

How We Serve Ohioans

Ways the Ohio Department of Insurance can assist you

Consumers 1-800-686-1526 | **Medicare** 1-800-686-1578 | **Fraud & Enforcement** 1-800-686-1527

The Ohio Department of Insurance is responsible for the oversight and regulation of approximately 1,600 insurance companies, 205,000 agents and 14,500 agencies. Dedicated public servants work to assure that companies maintain their financial solvency to pay claims and to foster a balanced, competitive insurance market that benefits Ohioans in the form of lower rates.

Department representatives are available to help Ohioans who have questions or concerns about their insurance – whether it is coverage for health, auto, home, life or Medicare. We can also help you determine if an agent, agency or company is licensed. Please visit www.insurance.ohio.gov or call us at **1-800-686-1526**.

Protecting Consumers and Ensuring a Competitive Marketplace

The Ohio Department of Insurance is one of the state's largest consumer protection agencies. We offer free and objective information to help Ohioans understand insurance and resolve certain issues they may experience.

Our Work

The Ohio Department of Insurance provides consumer protection through education and fair but vigilant regulation while promoting a stable and competitive insurance marketplace. The work is conducted through several offices.

The Office of the Director is charged with overseeing the department's operations. Working as a team, the Director, Deputy Director, Policy and Legislation and Communications staffs act as the department's official link among federal, state and local governments, insurance companies and agents, the media, and Ohio insurance consumers.

The Office of Consumer Affairs offers free services to Ohio insurance consumers through telephone, Internet and written communications, one-on-one meetings and community outreach activities. Trained representatives respond to inquiries on a wide variety of insurance matters, provide educational materials on insurance products and investigate insurance consumer complaints. The department saves Ohio consumers millions each year.

The Ohio Senior Health Insurance Information Program (OSHIIP) assists Ohioans inquiring about Medicare and other health insurance matters for seniors and those with disabilities. With a dedicated staff and a statewide network of volunteers, OSHIIP regularly conducts outreach events and speaking engagements. Call **OSHIIP at 1-800-686-1578**.

The Office of Licensing ensures that agents and other insurance professionals and certain entities are properly licensed and in compliance with Ohio insurance law and regulations. Staff issue licenses to insurance agents and monitor their continuing education hours. The office also processes insurance company appointments of authorized agents and proposes regulatory action against licensed agents who are not in compliance with education requirements.

The Office of Fraud & Enforcement works to detect, prevent, investigate and assist in the prosecution of insurance fraud committed by agents, consumers, medical providers and others, and investigates alleged misconduct of agents and license applicants. Staff frequently refer cases to local and federal law enforcement agencies for criminal prosecution. To report fraud or agent misconduct, call **1-800-686-1527**.

The Office of Risk Assessment, recognized as one of the best in the nation, conducts on-site examinations and/or analyzes the financial statements of every company licensed in Ohio. This is done to assure that companies are financially sound to pay claims filed by consumers. Financial monitoring is a critically important form of consumer protection the department provides.

The Market Conduct Division monitors the conduct of insurance companies and examines their compliance with Ohio insurance laws and regulations. Staff identify inappropriate insurance company practices by analyzing market data, consumer complaints and other information, as well as conducting on-site and off-site examination and investigative activities.

The Office of Product Regulation and Actuarial Services reviews rates, policies, products and other data filed by insurance companies to ensure compliance with Ohio law. Premiums, which are not set by the department, cannot be excessive, inadequate or unfairly discriminatory. Consumers also must be able to understand the policy language.