



LOUISIANA DEPARTMENT OF INSURANCE

Office of Consumer Services What Can We Do For You?

Tim Temple
Commissioner of Insurance

How can the LDI help you?

The Louisiana Department of Insurance (LDI) is tasked with balancing the needs of insurance consumers with the insurance industry's need to operate competitively. To that end, the LDI protects you by enforcing Louisiana's insurance laws and regulations.

Additionally, the LDI provides Louisiana residents with consumer information, answers insurance questions and helps with disputes involving...



**SALES & POLICYHOLDER
SERVICES**



**PREMIUM RATES
& REFUNDS**



**NON-RENEWALS
& CANCELLATIONS**



**CLAIM DELAYS, DENIALS &
UNSATISFACTORY SETTLEMENTS**

...as well as other insurance-related disputes for all types of coverage, including:

- » Life
- » Long-term care
- » Homeowners
- » Health
- » Annuity
- » Workers' comp
- » Disability
- » Medicare
- » Business
- » Auto
- » Credit
- » All other insurance

We are here to help. However, please note that the LDI cannot...

- ✗ Provide you with legal advice, act as your lawyer or interfere in a pending lawsuit
- ✗ Decide disputes based on who is negligent or at fault
- ✗ Decide disputes of medical fact or opinion
- ✗ Determine the facts surrounding a claim (that is, who might be telling the truth in a matter when accounts of the matter differ)
- ✗ Resolve a complaint if the only evidence is your word against the word of others

CAN'T RESOLVE AN ISSUE WITH YOUR INSURANCE COMPANY OR PROVIDER? Contact the LDI's Office of Consumer Services for help looking into your issue. Call 225-219-0619 (toll free at 800-259-5300).





If you decide you still want to file a complaint, the most direct way is through the online form on LDI's website at www.lidi.la.gov/onlineservices/ConsumerComplaintForm. You can also print a paper form at www.lidi.la.gov or request a copy by calling 800-259-5300 or 225-342-1226.

Information you will need to complete the complaint form

Section I

- Your name, address & daytime phone number
- Name of the insured person
- Name of the claimant, if different from the insured

Section II

- Full name & address of the company, producer or adjuster your complaint is against
- Type of coverage involved
- Name of the employer (if group coverage)
- Your policy, group and/or claim number
- If your complaint is against another person's insurance company... that person's name, contact information & policy number
- Date on which the claim or loss was incurred

Section III

- Reason for complaint
- Description of the problem:
 - » What happened, who was involved, and why you think the company is wrong
 - » How you have tried to solve the problem
 - » What you consider a fair solution

Submit copies (**NOT originals**) of...

- Correspondence between you, the company, producer, adjuster and any others involved, such as doctors or lawyers
- Your policy or excerpt from your benefits handbook that covers the situation
- Relevant sales literature or worksheets
- Your insurance ID card (front & back), if possible
- The claim you filed, if applicable



What to expect

After the LDI receives your complaint, you will receive an **acknowledgement letter** (typically within a week). Be sure to note...

- Your file number
- The name of the compliance examiner in charge of investigating your complaint

The LDI will also send a **copy of your complaint** to the company or other appropriate party and ask for an explanation of its position.

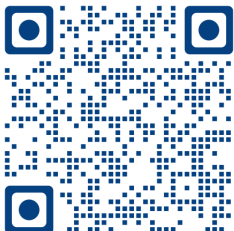
Your examiner will **review all responses** to assure the problem has been properly addressed.

Your examiner will send you a **letter with the results of the investigation:**

- If no evidence of a violation is found, the examiner will explain why the investigation is being closed.
- If your examiner is not satisfied with the company's response, the investigation will continue.
- If we feel that law has been violated, the LDI will pursue administrative action.

The average complaint usually takes 45 days to fully investigate, depending on the complexity of the case.

- You will be provided with **periodic status reports** throughout the investigation to keep you informed.
- Once you receive a file number for your complaint, you can check the status on the LDI website, www.lidi.la.gov.
- If you have any new information, send it to your examiner, and include your file number.



HAVE QUESTIONS? Contact us:

Scan QR code for **LDIConnect App** • public@lidi.la.gov • 800-259-5300