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National Association of Insurance Commissioners

Consumers Guide To Home Insurance

GET SMART ABOUT INSURANCE

INSURE U

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About the NAIC...

The National Association of Insurance Commissioners (NAIC) is a non-profit association whose members are the chief insurance regulatory officials in all 50 states, the District of Columbia, and the U.S. territories. The primary responsibility of the state regulators is to protect the interests of insurance consumers, and the NAIC helps regulators fulfill that obligation in a number of different ways. This guide is one example of work done by the NAIC to assist states in educating and protecting consumers.

Another way the NAIC lends support to state regulators is by providing a forum for the development of uniform public policy when uniformity is appropriate. The NAIC's primary instruments of public policy are model laws, regulations and guidelines. These are developed at NAIC meetings for states' use. States may adopt the models intact or modify them to meet their specific needs and conditions.

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Printed 2001

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Introduction

Home insurance is an expensive purchase for many Americans. This guide provides information on how to make decisions that can lower the cost of your home insurance and increase the value you receive.

Although home insurance is not required by law in most states, if your home is mortgaged, your lender may require the purchase of insurance on your home.

To get the best value for your money, you must take responsibility for your home insurance purchase and make your own decisions.

The coverages offered to homeowners are typically contained in a package of liability and property coverages. The Consumer Guide principally addresses the package of coverages found in a "homeowners" policy. It does not address the more limited offerings of fire and extended coverages. It does not address the state special programs established to meet special needs including availability. Contact your states insurance department for more detail about special conditions of programs in your state.

Why Buy Home Insurance?

Owners: to protect both your house and personal property.

Tenants: to protect your furniture and other personal property.

Everyone: protection against liability for accidents that injure other people or damage their property.

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Commonly Asked Questions

How Much Home Insurance Do I Need?

- **Property Protection:** The better your coverage, the less you will have to pay out of your own pocket if disaster strikes.
- **Self Protection:** You need enough liability coverage to protect yourself from lawsuits resulting from your negligence.
- **Lender Requirements:** Your lender may require you to cover the house for at least the amount of the mortgage. This may be either too little or too much coverage for your individual circumstances. You are not required to purchase insurance from the insurer recommended by your lender.
- **Policy Requirements:** Insurers may impose some coverage requirements for replacement cost protection (see page 4).

What Affects Home Insurance Prices?

- **Type of Construction:** Frame houses usually cost more to insure than brick.
- **Age of House:** New homes may qualify for discounts in some states. Some insurance companies either may not insure very old homes or offer a limited form of coverage.
- **Local Fire Protection:** Your home's distance from a fire hydrant and the quality of your local fire department determine your fire protection class.
- **Amount of Coverage:** The amount of coverage you buy for your house, contents and personal liability will affect the price you pay.

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- **Deductible Amount:** Your choice of a higher deductible will reduce the price for home insurance.
- **Discounts:** In some states, insurers offer lower prices for such things as insuring your home and car with the same company and installing dead-bolt locks or alarm systems.

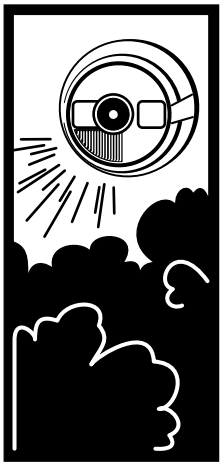
What Deductible Should I Choose?

- The deductible applies only to coverage on your house and personal property. It is the amount you have to pay out of pocket on each claim.
- A policy with $100 deductible will cost more than one with $250 deductible. Higher deductibles may be available at a reduced price.

Basic Coverages Available

Whether you own or rent, there are different packages of home insurance offered to protect your home and belongings.

Each package protects against a specified number of perils. Perils are events that cause damage to property. Three examples are fire, windstorm and theft. In addition to coverage for named perils, each package policy usually contains four additional types of coverage: property damage, additional living expenses, personal liability and medical payments. Home insurance policies apply to most owner occupied single-family homes, and are modified slightly for apartments and condominiums.



