



## Consumer Complaint Process

July 10, 2025

# **TDI** | Agency mission

**TDI's mission is to protect insurance consumers by:**

- Regulating the insurance industry fairly and diligently.
- Promoting a stable and competitive market.
- Providing information that makes a difference.



# **TDI** | Complaint resolution

- Staff helps TDI fulfill its mission by resolving consumer complaints about:
  - Auto insurance.
  - Homeowners insurance.
  - Life insurance.
  - Health insurance.
  - Title insurance.
  - And other lines of insurance.
- Staff works to make sure consumers receive the benefits they are entitled to under their policies and that companies, agents, and adjusters follow Texas laws and rules.

# TDI | Get help with a question or complaint

**TDI** Texas Department of Insurance

ENHANCED BY Google

Topics: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z All

**Insurance** State Fire Marshal Workers' Compensation

Home Agents / Adjusters Businesses Companies Consumers Español Health Providers

**Hurricane season starts June 1**

It's time to prepare your home and property, make an evacuation plan, and get emergency supplies. Here's what to do before a storm heads your way.

Prepare for hurricane season

**I want to ...**

- [Get help with a question or complaint](#)
- [Apply or renew an agent or adjuster license](#)
- [Check home and auto policy rates](#)
- [Learn about mental health coverage](#)
- [Learn about balance billing dispute resolution](#)
- [Get help with a surprise medical bill](#)
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Consumers ▾

- Get help
- Insurance tips
- Blog
- Podcast
- Complaint process
- Auto insurance
- Health insurance
- Home insurance
- Life insurance
- Long-term care insurance
- Disaster information
- Consumer guides and publications
- Glossaries

## Get help with an insurance complaint

[Español](#)

### How can TDI help you?

We can help you with your insurance complaint against companies, agents, and adjusters. Learn more about the [complaints process and common complaints](#).

### Do you have a complaint?

We guide you through the steps of filing a complaint. Choose the type of insurance you're having a problem with to learn more about your options:

- [Health](#), including treatment for mental health and substance use disorders
- [Auto](#)
- [Homeowners or renters](#)
- [Title](#)
- [TWIA](#)
- [Flood](#)
- [Life / annuity](#)
- [Other](#)

### The fastest way to get help with an insurance question

Call our Help Line at 800-252-3439. We're answering your calls from 8 a.m. to 5 p.m. Central time, Monday through Friday.

Want to upload a document to a complaint you already filed?



Consumers ▾

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## Health insurance complaints

[Español](#)

We can help with some of your health insurance issues. If we can't help you, we can direct you where to go for help.

### Pick your issue from the list to learn how we can help:

- [My insurance company denied a service my doctor says I need.](#)
- [My insurance company denied a service because it said my health plan doesn't cover it.](#)
- [My insurance company denied a service because it said it isn't medically necessary.](#)
- [My insurance company stopped paying for one of my prescriptions.](#)
- [I got a bill from an out-of-network provider.](#)
- [I'm a provider and the insurance company didn't pay me on time or only partially paid the claim.](#)
- [I need help with a mental health condition or substance use disorder.](#)
- [I have another issue.](#)

### Are you a provider?

Learn [How to file a provider complaint about health claim payments.](#)

#### Have questions? Call us.

Call our Help Line at 800-252-3439, from 8 a.m. to 5 p.m. Central time, Monday through Friday.

# TDI | Complaint submission process

Complaint received.

Letter, complaint,  
and supporting  
documents sent to  
insurance company.

Within 15 days:  
Company responds  
or requests a 10-day  
extension.

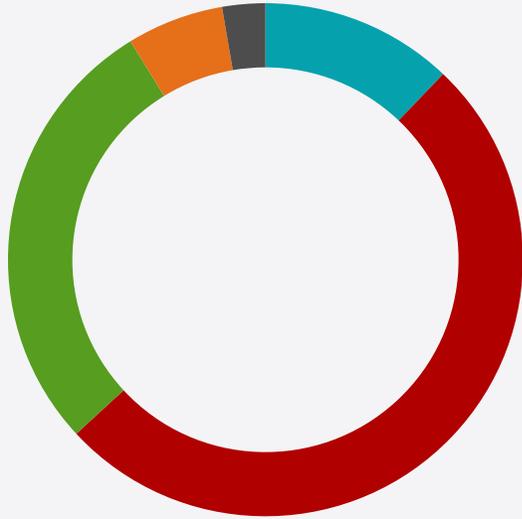
Within 15 days:  
Specialist process  
documents,  
analyzes complaint  
and company  
responses.

After analysis,  
responses are sent  
to complainant and  
case is either closed  
or escalated.

Process takes an average of 30-40 days.

