



Deadlines for Response Time to DOI Consumer Complaints

ALABAMA

Response Time to DOI	Within 10 business days after receipt of inquiry (AL Bulletin 6-18-90)
Response Requirements	Respond to both DOI and complainant
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (AL Bulletin 6-18-90)

ALASKA

Response Time to DOI	Within 25 consecutive days after receipt of inquiry (Department Practice)
Response Requirements	Include file number. Respond directly to complainant; copy DOI with requested additional material
Maintenance of Complaint Handling Procedures	Yes (AK ST s 21.36.185 and AK Bulletin 97-11)
Penalties/Fines (for failing to respond)	Yes (AK ST s 21.36.185)

ARIZONA

Response Time to DOI	For claims: within 15 working days of receipt of inquiry (AZ ADC R20-6-801 and AZ Circular Letter No. 2000-4)
Response Requirements	Department usually sends a copy of consumer's complaint to insurer and requests that insurer resolve it or explain their side of the story (see brochure, "How to Resolve Insurance Complaints" at http://www.id.state.az.us/publications/complaints.pdf (also see AZ ADC R20-6-801)
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (AZ ST s 20-461)

ARKANSAS

Response Time to DOI	For claims: within 15 working days of receipt of inquiry (AR ADC INS 43)
Response Requirements	Reasonably adequate response. (AR ADC INS 43) In duplicate ... provide e-mail address
Maintenance of Complaint Handling Procedures	Yes (AR ADC INS 44 and AR ST s 23-66-206)
Penalties/Fines (for failing to respond)	Yes (AR ST s 23-66-206)

Deadlines for Response Time to DOI Consumer Complaints *continued*

CALIFORNIA

Response Time to DOI	For claims: Within 21 calendar days of receipt of inquiry (10 CA ADC s 2695.5)
Response Requirements	Complete written response, including copies of documentation and claim files requested (10 CA ADC s 2695.5)
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (CA INS s 790.03)

COLORADO

Response Time to DOI	Within 30 calendar days from the date of the inquiry unless other period is specified by statute, regulation, or division; extensions may be granted (3 CO ADC INS 1-1-8)
Response Requirements	Complete response in writing (3 CO ADC INS 1-1-8)
Maintenance of Complaint Handling Procedures	Yes (CO ST s 10-3-1104 and CO Bulletin 4-91)
Penalties/Fines (for failing to respond)	Yes (3 CO ADC INS 1-1-8)

CONNECTICUT

Response Time to DOI	Within 15 business days after receipt of inquiry (Department Practice)
Response Requirements	Immediately identify correct name of relevant underwriting insurance company. Response and supporting materials must be in duplicate to DOI ... include their file number on all correspondence. Include copies of any and all pertinent supporting documentation
Maintenance of Complaint Handling Procedures	Yes (CT ST s 38a-816)
Penalties/Fines (for failing to respond)	Yes (CT ST s 38a-816)

DELAWARE

Response Time to DOI	For claims: Within 15 working days after receipt of inquiry (18 DE ADC 902)
Response Requirements	Respond in duplicate, copy to the complainant, and reference Delaware DOI case number
Maintenance of Complaint Handling Procedures	Yes (DE ST TI 18 s 2304)
Penalties/Fines (for failing to respond)	Yes (18 DE ADC 902 and 18 DE ST TI 18 s 2304)

Deadlines for Response Time to DOI Consumer Complaints *continued*

DISTRICT OF COLUMBIA

Response Time to DOI	Gives insurer 30 business days
Response Requirements	NAIC company number, DOI file number, and any other instructions in the cover letter
Maintenance of Complaint Handling Procedures	Yes (DC ST s 31-2231.18)
Penalties/Fines (for failing to respond)	Yes (DC ST s 31-2231.17 and DC ST s 31-2231.22)

FLORIDA

Response Time to DOI	Within 20 days after receipt of written request for information (FL ST s 20.121)
Response Requirements	Response must address the issues and allegations raised in the consumer's complaint (FL ST s 20.121)
Maintenance of Complaint Handling Procedures	Yes (FL ST s 626.9541 and FL Informational Bulletin 88-5)
Penalties/Fines (for failing to respond)	Yes (FL ST s 20.121 and FL Informational Bulletin 2002-008)

