

89 Main Street, Montpelier, VT 05620 - 3101 (p) 802-828-3301 | http://www.dfr.vermont.gov/

Consumer Complaints Portal FAQ

- Q1. What is the Insurance Consumer Complaint Portal?
- Q2. <u>How do I know my insurance complaint was received?</u>
- Q3. How do you communicate with me?
- Q4. What are the options for sending supporting documentation?
- Q5. My login and account information have changed, and I have an open account. How do I make these changes?
- Q6. What types of files are acceptable to upload?
- Q7. How soon should I expect a response from the Consumer Services staff?
- Q8. Will you contact the insurance agent or company?
- Q9. How long will the investigation take?
- Q10. Should I call to check status of my insurance complaint?
- A1. It is an electronic way to register a complaint with the Department of Insurance. You may upload documents to support your complaint and communicate with us online. You must have a valid email address to complete the account registration that will allow you to access the Portal.
- A2. When you complete the submission process, a message will appear saying, "Your complaint has been successfully submitted," and you will be assigned a complaint ID number.
- A3. For Portal-submitted complaints, emails are sent when there are updates to your complaint. All emails are sent to the email address you used when you established your Portal account. The following events and activities trigger emails to you:
 - The Insurance Consumer Services staff posts a comment for you.
 - The Insurance Consumer Services staff uploads an electronic document or file to your complaint.

A4. Your options are:

- Upload electronic copies to the Portal when you create your account and submit your complaint information. (This option is available only if you filed your complaint online).
- Fax documents to: 802-828-1446. (Include complaint ID number)
- Email documents to: dfr.insurancinfo@vermont.gov
- Mail documents to: DFR, Insurance Consumer Services, 89 Main Street, Montpelier, VT 05620-3101. Include your complaint ID number.

A5. You must notify us directly if your contact information changes (name, address, phone, email) and your complaint has not been resolved. Call Insurance Consumer Services at 800-964-1784.

A6. The following file types (extensions) are accepted via email:

- Microsoft Word (.doc, .docx)
- Adobe PDF (.pdf)
- Images (.jpg, .jpeg, .png, .tif, .tiff)
- Microsoft Excel (.xls, .xlsx)
- PowerPoint (.ppt, .pptx)

A7. Within two business days after we receive your written complaint, we will email you acknowledging receipt of your complaint. You will be notified of any correspondence added to the Portal via email.

A8. In most cases, a letter requesting an explanation and a copy of your complaint will be sent to the company or agent. After the company or agent responds, we will determine what further action, if any, we will take.

A9. The company or agent has 15 days to send us a written response. After reviewing the information, you should hear from us within 30 days.

A10. Of course, you can always call us, however, we suggest that you allow us the opportunity to receive and review the response from the insurer or agent.

