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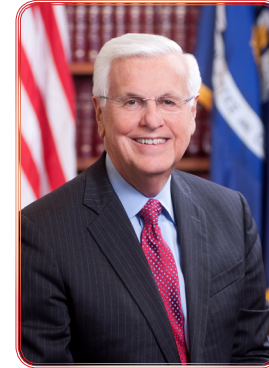
HOW TO FILE AN INSURANCE COMPLAINT



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
 INSURANCE COMMISSIONER

A message from Commissioner of Insurance Jim Donelon



The Louisiana Department of Insurance receives, on average, more than 3,600 insurance-related complaints every year. That means that every year we help thousands of Louisiana residents get the insurance payments and other benefits and services due to them. Each year, millions of dollars are received by policyholders across the state who have requested assistance from the LDI.

This brochure is intended to make filing an insurance complaint easier for you. It gives a step-by-step explanation of how you can get a complaint form, how to file a complaint and what help you can expect from us once you've filed your complaint.

Helping you negotiate your insurance disputes is one of the most important services we provide. I hope you find the tips we have included here helpful should you need to file an insurance complaint.

What can the Department of Insurance do for me?

- Protect you by enforcing Louisiana's insurance laws and regulations
- Provide you with consumer information
- Help you with insurance complaints involving...
 - ◆ Sales/Policyholder Services
 - ◆ Premium Rates/Refunds
 - ◆ Non-Renewals/Cancellations
 - ◆ Claim Delays/Denials/Unsatisfactory Settlements
 - ◆ Other Insurance-Related Disputes

... for all types of insurance, including:

- | | |
|-------------------------|--------------------------------|
| • Life | • Health |
| • Disability | • Auto |
| • Long-term Care | • Annuity |
| • Medicare | • Credit |
| • Homeowners | • Business |
| • Workers' Compensation | • All Other Types of Insurance |

The easiest way to file a complaint is online at www.lidi.la.gov. You can also print out a paper complaint form from the website or obtain a copy by calling 1-800-259-5300.

What information do I need to complete my complaint form?

Section I

- Your name, address and daytime telephone number
- Name of the insured person
- Name of the claimant, if different from the insured

Section II

- Full name and address of the company, producer or adjuster your complaint is against
- Type of coverage involved
- Name of the employer, if group coverage is involved
- Your policy, group and/or claim number
- If your complaint is against another person's insurance company, that person's name, contact information and policy number
- The date on which the claim or loss was incurred

Section III

- Reason for your complaint
- Description of the problem:
 - ◆ What happened, who was involved, and why you think the company/producer is wrong
 - ◆ How you have tried to solve the problem
 - ◆ What you consider to be a fair solution to your problem

What documents should I send with my complaint form?

Copies, not originals of ...

- Correspondence between you, the company, producer, adjuster and any others involved in the case such as doctors or lawyers
- Your policy or the excerpt from your benefits handbook that covers the situation
- Relevant sales literature or worksheets
- Your insurance ID card (front and back), if possible
- The claim you filed, if applicable



Remember:

We must be able to read and photocopy what you provide, so PLEASE type or write legibly using black or blue ink.

What happens after the LDI receives my complaint?

- Typically, within a week of receiving your complaint the LDI will send you an acknowledgement letter noting:
 - ◆ Your file number
 - ◆ The name of the compliance examiner in charge of investigating your complaint
- The LDI will also send a copy of your complaint to the company or other appropriate party and ask for an explanation of its position.
- Your examiner will review all responses received to assure the problem has been properly addressed.
- Your examiner will send you a letter containing the results of the investigation:
 - ◆ If no evidence of a violation is found, the examiner will so advise and explain why the investigation is being closed
 - ◆ If your examiner is not satisfied with the company's response, the investigation will continue
 - ◆ If we feel that the law has been violated, the department will pursue administrative action

How will I know how the investigation is going?

- The average complaint usually takes 45 days to fully investigate, depending on the complexity of the case
- You will be provided with periodic status reports throughout the investigation to keep you informed
- Once you receive a file number for your complaint, you can check the status on the LDI website, www.lidi.la.gov
- If you have any new information, send it to your examiner, and include your file number

The Department of Insurance Cannot:

- ⊗ Provide you with legal advice, act as your lawyer or interfere in a pending lawsuit
- ⊗ Decide disputes based on who is negligent or at fault
- ⊗ Decide disputes of medical fact or opinion
- ⊗ Determine the facts surrounding a claim (that is who might be telling the truth in a matter when accounts of the matter differ)
- ⊗ Resolve a complaint if the only evidence is your word against the word of others