

Each state has its own laws and regulations for each type of insurance. The officials listed below enforce these laws. 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. 26). If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

Alabama

Department of Insurance
PO Box 303351 (Zip 36130-3351)
201 Monroe St., Suite 1700
Montgomery, AL 36104
334-269-3550
Fax: 334-241-4192
E-mail: insdept@insurance.state.al.us
www.aldoi.org

Alaska

Division of Insurance
Department of Commerce,
Community and Economic
Development
550 West 7th Ave., Suite 1560
Robert B. Atwood Building
Anchorage, AK 99501-3567
907-269-7900
TTY: 907-465-5437
Fax: 907-269-7910
E-mail: insurance@alaska.gov
www.commerce.state.ak.us/insurance

Division of Insurance
Department of Commerce,
Community and Economic
Development
PO Box 110805
Juneau, AK 99811-0805
907-465-2515
TTY: 907-465-5437
Fax: 907-465-3422
E-mail: insurance@alaska.gov
www.commerce.state.ak.us/insurance/

Arizona

Department of Insurance
Consumer Affairs Division
2910 North 44th St., Suite 210
Phoenix, AZ 85018-9932
602-364-2499
602-364-3100
Toll free: 1-800-325-2548 (AZ)
Fax: 602-364-2505 (Complaints)
E-mail: consumers@id.state.az.us
www.id.state.az.us

Arkansas

Department of Insurance
1200 West Third St.
Little Rock, AR 72201-1904
501-371-2600
501-371-2640 (Consumer Services)
Toll free: 1-800-282-9134 (AR)
Toll free: 1-800-852-5494
(Consumer Services)
Toll free: 1-866-660-0888 (Criminal
Investigations – Insurance Fraud)
Fax: 501-371-2749
E-mail: insurance.consumers@arkansas.gov
www.insurance.arkansas.gov

California

California Department
of Insurance
300 Capitol Mall, Suite 1700
Sacramento, CA 95814
916-492-3500
415-538-4010 (San Francisco)
213-346-6464 (Los Angeles)
Toll free: 1-800-927-4357 (CA)
(Consumer Services Division)
Fax: 916-445-5280
www.insurance.ca.gov

Dept. of Managed Health Care,
California HMO Help Center
(We serve all California Consumers
who are enrolled in a California
HMO, Blue Cross of California PPO,
and Blue Shield of California PPO)
980 9th St., Suite 500
Sacramento, CA 95814-2725
Toll free: 1-888-HMO-2219
(HMO Health Center Consumer
Complaint Line)
Toll free: 1-877-525-1295 (HMO Help
Center Provider/Physician Line)
TTY: 1-877-688-9891 (Toll free)
Fax: 916-255-5241 (Complaints)
or 916-255-2292 (Independent
Medical Review)
E-mail: GenInfo@dmhc.ca.gov
www.hmohelp.ca.gov

Colorado

Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202
303-894-7490 or 7499
Toll free: 1-800-930-3745 (CO)
TTY: 711
Fax: 303-894-7455
www.dora.state.co.us/Insurance

Connecticut

Insurance Department
Consumer Affairs Division
PO Box 816
153 Market St. (Zip: 065103)
Hartford, CT 06142-0816
860-297-3800
Toll free: 1-800-203-3447 (CT)
Fax: 860-566-7410
E-mail: ctinsdept.consumeraffairs@ct.gov
www.ct.gov/cid

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

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Delaware

Delaware Insurance Department
841 Silver Lake Blvd.
Dover, DE 19904
302-674-7310
Toll free: 1-800-282-8611
Fax: 302-739-6278
E-mail: consumer@deins.state.de.us
www.delawareinsurance.gov

District of Columbia

Department of Insurance,
Securities and Banking
810 First St., NE, Suite 701
Washington, DC 20002
202-727-8000
Fax: 202-535-1196
E-mail: info.disb@dcb.gov
www.disb.dc.gov

Florida

Office of Insurance Regulation
Department of Financial Services
200 East Gaines St.
Tallahassee, FL 32399-0322
850-413-3100
850-413-3140
Toll free: 1-800-342-2762 (FL)
TTY: 1-800-640-0886 (Toll free)
Fax: 850-488-2349
www.floir.com

Georgia

Insurance and Safety Fire
Commissioner
704 West Tower
Two Martin Luther King, Jr. Dr.
Atlanta, GA 30334
404-656-2070
Toll free: 1-800-656-2298 (GA)
TTY: 711 (in Georgia only)
Fax: 404-657-8542
www.gainsurance.org

