



# Consumer Insurance Services Division

Presented by Vickie Trice, Director of CIS

- **TDCI's Mission:**
- Protecting the interest of consumers while providing fair, efficient oversight and a level field of competition for a broad array of industries and professionals doing business in Tennessee.
- **The Consumer Insurance Services Section:**
  - **Mediates Complaints**
  - **Educates Consumers**
  - **Ensures all insurance laws, rules and statutes are followed by companies and agents licensed to conduct insurance business in the state of Tennessee.**

# Tennessee Department of Commerce and Insurance

## The Consumer Insurance Section

- The Consumer Insurance Services Section addresses Consumer complaints, referrals from other agencies, and inquiries as they pertain to Insurance. We also provide education to policyholders concerning insurance issues. We regulate all lines of insurance.

**Our primary responsibility is the investigation and mediation of insurance claims and other insurance related disputes as a third-party mediator. Investigators are trained to determine if the involved insurance company and/or producer is acting in accordance with Tennessee laws, rules and regulations. - See more at:**

**<http://www.tn.gov/commerce/topic/ins-consumer-resources#sthash.5NGXfr3F.dpuf>**

# Tennessee Department of Commerce and Insurance

- Our first line of business is to establish jurisdiction when complaints are received.
  - ***1<sup>st</sup>- we determine if the policy or contract was written in Tennessee.***
  - ***2<sup>nd</sup>- we determine if the policy is a self-funded/Tenncare/or other agency issue .***
  - ***3<sup>rd</sup>- we determine if the issue is a 3<sup>rd</sup> party liability issue***
  - ***4<sup>th</sup>- we determine if the company and/or agent are licensed to conduct insurance business in TN***
- Our complaints are considered confidential by law TCA 56-8-107(d)(1) and we do not allow information to media, attorneys, or other persons who do not have a direct interest with the investigation.
- We do not have criminal authority and we cannot force a company to pay a claim.
- We do refer cases to other agencies for review, but do not have the authority to require them to act on the situation.
- We are bound by HIPPA laws and require medical authorizations on all health complaints.

# Tennessee Department of Commerce & Insurance

- **Complaints:**
- Complaints come into our office via postal mail, fax, walk-in and electronically.
- We cannot contact the company until we have written permission from the policyholder to act on their behalf.
- Complaints are assigned a tracking number upon receipt and are tracked from beginning to closure.

## Complaints:

1. The reason, coverage and disposition codes are uniform across all 50 states. However, states also have the ability to request state specific codes.
2. For example, whenever there is a weather related event in Tennessee, I usually request a code such as “Tornado-March 2022” or Flooding-August 2021.
3. This allows me to track and trend specific events that are happening in Tennessee.

# Tennessee Department of Commerce & Insurance

## Complaints:

In 2020, we handled 2,150 justified complaints, fielded close to 28,000 telephone calls and provided \$2.1 million dollars in restitution.

In 2021, we handled 2,950 justified complaints, fielded over 40,000 telephone calls and provided \$6.4 million dollars in restitution.

In 2022, we handled 3,204 complaints, fielded over 50,000 telephone calls and provided \$11 million dollars in restitution.

# Tennessee Department of Commerce & Insurance

- **Complaints:**
- The complaint form can be found at [www.tn.gov/insurance](http://www.tn.gov/insurance):
- <https://sbs.naic.org/solar-web/pages/public/onlineComplaintForm/onlineComplaintForm.jsf?state=tn&dswid=-6950>
- Once you click on the link, the form will open and allow you to fill in all required information.



- **Consumer Insurance Services Section**

- We encourage policyholders to contact our office with any insurance related questions or concerns.
- We can be contacted at: [www.tn.gov/cis.complaints](http://www.tn.gov/cis.complaints)
- Telephone: 615-741-2218 or 800-342-4029
- Fax: 615-532-7389