Property Damage

Property damage coverage helps pay for damage to your home and personal property. Other structures

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such as tool sheds, detached garages, houses and their contents are also covered. You should check with your agent or your insurance company to determine if the amount of coverage on other structures is sufficient.

Personal property is the contents of your home and other personal belongings owned by you or family members who live with you.

Home insurance policies may provide limited coverage for small boats; however, most home insurance policies do not cover motorized vehicles unless they are unlicensed and used only at your home. Your insurance agent or your insurance company can help you find appropriate coverage for your car, boat, snowmobile or other recreational equipment.

Some forms of personal property, such as, silverware, computers, guns, money, expensive antiques and jewelry, have limited coverage under your homeowner's policy and may need additional insurance. This coverage can be added to your policy as an endorsement.

You can choose to insure your home and belongings for either replacement cost or actual cash value. These terms are explained below.

Replacement Cost or Actual Cash Value?

Replacement cost is the amount it would take to replace or rebuild your home or repair damages with materials of similar kind and quality, without deducting for depreciation.

Depreciation is the decrease in home or property value since the time it was built or purchased because of age or wear and tear.

Many insurers require homeowners to insure their homes for at least 80 percent of the replacement cost. If the homeowner fails to insure for at

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least 80 percent of the replacement cost, a penalty is applied to partial losses. For example, if it would cost $50,000 to replace your home and it is insured for $40,000 (80 % of its replacement value), and a fire causes $25,000 worth of damage, then your insurance company will pay the full $25,000.

On the other hand, if your $50,000 home is insured for $30,000 (which is less than 80 % of its replacement value), and you suffer a $25,000 loss, your company would pay for only part of the loss. You would have to pay the balance out of pocket. Your company would pay for damages based upon the following formula:

$$\frac{\text{Amount of Insurance Carried}}{\text{Amount of Insurance Necessary to cover assets (80\% of \$50,000)}} = \frac{\$30,000}{\$40,000} = {}^{3}/_{4} \text{ or } 75\%$$

Using these figures, your company will only pay for 75 % of your $25,000 loss. Hence, $^{3}/_{4}$ x $25,000 loss = $18,750 paid by the company. You would have to pay the balance: $6,250.

As you can see, insuring your home for at least 80 % of its replacement cost is very important. Check with your agent or insurance company to see what is required. You may wish to insure at 100 % of replacement cost so you will have sufficient coverage in the event of a total loss.

Actual cash value is the amount it would take to repair or replace damage to your home after depreciation. For example, if your roof has a 20-year warranty and is 17 years old, there would be a depreciation for the age and condition of the roof.

Most standard home insurance policies cover the contents of your home (i.e., personal belongings) on an actual cash value basis. Many insurers offer an option for you to insure your belongings at replacement cost. The premium will be slightly higher for this coverage; however, you may want to consider the option.

Whether your home is insured for replacement value or actual cash value, it is important to keep track of its value. For instance, the addition of a room, new insulation and yearly inflation all increase the replacement cost of your home, while the actual cash value of the home may decrease over time.

Check with your agent or insurance company at least once a year to make sure your policy provides adequate coverage.

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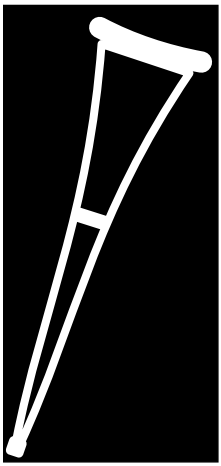
Additional Living Expenses

Most home insurance policies provide additional living expenses that will pay some expenses if your home is damaged by an insured event to the extent that you cannot live there while repairs are being made, or if you are denied access to your home by government order. These expenses could include limited motel, restaurant and warehouse storage.



Personal Liability

This coverage protects you against a claim or lawsuit resulting from (non-auto and non-business) bodily injury or property damage to others caused by your negligence. This coverage applies to you and all family members who live with you. You should check with your agent or insurance company to determine if the amount of personal liability coverage is sufficient.

