-7166
www.ltg.gov.vi

Virginia

State Corporation Commission

Bureau of Insurance
PO Box 1157
Richmond, VA 23218-1157
804-371-9741
Toll free: 1-877-310-6560
TTY: 804-371-9206
✉: bureauofinsurance@scc.virginia.gov
www.scc.virginia.gov

Washington

Office of the Insurance Commissioner

Consumer Protection
PO Box 40256
Olympia, WA 98504-0256
360-725-7080
Toll free: 1-800-562-6900
TTY: 360-586-0241
www.insurance.wa.gov

West Virginia

Offices of the Insurance Commissioner

PO Box 50540
Charleston, WV 25305-0540
304-558-3386
Toll free: 1-888-879-9842
TTY: 1-800-435-7381
✉: consumer.service@wvinsurance.gov
www.wvinsurance.gov

Wisconsin

Office of the Commissioner of Insurance

125 S. Webster St.
Madison, WI 53703-3474
608-266-3585
Toll free: 1-800-236-8517
✉: ocicomplaints@wisconsin.gov
www.oci.wi.gov

Wyoming

Department of Insurance

Consumer Affairs Section
106 E. 6th Ave.
Cheyenne, WY 82002
307-777-7401
Toll free: 1-800-438-5768
insurance.state.wy.us