

Contacting Your Local Insurance Regulator

The officials listed below enforce laws and regulations for each type of insurance. 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. 29).

If you have a question or complaint about your insurance company’s policies, contact the company before you contact your state insurance regulator.

Alabama

Department of Insurance

PO Box 303351
Montgomery, AL 36130-3351
334-241-4141 (Consumer Services)
334-269-3550
✉: ConsumerServices@insurance.alabama.gov
www.aldoi.gov

Alaska

Division of Insurance

Department of Commerce,
Community and Economic
Development
550 W. 7th Ave., Suite 1560
Robert B. Atwood Building
Anchorage, AK 99501-3567
907-269-7900
TTY: 907-465-5437
✉: insurance@alaska.gov
www.dced.state.ak.us/insurance

Division of Insurance

Department of Commerce,
Community and Economic
Development
9th Floor State Office Building
333 Willoughby Ave.
Juneau, AK 99811-0805
907-465-2515
TTY: 907-465-5437
✉: insurance@alaska.gov
www.dced.state.ak.us/insurance

Arizona

Department of Insurance

Consumer Affairs Division
2910 N. 44th St., Suite 210
Phoenix, AZ 85018-7269
602-364-2499
602-364-3100 (Switchboard)
Toll-free: 1-800-325-2548 (AZ)
✉: consumers@azinsurance.gov
www.id.state.az.us

Arkansas

Insurance Department

Consumer Services Division
1200 W. Third St.
Little Rock, AR 72201-1904
501-371-2640 (Consumer Services)
501-371-2600
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)
✉: insurance.consumers@arkansas.gov
www.insurance.arkansas.gov

California

California Department of Insurance

Consumer Services Division
300 S. Spring St., South Tower
Los Angeles, CA 90013
213-897-8921
Toll-free: 1-800-927-4357 (CA)
TTY: 1-800-482-4833
www.insurance.ca.gov

Department of Managed Health Care

California HMO Help Center
980 9th St., Suite 500
Sacramento, CA 95814-2725
Toll-free: 1-888-466-2219
TTY: 1-877-688-9891
✉: GenInfo@dmhc.ca.gov
www.hmohelp.ca.gov

Colorado

Division of Insurance

1560 Broadway, Suite 850
Denver, CO 80202
303-894-7499 (Consumer Information)
303-894-7490
Toll-free: 1-800-930-3745 (CO)
TTY: 711
✉: insurance@dora.state.co.us
www.dora.state.co.us/Insurance

Connecticut

Insurance Department

Consumer Affairs Division
PO Box 816
Hartford, CT 06142-0816
860-297-3800
Toll-free: 1-800-203-3447 (CT)
✉: cid.ca@ct.gov
www.ct.gov/cid

Delaware

Delaware Insurance Department

841 Silver Lake Blvd.
Dover, DE 19904
302-674-7310
Toll-free: 1-800-282-8611
✉: consumer@state.de.us
www.delawareinsurance.gov

District of Columbia

Department of Insurance, Securities and Banking

Attn: Consumer Protection
Advocate
810 1st St., NE, Suite 701
Washington, DC 20002
202-727-8000 (Switchboard)
202-442-7843
✉: disb@dc.gov
www.disb.dc.gov

Florida

Office of Insurance Regulation

Department of Financial Services
200 E. Gaines St.
Tallahassee, FL 32399-0305
850-413-3140
Toll-free: 1-877-693-5236
TTY: 1-800-640-0886
www.floir.com

Georgia

Insurance and Safety Fire Commissioner

West Tower, Suite 716
Two Martin Luther King, Jr., Dr.
Atlanta, GA 30334
404-656-2070
Toll-free: 1-800-656-2298 (GA)
TTY: 711
www.gainsurance.org

Hawaii**Insurance Division**

Department of Commerce and
Consumer Affairs
PO Box 3614
Honolulu, HI 96811
808-586-2790
✉: insurance@dcca.hawaii.gov
www.hawaii.gov/dcca/areas/ins

Idaho**Department of Insurance**

Consumer Affairs Bureau
PO Box 83720
700 W. State St.
Boise, ID 83720-0043
208-334-4250
Toll-free: 1-800-721-3272 (ID)
www.doi.idaho.gov

Illinois**Division of Insurance – Chicago**

Department of Financial and
Professional Regulation
100 W. Randolph St., Suite 9-301
Chicago, IL 60601-3395
312-814-2427
TTY: 312-814-2603
✉: doi.director@illinois.gov
www.insurance.illinois.gov

**Division of Insurance –
Springfield**

Department of Financial and
Professional Regulation
320 W. 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
✉: doi.director@illinois.gov
www.insurance.illinois.gov

Indiana**Department of Insurance**

Consumer Services Division
311 W. Washington St., Suite 300
Indianapolis, IN 46204
317-232-2395
Toll-free: 1-800-622-4461 (IN)
✉: consumerservices@idoi.in.gov
www.in.gov/idoi