GEORGIA

Response Time to DOI	Gives insurer 30-40 days to respond based on complexity of case
Response Requirements	Must be in writing. Include file/case number. Must include documentation to support company's position
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (GA ST s 33-6-34)

HAWAII

Response Time to DOI	Within 15 working days after receipt of inquiry/complaint (HI ST s 431:2-208)
Response Requirements	Must adequately address the concerns stated in the communication (HI ST s 431:2-208)
Maintenance of Complaint Handling Procedures	Yes (HI ST s 431:13-103)
Penalties/Fines (for failing to respond)	Yes (HI ST s 431:13-103)

Deadlines for Response Time to DOI Consumer Complaints *continued*

IDAHO

Response Time to DOI	Gives insurer 15 business days (ID ST 41-210 generally gives director authority to specify time period to respond)
Response Requirements	Provide a written response, including applicable documentation, that may be forwarded to complainant
Maintenance of Complaint Handling Procedures	Yes (ID ST s 41-1330)
Penalties/Fines (for failing to respond)	Yes (ID ST s 41-1329)

ILLINOIS

Response Time to DOI	DOI to specify date when response is due, but generally not more than 21 calendar days after insurer notification is sent (50 IL ADC 926.40)
Response Requirements	Must supply adequate documentation which explains all actions taken or not taken and which were the basis for the complaint (50 IL ADC 926.40)
Maintenance of Complaint Handling Procedures	Yes (50 IL ADC 926.50)
Penalties/Fines (for failing to respond)	No Provision

INDIANA

Response Time to DOI	Within 20 business days of receipt of complaint (IN ST 27-4-1-5.6)
Response Requirements	Provide to the Insurance Commissioner and the complaining party a written report containing (1) the specific reasons for actions taken, (2) the specific reasons for any inaction by the insurer, (3) a good faith estimate of the time required for settlement, if the claim has not been settled (IN ST 27-4-1-5.6). All replies must be in duplicate. Include "Problem Report Number" on all replies. Provide specific underwriting company name and NAIC number on all replies. Only one interim reply is acceptable
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (IN ST 27-4-1-5.6)

IOWA

Response Time to DOI	Within 10 calendar days from date of Department's letter (IA Bulletin 78-2)
Response Requirements	Duplicate addressed to the DOI reference to complainant name and complaint number. Include full underwriting company name. Response must be "substantive and meaningful" and address specific matters delineated in the DOI's cover letter
Maintenance of Complaint Handling Procedures	Yes (IA Bulletin 78-2)
Penalties/Fines (for failing to respond)	Yes (IA ST s 507B.4)

Deadlines for Response Time to DOI Consumer Complaints *continued*

KANSAS

Response Time to DOI	Requires response within 15 business days after receipt of inquiry (Department Practice)
Response Requirements	Must clearly identify the company's name and NAIC number (KS Bulletin 2001-6)
Maintenance of Complaint Handling Procedures	Yes (KS ST s 40-2404 and KS Bulletin 1994-13)
Penalties/Fines (for failing to respond)	Yes (KS ST s 40-2,125)

KENTUCKY

Response Time to DOI	For claims: within 15 business days of receipt of inquiry (806 KY ADC 12:095)
Response Requirements	Must provide an adequate response (806 KY ADC 12:095). Include file number, complainant's name, and insurance company
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (806 KY ADC 12:095)

LOUISIANA

Response Time to DOI	Gives insurer 25 days (Department Practice)
Response Requirements	In duplicate ... responses made via fax must be followed immediately by submission of original documents via U.S. mail
Maintenance of Complaint Handling Procedures	Yes (LA R.S. 22.1214)
Penalties/Fines (for failing to respond)	Yes (LA R.S. 22.1214)

MAINE

Response Time to DOI	Within 14 days of receipt of inquiry (ME ST T. 24-A s 220)
Response Requirements	Must provide a substantive response (ME ST T. 24-A s 220). Include complainant's name and complaint number. Format requirements may vary from case to case
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (ME ST T. 24-A s 2164-D); see statute for exceptions for particular lines of insurance