Medical Payments

Regardless of who is at fault, this coverage pays medical expenses for persons accidentally injured on your property by a member of your family or by your pets. Medical payments do not apply to your injuries or those of family members living with you or to activities involving your at-home business. You should check with your agent or insurance company to determine if the amount of medical payments coverage is sufficient.

Insurance Forms

An insurance form is another name for an insurance policy, and it specifies what perils your home and belongings are insured against. The following are descriptions of the various insurance forms

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available for homeowners, renters and condominium owners. Not all insurers use these exact terms to describe their home insurance forms; however, the coverage provided will be similar.

Home Insurance

The five homeowners package forms offered to owners of single family owner occupied homes are HO-1, HO-2, HO-3, HO-3 with HO-15 and HO-8. These policy forms insure your home and belongings against at least 11 named perils. The more perils your policy covers, the more you will pay for the policy.

- **Basic Form (HO-1)** insures your property against the first 11 basic perils shown in the chart on page 12.
- **Broad Form (HO-2)** covers the 18 perils listed in the chart on page 12.
- **Special Form (HO-3)**, the most popular of all homeowner's forms, offers a broad range of coverage. This form provides comprehensive coverage on your home and broad named peril coverage on your contents.
- **Comprehensive Form (HO-3 with HO-15)** covers your home and personal property for everything that is not specifically excluded. This policy generally provides the broadest coverage available, but is not offered by all companies. It usually costs more.
- **Modified Coverage Form (HO-8)** is designed to provide package coverage to the owner-occupants of homes that do not meet all the requirements applicable to other homeowners forms. The HO-8 provides building and personal property coverage slightly more restrictive than that of other homeowners forms for owner-occupants

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that include a replacement cost clause. The HO-8 is particularly well-suited for residences that have suffered extensive depreciation.

Your home may not qualify for one of the five homeowners package policies; therefore, a company may offer you limited coverage on your house. This coverage may be Fire and Extended Coverage. Your home and only your home would be covered for damage due to very specific perils or losses.

Renters' Insurance

If you rent an apartment or a house, you are responsible for liability coverage and for insuring your personal possessions. Liability coverage protects renters the same as it would if you were a homeowner.

The owner of the property is responsible for insuring the building and for obtaining his or her own liability coverage.

- **Tenants Form (HO-4)**, or a renter policy, insures your household contents and personal belongings against the perils included in the home insurance Broad Form (HO-2). (Please see page 12.) Like home insurance, it provides coverage for additional living expenses and includes personal liability protection.

Condominium Insurance

Your condominium association should purchase a policy that covers the building, including any common walls and grounds, including liability associated with common properties. You have a right to examine the association policy.

To protect your contents and interior walls, you may purchase Unit-Owners Form (HO-6). An

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individual unit-owner policy is similar to home insurance and renters' insurance.

- **Condominium Unit-Owners Form (HO-6)** will cover a unit-owner who wishes to insure his or her property or to cover any items not insured by the association's policy. A unit-owner policy will also pay for property damage to personal belongings, wall, floor and ceiling coverings, and any accessories not originally installed in the unit. It also provides personal liability protection.

Optional Coverages You May Wish to Consider

- **Guaranteed Replacement Cost Coverage**
  Guaranteed replacement cost coverage is the most complete coverage for your home. To obtain this type of coverage, you typically must meet specific underwriting rules and conditions of the company. This may include increasing the amount of your insurance on a monthly, quarterly or yearly basis to keep up with the inflation rate. Check with your insurance agent to determine if an additional premium is required and if there are exclusions or conditions that apply.
- **Inflation Guard Endorsement**
  If the replacement cost of your home is increasing with inflation, your policy limits must be periodically increased to maintain your coverage at 80% or higher. Even though the amount of homeowners insurance you carry is at least 80% of your home replacement cost, this amount of coverage may not be enough in the future.

