

TDI Working for You



Texas Department
of Insurance

Learn about insurance.
1-800-252-3439 | tdi.texas.gov

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Get Help From TDI

For insurance questions or for help with an insurance-related complaint, call the **Texas Department of Insurance (TDI) Consumer Help Line** at **1-800-252-3439** or visit our website at **tdi.texas.gov**.

Visit **HelpInsure.com** to shop for automobile, homeowners, condo, and renters insurance. Visit **TexasHealthOptions.com** to learn more about health insurance and your options for coverage.

TDI protects insurance consumers by:

- regulating the industry fairly and diligently,
- promoting a stable and competitive market, and
- providing information that makes a difference.

This publication tells you about our services and has a list of helpful phone numbers. For more information or answers to general insurance questions, call our toll-free Consumer Help Line.

Regulating the Insurance Industry

Licensing

Texas law requires most insurance companies and insurance-related businesses to have a license to sell their products or services. TDI licenses:

- insurance companies and agents,
- third-party administrators,
- health maintenance organizations (HMOs),
- premium finance companies,

- continuing care retirement communities,
- insurance adjusters, and
- public insurance adjusters.

Compliance and Enforcement

TDI also enforces Texas insurance laws and rules, investigates misconduct, and takes enforcement action against companies and agents.

TDI may fine agents and companies that delay claims payments, misrepresent policies, charge inappropriate rates, or commit other unlawful acts.

Financial Regulation

To ensure that insurance companies have money to pay claims and expenses, TDI looks at companies' financial conditions and enforces rules to make sure they stay financially stable.

TDI publishes company profiles that show a company's complaint record and other information, including the company's history and any enforcement actions TDI has taken against the company. For a company profile, call our Consumer Help Line or use the Company Lookup feature on our website.

Insurance Fraud

TDI investigates insurance fraud and helps prosecute offenders. The most common types of fraud are selling insurance without a license, over-billing insurance companies, padding claims, or filing claims for losses that didn't happen.

To report suspected insurance fraud, call the Consumer Help Line.

Advertising

TDI looks at insurance advertising to make sure they comply with laws and rules, to detect possible fraud, and to guard against misrepresentation. TDI can penalize insurance companies and agents who use unfair trade practices or deceptive advertising. Penalties include warnings, fines, and license revocations. In some cases, TDI may require companies to refund premiums to consumers.

Technical Analysis

TDI reviews rates companies file with TDI and provides information to help policymakers and consumers. We also review data to detect problem insurance companies.

Division of Workers' Compensation (DWC)

TDI regulates the state's system to pay medical and income benefits to workers who are injured at work or who have work-related illnesses. The division:

- licenses workers' compensation insurance companies and networks;
- approves companies that want to self-insure;
- enforces workers' compensation laws and rules;
- promotes worker health and safety;
- provides access to medical care for injured workers;
- administers a dispute resolution system for disputes involving workers' compensation benefits; and
- provides services to help injured workers return to work.

Helping Consumers

Consumer Help Line

TDI's toll-free Consumer Help Line assists callers with insurance questions and concerns. The help line is open Monday through Friday from 8 a.m. to 5 p.m., Central time.

Complaint Assistance

TDI helps consumers recover millions of dollars in refunds and additional claim payments each year. If you have a complaint against an insurance company or agent, first notify your company. If you still aren't satisfied, you may formally complain to TDI. You may submit a written complaint in the following ways:

- on our website at www.tdi.texas.gov/consumer/complfrm.html
- by email at ConsumerProtection@tdi.texas.gov
- by fax at 512-490-1007
- by mail at
Texas Department of Insurance
Consumer Protection (111-1A)
P.O. Box 149091
Austin, TX 78714-9091

Workers' Compensation Medical & Income Benefit Dispute Resolution

DWC resolves disputes about workers' compensation benefits. Call DWC's **Customer Assistance Section** at **1-800-252-7031**.

Public Education and Publications

TDI gives presentations and produces free publications to help you better understand insurance. Visit our website to view our publications online or call our Consumer Help Line to have publications mailed to you.

Disaster Response

TDI sends disaster response teams to affected areas after disasters. These teams provide information about insurance, help people file claims, and help with consumer complaints.

State Fire Marshal's Office

TDI helps protect lives and property against fire hazards. The State Fire Marshal's Office:

- conducts arson investigations;
- conducts fire safety inspections;
- collects and publishes data from fire departments;
- enforces fire extinguisher, sprinkler, and alarm laws;
- licenses and regulates fireworks; and
- educates children and consumers on fire prevention and safety.

To report suspected arson, call our **Arson Hotline** at **1-877-4Fire-45** (434-7345).