Hawaii

Insurance Division
Department of Commerce and
Consumer Affairs
PO Box 3614 (Zip: 96811-3614)
335 Merchant St., 2nd Fl., Rm. 213
Honolulu, HI 96813
808-586-2790
Fax: 808-587-6714
E-mail: insurance@dcca.hawaii.gov
www.hawaii.gov/dcca/areas/ins

Idaho

Department of Insurance
Attention: Consumer Affairs
700 West State St., 3rd Floor
Boise, ID 83720-0043
208-334-4250
Toll free: 1-800-721-3272 (ID)
Fax: 208-334-4398
www.doi.state.id.us

Illinois

Division of Insurance
Department of Financial and
Professional Regulation
100 West Randolph St., Suite 9-301
Chicago, IL 60601-3395
312-814-2427
Fax: 312-814-5416
E-mail: director@ins.state.il.us
www.idfpr.com

Division of Insurance
Department of Financial and
Professional Regulation
320 West Washington St.
Springfield, IL 62767-0001
217-782-4515
Toll free: 1-877-527-9431 (Office
of Consumer Health Insurance)
Toll free: 1-866-445-5364
(Consumer Assistance Hotline)
TTY: 217-524-4872
Fax: 217-782-5020 or 217-558-2083
(Complaints)
E-mail: director@ins.state.il.us
www.idfpr.com

Indiana

Department of Insurance
311 West Washington St., Suite 300
Indianapolis, IN 46204-2787
317-232-2385
Toll free: 1-800-622-4461 (IN)
Toll free: 1-800-452-4800, ext. 6
(In-State Senior Health Insurance
Information)
Fax: 317-232-5251
www.in.gov/idoi

Iowa

Division of Insurance
330 Maple St.
Des Moines, IA 50319
515-281-5705
Toll free: 1-877-955-1212
Fax: 515-281-3059
www.iid.state.ia.us

Kansas

Kansas Insurance Department
Sandy Praeger, Commissioner
420 SW 9th St.
Topeka, KS 66612
785-296-3071
Toll free: 1-800-432-2484
(Kansas Only)
TTY: 1-877-235-3151 (Toll-Free)
Fax: 785-296-2283
E-mail: commissioner@ksinsurance.org
www.ksinsurance.org

Kentucky

Department of Insurance
PO Box 517
215 West Main St.
Frankfort, KY 40602
502-564-3630
Toll free: 1-800-595-6053
Fax: 502-564-1650
doi.ppr.ky.gov

Louisiana

Department of Insurance
1702 North Third St.
Baton Rouge, LA 70802
225-342-0895
225-342-5900
Toll free: 1-800-259-5300
Toll free: 1-800-259-5301
Fax: 254-342-3078
E-mail: public@ldi.state.la.us
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 (ME)
TTY: 1-888-577-6690 (Toll free)
Fax: 207-624-8599
www.maine.gov/insurance

Maryland

Insurance Administration
525 St. Paul Place
Baltimore, MD 21202-2272
410-468-2000
Toll free: 1-800-492-6116
TTY: 1-800-735-2258 (Toll free)
Fax: 410-468-2020
www.mdinsurance.state.md.us

Massachusetts

Division of Insurance
Consumer Service Section
One South Station, 5th Floor
Boston, MA 02110-2208
617-521-7794
Fax: 617-521-7575
www.state.ma.us/doi

Michigan

Office of Financial and
Insurance Regulation
PO Box 30220
611 West Ottawa St., 3rd Floor
Lansing, MI 48909
517-373-0220
Toll free: 1-877-999-6442
Fax: 517-335-4978
E-mail: ofir-info@michigan.gov
www.michigan.gov/ofir

Minnesota

Department of Commerce
Market Assurance Division
85 7th Place East, Suite 500
St. Paul, MN 55101
651-296-2488
Toll free: 1-800-657-3602 (MN)
TTY: 651-296-2860
Fax: 651-296-4328
E-mail: market.assurance@state.mn.us
www.commerce.state.mn.us

Mississippi

Department of Insurance
PO Box 79
Jackson, MS 39205
601-359-2453
Toll free: 1-800-562-2957 (MS)
Fax: 601-359-1077
E-mail: consumer@mid.state.ms.us
www.mid.state.ms.us

Missouri

Missouri Department of
Insurance, Financial, and
Professional Registration
301 West High St., Room 530
PO Box 690
Jefferson City, MO 65102-0690
573-751-4126
Toll free: 1-800-726-7390 (MO)
TTY: 573-526-4536
Fax: 573-526-4898
E-mail: askmdi@insurance.mo.gov
www.insurance.mo.gov

