

IOWA INSURANCE DIVISION

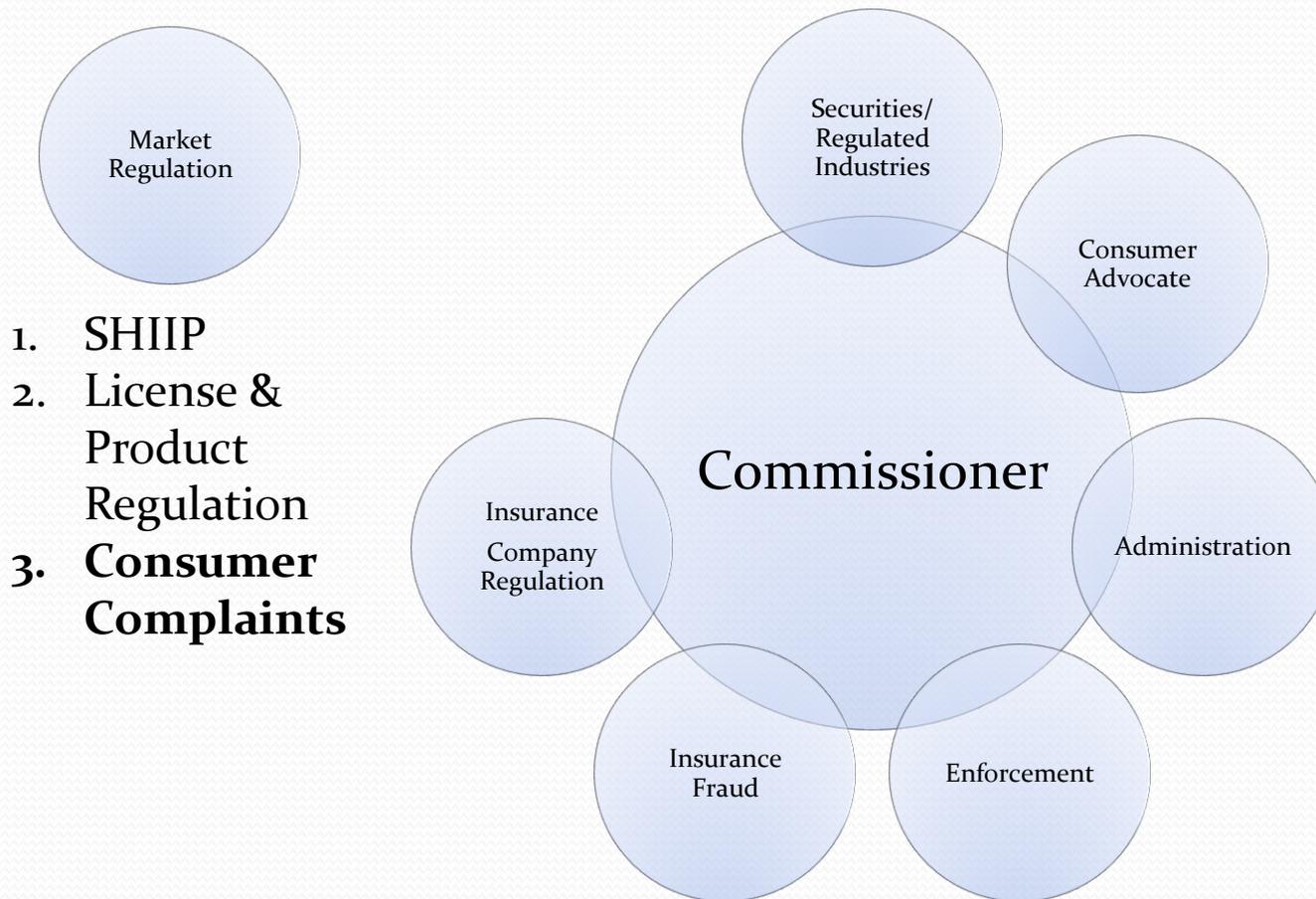
CONSUMER COMPLAINT PROCESS

- 
- Gary Marquett, Deputy Bureau Chief - Complaints
Market Regulation Bureau
 - Angel Robinson, Consumer Advocate
Iowa Insurance Division

