

Filing a Complaint with the South Dakota Division of Insurance

Insurance Complaint Process

Step 1—Try to resolve the dispute yourself

- Contacting your agent
- Contacting your insurance company

During your conversation, consider asking to speak with a supervisor regarding your issue; ask that any agreement, compromise or agent/company position regarding your issue be provided in writing.

Step 2—File a complaint with the South Dakota Department of Labor & Regulation's Division of Insurance:

- Complaints must be submitted in writing—there are several ways to file a complaint:
 - ◇ File a complaint online using the [DOI complaint portal](#) available [here](#).
 - ◇ Print the online complaint form and submit it.
 - ◇ Write a letter explaining the situation
- Include as much of the following information as possible:
 - ◇ Name of the insurance company and/or agent
 - ◇ Policy number
 - ◇ Employer Name/Group number (if applicable)
 - ◇ Insured's Name
 - ◇ Detailed description of what happened and who was involved
 - ◇ Correspondence between you and the company regarding the dispute
 - ◇ Copy of your Health ID card
 - ◇ Detailed description of the solution you are seeking

Step 3—Complaint Process

- Upon receiving the complaint request, the Division will open a consumer inquiry and assign a problem report identification number.
- You will receive a letter from the Division confirming receipt of your complaint and notifying you of the problem report identification number assigned to your issue.
 - ◇ If additional information is requested by the Division, instruction will be provided.
 - ◇ If you have additional information not originally included with your complaint, please submit it in writing, referencing the assigned problem report number.
- A letter will be sent by the Division to the company and/or agent named in your complaint.
 - ◇ The company and/or agent must respond within 20 days from *receipt* of the letter.
 - ◇ Not all questions/issues will be resolved in the initial response received from the company and/or agent.
 - ◇ Follow-up requests for information issued by the Division also allow 20 days from the receipt of the request for a response from the company and/or agent.
- Once the information has been gathered, the facts will be reviewed against state laws, administrative rules, and the policy.
- A letter will be sent to you with the results upon completion of the complaint investigation.

Still have questions before filing your complaint? Contact us at 605.773.3563 or via email insurance@state.sd.us