

Commonwealth of Massachusetts

Division of Insurance

Joseph G Murphy, Commissioner

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HOW TO REACH US:

The Boston office of the Division of Insurance is located at:

**1000 Washington Street Suite 810
Boston, Massachusetts 02118**

	Telephone	Fax
Main:	(617) 521-7794	(617) 521-7770
Consumer Information:	(617) 521-7777	(617) 521-7772
Springfield Consumer Hotline:	(413) 785-5526	n/a
Board of Appeals for Surcharge Appeals:	(617) 521-7478	(617) 521-7772
Board of Appeals for Registry Appeals:	(617) 521-7307	(617) 521-7770
Agents and Brokers Licensing Information:	(617) 521-7446	(617) 521-7770
TDD:	(617) 521-7490	n/a

INSURANCE QUESTIONS & HOW TO FILE A COMPLAINT:

The Massachusetts Division of Insurance maintains a Consumer Service Section which is available to help you. The Section provides consumers with general insurance information and advises them of their rights under the provisions of their policies, state laws and regulations. The Consumer Service Section responds to general consumer inquiries over the telephone during the hours of 8:45 a.m. and 5:00 p.m., Monday through Friday. The Consumer Service Section can be reached in Boston at 617-521-7777 or in Springfield at 413-785-5526.

If a problem arises between you and an insurance company, agent or anyone licensed by the Division, the first step is to discuss the problem with your agent, if you have one. If your agent cannot resolve the problem to your satisfaction you can request assistance from the Consumer Service Section. However, you must file your complaint in writing.

We can only help you obtain rights and benefits that you are entitled to under your insurance contract and the laws and regulations of the Commonwealth. We help consumers determine if we have any jurisdiction, and if not, let them know where help might be found. If your situation involves health insurance you should be aware that many health plans such as "ERISA" plans and "self-funded" plans are regulated by the federal government. The benefits coordinator at your place of employment can tell you what kind of a health plan you are in and direct you to the appropriate source of help.

How to File:

In order to assist you, we must have your cooperation. We can discuss your situation over the phone or arrange a time for you to visit our office. Please include the following "key" information in your written complaint:

1. Your full name, daytime telephone number, and address.
2. If you are represented by an attorney or public adjuster.
3. The name of the insurance company and/or agents involved.
4. The type of insurance and any policy numbers and claim numbers involved.
5. The name, address and phone number of anyone at your insurance company or agency whom you have dealt with in trying to resolve your situation.
6. A brief description of your situation including the date of loss.
7. A brief description of the resolution that you are seeking.

If you prefer, you can complete the Consumer Complaint Form provided by the Division. You may submit your complaint by postal mail, fax, or electronic mail. (To submit by electronic mail, log on to our website at: www.state.ma.us/doi/cssform.htm.)

Please mail your request to:

*Division of Insurance
Consumer Service Section
1000 Washington Street Suite 810
Boston, MA 02118*

or Fax to: (617) 521-7772
or E-Mail us at: Consumer.Mailbox@state.ma.us

After We Receive Your Inquiry:

We will notify you when we receive your letter. We will then forward the material you sent to us to the applicable insurance company (agent, or other parties licensed by the Division), and require them to provide an answer to the questions you have raised. Once we have both your letter and the company's response, we will determine a course of action.

Please keep in mind that we cannot intervene between attorneys and their clients, nor can we intervene in situations where another government service has jurisdiction, though we can help you find assistance.

We understand that insurance matters can be complex, often confusing, and sometimes lead to frustration. While we cannot resolve all situations, we are happy to help.