

Consumer Advocacy Unit

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

Website: www.insurance.oregon.gov

E-mail: cp.ins@state.or.us

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

Medicare Assistance

Oregon Senior Health Insurance Benefits
Assistance (SHIBA), 800-722-4134
Website: oregon.gov/DCBS/SHIBA/

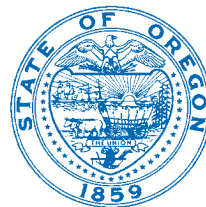


Visit us online

- Insurance tips! Auto, health, homeowners, life, and more
- Answers to common questions
- Links to key programs

www.insurance.oregon.gov

Click on “consumers”



440-3235 (6/10/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 questions or complaints, 888-877-4894

Consumer help

The Oregon Insurance Division's Consumer Advocacy Unit answers 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.

Know your rights

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.

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, copy all communications and document all phone calls.

Filing a complaint with the Oregon Insurance Division

The quickest way to file a complaint is online: <http://insurance.oregon.gov/consumer/tomake.html>.

Or, call and we will send you a complaint form: 503-947-7984 (Salem) or 888-877-4894 (toll-free).

The Insurance Division will ask for:

- Your name and the name of the insured person, if different.
- The name of the insurance company, 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.

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

Send us copies of supporting documents, 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:

- Let you know we received your complaint.
- Keep your complaint confidential. However, a copy will be sent to your insurance company/agent for an explanation
- 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 60 days.