Montana

Montana State Auditor's Office
840 Helena Ave.
Helena, MT 59601
406-444-2040
Toll free: 1-800-332-6148 (MT)
TTY: 406-444-3246
Fax: 406-444-3497
E-mail: stateauditor@mt.gov
www.sao.mt.gov

Nebraska

Department of Insurance
941 O St., Suite 400
Terminal Building
Lincoln, NE 68508-3639
402-471-0888 (In Lincoln)
402-471-2201
Toll free: 1-877-564-7323 (NE)
TTY: 1-800-833-7351 (Toll free)
Fax: 402-471-6559
E-mail: consumer_affairs@nebraska.gov
www.doi.ne.gov

Nevada

Division of Insurance
Department of Business & Industry
788 Fairview Drive, Suite 300
Carson City, NV 89701
775-687-4270
Fax: 775-687-3937
E-mail: insinfo@doi.state.nv.us
www.doi.state.nv.us

Division of Insurance, State
of Nevada
Department of Business & Industry
788 Fairview Dr.
Suite 300
Carson City, NV 89701-5491
775-687-4270
Fax: 775-687-3937
www.doi.state.nv.us

New Hampshire

Department of Insurance
21 South Fruit St., Suite 14
Concord, NH 03301-2430
603-271-2261
Toll free: 1-800-852-3416 (NH)
TTY: 1-800-735-2964 (NH)
Fax: 603-271-1406
E-mail: requests@ins.nh.gov
www.nh.gov/insurance

New Jersey

Department of Banking
and Insurance
PO Box 325
20 West State St.
Trenton, NJ 08625
609-292-5360
609-292-5064 (Public Affairs)
Fax: 609-292-5571
www.njdobi.org

New Mexico

Department of Insurance
PO Box 1269
Santa Fe, NM 87504-1269
505-827-4601
Toll free: 1-800-947-4722 (NM)
Fax: 505-827-4734
E-mail: John.Gaherty@state.nm.us
www.nmprc.state.nm.us

New York

Consumer Services Bureau
Insurance Department
One Commerce Plaza
Albany, NY 12257
518-474-6600
Toll free: 1-800-342-3736 (NY)
Fax: 518-474-6630
E-mail: consumers@ins.state.ny.us
www.ins.state.ny.us

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

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Consumer Services Bureau
Insurance Department
65 Court St., #7
Buffalo, NY 14202
716-847-7618
Toll free: 1-800-342-3736 (NY)
Fax: 716-847-7925
E-mail: consumers@ins.state.ny.us
www.ins.state.ny.us

North Carolina

Department of Insurance
1201 Mail Service Center
Dobbs Bldg., 430 North Salisbury
St. (Zip: 27603)
Raleigh, NC 27699-1201
919-733-3058
919-807-6750 (Consumer Services)
(Outside of NC)
Toll free: 1-800-546-5664 (NC)
(Consumer Services)
Fax: 919-733-0085
E-mail: consumer@ncdoi.net
www.ncdoi.com

North Dakota

Insurance Department
600 East Boulevard Ave., 5th Floor
Bismarck, ND 58505-0320
701-328-2440
Toll free: 1-800-247-0560 (ND)
TTY: 1-800-366-6888 (Toll free)
Fax: 701-328-4880
E-mail: insurance@nd.gov
www.nd.gov/ndins

Ohio

Office of Consumer Services
Department of Insurance
50 West Town St., 3rd Floor,
Suite 300
Columbus, OH 43215
614-644-2673
Toll free: 1-800-686-1526
(Consumer Hotline)
Toll free: 1-800-686-1527
(Fraud Hotline)
Toll free: 1-800-686-1578
(Senior Hotline)
TTY: 614-644-3745
Fax: 614-644-3744
www.ohioinsurance.gov

Oklahoma

Insurance Department
PO Box 53408
2401 NW 23rd St., Suite 28
Oklahoma City, OK 73152-3408
405-521-2828
Toll free: 1-800-522-0071 (OK)
Fax: 405-521-6635
E-mail: feedback@insurance.
state.ok.us
www.ok.gov/oid

Oregon

Insurance Division
PO Box 14480 (Zip 97309-0405)
350 Winter St., NE, Room 440-2
Salem, OR 97301-3883
503-947-7984
Toll free: 1-888-877-4894 (OR)
Fax: 503-378-4351
E-mail: dcbs.insmail@state.or.us
insurance.oregon.gov

Pennsylvania

Bureau of Consumer Service
Insurance Department
1209 Strawberry Square
Harrisburg, PA 17120
717-787-2317
Toll free: 1-877-881-6388
Fax: 717-787-8585
E-mail: ra-in-consumer@state.pa.us
www.insurance.state.pa.us