Division Organization Chart



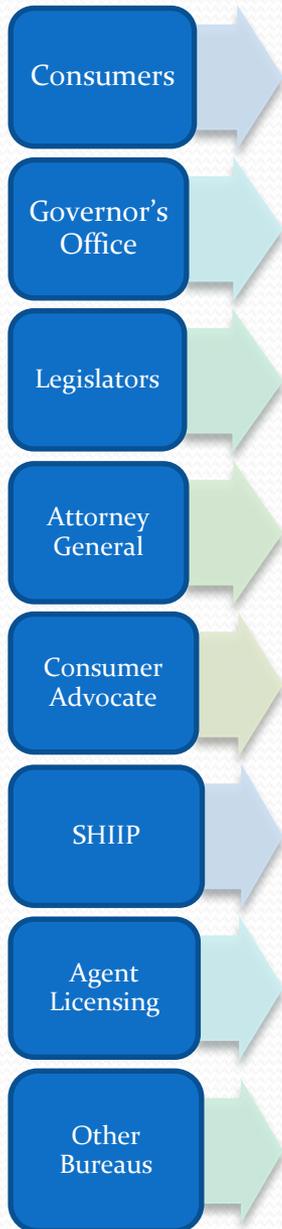
Market Regulation Bureau:



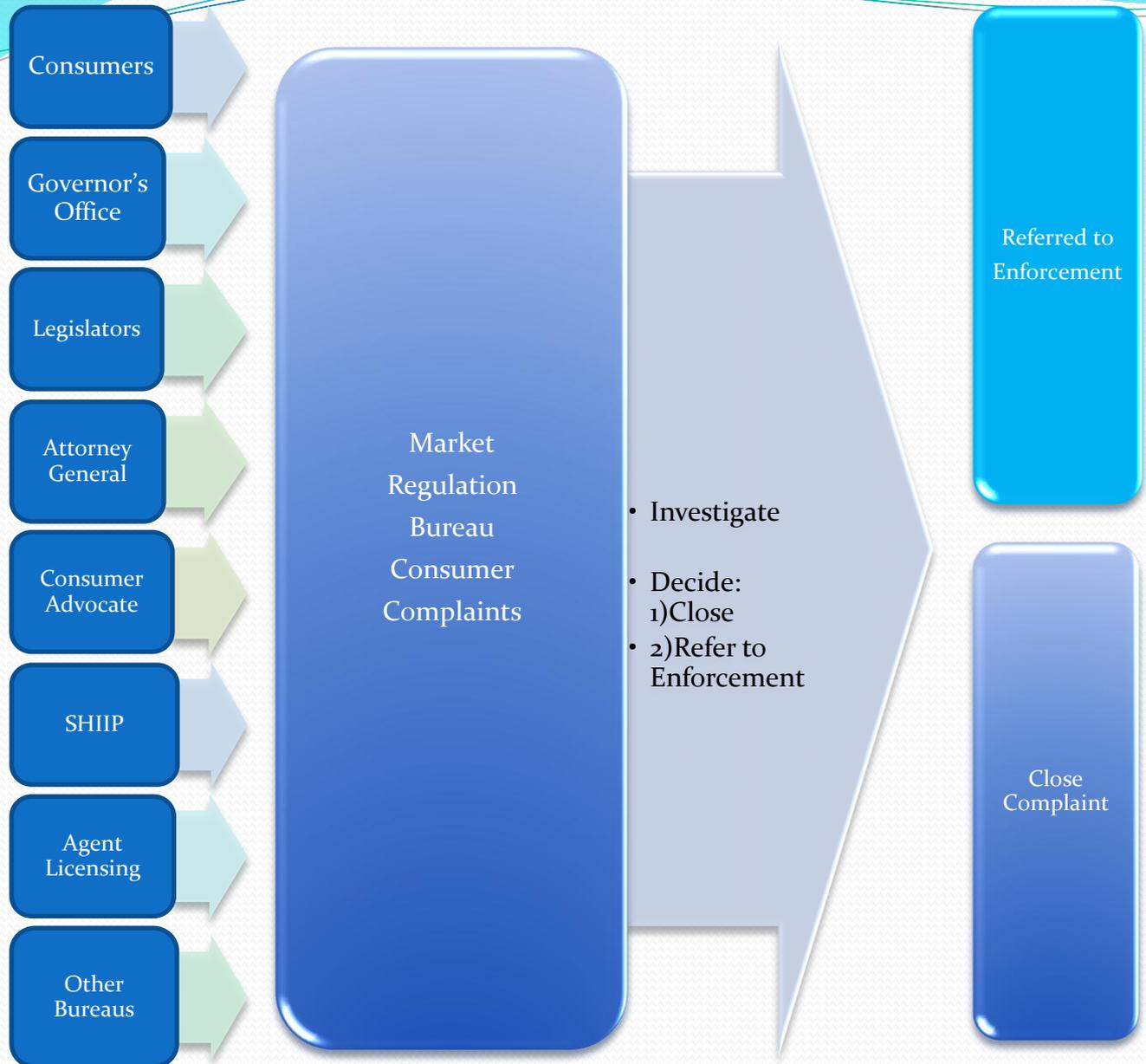
Complaint Intake:

