

Know Your Rights

We understand that insurance can be a complex issue, but our commitment to protecting consumers is not. The Department makes sure that insurance companies adhere to state laws and regulations and fulfill their promises to their policyholders.

- 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.



Consumer Services

The Insurance Department encourages consumers to contact Consumer Services to:

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

How to File a Complaint

Getting help is easier than ever with our online services.

Visit our Web site at www.ct.gov and click on "File A Complaint/Ask A Question" Follow the easy prompts to complete your request.

Other options include:
E-mail for a quick response:
cid.ca@ct.gov
Download a complaint form off our Web site or write to us at

**Connecticut Insurance Department
Consumer Affairs
153 Market St., PO Box 816
Hartford, CT 06142**

Be sure to include the following in your complaint:

- Your name, name of the insured person, address, telephone, and email
- Name of the insurance company,
- Type of policy, policy number, and group number (if applicable),
- Claim number, if applicable,
- Explanation of the problem to include what happened, timing, and who was involved.



**1-800-203-3447
Email: cid.ca@ct.gov**

Connecticut Insurance Department Here for You



Do you have a question or complaint about your insurance?

The Connecticut Insurance Department's Consumer Affairs Unit can help. Each year, we recover more than \$4 million on behalf of consumers for all types of insurance – health, homeowners, auto, business and more.



www.ct.gov/cid

About Us

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

The Division is divided into three units to ensure that the consumer will receive specialized attention from examiners who can best address their concerns.

One of our experienced consumer affairs examiners will be able to 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 that are designed to help consumers better understand their insurance policies and options. We also provide lists of licensed insurers, agents, and programs easily accessible on our web site.



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 www.ct.gov/cid.

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

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

Connecticut Insurance Department staff are 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 our visit.

Direct: 860-297-3900
Toll-free 1-800-203-3447
Email: cid.ca@ct.gov



Benefits of Using Consumer Services

Consumer Services will assist you with your concern or complaints 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 when you are having difficulty with a company or an agent. We can assist you with your issue plus take a closer look to make sure other consumers are not in the same situation.