Deadlines for Response Time to DOI Consumer Complaints *continued*

MARYLAND

Response Time to DOI	Within 15 working days after receipt of inquiry (MD ADC 31.15.07.03)
Response Requirements	Must provide adequate response (MD ADC 31.15.07.03). Include MIA file number. Answer specific questions, provide specific information as requested in cover letter. Response will be reviewed pursuant to Sections 27-303 and 27-304.
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (MD ADC 31.15.07.03)

MASSACHUSETTS

Response Time to DOI	Gives insurer two to three weeks to respond (Department Practice)
Response Requirements	Respond in duplicate, include DOI file number, company NAIC number, and follow cover letter instructions
Maintenance of Complaint Handling Procedures	Yes (MA ST 176D s 3)
Penalties/Fines (for failing to respond)	Yes (MA ST 176D s 3)

MICHIGAN

Response Time to DOI	Gives insurer 21 days to respond (Department Practice)
Response Requirements	In duplicate ... response may be faxed in duplicate to meet response deadline. Response should be thorough and include all supporting documents
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (MI ST 500.2026)

MINNESOTA

Response Time to DOI	Within time specified or 30 days of the mailing of request for information (MN ST s 45.027)
Response Requirements	No Provision
Maintenance of Complaint Handling Procedures	Yes (MN ST s 72A.201)
Penalties/Fines (for failing to respond)	Yes (MN ST s 72A..20 and MN ST s 72A.201)

Deadlines for Response Time to DOI Consumer Complaints *continued*

MISSISSIPPI

Response Time to DOI	Gives insurer 10-14 calendar days (Department Practice)
Response Requirements	Include the DOI file number and the claim number; also copies of supporting documentation
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	No Provision

MISSOURI

Response Time to DOI	Within 20 days from date DOI mails inquiry (see envelope postmark) or if another statute or regulation requires a shorter response time, follow the shorter time period (20 MO ADC 100-4.100)
Response Requirements	Must provide a written response answering each inquiry with reasonable specificity (MO ADC 100-4.1000)
Maintenance of Complaint Handling Procedures	Yes (MO ST 375.936)
Penalties/Fines (for failing to respond)	Yes (20 MO ADC 100-4.100)

MONTANA

Response Time to DOI	Requires response within 10 business days after insurer's receipt of letter (Department Practice)
Response Requirements	Include NAIC number and MT DOI file number
Maintenance of Complaint Handling Procedures	Yes (MT ST s 33-18-1001)
Penalties/Fines (for failing to respond)	Yes (MT ST s 33-18-201)

NEBRASKA

Response Time to DOI	Within 15 days of receipt of inquiry (210 NE ADC Ch. 60, s 006)
Response Requirements	Furnish the Department, in duplicate, an adequate response to the inquiry (210 NE ADC Ch. 61, s 006). Duplicate, if confidentiality requested, mark all parts so desired accordingly. Include DOI file number. Include NAIC number and claim number
Maintenance of Complaint Handling Procedures	Yes (210 NE ADC Ch. 21, s 002)
Penalties/Fines (for failing to respond)	Yes (NE ST s 44-1525)

Deadlines for Response Time to DOI Consumer Complaints *continued*

NEVADA

Response Time to DOI	For claims: within 10 working days of receipt of inquiry; extensions may be granted (NV ADC 686A.665) For other matters: within 20 working days after receipt of inquiry; extensions may be granted (NV ADC 686A.690)
Response Requirements	Must provide an adequate response to the inquiry (NV ADC 686A.665). Respond in duplicate. Include Nevada company license number. Do not fax reply unless specifically requested to do so.
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (NV ST s 686A.310 and NV ST s 686A.183)

NEW HAMPSHIRE

Response Time to DOI	Within 10 working days of receipt of inquiry (NH ADC INS 1001.01)
Response Requirements	Furnish the department with a complete and accurate written response to the inquiry (NH ADC INS 1001.01). Must include DOI file number, also, customer number, and the date of loss.
Maintenance of Complaint Handling Procedures	Yes (NH ST s 417:4)
Penalties/Fines (for failing to respond)	Yes (NH ADC Ins 1001.16)

