

WHAT WE CANNOT DO

- The Department of Insurance is not a court of law. It is an administrative agency, and there are limits to its authority. We cannot decide questions of fact, nor can we provide legal advice or legal representation.
- The Consumer Affairs Division cannot order a company to pay a claim or to issue a premium refund. We cannot determine the value of your property or the extent of your damages, nor can we establish who was negligent in the event of an auto accident.
- Consumer Affairs Division personnel are not medical professionals. If your complaint involves a determination as to whether a treatment is medically necessary or experimental/investigative, contact your insurer to find out what internal appeal and external review options are available to you.
- Please visit our website at www.doi.nebraska.gov and select the tile labeled "Appeal a Denied Health Insurance Claim" for more information.

- If your complaint involves life or health insurance coverage purchased in another state or, if you were involved in an auto accident in another state, you will need to contact the regulator in that state for assistance.
- For a jurisdiction map with links to insurance departments across the country, please visit the website of the National Association of Insurance Commissioners at www.naic.org.
- The Division has limited, if any, jurisdiction over employers' self-insured health plans. It cannot help you to resolve a billing dispute with a medical provider. If we think another agency will be better able to assist you, we will provide contact information.

NEBRASKA

Good Life. Great Opportunity.

DEPARTMENT OF INSURANCE

1135 M Street, Suite 300

PO Box 82089

Lincoln, Nebraska 68501-2089

Phone (402) 471-2201

Fax (402) 471-6559

Toll-free consumer hotline: 1-877-564-7323

TDD (800) 833-7352

www.doi.nebraska.gov

FILING AN INSURANCE COMPLAINT



CONSUMER AFFAIRS DIVISION

The Consumer Affairs Division of the Nebraska Department of Insurance investigates consumer complaints against insurance companies and insurance agents. If you have an insurance-related concern, and have been unable to obtain a satisfactory response from the insurance company or insurance agent, you can file a written complaint and the Consumer Affairs Division will do what it can to assist you.

FILE A COMPLAINT

You can file your complaint electronically at www.doi.nebraska.gov. If you do not have internet access, you may call our Consumer Hotline at 877-564-7323 and request that a paper form be mailed to you. Complete all pertinent sections of the complaint form, as this will enable the insurance company to identify you as a policyholder or claimant.

SUMMARIZE YOUR PROBLEM

Provide a summary of your problem. Your explanation should be clear, concise and complete so individuals who are not familiar with your situation will be able to understand your concerns. At the end of your summary, describe what you think is a fair resolution to your problem. Include photocopies (not originals) of relevant documents.



THE COMPLAINT PROCESS

Upon receipt, your complaint will be entered into our complaint database, and you will be sent an email or a letter. The letter will include a tracking identification number and the name of the insurance investigator handling your case.

The investigator will forward a copy of your complaint and relevant documents to the insurance company and/or the insurance agent and will request information needed to address your concerns.

Companies and agents are allowed fifteen working days from the date they receive the complaint to respond to the Department's request for information.

The Consumer Affairs Division will try to complete its review of your complaint within a month. However, if your problem is a complex one, or if we need to gather more information, it may take longer.

When our review is complete, a copy of the response will be sent to you along with a summary of our findings.

WHAT WE CAN DO

- The Consumer Affairs Division works to facilitate communication between you and your insurance company, in the hope of bringing about a favorable resolution to your problem.
- Through the complaint process, you can find out whether specific information is required or if additional documentation might help to support your claim or substantiate your loss. If the insurer's handling appears to be consistent with policy language, we will try to help you better understand the benefits provided under your insurance policy.
- We examine documentation provided by you and the insurance company or agent to verify compliance with Nebraska insurance laws. If there is evidence of a violation, the case will be referred to the Department's Legal Division for further review.
- Complaint data is added to the Department's electronic tracking system. If the problem you experienced is a recurrent one, we may recommend changes to the way the insurer conducts business. If we think an on-site examination of the insurance company or insurance agency is warranted, we will refer our findings to the Department's Market Conduct Division.