TIPS FOR THE SMART CONSUMER

Read your policy. If you have questions, call the Division of Insurance at 303.894.7490.

Make sure the agent and the company are licensed to do business in Colorado. The Division of Insurance licenses all agents and brokers and regulates all insurance entities. You can verify the license of an agent or the financial stability of an insurer by going to the consumer page of our website (www.askdora.colorado.gov; click on "Division of Insurance") and go to "find a licensed company or producer."





Find us on Facebook (DORA Colorado) and Twitter (@DORAColorado) At the Colorado Division of
Insurance website, you'll find lots of
helpful consumer information on all
kinds of insurance, how to resolve
problems, information on premium
rate changes filed by insurance
companies that operate in Colorado,
and much more.

Go to:
www.askdora.colorado.gov
and click on
"Division of Insurance."



Division of Insurance

Phone: 303.894.7490

Fax: 303.894.7455

Outside metro area: 800.930.3745 Email: insurance@dora.state.co.us

> 1560 Broadway, Suite 850 Denver, CO 80202-4910

THE COLORADO DIVISION OF INSURANCE









The Colorado Division of Insurance is the designated consumer protection agency for Colorado's insurance-buying public.

We provide consumer information

We provide information on different kinds of insurance, how to buy insurance, and how to avoid insurance fraud. We offer buyers' guides and cost comparisons of various insurance products.

We regulate the insurance industry

We conduct financial examinations and review financial reports to ensure the stability of insurers; We review insurance company premium rate filings, marketing, underwriting and claims practices; We provide testing and licensing of insurance agents and brokers.

We investigate consumer complaints

We handle more than 20,000 consumer inquiries about insurance every year. The consumer affairs staff handles more than 4,000 written complaints each year.

What you'll find on the Division of Insurance website:

Information about:

Auto insurance

Homeowners/renters' insurance

Small business insurance needs

Health insurance

Life insurance

Annuities

Title insurance

Bail bonds

Long-term care insurance

Medicare supplemental insurance

Workers' compensation insurance

Go to **askdora.colorado.gov** and click on "Division of Insurance."



DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.



About the Commissioner & the Division

The Commissioner is appointed by the Governor and manages the staff and daily operations. The staff has specialized knowledge in consumer affairs, insurance regulation, law, finance and public policy. The Division of Insurance is funded by fees paid by regulated entities.



For questions about insurance:

If you have questions, we're here to help. For consumers with general questions on health, auto, homeowners/renters, life or other types of insurance, call 303.894.7490. For information on agent licensing, call 303.894.7495.