  To aid you in keeping coverage at an adequate level, some companies offer an "Inflation Guard Endorsement." This endorsement will allow your insurance company to automatically change your

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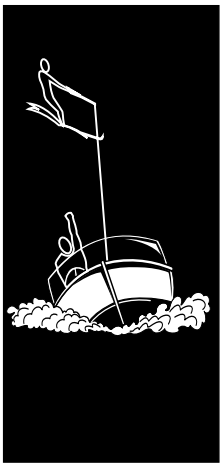
policy limit during the policy period. Normally, the higher premium is not paid until the time of renewal.

Even if you have this endorsement on your policy, you should check your coverage limits periodically to make sure you are adequately, but not excessively, insured. Not all companies offer this endorsement, so check with your agent or company if you are interested in purchasing it.

- **Scheduled Personal Property Endorsement**
  This endorsement is sometimes called a "personal article floater." A personal article floater covers possessions such as jewelry, furs, stamps, coins, guns, computers, antiques and other items that may exceed normal limits in your regular home insurance policy. A personal article floater itemizes each article, gives a description of the article insured and lists excluded perils. It often provides coverage that is broader than the coverage granted in the home insurance policy. There is typically no deductible applied to this coverage.
- **Increased Limits on Money and Securities**
  This endorsement increases the coverage on money, bank notes, securities, deeds, etc.
- **Secondary Residence Premises Endorsement**
  Homeowners coverage under this endorsement applies to a secondary residence (example: summer home). Remember that these secondary residences are **not** automatically covered by the home insurance policy on your primary or principal residence.



- **Watercraft Endorsement**
  Applicable to small sailboats and outboard motor boats, this endorsement broadens personal liability and medical payments coverage on them.
- **Theft Coverage Protection Endorsement**
  As a result of this endorsement, your theft protection is broadened. The contents of your

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motor vehicle, trailer or watercraft are covered without proof of forcible entry. This endorsement applies only to forms HO-1, HO-2, HO-3 and HO-4.

- **Credit Card Forgery and Depositors Forgery Coverage Endorsement**
  Loss, theft or unauthorized use of credit cards (with certain exceptions) is covered by this endorsement. Also covered is the forgery of any check, draft, promissory note, etc., again with certain exceptions. No deductible applies to this endorsement.
- **Flood Insurance**
  Standard home insurance policies do not cover flood damage. Depending on where your home is located, you may qualify for flood insurance through the National Flood Insurance Program. Some insurance companies also offer flood insurance. Your agent or insurance company can assist you with application forms for flood coverage. If your home is located in a flood plain, your lender should require flood insurance. Just because your home is not in a designated flood plain don't assume you will never incur flood damage. For more information about federal flood insurance, contact the National Flood Insurance Program at 1-800-638-6620.
- **Earthquake Insurance**
  Earthquake insurance is available through most insurance companies at an additional cost. It is normally issued as an endorsement and attached to your home insurance policy.
- **Windstorm Coverage**
  Most home insurance policies cover damage caused by windstorm and hail. However, in some areas of certain states, mostly coastal, this coverage is excluded from the standard policy. For more information, ask your insurance agent or insurance company if this peril is covered by your policy.

