

THE DEPARTMENT'S MISSION:

The mission of the Department of Insurance is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace.

Questions and comments can be emailed to:
DOI.InfoDesk@Illinois.gov

Insurance professionals are also available to answer your questions in the following areas:

HEALTH INSURANCE AND HMO INQUIRIES

Office of Consumer Health Insurance
(877) 527-9431 (Toll-Free)

EXTERNAL REVIEW HOT-LINE

(877) 850-4740 (Toll-Free)
Doi.externalreview@illinois.gov

ALL OTHER CONSUMER

(Auto, Life, Homeowner, etc.)

& HEALTHCARE PROVIDER INQUIRIES
(866) 445-5364 (Toll-Free)

PUBLIC PENSION INQUIRIES

(800) 207-6958 (Toll-Free)
DOI.Pension@illinois.gov

INSURANCE PRODUCER LICENSING INQUIRIES

(217) 782-6366

DOI.Licensing@illinois.gov

The Department can also assist non-English speaking consumers.

Illinois Department of Insurance Office Locations

Springfield

320 W. Washington Street
Springfield, IL 62767-0001
MAIN: 217/782-4515
FAX: 217/782-5020 (*Main*)
FAX: 217/558-2083 (*Consumer Complaints*)
TDD: 217/524-4872
Walk-ins welcome

Chicago

122 S. Michigan Ave., 19th Floor
Chicago, IL 60603
MAIN: 312/814-2420
FAX: 312/814-5416
TDD: 312/814-2603
Walk-ins welcome

Website: www.insurance.illinois.gov

On-Line Message Center for filing complaints:

<https://mc.insurance.illinois.gov/messagecenter.nsf>



State of Illinois
Department of Insurance



WE ARE HERE FOR YOU

Department of Insurance

www.insurance.illinois.gov

WE CAN HELP

Each year the Department investigates thousands of written complaints regarding health, auto, home-owners, and life insurance. The Department also investigates hundreds of formal complaints relating to insurance agents; responds to thousands of consumer inquiries; handles over one thousand external review requests; and fields several thousand telephone calls to its toll-free hotlines.

The Department can assist consumers in a variety of ways. Common questions involve:

- Coverage issues
- Claim disputes
- Premium issues
- Sales misrepresentations
- Policy cancellations
- Customer service complaints
- License status of an insurance company or agent

The Department cannot:

- Give legal advice
- Recommend a particular insurance company or agent
- Make medical judgments

By visiting the Department of Insurance website (www.insurance.illinois.gov) consumers can find insurance shopping guides, consumer fact sheets, FAQs, and more. In addition, skilled Department professionals are only a phone call away to assist questions regarding:



AUTO INSURANCE

- Can my credit information affect my insurance premiums?
- How do I file a claim with another driver's insurance company?
- Can my insurance be cancelled if I am involved in an accident?
- What are the options for drivers with a poor driving record?

LIFE INSURANCE AND ANNUITIES

- What are the differences between whole life, universal life and term life policies?
- How can I tell if I have been involved in a life insurance scam?
- What is an equity-indexed annuity?

HOMEOWNER INSURANCE

- What does my homeowner insurance policy cover?
- How can I lower my homeowner insurance premium?
- What can I do to protect my home and valuables?

HEALTH INSURANCE

The Department has specially trained professionals to assist consumers with questions about health insurance.

The Office of Consumer Health Insurance:

- Helps consumers understand health insurance coverage
- Advises consumers of rights under insurance policies
- Assists consumers in filing appeals and complaints
- Provides resources to those in need of assistance
- Assists consumers with filing external independent review requests



PUBLIC PENSION

Responsible for the regulation of 661 Public Pension Funds and Systems created under the Illinois Pension Code, the Public Pension Division:

- Conducts compliance audits on the 649 downstate Police and Fire Public Pension Funds on a three year cycle
- Advises Public Pension Fund Trustees and the General Assembly on the administration of Public Pension Funds regulated by the Pension Code
- Responds to inquiries from Public Pension Fund participants and the general public