

Dear Consumer,

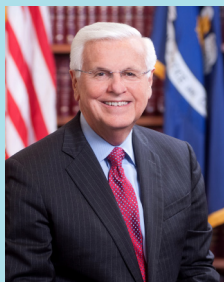
Most people want the security insurance brings, but many do not understand where their money goes. To help you become more educated on the topic of insurance, the Department of Insurance offers many publications and knowledgeable consumer affairs staff to answer your questions. The Department of Insurance works to balance your needs as an insurance consumer with the insurance industry's need to run a competitive business.

Feedback from consumers helps the Department in monitoring the insurance industry. I encourage you to contact us if you have a conflict with an insurance agent or company that you can't seem to resolve.

Please feel free to contact us if you have further questions about what the Department can do for you.

Sincerely,

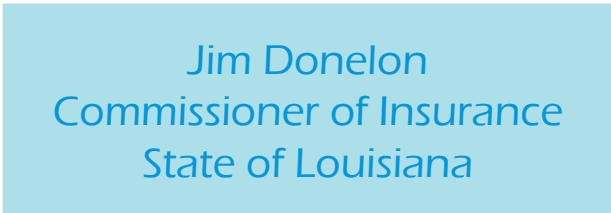
Jim Donelon  
Commissioner of Insurance  
State of Louisiana



### **Louisiana Department of Insurance**

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This public document is produced by the Louisiana Department of Insurance and is available online.



## What is the Department of Insurance?

The Department of Insurance is a state agency created by the Louisiana Legislature and headed by a statewide elected Commissioner of Insurance. One of the major functions of the Department is to make sure you get the insurance coverage you are paying for. The Department constantly monitors and regulates the insurance industry to make certain your insurance will be there when you need it.

## How does the Department regulate the insurance industry?

The licensing process is the key way the Department of Insurance regulates insurers. To write insurance in the state, an insurance company must file an application with the Department of Insurance requesting permission to write specific kinds of insurance under specific guidelines. Background checks are done on the people involved in the company to make sure they meet the high standards the Department has set for the insurance industry.

The Office of Licensing for the Department of Insurance takes care of licensing both companies and agents. To remain in business, companies must file quarterly and annual reports for review by the Department.

## When do I contact the Department of Insurance?

The Department of Insurance can help you verify information about an insurance company or producer. You can also contact the Department when you have a problem or question you can't resolve with an insurance producer or company. In 2017, the Department assisted consumers in receiving more than \$9 million in additional insurance payments stemming from consumer complaints. The Department can also assist you when you want to report insurance fraud.

## Who at the Department can help me?

*The Office of Consumer Services* is your main point of contact for questions, concerns and assistance to ensure that your rights as an insurance consumer have not been violated. Consumer Services works with other offices in the Department to answer consumer questions, assist with complaints and report any rules, regulations or laws of entities regulated by the Department to the appropriate official within the Department.

Consumer Services can help you with auto and property insurance questions, as well as with other areas such as health, life and long-term care insurance policy questions.

**Example:** You file an auto claim under your collision insurance when you hit a tree. You are upset because the company won't pay for a rental car, wants to have the car fixed at one specific shop and wants to use aftermarket parts. You can call our Consumer Services Office to learn whether you should file a complaint against the company.

**Example:** Your family needs health insurance. Shop around and choose two or three possible health insurance plans, then call our Consumer Services staff with any questions you may have about those plans.

If your family needs information on a deceased relative's life insurance policy bought in Louisiana, contact the Office of Consumer Services or visit the Department's website to get a life insurance policy search form. The completed form activates a confidential process that searches the files of all life insurance companies licensed to do business in the state to locate the policy. If a company finds the requested policy, it notifies the family.

*The Office of Consumer Advocacy and Diversity* can help you by providing you with educational and informational programs and presentations. The Consumer Advocacy and Diversity staff frequently participates in events and speaking engagements throughout Louisiana to explain the services and resources available through the Department. This Office also houses the Division of Diversity and Opportunity. This Division assists small, minority, and disadvantaged insurance agents, producers and individuals by providing support and education.

The Senior Health Insurance Information Program (SHIIP) can help you with questions you or your family have about Medicare and senior-related health insurance issues, including the Medicare Prescription Drug Program.



### Frequently Used Phone Numbers

General Information:	800.259.5300
Consumer Services:	225.342.5900
Senior Health (SHIIP):	225.342.5301
Agents Licensing:	225.342.0860
Company Licensing:	225.342.1251
Insurance Rating:	225.342.5203
Property & Casualty:	225.342.1258
Life & Annuity:	225.342.1226
Health:	225.219.4770
Consumer Advocacy:	225.219.4775

### Reporting Insurance Fraud

If you strongly suspect that an agent or company is engaging in fraudulent activity, contact our Fraud Division at 225.342.4956.

All information given to the fraud investigator who takes your call will be kept strictly confidential.