



A GUIDE TO FILING AN  
**INSURANCE  
COMPLAINT**



# ABOUT OID

The Oklahoma Insurance Department (OID) handles over 4,500 Requests For Assistance per year, and on average the Consumer Assistance/Claims Division receives 31,000 phone calls per year from consumers. In addition, due to our efforts, consumers receive \$4.5 million per year or more in additional claim payments and premium refunds. This booklet will show you what the OID can do to assist you with you insurance problem and how you can file a complaint.

The OID regulates insurance companies that are fully insured, third party administrators (TPA's) and indemnity plans. Some issues may fall under other agencies' jurisdictions, and OID may not be able to help you. The OID has no regulatory authority over complaints regarding:

- Self-insured single employer plans under the federal Employee Retirement Income Security Act (ERISA)
- Self-funded employee organizations under ERISA
- Worker's compensation (unless presented with a court order)
- Government, school, and church health plans
- Policies purchased out of state
- Medicaid/Medicare
- State employees
- Teachers Retirement System
- TRICARE/Champus
- Bundling and unbundling claims
- Usual and customary charges
- Provider contract disputes

## HOW WE CAN HELP

The OID's Consumer Assistance/Claims Division is here to answer your questions, and if need be, to look into your insurance complaint. We will review each complaint on its own merit and will do everything possible within our statutory authority to assist you.

# GETTING ASSISTANCE

If you are concerned that the insurance company is treating you unfairly, your first step would be to contact the insurance company and try to resolve the issue.

However, if you are unable to find a resolution to the issue you are having, you have the option of filing a complaint with the OI.D.

To file a complaint, we will need your complaint to be in writing. We have provided a Request For Assistance Form in this booklet to assist you in filing your complaint. Please complete the form in its entirety.

## REMEMBER TO

- Fill out the form completely,
- Sign the form,
- Give our office as much information as possible, and
- Provide copies of all policies, riders, letters, phone logs, etc.

## HERE ARE A FEW WAYS TO GO ABOUT FILING A COMPLAINT:

- On our website at <http://www.oid.ok.gov>
- By fax at (405) 521-6652
- In person, we are located at the address listed below:
- By mail at:

**Oklahoma Insurance Department**  
400 NE 50<sup>th</sup> Street, Oklahoma City, OK 73105

## PLEASE NOTE THAT ONCE RECEIVED:

- Your complaint will be assigned to the appropriate Consumer Assistance/Claims Analyst, who will send you an acknowledgement letter.
- We will then contact the company for a detailed explanation of its position. By law the company has thirty (30) days from the date on the letter to respond.
- There may be unforeseen delays if the company needs additional time to gather information to fully address your concerns. If there are delays, the Consumer Assistance/Claims Analyst will advise you of the status of your file by mail.
- Once a final response is received from the insurance company and is reviewed by the Consumer Assistance/Claims Analyst, a letter of explanation will be forwarded to you by mail.

# DID YOU KNOW?

## **LOST POLICY INFORMATION**

Are you having trouble locating a life insurance policy for a loved one? If you know the name of the insurance company we can assist you. However, if you do not have the name of the insurance company, there are several policy locator services that you can contact. The largest one is affiliated with the MIB (Medical Information Bureau) and can be reached at <http://www.policylocator.com> or (781) 329-4500.

## **HIGH RISK POOL**

Do you need health insurance and have been turned down by several companies due to a pre-existing medical condition? The Oklahoma High Risk Pool may be the answer. Please call their toll free number: 1-877-885-3717.

## **IN-NETWORK VS. OUT-OF-NETWORK**

Do you know that it is the insured's responsibility to know if the provider (physician, hospital or laboratory) the insured uses is in-network? If an out-of-network provider is used the insured will be responsible for a percentage of the incurred claim which is determined by the contract. If you have an HMO you may be responsible for the entire claim amount if you seek out-of-network services. It is always less expensive to use an in-network provider but in some cases a provider is chosen due to the expertise they can provide for the service you need. An informed decision is the best decision!

## **GRACE PERIODS ON AUTO AND HOMEOWNERS**

Do you know that there are no grace periods on Property and Casualty insurance policies? In most cases your insurance company will not have grace periods for your automobile or homeowner's policies, so it is very important to make your premium payments on time to avoid a lapse in coverage. You should be aware that lapses in coverage can put you at risk of possibly paying a claim out of your own pocket, and when you try to reinstate the policy, it will likely cause your new policy's premium to be higher than the rate you were paying before the lapse.

## **AUTOMOBILE COVERAGE**

Do you know that you can add "Combined Single Limit" to your automobile liability insurance policy? If you have the typical 25/50 25 policy, you probably know that the company will pay \$25,000 per person for bodily injury and pay up to \$50,000.00 for the total amount of bodily injury to all injured persons. Property damage would be limited to only \$25,000. With a Combined Single Limit policy, you will be covered up to \$100,000 for bodily injury and/or property damage. The only limit is the amount of liability insurance you buy on your automobile policy. This is a unique way to increase your coverage for a very minimal increase in your premiums. Speak with your agent to see if your insurance

# DID YOU KNOW?

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company offers this protection plan and if the premium increase is worth the coverage increase for you and your family.

## **HOME INVENTORY**

Do you know that our office has brochures to assist you in getting insurance savvy? One brochure that we highly recommend is called "Building a Home Inventory." This brochure will help you document your possessions and where they are in your house. Once it is completed you would need to store it at a location other than your home, so that if a fire or tornado occurs, you can retrieve the brochure and use it to complete your proof of loss form. We urge you to update it after every large purchase or once a year. After Christmas is a great time to do the yearly list. You can find this brochure on our website at <http://homeinventory.oid.ok.gov>.

## **SCHEDULED ENDORSEMENTS ON HOMEOWNER'S POLICIES**

Do you know that homeowner's policies have a provision that reduces theft coverage for jewelry, guns, silverware, collectibles (like baseball cards or rare coins) and fur coats? The total limits vary between insurance companies but are very low limits of \$200 to \$2,500 per each category listed above. You can find this limitation in your policy under Special Limits of Liability. You can buy additional coverage for these specific items by adding a rider to your insurance policy. Ask your agent about riders and they will be happy to assist you in properly insuring these items.

## **EAGLE MEDIATION**

If you are not satisfied with the outcome of your insurance claim you might consider Eagle Mediation. Eagle Mediation is a form of Alternative Dispute Resolution (ADR). This is offered as an alternative to litigation. The Mediator is a neutral third party who has been trained by the Oklahoma Supreme Court. Please call 1-800-522-0071 for more information.

## **ATVS AND GOLF CART COVERAGE**

Do you know that four wheelers and golf carts are typically not covered under your homeowner's insurance policy? Four wheelers and golf carts are sometimes given coverage if they are used to "solely" maintain the residence property or used to service the handicapped. If you are not using these vehicles for these two reasons, please talk with your agent so that they can have those vehicles properly insured for you. Typically, these items will need a miscellaneous vehicle endorsement under your automobile policy.



[www.oid.ok.gov](http://www.oid.ok.gov) | 1.800.522.0071  
400 NE 50<sup>th</sup> Street, Oklahoma City, OK. 73105