

Filing a Complaint

If you would like to file a complaint on a specific insurance company or agent, do these things first:

- Contact the insurance company and ask them to resolve the issue
- State your dispute to the company's representative
- Ask the company what you need to do to submit your dispute (e.g., write a formal letter of complaint, file any specific forms, provide supporting documentation, etc.)
- Keep records of all your communication with the insurance company regarding your dispute.
- Note the phone numbers you called and the name of the persons you spoke with, the dates of the call and write a brief summary of the conversation.
- Keep copies of all correspondence between you and the insurance company regarding the complaint, including all emails you sent and received.
- Gather and send all of the required documentation to the address provided by the insurance company. Do not send originals, send copies of your personal supporting documentation.

If you are unable to resolve your dispute with the company or aren't satisfied with how they respond to your dispute, file a complaint with the Department by visiting the website at <https://doi.wyo.gov/>.



Wyoming Department of Insurance
106 E 6th Ave
Cheyenne, WY 82002

Phone: 307-777-7401
Toll-free: 800-438-5768
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**106 E 6th Ave
Cheyenne, WY 82002**



The Department's Mission

The mission of this agency is to enforce the insurance laws and regulations of the State impartially, honestly, and expeditiously; to serve the consumer of insurance; to encourage a healthy insurance marketplace; and to promote change to better serve the public interest. To this end, the highest ethical, professional, and work quality standards will be exercised in all formal and informal relationships with individuals, agencies, and companies affected by the policies and actions of the department. It is our commitment to be the best insurance regulatory agency in the United States.

Sections within the DOI

- **Company Licensing & Financial Oversight**
- **Producer & Adjuster Licensing**
- **Market Conduct**
- **Legal**
- **Policy & Form Review**
- **Consumer Assistance**

What does the DOI do?

- Ensures financial solvency of insurance companies.
- Reviews policy documents and forms for compliance with Wyoming law.
- Reviews and approves Wyoming insurance licenses for companies, producers, adjuster, third party administrators, pharmacy benefit managers, etc.
- Provides outreach to consumers and insurance industry representatives about trending issues or topics and updates regarding insurance laws and regulations.
- Provides consumer assistance to assure that state laws are being followed regarding insurance claims and other areas of insurance.
- Enforcing compliance of the Wyoming Insurance Code by taking administrative or legal action when necessary.

How can the DOI help?

The Wyoming Department of insurance can assist consumers by:

- Answering general insurance questions about your policy or products
- Ensuring the insurance company conducts a reasonable investigation on a claim
- Make sure the insurance company bases the value of damaged vehicle or property on an appraisal

Investigate complaints regarding:

- The improper denial of a claim or an offer of an amount less than indicated by the policy
- Delays in claim handling and payment
- The cancelation or termination of an insurance policy
- Misrepresentation of policy coverage or misappropriation of premiums paid to an agent of broker
- Take action against an insurance company or agent for violating state laws or regulations. However, any actions taken by the department may not impact your personal claim.