

TEXAS WATCH

HOW TO FILE A COMPLAINT AGAINST YOUR INSURANCE COMPANY

Has your insurance company jacked up your rates, delayed your claims, or treated you unfairly? You can fight back. The Texas Department of Insurance (TDI) assists thousands of Texas citizens each year with insurance related complaints.

Even if TDI is not able to resolve your complaint, their involvement often causes insurers to look more thoroughly at your concern. In addition, your complaints and inquiries help TDI to determine what issues consumers need help with and to identify which insurance companies, HMOs, and agents should be investigated.

Step 1: Contact Your Company

If you have a dispute with an agent or insurance company in Texas, it is advisable that you first send a complaint in writing to the insurance company and request a written response. Make sure to state your problem as clearly as possible and how you expect the company to handle it. Include any copies of materials (invoices, cancelled checks, letters, etc.) that support your complaint. To get the correct mailing address for complaints for your insurance company, call their toll-free customer service number listed on your policy. You can get your company's toll free number from TDI's Consumer Helpline at 1-800-252-3439.

Step 2: Contact the Texas Department of Insurance

If you are unable to resolve your complaint with your company directly, you have the right to file a formal complaint with TDI. You can start this process online or by calling the agency to request complaint forms.

Consumer Help Line: 1-800-252-3439

Online: <http://www.tdi.state.tx.us/consumer/complfrm.html>

Physical address:
333 Guadalupe St, Suite 3-120
Austin, TX 78701

Mailing address:
P.O. Box 149104
Austin, TX 78714-9104

After TDI receives your complaint they should:

- Send you an acknowledgment letter.
- Promptly notify your insurance company of your complaint and ask for a detailed response.

- Send you a copy of your company's response.
- Keep you informed by mail of the status of your complaint.
- Send you an explanation of the final outcome, usually within 45 days after the complaint is received.

WHERE ELSE TO GO FOR HELP

- www.HelpInsure.com 1-866-695-6873
A program of TDI, this website is a free and secure service to help Texans shop for homeowners insurance.
www.helpinsure.com
helpinsure@helpinsure.com

If the Texas Department of Insurance (TDI) has been unable to satisfactorily address your concerns, you can make additional complaints about your insurance company by contacting the following offices:

- **Office of Public Insurance Counsel** 1-512-322-4143
333 Guadalupe Street, Suite 3-120 • Austin, TX 78701
The Office of Public Insurance Counsel (or OPIC) acts as an advocate for insurance consumers primarily before the Texas Department of Insurance.
www.opic.state.tx.us
- **Office of the Attorney General** 1-800-621-0508
PO Box 12548 • Austin, TX 78711-2548
The Attorney General protects consumers and the legitimate business community by filing civil lawsuits under the Deceptive Trade Practices Act and other consumer protection statutes. In addition, this agency offers an informal voluntary dispute resolution process for consumers.
www.oag.state.tx.uscac@oag.state.tx.us