

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. 27).

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
Toll free: 1-800-467-8725
TTY: 907-465-5437
✉: insurance@alaska.gov
[www.dced.state.ak.us/
insurance](http://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
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
Toll free: 1-800-852-5494
✉: 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
303-894-7490 (Consumer
Information)
Toll free: 1-800-930-3745 (CO)
TTY: 711
✉: insurance@dora.state.co.us
[www.dora.state.co.us/
Insurance](http://www.dora.state.co.us/Insurance)

Connecticut

Insurance Department

Consumer Affairs Division
PO Box 816
Hartford, CT 06142-0816
860-297-3900
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 First St., NE, Suite 701
Washington, DC 20002
202-727-8000
✉: disb@dc.gov
www.disb.dc.gov

Florida

Office of Insurance Regulation

200 E. Gaines St.
Tallahassee, FL 32399
850-413-3140
Toll free: 1-877-693-5236
www.floir.com

Georgia

Insurance and Safety Fire Commissioner

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

Hawaii

Department of Commerce and Consumer Affairs

Insurance Division
PO Box 3614
Honolulu, HI 96811
808-586-2790
✉: insurance@dcca.hawaii.gov
www.hawaii.gov/dcca/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 - Springfield
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
515-281-6348
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: 1-800-648-6056
✉: doi.info@ky.gov
insurance.ky.gov

Louisiana

Department of Insurance
PO Box 94214
Baton Rouge, LA 70804-9214
225-342-5900
Toll free: 1-800-259-5300
www.lds.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
200 St. Paul Pl., Suite 2700
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
1000 Washington St., Suite 810
Boston, MA 02118-6200
617-521-7794
www.state.ma.us/doi

Michigan

Office of Financial and Insurance Regulation
PO Box 30220
Lansing, MI 48909-7720
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
Suite 500
85 7th Place E
St. Paul, MN 55101
651-296-2488
Toll free: 1-800-657-3602 (MN)
✉: 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
573-751-4126
Toll free: 1-800-726-7390 (MO)
TTY: 573-526-4536
✉: consumeraffairs@insurance.mo.gov
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
www.sao.mt.gov

Nebraska

Department of Insurance
941 O St., Suite 400
PO Box 82089
Lincoln, NE 68501-2089
402-471-0888
Toll free: 1-877-564-7323 (NE)
TTY: 1-800-833-7352
✉: DOI.ConsumerAffairs@nebraska.gov
www.doi.ne.gov

Nevada

Department of Business and Industry

Division of Insurance
788 Fairview Dr., Suite 300
Carson City, NV 89701
775-687-4270
Toll free: 1-888-872-3234
✉: cscs@doi.state.nv.us
www.doi.state.nv.us/

Department of Business and Industry

Division of Insurance
2501 E. Sahara Ave., #302
Las Vegas, NV 89104
702-486-4009
Toll free: 1-888-872-3234
✉: cnsmslv@doi.state.nv.us
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 Inquiries and Complaints
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
505-827-4601
Toll free: 1-888-427-5772 (NM)
www.nmprc.state.nm.us

New York

Insurance Department

Consumer Services Bureau
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

Insurance Department

Consumer Services Bureau
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)
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
614-644-2658
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

3625 N.W. 56th St., Suite 100
Five Corporate Plaza
Oklahoma City, OK 73112
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

Insurance Department

Bureau of Consumer Service
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 Calle Tabonuco, Suite 216 PMB
356
Guaynabo, PR 00968-3029
787-304-8686
Toll free: 1-888-722-8686
www.ocs.gobierno.pr

Rhode Island

Department of Business Regulation

Insurance Division
1511 Pontiac Ave.
Cranston, RI 02920
401-462-9520
✉: InsuranceInquiry@dbr.ri.gov
www.dbr.state.ri.us

South Carolina

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

South Dakota

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

Tennessee

Department of Commerce and Insurance
 Consumer Insurance Services
 Davy Crockett Tower
 500 James Robertson Parkway
 Nashville, TN 37243
 615-741-2218
 Toll free: 1-800-342-4029 (TN)
 ✉: insurance.info@tn.gov
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
 TTY: 512 322-4238
 ✉: 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

Department of Banking, Insurance, Securities and Health Care Administration
 Insurance Division - Consumer Services
 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)
 ✉: consumercomplaints@state.vt.us
www.bishca.state.vt.us
www.vthealthinsurance.info

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
 Toll free: 1-800-552-7945 (VA)
 TTY: 804-371-9206
 ✉: bureauofinsurance@scc.virginia.gov
www.scc.virginia.gov

Washington

Office of the Insurance Commissioner
 Consumer Advocacy
 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
 Madison, WI 53707-7873
 608-266-0103
 Toll free: 1-800-236-8517 (WI)
 TTY: Dial 711 and 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