

Consumer Outreach

Insurance is one of the most important ways to protect your family and yourself from financial loss. However, understanding insurance and determining what kind of coverage is needed can be difficult. Insure U can help.

Insure U is a comprehensive public education program to assist consumers with practical information about insurance issues and is available on our website at <http://www.doi.idaho.gov>.



The Idaho Department of Insurance offers free consumer outreach programs on a number of insurance topics including:

- Auto/Home
- Health/Life
- Insurance Fraud
- Small Business
- Insure U
- And more...



Idaho Department of Insurance staff is available to speak to your group or organization on the insurance topic you choose and will answer general questions you may have about insurance. Contact us to arrange for a visit.

Know Your Rights

- Insurance companies are not allowed to unfairly discriminate as to premium rates charged or kinds of coverage available to consumers.
- Insurance companies are required to pay claims promptly and fairly.
- Consumers have a right to access certain information collected by insurance companies.

Every Year... We recover millions for consumers!

Contact Us

We encourage you to contact Consumer Services to:

- *Learn about insurance products*
- *Understand your insurance needs at every stage of your life*
- *Find insurance companies serving Idaho*
- *Verify that an agent or company is licensed in Idaho*
- *File a complaint*
- *Request outreach support*
- *Help you navigate the system*

Direct: 208-334-4250
Toll Free: 800-721-3272
Fax: 208-334-4389
Website: www.doi.idaho.gov

Problems with Your Insurance?

Idaho Department of Insurance

Consumer Services



We're here to serve you!

700 W. State Street, 3rd Floor
Boise, ID 83720-0043
208-334-4250
Toll Free: 800-721-3272
<http://www.doi.idaho.gov>

Consumer Services

The Consumer Affairs Section serves as a resource, provides general information about insurance and responds to consumer inquiries and complaints.

One of our experienced Consumer Affairs Officers can address many of your questions on the spot or assist with filing a complaint.



Consumer Guides and Other Information

The Insurance Department distributes consumer guides designed to help consumers better understand their insurance policies and options. Lists of licensed insurers, agents and programs are easily accessible on our website.

Topics include:

- Consumer complaint comparison guide.
- List of health insurance companies.
- What to do if you have a loss.
- How to shop for auto insurance.

How to File a Complaint

The Idaho Department of Insurance responds to hundreds of consumer complaints each year.

The Department has created an easy process to submit your complaint online (<http://www.doi.idaho.gov>); however, a call, letter, fax or e-mail can initiate the process. Written complaints and supporting documents can be sent to the following address:

**Idaho Department of Insurance
Attn: Consumer Affairs
P. O. Box 83720
Boise, ID 83720-0043**

Direct : 208-334-4250 Toll Free: 800-721-3272

Provide a description of your concern or complaint including:

- *Your name, the name of the insured person, mailing address, daytime telephone number and email contact information.*
- *Name of the insurance company.*
- *Type of policy, policy number and group number (if applicable).*
- *Claim number, if applicable.*
- *Explanation of the problem including what happened, timing and who was involved.*
- *How you want your complaint resolved.*

A complaint form is available online at <http://www.doi.idaho.gov>.

Benefits of Using Consumer Services

Consumer Services will assist you with your concern or complaint by:

- Working with you proactively before a problem develops.
- Thoroughly investigating your complaint and attempting to reach resolution.
- Communicating with the insurance company on your behalf.
- Helping you get a clear response to your questions.
- Correcting misunderstandings.
- Ensuring actions by the company are in compliance with the law and the terms of your insurance policy.
- Providing you with information and literature that will help you understand your insurance needs.
- Providing helpful information before you make an insurance purchase.

Let us know if you are having difficulty with a company or an agent. We can help you with your issue, and take a closer look to make sure others are not in the same situation.