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Loss Chart

Kind of Policy												Losses Covered
DF-1		HO-1 Basic		HO-2 Broad		HO-3 Special		HO-3/ HO-15 Comp.		HO-8		■ Dwelling ■ Contents
■		■	■	■	■	■	■	■	■	■	■	Fire or lightning
■		■	■	■	■	■	■	■	■	■	■	Loss of property removed from premises endangered by fire or other perils
■		■	■	■	■	■	■	■	■	■	■	Windstorm or hail
■		■	■	■	■	■	■	■	■	■	■	Explosion
■		■	■	■	■	■	■	■	■	■	■	Riot or civil commotion
■		■	■	■	■	■	■	■	■	■	■	Aircraft
■		■	■	■	■	■	■	■	■	■	■	Vehicles
■		■	■	■	■	■	■	■	■	■	■	Smoke
		■	■	■	■	■	■	■	■	■	■	Vandalism and malicious mischief
		■	■	■	■	■	■	■	■	■	■	Theft
		■	■	■	■	■	■	■	■	■	■	Breakage of glass constituting a part of the building
				■	■	■	■	■	■			Falling objects
				■	■	■	■	■	■			Weight of ice, snow, sleet
				■	■	■	■	■	■			Collapse of building(s) or any part thereof
				■	■	■	■	■	■			Sudden and accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system or of appliances for heating water
				■	■	■	■	■	■			Accidental discharge, leakage or overflow of water or steam from within a plumbing, heating or airconditioning system or domestic appliance
				■	■	■	■	■	■			Freezing of plumbing, heating and air-conditioning systems and domestic appliances
				■	■	■	■	■	■			Sudden and accidental damage from artificially generated currents to electrical appliances, devices, fixtures and wiring (TV and radio tubes not included)
						■	■	■	■			All perils except flood, earthquake, war, nuclear accident and others specified in your policy. Check your policy for a complete listing of perils not covered.

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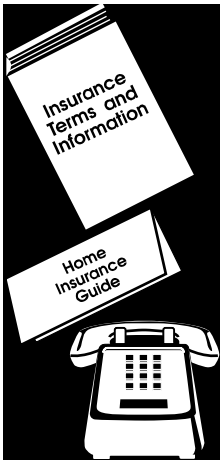
Smart Shopping

The key to comparison shopping is to know what insurance coverages you need before you start and then to find out how much those coverages will cost from a number of insurers. Comparison shopping takes time but will save you money.

Different companies charge different rates for the same coverage.

No one wants to pay more for their home insurance than they absolutely have to. The only way you can make certain you are not paying too much is to shop around. Find out what different insurers charge for identical products and services.



Seek Unbiased Information

Information is available to consumers from a number of unbiased sources. These sources include public libraries, state insurance departments, consumer groups and consumer publications.

Because the insurance industry, like many other industries, has developed many words not commonly used by the average person, consumers may need to find a good glossary or dictionary of insurance terms from the public library.

Consumers may also obtain a wide variety of information from their state insurance department. Most insurance departments publish home insurance guides that contain information specific to that particular jurisdiction. Every state insurance department has personnel available to answer questions regarding home insurance coverage.

Many state insurance departments help the citizens of their state to comparison shop by publish-

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ing premium comparisons. Premium comparisons survey the insurance companies with regard to their rates for a number of locations and typical policyholders. The results of the survey are published for public use. If your insurance department publishes a premium comparison, it can only be used to give you a general idea of rates available in your state. For specific information, you must contact individual insurers. However, premium comparisons may help you to narrow your choice of insurers or agents you want to call.

Where to Shop

When you begin to contact insurers, there are a few things you should know about how insurance companies market their products.

Most insurance companies and many agents advertise. Check the newspaper and yellow pages of the telephone directory for companies and agents in your area. In addition, contact your neighbors, relatives and friends for recommendations on insurance companies and agents. Ask them about their experience regarding price and service. In particular ask them what kind of claim service they have received from the companies they recommend.

Consumers often rely on their insurance agent or company to tell them what kind of coverage they need. Insurance agents are paid on a commission basis. **Remember, competition only works if the consumer shops for coverage.**

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Price Quotations

When shopping for home insurance, premium quotations are a useful tool for comparison of different companies' products. When asking for price quotations, it is crucial that you provide the same information to each agent or company.

To give you an accurate quote the agent or company will usually request the following information:

- description of your house;
- distance from the nearest fire department and fire hydrant;
- square footage;
- security devices;
- a picture of your home;
- the coverages; and
- limits you want.

This information is necessary to the rating process described earlier in this guide.

You should understand that not all insurance companies use insurance agents to sell their product. Insurance companies generally use one of three methods to market their product: direct marketing, independent agents or exclusive agents. The type of marketing method may be good or bad for a consumer, depending on the type of services offered. Therefore, consumers should be aware of each of the three methods and may want to consider them in their purchase decision.