NEW JERSEY

Response Time to DOI	For claims: within 15 working days after receipt of inquiry (NJ ADC 11:2-17.6) For marketing-related complaints: within time specified or 15 calendar days from date of inquiry (NJ ADC 11:17A-4.8)
Response Requirements	Furnish the Department with, based on the information available to the insurer, a complete and accurate written response to the inquiry (NJ ADC 11:2-17.6). Must include a report summarizing the incident and a response, with supporting documentation in accordance with the cover letter accompanying the complaint
Maintenance of Complaint Handling Procedures	Yes (NJ ST 17:29B-4)
Penalties/Fines (for failing to respond)	Yes (NJ ADC 11:2-17.15)

Deadlines for Response Time to DOI Consumer Complaints *continued*

NEW MEXICO

Response Time to DOI	Requires "prompt" response or response "within reasonable period" (NM ST s 59A-4-3)
Response Requirements	Written directly to the DOI with a copy sent to the claimant. Provide DOI with complete documentation supporting position. Forward to DOI a copy of all future correspondence with complainant concerning the matter
Maintenance of Complaint Handling Procedures	Yes (NM ST s 59A-16-22)
Penalties/Fines (for failing to respond)	Yes (NM ST s 59A-16-20 and NM ST s 59A-16-29)

NEW YORK

Response Time to DOI	For claims: within 10 business days after receipt of inquiry (11 NY ADC 216.4)
Response Requirements	NAIC number, NY DOI file number, and any other required information (detailed narrative plus full documentation in support of company's position). Reply must include fax number
Maintenance of Complaint Handling Procedures	Yes (11 NY ADC 216.4)
Penalties/Fines (for failing to respond)	Yes (11 NY ADC 216.0)

NORTH CAROLINA

Response Time to DOI	Within 7 calendar days of receipt of inquiry; extensions may be granted (11 NC ADC 1.0602)
Response Requirements	Must include NAIC company number, company name, company address, and DOI file number (11 NC ADC 4.0123 and 11 NC ADC 1.0602)
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (NC ST s 58-63-15 and NC ST s 58-63-50)

NORTH DAKOTA

Response Time to DOI	Within 20 days after receipt of inquiry (ND ST 26.1-02-03)
Response Requirements	Include DOI file number. Provide detailed letter explaining the company's position and all records or documents necessary to support any and all statements made in that response
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (ND ST 26.1-02-03)

Deadlines for Response Time to DOI Consumer Complaints *continued*

OHIO

Response Time to DOI	For claims: within 21 days of receipt of inquiry (OH ADC s 3901-1-54)
Response Requirements	Furnish the Department with a reasonable response to the inquiry, in duplicate (OH ADC 3901-1-54)
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (OH ADC 3901-1-54)

OKLAHOMA

Response Time to DOI	For claims: within 15 business days of receipt of inquiry (OK ADC 365:15-3-5) For claims involving premium monies: within 20 days after receipt of inquiry (OK ST T. 36 s 1250.4)
Response Requirements	Furnish the Department with an adequate response to the inquiry (OK ADC 365:15-3-5). Respond in duplicate and include the file number
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (OK ST T. 36 s 1250.4)

OREGON

Response Time to DOI	For claims: not later than 21 st day after receipt of inquiry (OR ADC 836-080-0225)
Response Requirements	Furnish the director with an adequate response (OR ADC 836-080-0225). Include Oregon company ID number
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (OR ST s 746.230)

PENNSYLVANIA

Response Time to DOI	For claims: within 15 working days of receipt of inquiry (31 PA ADC s 146.5)
Response Requirements	Furnish the department with an adequate response to the inquiry (31 PA ADC s 146.5)
Maintenance of Complaint Handling Procedures	Yes (40 P.S. s 1171.5)
Penalties/Fines (for failing to respond)	Yes (40 P.S. s 1171.5)

Deadlines for Response Time to DOI Consumer Complaints *continued*

RHODE ISLAND

Response Time to DOI	For claims: within 15 days of receipt of inquiry (RI ADC Ins 73)
Response Requirements	Furnish the department with a written response to the inquiry in duplicate (RI ADC Ins 73)
Maintenance of Complaint Handling Procedures	Yes (RI ST s 27-29-4)
Penalties/Fines (for failing to respond)	Yes (RI ADC Ins 73)