Iowa**Division of Insurance**

330 Maple St.
Des Moines, IA 50319-0065
515-281-5705
Toll-free: 1-877-955-1212 (IA)
www.iid.state.ia.us

Kansas**Kansas Insurance Department**

Consumer Assistance Division
420 S.W. 9th St.
Topeka, KS 66612
785-296-3071
Toll-free: 1-800-432-2484 (KS)
TTY: 1-877-235-3151
✉: commissioner@ksinsurance.org
www.ksinsurance.org

Kentucky**Department of Insurance**

Consumer Protection and
Education Division
PO Box 517
Frankfort, KY 40602-0517
502-564-6034
Toll-free: 1-800-595-6053
TTY: 1-800-462-2081
insurance.ky.gov

Louisiana**Department of Insurance**

PO Box 94214
Baton Rouge, LA 70804
225-342-5900
Toll-free: 1-800-259-5300
✉: 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
✉: Insurance.PFR@maine.gov
www.maine.gov/insurance

Maryland**Insurance Administration**

Consumer Division
Suite 2700
525 Saint Paul Pl.
Baltimore, MD 21202
410-468-2000
Toll-free: 1-800-492-6116
TTY: 1-800-735-2258
www.mdinsurance.state.md.us

Massachusetts**Division of Insurance**

Consumer Service Section
Suite 5170
Ten Park Plaza
Boston, MA 02110
617-973-8700
617-973-8787 (Consumer Hotline)
www.state.ma.us/doi

Michigan**Office of Financial and
Insurance Regulation**

PO Box 30220
Lansing, MI 48909
517-373-0220
Toll-free: 1-877-999-6442
✉: ofir-ins-info@michigan.gov
www.michigan.gov/ofir

Minnesota**Department of Commerce**

Market Assurance Division
85 7th Place E, Suite 500
St. Paul, MN 55101
651-296-2488
Toll-free: 1-800-657-3602 (MN)
TTY: 651-296-2860
✉: market.assurance@state.mn.us
www.insurance.mn.gov

Mississippi**Department of Insurance**

PO Box 79
Jackson, MS 39205
601-359-3569
Toll-free: 1-800-562-2957 (MS)
✉: consumer@mid.state.ms.us
www.mid.state.ms.us

Missouri

Missouri Department of Insurance, Financial, and Professional Registration
 Consumer Affairs Division
 PO Box 690
 Jefferson City, MO 65102-0690
 573-751-2640
 573-751-4126 (General Information)
 Toll-free: 1-800-726-7390 (MO)
 TTY: 573-526-4536
www.insurance.mo.gov

Montana

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

Nebraska

Department of Insurance
 941 O St., Suite 400
 Terminal Building
 Lincoln, NE 68508-3690
 402-471-0888 (Lincoln)
 402-471-2201
 Toll-free: 1-877-564-7323 (NE)
 TTY: 1-800-833-7352
 ✉: DOI.ConsumerAffairs@nebraska.gov
www.doi.ne.gov

Nevada

Division of Insurance
 Department of Business and Industry
 1818 E. College Pkwy., Suite 103
 Carson City, NV 89706
 775-687-0700
 ✉: csc@doi.state.nv.us
www.doi.state.nv.us

Division of Insurance
 Department of Business and Industry
 2501 E. Sahara Ave., #302
 Las Vegas, NV 89104
 702-486-4009
www.doi.state.nv.us

New Hampshire

Department of Insurance
 21 S. Fruit St., Suite 14
 Concord, NH 03301
 603-271-2261
 Toll-free: 1-800-852-3416 (NH)
 TTY: 1-800-735-2964 (NH)
 ✉: consumerservices@ins.nh.gov
www.nh.gov/insurance

New Jersey

Department of Banking and Insurance
 Consumer Inquiry and Case Preparation Unit
 PO Box 471
 Trenton, NJ 08625-0471
 609-292-7272
 Toll-free: 1-800-446-7467
www.njdobi.org

New Mexico

Department of Insurance
 PO Box 1269
 Santa Fe, NM 87504-1269
 505-827-4592
 Toll-free: 1-888-427-5772 (NM)
www.nmprc.state.nm.us

New York

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

Consumer Services Bureau
 Insurance Department
 25 Beaver St.
 New York, NY 10004
 212-480-6400
 Toll-free: 1-800-342-3736 (NY)
 ✉: consumers@ins.state.ny.us
www.ins.state.ny.us

North Carolina

Department of Insurance
 1201 Mail Service Center
 Raleigh, NC 27699-1201
 919-807-6750 (Consumer Services)
 Toll-free: 1-800-546-5664 (NC)
 (Consumer Services)
 ✉: consumer@ncdoi.net
www.ncdoi.com