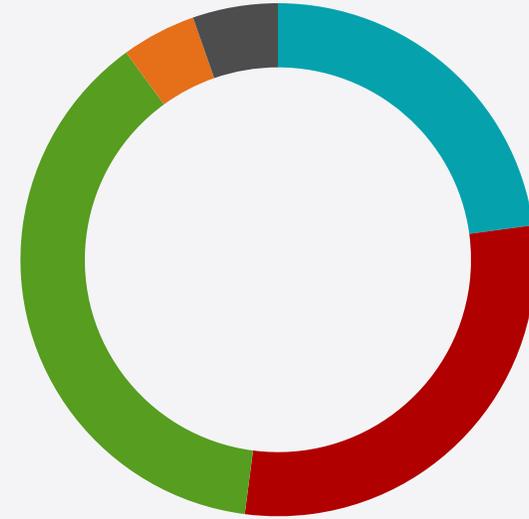
# TDI | Complaint volume

2020 – 18,642 complaints



Type	Complaints	Percent
Home	2,171	12%
Health	9,138	51%
Auto	5,029	28%
Life and annuity	1,090	6%
Misc.	484	3%

2024 – 26,369 complaints



Type	Complaints	Percent
Home	6,027	23%
Health	7,700	29%
Auto	9,995	38%
Life and annuity	1,236	5%
Misc.	1,411	5%

# TDI | Common life, accident, & health issues

2020



Unhappy with settlement/offer



Claim was denied



Claim delays



How the claim was handled



Balance billing

2024



Claim was denied



Claim delays



How the claim was handled



Unhappy with settlement/offer



Policyholder service delays

# TDI | Common property and casualty issues

2020



How the claim was handled



Claim delays



Unhappy with settlement/offer



Claim was denied



Premium refund

2024



How the claim was handled



Claim delays



Unhappy with settlement/offer



Claim was denied



Premium refund

Actual consumer concerns

When I try to reach them  
by phone, I'm on hold  
for 1 to 3 hours to get  
through to a person.

Payment of annuity funds as soon as possible  
and a written apology  
from the company's CEO.

This is no way one of  
America's WWII veterans  
or anyone else should be treated.

I paid \$8,000 to the IRS because he didn't tell me we were taking funds out of tax-sheltered accounts to invest in an account he promised would return 10% to my new investment with him.

Only found out the \$8,000 liability when filing taxes! This is six months past doing "business."

An appeal was sent  
with all the appropriate  
documentation, but  
charges were still denied.

I called the adjuster multiple times  
to get an update regarding the claim.

All of my calls have been unreturned.

We've left messages for the adjuster and supervisor.

We've also sent emails and haven't received a response.

I need my \$1,000 deductible  
that I paid back.

The claim report info isn't correct at all.

I also need the claim paperwork updated  
and listed correctly as everything on the  
report is false other than date of loss.

# TDI | The bottom line

- Insurance is complicated.
- Consumers are under stress.
- People and systems make mistakes.
- Customer service or communication often seems lacking.
- Frustration leads to complaints.

# Sample issues and responses

## **Consumer complaint detail:**

- Delays and frustration for a home claim.
- Insurance company won't provide update.
- After 60 days, hasn't received adjuster's estimate.
- Adjuster won't return calls or emails.

## **Desired outcome:**

Provide a claim status update.

[REDACTED] is in receipt of Doc ID [REDACTED] and responds as follows:

On 7/11/2024 the customer reported a loss to [REDACTED] with a date of loss of 7/8/2024. On 7/15/2024, [REDACTED] assigned an independent third-party adjusting firm to investigate the customer's loss. On 7/16/2024, the adjuster contacted the customer and scheduled an inspection for 7/25/2024. On 7/25/2024, [REDACTED] received the adjuster's first report. On 8/2/2024, [REDACTED] received the adjuster's second report. On 8/9/2024, [REDACTED] received the customer's food spoilage loss. On 8/19/2024, [REDACTED] received the adjuster's final report. On 8/28/2024 and 8/30/2024, [REDACTED] updated the agent. On 9/5/2024, [REDACTED] spoke with the customer. On 9/24/2024, [REDACTED] issued payment of \$30,464.10.

After my review of the complaint and the above-specified information, it appears that the insured's claim was properly investigated according to TDI requirements.

## Consumer complaint detail:

- Mom has a long-term care policy.
- She moved to a higher-level care facility after spouse died.
- She died one month after entering the facility, but the insurance company hasn't paid the bill.
- Complainant called for help/status multiple times.
- Company isn't communicating.

## Desired outcome:

Pay \$3,100 for July.

We're writing in response to the complaint submitted through your office regarding the subject long term care insurance claim. Thank you for your patience during our review of the claim file and comments in [REDACTED]'s letter.

We understand the family is seeking the status of the July (final) payment on [REDACTED]'s claim.

Our review indicated that a clerical error occurred, and the payment was missed by the processor. We've since processed the payment along with the applicable interest on November 21, 2024. We have included the EOBs for your review.

We'd like to sincerely apologize to [REDACTED] for the confusion and frustration this caused. This issue has been reviewed by our claims management team for future coaching and training opportunities with their staff.

# TDI | Advice to respondents

- Answer the complaint.
  - Directly address each issue the consumer has.
  - Write clearly and concisely.
  - Proofread your work.
  - Issue timelines such as claim details and payments should be included and accurate.
  - Include supporting documentation, such as policy forms and correspondence.
- Work with TDI.
  - Reach out with questions.
  - Respond timely.
  - Maintain your complaint contacts.

# **TDI** | Complaint data availability

The Texas Open Data Portal, also known as the ODP, is the official State of Texas repository for publicly accessible open data published by state agencies and institutions of higher education. This data can be viewed, analyzed, visualized and exported at [data.texas.gov](https://data.texas.gov).

**Cindy Wright**

Director, Complaint and Dispute Resolution

**Teresa Luna**

Manager, Life and Health Complaint Resolution

**Matt White**

Manager, Property and Casualty Complaint Resolution