SOUTH CAROLINA

Response Time to DOI	Requires response within 15 consecutive days after notice of complaint; extensions may be granted (Department Practice)
Response Requirements	Include file number, complainant name, respondent name if agent, or company name. Respond in duplicate and in format suitable for complainant's review. Include relevant supporting documentation. Fully describe corrective action taken or explain why not necessary
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (SC ST s 38-59-20)

SOUTH DAKOTA

Response Time to DOI	Within 20 days of receipt of inquiry (SD ST 58-33-66)
Response Requirements	No Provision
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (SD ST 58-33-66)

TENNESSEE

Response Time to DOI	Within 30 days of receipt of inquiry (TN ST s 56-1-106)
Response Requirements	Must acknowledge the inquiry from the department and set forth a time frame to address the substantive issues in the inquiry (TN ST 56-1-106)
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (TN ST 56-1-106)

Deadlines for Response Time to DOI Consumer Complaints *continued*

TEXAS

Response Time to DOI	Not later than 10 th day after receipt of inquiry (TX INS s 38.001 and TX Bulletin B-0040-00)
Response Requirements	Send a response to the complainant. However, if the claim is paid, the insurer must send a response to the DOI indicating how much was paid and when
Maintenance of Complaint Handling Procedures	Yes (TX INSURANCE s 542.005)
Penalties/Fines (for failing to respond)	Yes (TX INSURANCE s 542.003)

UTAH

Response Time to DOI	For claims: within 15 days after receiving notification; period can be longer if insurer provides acceptable reason for delay (UT ADC R590-190-6)
Response Requirements	Must acknowledge receipt of notification (UT ADC R590-190)
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (UT ADC R590-190-6)

VERMONT

Response Time to DOI	For claims: within 15 working days after receipt of inquiry/complaint (VT ADC BANK INS SECUR HLTH 79-2)
Response Requirements	Furnish a response addressing the specifics of the inquiry or complaint (VT ADC BANK INS SECUR HLTH 79-2). No special format. Include the DOI file number in the required response
Maintenance of Complaint Handling Procedures	Yes (VT ADC BANK INS SECUR HLTH 76-2)
Penalties/Fines (for failing to respond)	Yes (VT ADC BANK INS SECUR HLTH 79-2)

VIRGINIA

Response Time to DOI	For claims: within 15 working days of receipt of inquiry (14 VA ADC 5-400-50)
Response Requirements	Furnish an adequate response to the inquiry (14 VA ADC 5-400-50)
Maintenance of Complaint Handling Procedures	Yes (VA ST s 38.2-511)
Penalties/Fines (for failing to respond)	Yes (14 VA ADC 5-400-50 and VA ST s 38.2-510)

Deadlines for Response Time to DOI Consumer Complaints *continued*

WASHINGTON

Response Time to DOI	For claims: within 15 working days of receipt of inquiry (WA ADC s 284-30-360)
Response Requirements	Furnish an adequate response to the inquiry (WA ADC s 284-30-360)
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (WA ADC s 284-30-360)

WEST VIRGINIA

Response Time to DOI	For claims: within 15 working days of receipt of inquiry (WV ADC 114-14-5)
Response Requirements	Furnish the department with a response to the inquiry (WV ADC 114-14-5)
Maintenance of Complaint Handling Procedures	Yes (WV ST s 33-11-4 and WV Informational Letter 26)
Penalties/Fines (for failing to respond)	Yes (WV ADC 114-14-5)

WISCONSIN

Response Time to DOI	For claims: within 10 consecutive days from receipt of communication Section 601.42(4) prescribes "prompt" response, which is defined in the regulation as "10 consecutive days" (WI ST 601.42 and WI ADC s Ins 6.11)
Response Requirements	Consult in letter from DOI
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (WI ADC s Ins 6.11)

WYOMING

Response Time to DOI	Gives insurer 15 working days; extensions may be granted (WY ST s 26-2-109)
Response Requirements	Include DOI file number. Provide explanation and include any evidence or documents to support company position, including any policy provision
Maintenance of Complaint Handling Procedures	No Provision
Penalties/Fines (for failing to respond)	Yes (WY ST s 26-13-124)