

# TDI Working for You



Texas Department  
of Insurance

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**Learn about insurance.**  
1-800-252-3439 | [tdi.texas.gov](http://tdi.texas.gov)

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## Get Help From TDI

For insurance questions or for help with an insurance-related complaint, call the **Texas Department of Insurance (TDI) Consumer Help Line** at **1-800-252-3439** or visit our website at **[tdi.texas.gov](http://tdi.texas.gov)**.

Visit **[HelpInsure.com](http://HelpInsure.com)** to shop for automobile, homeowners, condo, and renters insurance. Visit **[TexasHealthOptions.com](http://TexasHealthOptions.com)** to learn more about health insurance and your options for coverage.

TDI protects insurance consumers by:

- regulating the industry fairly and diligently,
- promoting a stable and competitive market, and
- providing information that makes a difference.

This publication tells you about our services and has a list of helpful phone numbers. For more information or answers to general insurance questions, call our toll-free Consumer Help Line.

## Regulating the Insurance Industry

### Licensing

Texas law requires most insurance companies and insurance-related businesses to have a license to sell their products or services. TDI licenses:

- insurance companies and agents,
- third-party administrators,
- health maintenance organizations (HMOs),
- premium finance companies,

- continuing care retirement communities,
- insurance adjusters, and
- public insurance adjusters.

## Compliance and Enforcement

TDI also enforces Texas insurance laws and rules, investigates misconduct, and takes enforcement action against companies and agents.

TDI may fine agents and companies that delay claims payments, misrepresent policies, charge inappropriate rates, or commit other unlawful acts.

## Financial Regulation

To ensure that insurance companies have money to pay claims and expenses, TDI looks at companies' financial conditions and enforces rules to make sure they stay financially stable.

TDI publishes company profiles that show a company's complaint record and other information, including the company's history and any enforcement actions TDI has taken against the company. For a company profile, call our Consumer Help Line or use the Company Lookup feature on our website.

## Insurance Fraud

TDI investigates insurance fraud and helps prosecute offenders. The most common types of fraud are selling insurance without a license, over-billing insurance companies, padding claims, or filing claims for losses that didn't happen.

To report suspected insurance fraud, call the Consumer Help Line.

## Advertising

TDI looks at insurance advertising to make sure they comply with laws and rules, to detect possible fraud, and to guard against misrepresentation. TDI can penalize insurance companies and agents who use unfair trade practices or deceptive advertising. Penalties include warnings, fines, and license revocations. In some cases, TDI may require companies to refund premiums to consumers.

## Technical Analysis

TDI reviews rates companies file with TDI and provides information to help policymakers and consumers. We also review data to detect problem insurance companies.

## Division of Workers' Compensation (DWC)

TDI regulates the state's system to pay medical and income benefits to workers who are injured at work or who have work-related illnesses. The division:

- licenses workers' compensation insurance companies and networks;
- approves companies that want to self-insure;
- enforces workers' compensation laws and rules;
- promotes worker health and safety;
- provides access to medical care for injured workers;
- administers a dispute resolution system for disputes involving workers' compensation benefits; and
- provides services to help injured workers return to work.

## Helping Consumers

### Consumer Help Line

TDI's toll-free Consumer Help Line assists callers with insurance questions and concerns. The help line is open Monday through Friday from 8 a.m. to 5 p.m., Central time.

### Complaint Assistance

TDI helps consumers recover millions of dollars in refunds and additional claim payments each year. If you have a complaint against an insurance company or agent, first notify your company. If you still aren't satisfied, you may formally complain to TDI. You may submit a written complaint in the following ways:

- on our website at [www.tdi.texas.gov/consumer/complfrm.html](http://www.tdi.texas.gov/consumer/complfrm.html)
- by email at [ConsumerProtection@tdi.texas.gov](mailto:ConsumerProtection@tdi.texas.gov)
- by fax at 512-490-1007
- by mail at  
Texas Department of Insurance  
Consumer Protection (111-1A)  
P.O. Box 149091  
Austin, TX 78714-9091

### Workers' Compensation Medical & Income Benefit Dispute Resolution

DWC resolves disputes about workers' compensation benefits. Call DWC's **Customer Assistance Section** at **1-800-252-7031**.

## Public Education and Publications

TDI gives presentations and produces free publications to help you better understand insurance. Visit our website to view our publications online or call our Consumer Help Line to have publications mailed to you.

## Disaster Response

TDI sends disaster response teams to affected areas after disasters. These teams provide information about insurance, help people file claims, and help with consumer complaints.

## State Fire Marshal's Office

TDI helps protect lives and property against fire hazards. The State Fire Marshal's Office:

- conducts arson investigations;
- conducts fire safety inspections;
- collects and publishes data from fire departments;
- enforces fire extinguisher, sprinkler, and alarm laws;
- licenses and regulates fireworks; and
- educates children and consumers on fire prevention and safety.

To report suspected arson, call our **Arson Hotline** at **1-877-4Fire-45** (434-7345).

