

# Path of a Complaint

Complaint Received

Does OIC have jurisdiction?

We will review your complaint to see if we are the right agency to help you

We will send your complaint to the insurance company and ask them to respond to us regarding your issues

YES

Contact company and present complaint

NO

We will let you know who can help

Refer to the correct agency or entity

We will ask for more information if needed and work with the company to address solvable issues

Review company response

It takes about 30 days from when we get your complaint to get information from the company and review it

Provide you with an explanation of the company's response & our review

We will suggest steps you can take to resolve your issue if it is outside of our authority

Your complaint becomes part of the company's record with our agency

We watch companies for trends in their conduct