Direct marketers sell insurance through the mail and by telephone. In some cases, consumers can save money with direct marketers because these companies do not have to pay insurance agents commissions to sell their policies. Companies can pass along some of

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these savings to the consumer. However, some consumers prefer to pay an additional premium for the opportunity to have a local agent available to them.

If you decide to call agents for quotations, ask them how many companies they represent. **Independent agents** represent several companies; therefore, you can get quotes for more than one company from one agent. This is considered an advantage to many consumers.

Some insurance companies sell coverage through agents that only represent their company. These companies call their agents an **exclusive agency force**. Exclusive agents can only offer you coverage from the company they represent; therefore, you can only get a quote from one company for each exclusive agent that you talk to.

Sometimes exclusive agents may work for a lower rate of commission than independent agents. This is because companies do not have to give the agent an incentive to write their product over another company's product. The lower commission structure, especially on commissions for renewal business, can represent significant cost savings to the insurance company and often a portion of that savings is passed along to the consumer in lower premiums.

For Your Protection

Once you have selected the insurance coverages you need and an insurance agent or company, there are steps you can take to make certain you get your money's worth.

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Before you buy... call your state insurance department

Before signing an application for any insurance coverage, call your state insurance department and verify that the company and the agent you are dealing with are licensed in your state. It is illegal for unlicensed insurers to sell insurance. Business cards are not proof of a licensed insurance agent or company. If you do business with an unlicensed agent or company, you have no guarantee that the coverage you pay for will ever be honored. If you purchase insurance from companies not legally doing business within your state, you will not be protected by the guaranty fund should the company fail.

Every state has a safety net to protect insurance consumers from financial loss in the rare instance that a company becomes insolvent. This safety net is called a "guaranty fund." The guaranty funds are established by state law and are composed of licensed companies in the state. They pay the claims of policyholders and other claimants of an insolvent company. The money to pay the claims against the insurance company comes from assessments made against all of the insurance companies that are members of the guaranty fund.

If you are contacted by an unlicensed agent or company, call your state insurance department immediately so that regulatory action can be taken. By doing so, you may protect someone less knowledgeable than you from being victimized.

You should be aware that a home insurance policy is a legal contract. It is written so that your rights and responsibilities as well as those of the insurance company are clearly stated. When you purchase home insurance, you will receive a policy. You should read that policy and make certain you understand its contents. If you have questions about your insurance policy, contact your insurance agent or

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company for clarification. Keep your policy in a safe place and know the name of your insurer. If you still have questions, call your state insurance department.

Your State Insurance Department

Your state insurance department exists to serve you. State insurance departments can be a source of unbiased information and assistance to you.

State insurance departments regularly publish written information valuable to the home insurance consumer. They may have additional consumer guides that outline your specific rights and responsibilities under your state's insurance laws and regulations. They also may publish premium comparison reports for your use in shopping for insurance. If you do not understand your insurance policy, you can call your state insurance department and ask questions.

If you have a complaint against an insurer, it is always best to contact your insurance company first and attempt to settle the matter. Most insurance companies have policyholder service offices set up precisely to handle such questions. If you still are not satisfied, contact your state insurance department. State insurance departments have complaint specialists to help you with your problem. Although they cannot represent you legally against an insurance company or adjustor, they can make appropriate investigation into potential violations of insurance laws or regulations based upon your complaint.

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List of State Insurance Departments

Each state has its own laws and regulations governing all types of insurance. The insurance departments are responsible for enforcing these laws, as well as providing the public with information about insurance. Please note that calls to 800 numbers listed here can only be made from within the respective state.

