

[Top insurance cop?](#)

Every state has a top insurance cop (regulator) whose job includes protecting consumers and making sure the insurance companies doing business in their state are financially strong enough to pay claims. Each has his/her own view on what “protecting consumers” means and how far they will go to police insurance sales and claims practices. Regulators generally won’t/can’t “adjudicate” disputes, but they can issue fines and orders. Most have websites, toll-free “hotlines” and consumer complaint handling units.

In the [State by State Assistance](#) section of our website, you’ll find a link to your state’s top insurance cop, plus self-help claim tips and tips on hiring professional help.

Bottom line: If you have a problem related to insurance, file a formal complaint and seek help from the public official in charge. But don’t expect a state insurance regulator’s office to resolve a large dollar coverage/claim dispute in your favor or give you the same level of service you’ll get from an experienced policyholder attorney or public adjuster.

You’ll find useful tips on [How to Communicate With Your Insurance Company](#), [Hiring Professional Help](#), and much more at [United Policyholders](#).

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