Complaints are received: Online, Email, or Written

- Name
- Address
- Phone
- E-mail
- Name of Insurance Company, Name of Insured, Policy Number, Claim Number
- Date of Loss
- Type of Coverage
- Authorization to Investigate Complaint (share necessary information with company)
- Reason for complaint
- Action consumer would like the Insurance Division to take

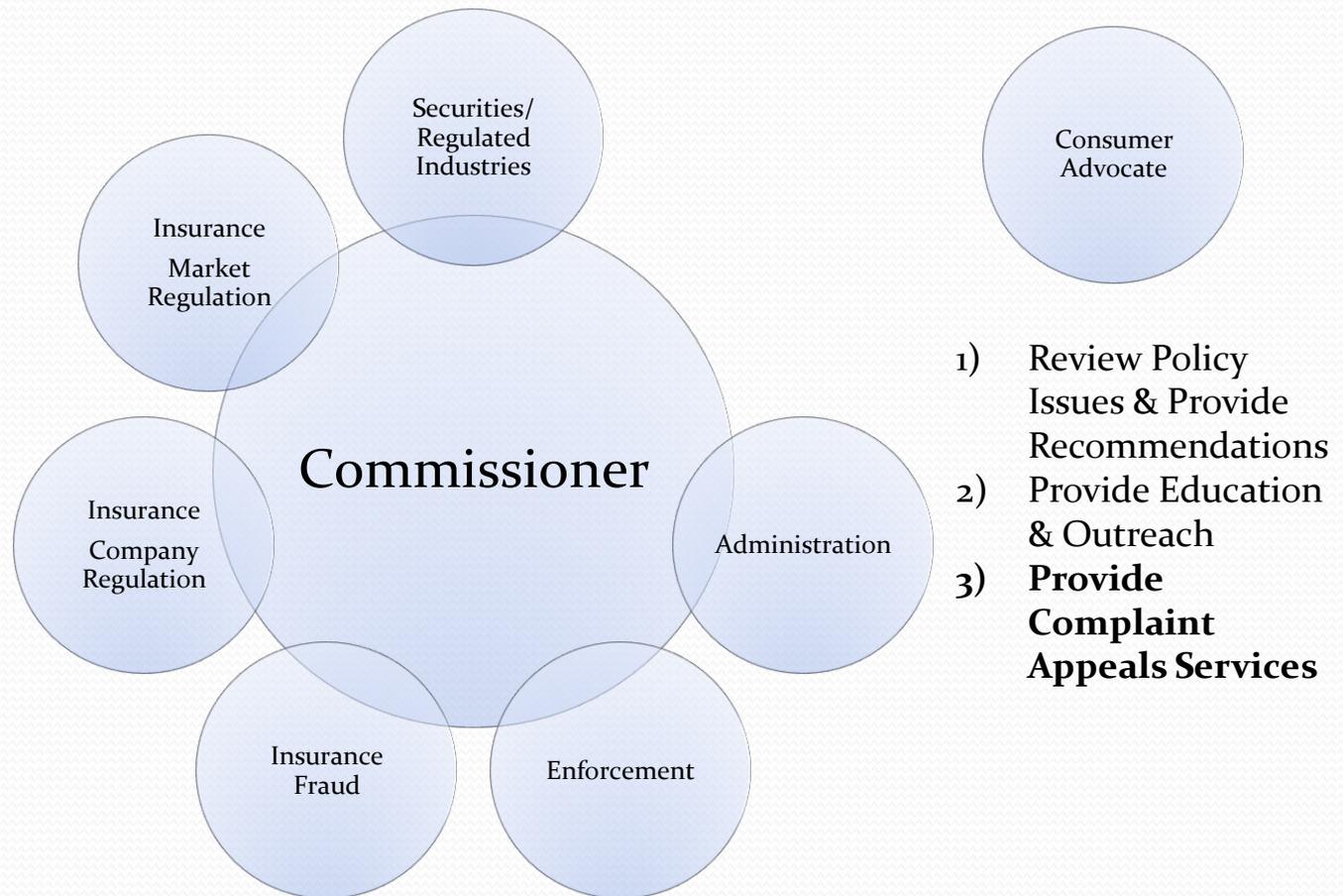


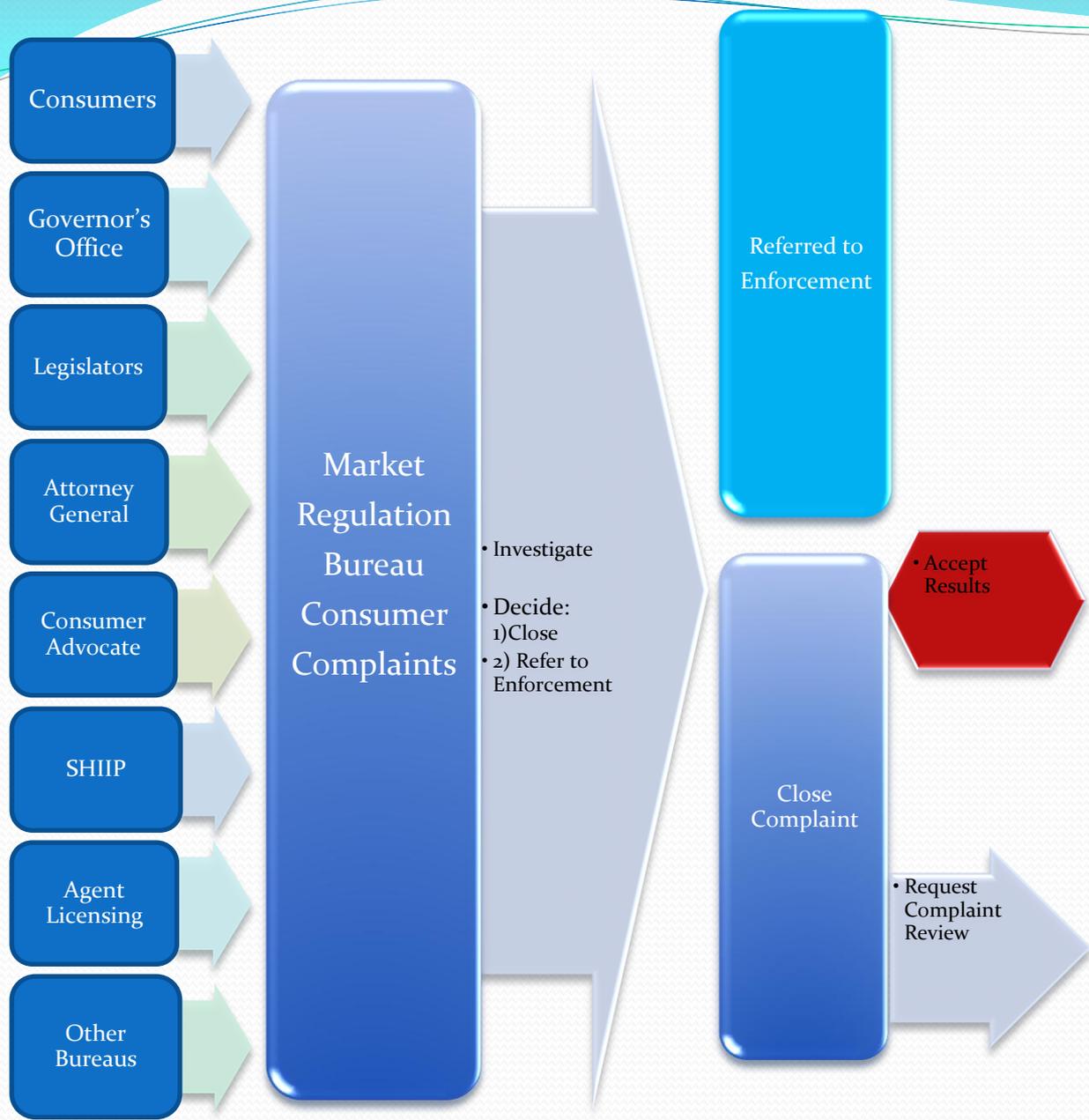
- 1) Consumer complaints may come from several sources. Consumers may complain directly to the Division by telephone or website. Complaints may also be referred by other government entities – state and federal. Complaints may also originate in other Bureaus of the Insurance Division.



