

**INSURANCE QUESTIONS?  
WE HAVE ANSWERS.**



Need to file a complaint about an insurance company or agent? Contact the Consumer Insurance Services Section at (615) 741-2218.



How can insurance agents get information about licenses and renewals? Contact our Agent Licensing Section at (615) 741-2693.



How can I search for a loved one's life insurance policy? Complete a request form at [www.naic.org](http://www.naic.org).



How can I check my insurance agent's license? Look up agent licenses at [naic.org/index\\_consumer.htm](http://naic.org/index_consumer.htm).



Where can I check on a disciplinary action against an agent? Visit [www.tn.gov/commerce/disciplinary-actions](http://www.tn.gov/commerce/disciplinary-actions).

To learn more, visit our website at [tn.gov/commerce](http://tn.gov/commerce).



Department of  
**Commerce &  
Insurance**

500 James Robertson Parkway  
Nashville, Tennessee 37243  
(615) 741-2218 | 1-800-342-4029

 [www.tn.gov/commerce](http://www.tn.gov/commerce)

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**MAKING  
THE PIECES  
FIT**

Consumer Insurance Made Simple



Department of  
**Commerce &  
Insurance**



## PROVIDING ANSWERS, HELPING TENNESSEANS

Insurance can leave even the most experienced consumer feeling puzzled. As the Volunteer State's insurance regulator, the Tennessee Department of Commerce and Insurance (TDCI) has a team of experienced consumer advocates ready to help you get answers. Our team is comprised of seven sections tasked with protecting consumers, regulating and licensing individuals and corporations, assessing suspicions of fraud, and ensuring a viable insurance marketplace in Tennessee. Our team has expertise with multiple types of insurance policies and our service is free, confidential, and available to all Tennessee consumers.

While we cannot recommend an insurance policy or offer legal advice, TDCI can help address misunderstandings, investigate complaints, and intervene on your behalf to resolve issues with your insurance company. As your advocate, our team can provide information and help you understand your rights as a consumer.

### BUYING A POLICY? BEFORE YOU BUY, REMEMBER:

- **Verify the license** of the insurance agent and the company at [sbs.naic.org/solar-external-lookup](https://sbs.naic.org/solar-external-lookup).
- **Look up complaint data** for the company, and make sure no disciplinary action has been taken for that agent at [tn.gov/commerce/dar](https://tn.gov/commerce/dar).
- **Get quotes from multiple companies** in order to get the best deal. Is someone pressuring you to buy a policy? Walk away! You could be dealing with a scammer.
- **Don't just consider the premium price.** Make sure the policy covers what you want protected.
- For health policies, make sure your doctor and/or healthcare facility is **participating in the network** of your insurance carrier.
- For life insurance policies, depending upon age and health status, you may or may not be eligible for certain products. If you have never purchased a life insurance policy before, **talk to a licensed agent** to determine what fits your needs.

## PROTECTING TENNESSEE CONSUMERS

### RETURNING MONEY THROUGH MEDIATION

Tennessee policyholders should remember that filing a complaint or otherwise contacting the Department is always an option if you are ever denied a claim — or if you have a question or concern about your insurance policies.

When your insurance company declines to cover a claim, TDCI can mediate between the company and the policyholder. Mediation is a process where TDCI insurance investigators communicate with insurance companies to get wrongfully denied claims overturned and paid for policyholders. In 2024, **more than \$17million** in restitution was repaid to Tennessee consumers. To file a complaint, call us (615) 741-2218 or contact us online at [tn.gov/insurance](https://tn.gov/insurance).

### INVESTIGATING FRAUD

Scammers, swindlers, and bad actors don't play by the rules. Instead, they spend their time trying to rip off Tennesseans like you and your loved ones.

To help protect consumers, TDCI investigates complaints about insurance and financial fraud and abuse and ensures that allegations of fraud committed by licensed insurance entities and professionals are investigated in a manner that serves Tennessee policyholders and licensed insurers in the State of Tennessee. If you believe you have been the victim of fraud, contact us and your complaint will be confidentially reviewed by an investigator.

To fight back against scammers, learn to spot the common red flags of scams in order to protect yourself and your family:

- Always be careful before **giving your money or personal information** to someone or an organization with whom you are unfamiliar. NEVER send money via mail, the Internet, a gift card, or a wire transfer to someone you do not know.
- If someone is **pressuring you or rushing you** to buy a "limited-time" deal or make an urgent financial decision, trust your instincts and steer clear.
- **Beware of scammers** trying to take advantage of the chaos following a natural disaster. Confirm credentials by calling the agencies, if necessary. Remember: A government representative will never ask you for money.
- Remember: If it sounds too good to be true, **it probably is.**

## FINDING ANSWERS AFTER LOSS

### LOCATING LOST POLICIES

Available since November 2016, the Life Insurance Policy Locator Service is a free tool available through the National Association of Insurance Commissioners (NAIC) that enables beneficiaries, executors, or legal representatives of a deceased person to track down the life insurance policies or annuity contracts of their late family members or friends. This tool has helped locate millions in benefits and annuities for Tennesseans. In 2024, over **\$87.6 million** was located for Tennessee consumers through the service.

- As a first step in locating a loved one's lost policy, we suggest looking through papers or financial records to see if you can find where payments were being made to an insurance company. If you find any documents with an insurance company name listed, you should contact the company directly to see if a life insurance policy can be located.
- If that search does not provide sufficient information, visit us online and submit a request form to locate a lost policy to the NAIC by an individual who believes they are a beneficiary of a policy issued in Tennessee, or from an executor or legally authorized representative of a deceased individual who may have lived in Tennessee when a policy was issued or an annuity was purchased.

The request form can be submitted to the NAIC through [eapps.naic.org/life-policy-locator](https://eapps.naic.org/life-policy-locator) or emailed to [help@naic.org](mailto:help@naic.org). If the appropriate insurance company is denying a claim, contact our Consumer Insurance Services team at (615) 741-2218.

### RECOVERING FROM SEVERE WEATHER?

Severe weather can strike any community at any time. Remember:

- **Make a home inventory**, making a list of items in each room. Include as much detail as possible.
- If **severe weather** affects you, contact your insurance company as soon as it is safe to do so. Take photos of the damage and send them to your insurer.
- After you file your claim, your insurer will send a **claims adjuster** to assess the damage at no cost to you.
- Before **hiring a contractor**, visit [verify.tn.gov](https://verify.tn.gov) to make sure your contractor is properly licensed.
- Never pay more than **one-third for repairs** before work is complete.