North Dakota

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

Ohio

Department of Insurance
 Office of Consumer Services
 Suite 300
 50 W. Town St., 3rd Floor
 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
www.insurance.ohio.gov

Oklahoma

Insurance Department
 PO Box 53408
 Oklahoma City, OK 73152-3408
 405-521-2991
 Toll-free: 1-800-522-0071 (OK)
www.ok.gov/oid

Oregon

Insurance Division
 PO Box 14480
 Salem, OR 97309-0405
 503-947-7984
 Toll-free: 1-888-877-4894 (OR)
 ✉: cp.ins@state.or.us
www.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
 TTY: 717-783-3898
 ✉: ra-in-consumer@state.pa.us
www.insurance.state.pa.us

Puerto Rico

Office of the Commissioner of Insurance
 B5 Tabonuco St.
 Suite 216 PMB 356
 Guaynabo, PR 00968-3029
 787-722-8686
 787-304-8686
 Toll-free: 1-888-722-8686
www.ocs.gobierno.pr

Rhode Island

Insurance Division
 Department of Business Regulation
 1511 Pontiac Ave.
 Cranston, RI 02920
 401-462-9520
 ✉: insuranceinquiry@dbr.ri.gov
www.dbr.state.ri.us

South Carolina

Consumer Services
 Department of Insurance
 PO Box 100105
 Columbia, SC 29202-3105
 803-737-6180
 Toll-free: 1-800-768-3467 (SC)
 ✉: consumers@doi.sc.gov
www.doi.sc.gov

South Dakota

Division of Insurance
 Department of Revenue and Regulation
 445 E. Capital Ave.
 Pierre, SD 57501
 605-773-3563
 ✉: insurance@state.sd.us
www.state.sd.us/drr

Tennessee

Department of Commerce and Insurance
 Consumer Affairs Division
 Davy Crockett Tower
 500 James Robertson Pkwy.
 Nashville, TN 37243-0565
 615-741-4737
 615-741-2241 (General Information)
 Toll-free: 1-800-342-8385 (TN)
www.tn.gov/commerce

Texas

Department of Insurance
 Consumer Protection (111-1A)
 PO Box 149091
 Austin, TX 78714-9091
 512-463-6515
 Toll-free: 1-800-252-3439
 ✉: consumerprotection@tdi.state.tx.us
www.tdi.state.tx.us

Utah

Department of Insurance
 State Office Building, Room 3110
 Salt Lake City, UT 84114-6901
 801-538-3800
 Toll-free: 1-800-439-3805 (UT)
 TTY: 801-538-3826
www.insurance.utah.gov

Vermont

Insurance Division – Consumer Services
 Department of Banking, Insurance, Securities and Health Care Administration
 89 Main St.
 Montpelier, VT 05620-3101
 802-828-3301
 802-828-2900 (Health Insurance)
 Toll-free: 1-800-964-1784
 Toll-free: 1-800-631-7788 (Health Insurance)
www.bishca.state.vt.us
www.vthealthinsurance.info
 (Vermont Health Insurance)

Virgin Islands

Division of Banking and Insurance
 5049 Kongens Gade
 St. Thomas, VI 00802
 340-774-7166
www.ltg.gov.vi

Virginia

Bureau of Insurance
 State Corporation Commission
 PO Box 1157
 Richmond, VA 23218
 804-371-9741 (Insurance)
 804-371-9967 (Corporation Commission)
 Toll-free: 1-800-552-7945 (VA)
 Toll-free: 1-877-310-6560
 (Consumer Service Hotline)
 TTY: 804-371-9206
 ✉: bureauofinsurance@scc.virginia.gov
www.scc.virginia.gov

Washington

Office of the Insurance Commissioner
 PO Box 40256
 Olympia, WA 98504-0256
 360-725-7080
 Toll-free: 1-800-562-6900 (WA)
 TTY: 360-586-0241
 ✉: cap@oic.wa.gov
www.insurance.wa.gov

West Virginia

Offices of the Insurance Commissioner

PO Box 50540
1124 Smith St.
Charleston, WV 25305-0540
304-558-3386
Toll-free: 1-888-879-9842 (WV)
TTY: 1-800-435-7381
✉: consumer.service@wvinsurance.gov
www.wvinsurance.gov

Wisconsin

Office of the Commissioner of Insurance

PO Box 7873
125 S. Webster St.
Madison, WI 53707-7873
608-266-0103
Toll-free: 1-800-236-8517 (WI)
TTY: Dial 711 (ask for 608-266-3586)
✉: ocicomplaints@wisconsin.gov
oci.wi.gov

Wyoming

Department of Insurance

Consumer Affairs Section
106 E. 6th Ave.
Cheyenne, WY 82002
307-777-7402
Toll-free: 1-800-438-5768 (WY)
insurance.state.wy.us