# TDI Telephone Guide

## General Information and Assistance

TDI main number.....	1-800-578-4677
Consumer Help Line..... (for general insurance questions or to report suspected insurance fraud)	1-800-252-3439
Speakers Bureau.....	512-676-6277
Open Records.....	Fax: 512-490-1021 Email: <a href="mailto:OpenRecords@tdi.texas.gov">OpenRecords@tdi.texas.gov</a>

## Administration

Commissioner.....	512-676-6020
Commissioner's Office, Ombudsman.....	512-676-6605
General Counsel.....	512-676-6586
Public Affairs.....	512-676-6591
Legal.....	512-676-6545
Government Relations.....	512-676-6605
Communications.....	512-676-6593
Human Resources.....	1-800-578-4677

## Filings Intake

Life/Health and HMO Filings.....	512-676-6888
Property and Casualty Filings.....	512-676-6700

## Financial

Actuarial.....	512-676-6846
Market Conduct.....	512-676-6829
Registration..... (surplus lines, foreign RRGs, purchasing groups)	512-676-6396
Financial Analysis.....	512-676-6417
Financial Examinations.....	512-676-6835
Rehabilitation and Liquidation Oversight.....	512-676-6418



## Inspections

Engineering.....	512-676-6763
Loss Control.....	512-676-6751
Windstorm.....	1-800-248-6032
Fire Safety.....	512-676-6800
Amusement Rides.....	512-676-6751

## Licensing and Examinations

Agent and Adjuster Licensing Help Line .....	512-676-6500
Admitted Companies and HMOs .....	512-676-6383
Company Licensing & Registration.....	512-676-6376
State Fire Marshal.....	512-676-6807
Examinations.....	512-676-6835

## Life, Accident, and Health Insurance

Life, Accident, and Health Insurance.....	512-676-6673
Managed Care Quality Assurance Office.....	1-866-554-4926

## Property and Casualty Insurance

Personal and Commercial.....	512-676-6710
TexasSure Vehicle Insurance Verification.....	512-676-6695

## State Fire Marshal's Office

Main number.....	1-800-578-4677
Fire/Arson Investigations.....	512-676-6800
Arson Hotline.....	1-877-4FIRE45 (434-7345)

## Division of Workers' Compensation (DWC)

Claims and Customer Services.....	1-800-252-7031
Safety Violations Hotline.....	1-800-452-9595
(to report employer health and safety violations)	
Workplace Safety .....	1-800-687-7080
(OSHCON, accident prevention services, workplace safety resource center, and safety training)	

Return-to-Work Program.....	512-804-5000
Classification and Premium Calculation.....	512-676-6681
Field offices .....	1-800-252-7031
(Abilene, Amarillo, Austin, Beaumont, Corpus Christi, Dallas, Denton, El Paso, Fort Worth, Houston East, Houston West, Laredo, Lubbock, Lufkin, Midland/Odessa, San Angelo, San Antonio, Tyler, Waco, and Weslaco)	

## Other Helpful Numbers

2-1-1 Texas .....	2-1-1
(to find local and state health and human services programs)	
<a href="http://www.211texas.org/about-2-1-1/">www.211texas.org/about-2-1-1/</a>	
CHIP/Children’s Medicaid.....	1-877-543-7669
<a href="http://chipmedicaid.com">chipmedicaid.com</a>	
Federal Emergency.....	1-800-621-FEMA (3362)
Management Agency	
<a href="http://fema.gov">fema.gov</a>	
Medicaid Hotline.....	1-800-252-8263
(Texas Health and Human Services)	
<a href="http://hhs.texas.gov">hhs.texas.gov</a>	
Medicare.....	1-800-MEDICARE (633-4227)
<a href="http://medicare.gov">medicare.gov</a>	
Office of Public Insurance Counsel.....	1-877-611-6742
<a href="http://opic.texas.gov">opic.texas.gov</a>	
Office of Injured Employee Counsel.....	1-866-393-6432
<a href="http://oiec.texas.gov">oiec.texas.gov</a>	
Office of the Texas Attorney General.....	1-800-621-0508
Consumer Protection Hotline	
<a href="http://texasattorneygeneral.gov">texasattorneygeneral.gov</a>	
State Office of Administrative Hearings.....	512-475-4993
<a href="http://soah.texas.gov">soah.texas.gov</a>	
Texas Automobile Insurance Plan.....	1-866-321-9154
Association	
<a href="http://taipa.org">taipa.org</a>	

Texas Commission on Fire Protection.....512-936-3838  
[tcfp.texas.gov](http://tcfp.texas.gov)

Texas FAIR Plan Association.....1-800-979-6440  
[texasfairplan.org](http://texasfairplan.org)

Texas Health and Human Services .....512-424-6500  
(Department of Aging and Disability, Department of  
Family and Protective Services, Department of State Health  
Services)  
[hhs.texas.gov](http://hhs.texas.gov)

Texas Life and Health Insurance.....1-800-982-6362  
Guaranty Association  
[txlifega.org](http://txlifega.org)

Texas Medical Board .....1-800-248-4062  
(complaints against physicians, physician assistants, and  
acupuncturists)  
[tmb.state.tx.us](http://tmb.state.tx.us)

Texas Property and Casualty Insurance.....1-800-856-0298  
Guaranty Association  
[tpciga.org](http://tpciga.org)

Texas Title Insurance Guaranty Association.....512-480-5120  
[ttiga.org](http://ttiga.org)

Texas Windstorm Insurance Association.....1-800-788-8247  
[twia.org](http://twia.org)

U.S. Department of Veterans Affairs.....1-877-222-8387  
[va.gov](http://va.gov)

*The information in this publication is current as of the revision date. Changes in laws and agency administrative rules made after the revision date may affect the content. View current information on our website. TDI distributes this publication for educational purposes only. This publication is not an endorsement by TDI of any service, product, or company.*



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