TDI Telephone Guide

General Information and Assistance

TDI main number.....	1-800-578-4677
Consumer Help Line..... (for general insurance questions or to report suspected insurance fraud)	1-800-252-3439
Speakers Bureau.....	512-676-6277
Open Records.....	Fax: 512-490-1021 Email: OpenRecords@tdi.texas.gov

Administration

Commissioner.....	512-676-6020
Commissioner's Office, Ombudsman.....	512-676-6605
General Counsel.....	512-676-6586
Public Affairs.....	512-676-6591
Legal.....	512-676-6545
Government Relations.....	512-676-6605
Communications.....	512-676-6593
Human Resources.....	1-800-578-4677

Filings Intake

Life/Health and HMO Filings.....	512-676-6888
Property and Casualty Filings.....	512-676-6700

Financial

Actuarial.....	512-676-6846
Market Conduct.....	512-676-6829
Registration..... (surplus lines, foreign RRGs, purchasing groups)	512-676-6396
Financial Analysis.....	512-676-6417
Financial Examinations.....	512-676-6835
Rehabilitation and Liquidation Oversight.....	512-676-6418

Inspections

Engineering.....	512-676-6763
Loss Control.....	512-676-6751
Windstorm.....	1-800-248-6032
Fire Safety.....	512-676-6800
Amusement Rides.....	512-676-6751

Licensing and Examinations

Agent and Adjuster Licensing Help Line	512-676-6500
Admitted Companies and HMOs	512-676-6383
Company Licensing & Registration.....	512-676-6376
State Fire Marshal.....	512-676-6807
Examinations.....	512-676-6835

Life, Accident, and Health Insurance

Life, Accident, and Health Insurance.....	512-676-6673
Managed Care Quality Assurance Office.....	1-866-554-4926

Property and Casualty Insurance

Personal and Commercial.....	512-676-6710
TexasSure Vehicle Insurance Verification.....	512-676-6695

State Fire Marshal's Office

Main number.....	1-800-578-4677
Fire/Arson Investigations.....	512-676-6800
Arson Hotline.....	1-877-4FIRE45 (434-7345)

Division of Workers' Compensation (DWC)

Claims and Customer Services.....	1-800-252-7031
Safety Violations Hotline.....	1-800-452-9595
(to report employer health and safety violations)	
Workplace Safety	1-800-687-7080
(OSHCON, accident prevention services, workplace safety resource center, and safety training)	

Return-to-Work Program.....	512-804-5000
Classification and Premium Calculation.....	512-676-6681
Field offices	1-800-252-7031
(Abilene, Amarillo, Austin, Beaumont, Corpus Christi, Dallas, Denton, El Paso, Fort Worth, Houston East, Houston West, Laredo, Lubbock, Lufkin, Midland/Odessa, San Angelo, San Antonio, Tyler, Waco, and Weslaco)	

Other Helpful Numbers

2-1-1 Texas	2-1-1
(to find local and state health and human services programs)	
www.211texas.org/about-2-1-1/	
CHIP/Children’s Medicaid.....	1-877-543-7669
chipmedicaid.com	
Federal Emergency.....	1-800-621-FEMA (3362)
Management Agency	
fema.gov	
Medicaid Hotline.....	1-800-252-8263
(Texas Health and Human Services)	
hhs.texas.gov	
Medicare.....	1-800-MEDICARE (633-4227)
medicare.gov	
Office of Public Insurance Counsel.....	1-877-611-6742
opic.texas.gov	
Office of Injured Employee Counsel.....	1-866-393-6432
oiec.texas.gov	
Office of the Texas Attorney General.....	1-800-621-0508
Consumer Protection Hotline	
texasattorneygeneral.gov	
State Office of Administrative Hearings.....	512-475-4993
soah.texas.gov	
Texas Automobile Insurance Plan.....	1-866-321-9154
Association	
taipa.org	

Texas Commission on Fire Protection.....512-936-3838
tcfp.texas.gov

Texas FAIR Plan Association.....1-800-979-6440
texasfairplan.org

Texas Health and Human Services512-424-6500
(Department of Aging and Disability, Department of
Family and Protective Services, Department of State Health
Services)
hhs.texas.gov

Texas Life and Health Insurance.....1-800-982-6362
Guaranty Association
txlifega.org

Texas Medical Board1-800-248-4062
(complaints against physicians, physician assistants, and
acupuncturists)
tmb.state.tx.us

Texas Property and Casualty Insurance.....1-800-856-0298
Guaranty Association
tpciga.org

Texas Title Insurance Guaranty Association.....512-480-5120
ttiga.org

Texas Windstorm Insurance Association.....1-800-788-8247
twia.org

U.S. Department of Veterans Affairs.....1-877-222-8387
va.gov

The information in this publication is current as of the revision date. Changes in laws and agency administrative rules made after the revision date may affect the content. View current information on our website. TDI distributes this publication for educational purposes only. This publication is not an endorsement by TDI of any service, product, or company.



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