Puerto Rico

Office of the Commissioner
of Insurance
Fernandez Juncos Station
Call Box 8330
Santurce, PR 00910-8330
787-722-8686
787-721-5848
Toll free: 1-888-722-8686
Fax: 787-722-4402
E-mail: mlatorre@ocs.gobierno.pr
www.ocs.gobierno.pr

Rhode Island

Insurance Division
Department of Business Regulation
1511 Pontiac Ave.
Cranston, RI 02920
401-462-9500
Fax: 401-462-9559
www.dbr.state.ri.us

South Carolina

Consumer Services
Department of Insurance
PO Box 100105
1201 Main St., Suite 100
(Zip: 29201)
Columbia, SC 29202-3105
803-737-6180
Toll free: 1-800-768-3467 (SC)
Fax: 803-737-6231
E-mail: consumers@doi.sc.gov
www.doi.sc.gov

South Dakota

Division of Insurance
Department of Revenue and
Regulation
445 East Capital Ave.
Pierre, SD 57501
605-773-3563
Fax: 605-773-5369
www.state.sd.us/drr

Tennessee

Department of Commerce
and Insurance
500 James Robertson Pkwy.,
5th Floor
Nashville, TN 37243-0565
615-741-4737
Toll free: 1-800-342-4029 (TN)
Fax: 615-532-4994
www.tn.gov/consumer

Texas

Department of Insurance
PO Box 149104
333 Guadalupe St.
Austin, TX 78714
512-463-6169
Toll free: 1-800-578-4677
Fax: 512-475-2005
E-mail: carol.cates@tdi.state.tx.us
www.tdi.state.tx.us

Utah

Department of Insurance
State Office Bldg., Room 3110
Salt Lake City, UT 84114-6901
801-538-3804
Toll free: 1-800-439-3805 (UT)
TTY: 801-538-3826
Fax: 801-538-3829
www.insurance.utah.gov

Vermont

Insurance Division
 Department of Banking, Insurance,
 Securities and Health Care
 Administration
 89 Main St.
 Montpelier, VT 05620-3101
 802-828-3301
 Toll free: 1-800-964-1784 (VT)
 Toll free: 1-800-631-7788
 (VT – Health Insurance)
 Fax: 802-828-3306
www.bishca.state.vt.us

Virgin Islands

Division of Banking and Insurance
 No. 18 Kongens Gade
 St. Thomas, VI 00802
 340-774-7166
 Fax: 340-774-9458
www.ltg.gov.vi

Virginia

Bureau of Insurance
 State Corporation Commission
 1300 East Main St. (Zip 23219 – Only
 for special delivery and walk-ins)
 PO Box 1157
 Richmond, VA 23218
 804-371-9967
 Toll free: 1-800-552-7945 (VA)
 TTY: 804-371-9206
 E-mail: [bureauofinsurance@
 scc.virginia.gov](mailto:bureauofinsurance@scc.virginia.gov)
www.scc.virginia.gov

Washington

Office of the Insurance
 Commissioner
 PO Box 40255
 Insurance 5000 Building
 Olympia, WA 98504-0255
 360-725-7000
 Toll free: 1-800-562-6900 (WA)
 TTY: 360-586-0241
 Fax: 360-586-3109
 E-mail: mikek@oic.wa.gov
www.insurance.wa.gov

West Virginia

Offices of the Insurance
 Commissioner
 PO Box 50540 (Zip 25305-0540)
 1124 Smith St.
 Charleston, WV 25301
 304-558-3354
 Toll free: 1-888-879-9842 (WV)
 Fax: 304-558-0412
 E-mail: wvins@wvinsurance.gov
www.wvinsurance.gov

Wisconsin

Office of the Commissioner
 of Insurance
 PO Box 7873 (Zip 53707-7873)
 125 S Webster St.
 Madison, WI 53702
 608-266-3585
 Toll free: 1-800-236-8517 (WI)
 TTY: Dial 711 & ask for 608-266-3586
 Fax: 608-264-8115
 E-mail: information@wisconsin.gov
oci.wi.gov

Wyoming

Department of Insurance
 106 East Sixth Ave.
 Cheyenne, WY 82002
 307-777-7401
 Toll free: 1-800-438-5768 (WY)
 Fax: 307-777-5895
 E-mail: wyinsdep@state.wy.us
insurance.state.wy.us/

Automotive

BBB

Corporate Contacts

Federal Agencies

National Consumer

State & Local

Trade & Professional

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