

# Protecting the insurance-buying public



## Oregon Insurance Division



## Mission

The mission of the Insurance Division is to administer the Insurance Code for the protection of the insurance-buying public while promoting a positive business climate.

We ensure the financial soundness of insurers, the availability and affordability of insurance, and the fair treatment of consumers by:

- Licensing insurance companies and monitoring their solvency
- Reviewing insurance products and premium rates for compliance
- Licensing insurance agents and consultants
- Resolving consumer complaints
- Investigating and penalizing companies and agents for violations of insurance law
- Monitoring the marketplace conduct of insurers and agents
- Educating the public about insurance issues
- Advocating reforms that protect the insurance-buying public

For more information about insurance and the Oregon Insurance Division, please visit our Web site, [oregoninsurance.org](http://oregoninsurance.org).

## Department of Consumer & Business Services

The Insurance Division is part of the Oregon Department of Consumer & Business Services (DCBS). The department's mission is to protect Oregon's consumers and workers while promoting a positive business climate in the state.

For information about DCBS programs and services, visit the department's Web site, [www.cbs.state.or.us](http://www.cbs.state.or.us).

## Insurance publications

Read or request a free copy of these and other publications on our Web site.

- ***Guide to Oregon Insurance Complaints***  
Rates insurers based on the number of consumer complaints to the Insurance Division.
- ***Guide to Auto Insurance***  
Compares auto insurance premiums and provides money-saving tips for drivers.
- ***Guide to Health Insurance***  
Provides an overview of health insurance and your health care rights.
- ***Guide to Homeowner and Tenant Insurance***  
Compares premiums and provides money-saving tips for homeowners and renters.
- ***Guide to Medigap and Medicare + Choice Plans***  
Compares Medicare supplement policies and Medicare + Choice plans.
- ***Long-term Care Insurance***  
Describes long-term care insurance and lists providers doing business in Oregon.
- ***Your Medicare Health Plan Choices***  
Discusses health-care options for people with Medicare.

To order publications, call (503) 947-7984 or (888) 877-4894, or write to:

Publications  
Oregon Insurance Division  
350 Winter St. NE, Room 440  
Salem, OR 97301-3883  
E-mail: [dcbs.insmail@state.or.us](mailto:dcbs.insmail@state.or.us)

Visit our Web site:  
[oregoninsurance.org](http://oregoninsurance.org)

# Questions & answers about insurance

**Q** Where can I call if I have insurance questions or problems with an insurance company or agent?

**A** The Insurance Division's Consumer Protection Section answers questions and helps consumers resolve problems with insurance companies or agents. For assistance with general inquiries or to file a formal complaint, call (503) 947-7984 or (888) 877-4894 (toll-free in Oregon), or send e-mail to [dcbs.inmail@state.or.us](mailto:dcbs.inmail@state.or.us).

**Q** What should I do if I think an insurance company or agent is violating the law?

**A** Contact the Consumer Protection Section. We'll help you resolve your insurance problem and refer violations of the law to our Investigation Unit for potential enforcement action.

**Q** How can I find out if an agent is licensed to sell insurance in Oregon?

**A** To find out if an agent is licensed to do business in Oregon, call our Licensing Unit, (503) 947-7981, or check the insurance agent search page on our Web site.

**Q** How can I get information about how an insurer treats its policyholders?

**A** The Insurance Division annually publishes a *Consumer Guide to Oregon Insurance Complaints*. The guide shows the number of formal complaints against an insurance company. To request a free copy of the guide, call (503) 947-7984 or (888) 877-4894. The guide also is available on our Web site.

**Q** Where can I get information about Medicare and other health insurance options?

**A** The Senior Health Insurance Benefits Assistance Program (SHIBA) has volunteers throughout Oregon who provide one-on-one counseling about Medicare, Medicare supplement insurance, Medicare + Choice, and long-term care insurance. Call (503) 947-7984 or (800) 722-4134 (toll-free in Oregon) to request a copy of *Free Help with Medicare and Other Health Insurance*. It includes a list of the names and phone numbers of organizations that sponsor SHIBA volunteers throughout Oregon.

**Q** Where can I learn about the financial health of an insurance company?

**A** Insurer rating services provide information about a company's financial strength. Find this information at a public library or from one of the companies listed below. Companies may charge a fee for these services.

■ **A.M. Best Company**  
(908) 439-2200  
[www.ambest.com](http://www.ambest.com)

■ **Fitch, Inc.**  
(800) 853-4824  
[www.fitchratings.com](http://www.fitchratings.com)

■ **Moody's Investor Services**  
(212) 553-0377  
[www.moody.com](http://www.moody.com)

■ **Standard & Poor's Rating Information Services**  
(212) 438-2400  
[www.standardandpoors.com](http://www.standardandpoors.com)

■ **Weiss Ratings, Inc.**  
(800) 289-9222  
[www.weissratings.com](http://www.weissratings.com)

**Q** How do I know if I have adequate insurance coverage?

**A** The most important thing you can do is to become an informed consumer. Review your insurance policies. Find out what is and is not covered before you have a claim.

If you have questions, call your local insurance agent or insurance company for specific policy information or call the Consumer Protection Section, (503) 947-7984 or (888) 877-4894 (toll-free in Oregon).

