

The Insurance Division will need the following information:

- Your name and the name of the insured person, if different.
- The name of the insurance company involved, your policy or group certificate number, or your claim number.
- An explanation of your problem, including what happened, who was involved, and why you think the company or agent is wrong.
- An explanation of how you tried to resolve the problem.
- What you feel would be an acceptable resolution to the complaint.

Send us copies of supporting documents regarding your complaint or claim, if you have them, such as:

- The claim report or form you filed with the insurance company.
- Letters or e-mails you have written or received from the insurance company or agent concerning your complaint.
- Sales literature or worksheets that are relevant.

The consumer advocates will:

- Send you an acknowledgement of receipt of your complaint.
- Contact your insurance company or agent, requesting an explanation of the company's or agent's action or decision.
- After the company or agent responds, the consumer advocate will determine what further actions, if any, will be taken.

How long will it take?

It depends on the type of complaint, but most complaints are resolved within 30 days.

Contact information for the Consumer Advocacy Unit

Oregon Insurance Division
Consumer Advocacy Unit
350 Winter St. NE
P.O. Box 14480
Salem, OR 97309-0405

Web site: insurance.oregon.gov
E-mail: cp.ins@state.or.us

(503) 947-7984 or
(888) 877-4894 (toll-free)

Community outreach

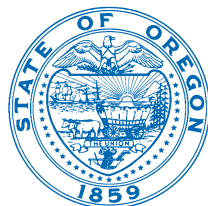
The Consumer Advocacy Unit provides speakers to Oregon associations, schools, and organizations; and provides information through exhibitor booths, publications, and its Web site.

For more information, call (503) 947-7984.

Medicare Assistance

Call Oregon Senior Health Insurance Benefits Assistance (SHIBA),
(800) 722-4134

Web site: oregon.gov/DCBS/SHIBA/



Visit our Web site:
insurance.oregon.gov

440-3235 (4/07/COM)

Do you have insurance questions or complaints?



We can help.

DEPARTMENT OF
CONSUMER
& BUSINESS
& SERVICES
Oregon Insurance Division

Consumer
Advocacy
Unit

Free help with your insurance questions or complaints

Consumer help

Free help is available to consumers with insurance questions and complaints. The Oregon Insurance Division's Consumer Advocacy Unit responds to general insurance questions and assists consumers with complaints about insurance companies or insurance agents.

Consumer Advocacy will:

- Investigate your complaint.
- Help you get a clear response to your questions.
- Advocate on your behalf to resolve issues.
- Mediate misunderstandings.
- Provide information on your rights.
- Explain laws and rules.

Consumer Advocacy cannot:

- Recommend a particular insurance company, agent, or product.
- Provide legal advice that is sometimes required to settle complicated issues.
- Force an insurance company to pay claims or refund premiums.

If the consumer advocates are unable to resolve your problem, they will tell you why. If the insurance law and facts are on your side, the advocates will see that your rights are protected and will do their best to resolve your complaint in a satisfactory manner.

Know your rights

Be sure to read your policy and ask your agent or insurance company about anything that is not clear. It's important that you understand what is covered and your responsibilities as the insured.

- You have the right to buy insurance without discrimination by the insurance company for race, color, religion, or national origin.
- You have the right to file a claim and receive a fair settlement.
- You have the right to appeal the denial of a claim.
- You have the right to file an insurance complaint with the Oregon Insurance Division's Consumer Advocacy Unit.

Before filing a complaint with the Insurance Division, contact your insurance company or agent, since many times complaints can be resolved at the company level. A complaint by letter is best. Always keep a copy of your letter. If you contact the company or agent by e-mail, keep copies of all communications.

If you contact your company or agent by phone, keep a written record of:

- The date and time of your call.
- The name of the person you spoke to.
- What was said during the call.

The Consumer Advocacy Unit resolves thousands of consumer complaints each year and will advocate on your behalf.

Filing a complaint with the Oregon Insurance Division

- You can file a complaint by e-mail, letter, or in person.
- You can call the Consumer Advocacy Unit, (503) 947-7984 (Salem) or (888) 877-4894 (toll-free) and have a complaint form sent to you.
- You can also file a complaint with the Oregon Insurance Division by going to its Web site and completing the online complaint form.
- Depending on the type of complaint, you may be able to file the complaint by phone.