Alabama
Insurance Department
135 South Union Street
Montgomery, AL 36130-3401
(205) 269-3550

Alaska
Division of Insurance
800 E. Dimond, Suite 560
Anchorage, AK 99515
(907) 349-1230

American Samoa
Insurance Department
Office of the Governor
Pago Pago, AS 96799
(684) 633-4116

Arizona
Insurance Department
Consumer Affairs and
Investigation Div.
3030 N. Third St., Suite 950
Phoenix, AZ 85012-3098
(602) 255-5313

Arkansas
Insurance Department
Consumer Services Division
1123 South University Ave.
Suite 400, University Tower Bldg.
Little Rock, AR 72204-1699
(501) 686-2900
(800) 852-5494

California
Main Office
Insurance Department
Consumer Services Division
Ronald Reagan Building
300 S. Spring Street
Los Angeles, CA 90013
(213) 346-6400
(800) 927-4357

Sacramento Office
700 L Street, Suite 1120
Sacramento, CA 95814
(916) 445-5544

San Diego Office
1350 Front St., 6th Floor
San Diego, CA 92101
(619) 525-4151

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San Francisco Office
45 Fremont
San Francisco, CA 94102
(415) 904-5410

Colorado
Insurance Division
1560 Broadway
Suite 850
Denver, CO 80202
(303) 894-7499

Connecticut
Insurance Department
153 Market Street
Hartford, CT 06103
(203) 297-3802

Delaware
Insurance Department
Rodney Building
841 Silver Lake Boulevard
Dover, DE 19901
(302) 739-4251
(800) 282-8611

District of Columbia
Insurance Department
613 G Street, NW, Room 638
Washington, DC 20001
(202) 727-8000

Florida
Department of Insurance
State Capitol, Plaza Eleven
Tallahassee, FL 32399-0300
(904) 922-3100
(800) 342-2762

Georgia
Insurance Department
2 Martin Luther King, Jr., Drive
704 West Tower
Atlanta, GA 30334
(404) 656-2056

Guam
Insurance Department
855 W. Marine Drive
Agana, Guam 96910
011 (671) 477-5106

Hawaii
Department of Commerce
and Consumer Affairs
Insurance Division
PO Box 3614
Honolulu, HI 96811-3614
(808) 586-2790

Idaho
Insurance Department
Public Service Department
700 W. State Street, 3rd Fl.
Boise, ID 83720
(208) 334-4250

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Illinois
Insurance Department
320 W. Washington St., 4th Floor
Springfield, IL 62767
(217) 782-4515

Indiana
Insurance Department
311 W. Washington St., Suite 300
Indianapolis, IN 46204-2787
(317) 232-2385
(800) 622-4461 (In-State Only)

Iowa
Insurance Division
Lucas State Office Building
E. 12th & Grand Sts., 6th Floor
Des Moines, IA 50319
(515) 281-5705

Kansas
Insurance Department
420 SW 9th Street
Topeka, KS 66612
(913) 296-3071
(800) 432-2484

Kentucky
Insurance Department
229 W. Main Street
PO Box 517
Frankfort, KY 40602
(502) 564-6027

Louisiana
Insurance Department
950 North 5th Street
Baton Rouge, LA 70802
(504) 342-5900

Maine
Bureau of Insurance
Consumer Division
State House, Station 34
Augusta, ME 04333-0034
(207) 582-8707

Maryland
Insurance Department
Consumer Services Section
501 St. Paul Place, 7th Floor
Baltimore, MD 21202
(410) 333-2521

Massachusetts
Insurance Division
Consumer Services Section
470 Atlantic Ave., 6th Floor
Boston, MA 02210-2208
(617) 521-7794

Michigan
Insurance Department
611 W. Ottawa Street, 2nd Floor
Lansing, MI 48933-1020
(517) 373-9273

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Minnesota
Insurance Department
Department of Commerce
133 E. 7th Street
St. Paul, MN 55101
(612) 296-6848

Mississippi
Insurance Department
Consumer Assistance Division
PO Box 79
Jackson, MS 39205
(601) 359-3569

Missouri
Department of Insurance
Consumer Services Section
301 W. High Street, 6 North
Jefferson City, MO 65101
(314) 751-4126
(800) 726-7390 (In-State Only)

Montana
Insurance Department
126 North Sanders
Mitchell Building, Room 270
Helena, MT 59601
(406) 444-2040
(800) 332-6148

Nebraska
Insurance Department
Terminal Building
941 "O" Street, Suite 400
Lincoln, NE 68508
(402) 471-2201