2) All complaints are then referred to the proper complaint handling bureau. That bureau will then investigate the complaint. Upon completion of the investigation, the complaint handler will choose to close the complaint with the ending disposition or the complaint is referred to enforcement.

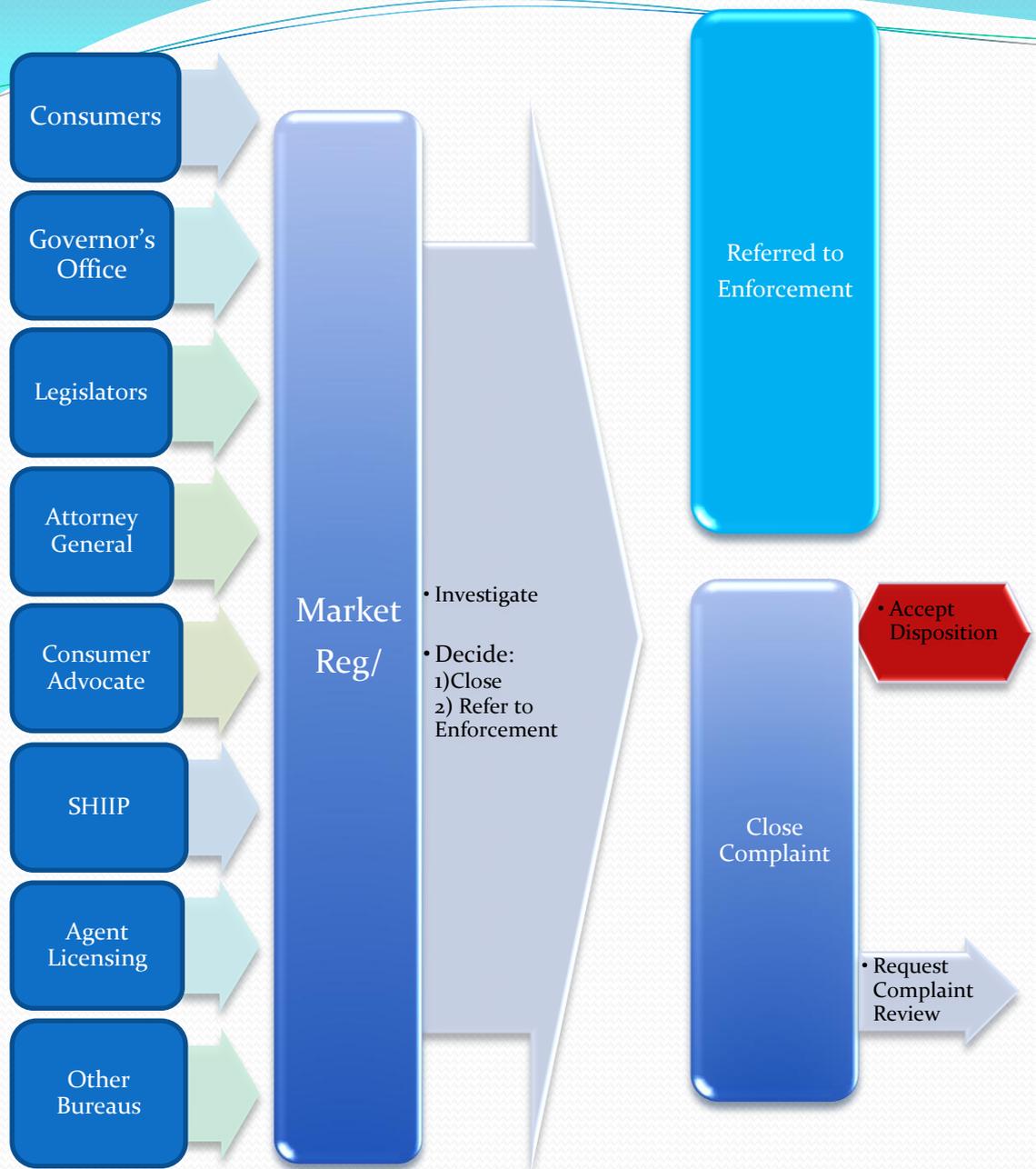
Consumer Advocate





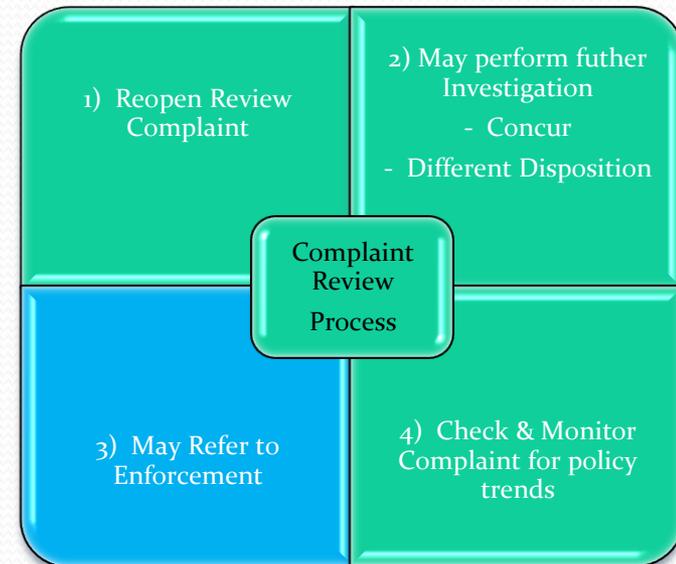
3) After Market Regulation has assisted the consumers to the best of their abilities --A consumer then has the option to accept the disposition received from the complaint process or they can contact the Consumer Advocate and request that their complaint is reviewed.

Complaint Reviews provides an appeal process for Division complaints.



4) If a consumer requests to have their complaint reviewed the Consumer Advocate will:

- Reopen and review complaint
- May investigate
- May refer complaint to enforcement
- Check and Track for trends



Additional Health Complaint Services

Investigates insurance fraud cases: In Health...

Includes Against Providers



Additional Health Complaint Services



Works with all bureaus in the Division as the in-house law firm. Assists other bureaus with:

- Admin Actions
- Orders
- License Revocation
- Restitution/Fines



Other Consumer Services...Health

Consumer Inquiries

Consumer questions that can be answered with little to no investigation.

Great chance for consumer education and to provide consumer counseling.

External Review

Provided for medically necessary claims.

Division acts as a intermediary for a certified external reviewing entity.

Other Consumer Services...Health

Outreach/ Education

Consumer education is key to understanding insurance products and resources.

Presentations
Town Hall Meetings
Speeches

Websites

The Division is developing a new main website and a consumer advocate website.

Great sources of information on lines of insurance.
Includes relevant links.

Questions.....

- Iowa Insurance Division
330 Maple Street, Des Moines, IA 50319
Toll Free Line: 1-877-955-1212
www.iid.state.ia.us
- Angel Robinson, Consumer Advocate
Direct number: 515-281-4038
Angel.Robinson@iid.iowa.gov
www.insuranceca.iowa.gov
- Gary Marquett, Market Regulation
Direct number: 515-281-8014
Gary.Marquett@iid.iowa.gov