

14. Relative to first party property damage claims, request and receive from the insurance company any estimates, bids, plans, measurements, drawings, engineer reports, contractor reports, statements or documents that are not legally privileged that the insurance company prepared, had prepared, or used during its adjustment of the policyholder's claim. A company may keep confidential adjuster notes, logs and any documents prepared in conjunction with a fraud investigation.
15. File a complaint against any insurance company, producer or adjuster with the Department of Insurance, and have that complaint investigated by the Department.
16. Receive a readable and complete property insurance policy, and to request a duplicate or replacement policy as needed.
17. The remedies provided for in Louisiana laws (R.S.22:658) if an insurer violates that Section in the handling of the claim.

How to Contact the Office of Consumer Advocacy

Call **225-219-0619** or **1-800-259-5300** and ask for the Office of Consumer Advocacy.

Visit our Web site: www.idi.state.la.us

Email your questions: consumeradvocacy@idi.state.la.us

Other Divisions in the Louisiana Department of Insurance

Property & Casualty	225-342-1258
<i>(i.e. Auto, Homeowners, Workers' Compensation)</i>	
Life & Annuity.....	225-342-1226
Health.....	225-219-4770
Senior Health Insurance Information Program.....	225-342-5301
Fraud.....	225-342-4956

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Louisiana Department of Insurance

Office of Consumer Advocacy



What can we do for you?

James J. Donelon
Commissioner of Insurance

What the Office of Consumer Advocacy Does:

The Office of Consumer Advocacy was created by the Louisiana Legislature in 2007 to assist consumers with insurance inquiries and to enforce the Policyholder Bill of Rights. The staff of the Office of Consumer Advocacy works with the Property & Casualty and Life & Health Consumer Divisions in the Department of Insurance to perform the following duties and functions concerning products or services regulated by the Department of Insurance:

- Answer consumer questions;
- Disseminate informational brochures to consumers, civic associations, governmental organizations and other interested parties;
- Serve as an advocate for consumers requesting assistance;
- Report violations of rules, regulations or laws of those entities regulated by the Department of Insurance to the appropriate official in the Insurance Department;
- Ensure compliance with the Policyholder Bill of Rights.

Policyholder Bill of Rights

Policyholders Shall Have the Right to...

1. Competitive pricing practices and marketing methods that enable them to determine the best value among comparable coverage in accordance with the law.
2. Insurance advertising that is not false and other selling approaches that provide accurate and balanced information on the benefits and limitations of a policy in accordance with the law.
3. An insurance company that is financially stable.
4. Be treated fairly and be free from unfair or deceptive acts or practices in accordance with the law.
5. Receive service from competent, honest insurance agents who will answer their questions promptly.
6. Receive the appropriate disclosure form as an insert in the front of the insurance policy that complies with the law.
7. Balanced and positive regulation by the Louisiana Department of Insurance.
8. Check the license status of an insurance company, agent or adjuster.
9. Receive written notice of cancellation or nonrenewal at least 30 days prior to the effective date of the cancellation or nonrenewal, unless the cancellation or nonrenewal is for nonpayment of premium; and to protection from improper cancellation or nonrenewal in accordance with the law.
10. Receive the reason for any cancellation or nonrenewal of coverage in writing.
11. Cancel their policy and receive a refund of any unearned premium. If a policy was funded by a premium finance company, the unearned premium will be returned to the premium finance company to pay toward the policyholder's financing loan.
12. A written notification detailing any change in policy provisions at renewal.
13. Receive payment of the amount of any property damage claim, or a portion of the claim due, or a written offer to settle any property damage claim within 30 days after receipt of satisfactory proof of loss in accordance with the law. If a claim is denied, policyholders shall have the right to receive a written explanation as to the reason for denial, in whole or in part, of any claim made under their policy of insurance.