Nevada
Division of Insurance
Consumer Services
1665 Hot Springs Road, Suite 152
Carson City, NV 89710
(702) 687-4270
(800) 992-0900 (In-State Only)

New Hampshire
Insurance Department
Complaints, Property & Casualty
169 Manchester Street
Concord, NH 03301
(603) 271-2261

New Jersey
Insurance Department
20 West State Street
Roebling Building
CN325
Trenton, NJ 08625
(609) 292-5363

New Mexico
Insurance Department
PO Drawer 1269
Santa Fe, NM 87504-1269
(505) 827-4601

New York
Insurance Department
160 West Broadway
New York, NY 10013
(212) 602-0429
Outside of New York City
(800) 342-3736

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North Carolina
Department of Insurance
Consumer Services Division
PO Box 26387
Raleigh, NC 27611
(919) 733-7349
(800) 662-7777 (In-State Only)

North Dakota
Insurance Department
Capitol Bldg., 5th Floor
600 E Boulevard
Bismarck, ND 58505-0320
(701) 224-2440
(800) 247-0560 (In-State Only)

Ohio
Insurance Department
Consumer Services Division
2100 Stella Court
Columbus, OH 43266-0566
(800) 686-1526
(614) 644-2658

Oklahoma
Insurance Department
PO Box 53408
Oklahoma City, OK 73152-3408
(405) 521-2828
(800) 522-0071

Oregon
Department of Consumer & Business Services
Director's Office
200 Labor & Industries Building
Salem, OR 97310
(503) 378-4120

Pennsylvania
Insurance Department
Consumer Services Bureau
1321 Strawberry Square
Harrisburg, PA 17120
(717) 787-2317

Puerto Rico
Insurance Department
Fernandez Juncos Station
PO Box 8330
Santurce, PR 00910-8330
(809) 722-8686

Rhode Island
Insurance Division
233 Richmond Street, Suite 233
Providence, RI 02903-4233
(401) 277-2223

South Carolina
Insurance Department
Consumer Assistance Section
PO Box 100105
Columbia, SC 29202-3105
(803) 737-6160
(800) 768-3467

South Dakota
Insurance Department
500 East Capitol Avenue
Pierre, SD 57501-3940
(605) 773-3563

Tennessee
Department of Commerce & Insurance
Insurance Assistance Office
500 James Robertson Pkwy., 4th Floor
Nashville, TN 37243-0565
(615) 741-4955 or (800) 525-2816

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Texas
Department of Insurance
333 Guadalupe Street
Austin, TX 78701
(512) 463-6169
(800) 252-3439 (In-State Only)

Utah
Insurance Department
Consumer Services
3110 State Office Building
Salt Lake City, UT 84114-1201
(801) 538-3800
(800) 439-3805

Vermont
Dept. of Banking & Insurance
Consumer Complaint Division
89 Main Street, Drawer 20
Montpelier, VT 05620-3101
(802) 828-3301

Virginia
Bureau of Insurance
Consumer Services Division
1300 East Main Street
Richmond, VA 23219
(804) 371-9694
(800) 552-7945 (In-State Only)

Virgin Islands
Insurance Department
Kongens Gade, No. 18
St. Thomas, VI 00802
(809) 774-2991

Washington
Insurance Department
Insurance Building, AQ21
PO Box 40255
Olympia, WA 98504-0255
(206) 753-7301
(800) 562-6900

West Virginia
Insurance Department
2019 Washington St., E.
P.O. Box 50540
Charleston, WV 25305-0540
(304) 558-3354
(800) 642-9004
For hearing impaired: (800) 435-7381

Wisconsin
Insurance Department
Complaints Department
PO Box 7873
Madison, WI 53707-7873
(800) 236-8517 (In-State Only)
(608) 266-3585

Wyoming
Insurance Department
Herschler Building
122 W. 25th Street, 3rd East
Cheyenne, WY 82002
(307) 777-7401
(800) 438-5768

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