



*Support • Oversight • Knowledge*

**Our mission:**

**Protect Alaskan  
consumers through  
regulation of the  
insurance industry.**



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**Consumer Services:  
800-467-8725 or  
907-269-7900 (in Anchorage)**

[www.insurance.alaska.gov](http://www.insurance.alaska.gov)

**E-mail:  
[insurance@alaska.gov](mailto:insurance@alaska.gov)**

**Consumer Services  
at the Alaska  
Division of Insurance**



*Support • Oversight • Knowledge*

**A Valuable  
Resource  
for Alaska's  
Insurance  
Consumers**

We've all heard of Murphy's Law. If something can go wrong, it will.

That's why people purchase insurance. Know your policy, your rights and your responsibilities before you ever have to make a claim.

The Alaska Division of Insurance, Consumer Services section helps Alaskan insurance consumers by providing tools to assist in shopping for insurance, answering questions and registering complaints regarding insurance issues.

We encourage you to review our website for shopping guides and other helpful resources. You can also call or e-mail us today to ask questions and obtain more information.

## Tips on buying insurance

We can help you understand how insurance is sold so you can make an informed decision. Before shopping for an insurance policy consider these tips:

- Determine what type of insurance policy you need
- Determine how much insurance you need
- Determine what you are willing to pay or can afford to pay for the insurance
- Determine how much insurance you already have
- Consider what insurance may be available through other sources such as your employer, spouse, or professional association membership
- Become familiar with insurance terminology.

Visit our website for guidelines to shopping for an insurance policy:

**[www.insurance.alaska.gov](http://www.insurance.alaska.gov)**

## Common Insurance Complaints

If you have a problem with your insurance policy, you should contact your insurance company first. If you don't receive a satisfactory response from your insurance company, contact us, or file a complaint on our website, by e-mail, fax or mail.

These are some common complaints:

- Claims delays
- Conflicting information
- Communication problems
- High-pressure sales tactics
- Insurance law violations
- Underwriting errors
- Failure to provide a reasonable explanation regarding adverse benefit decisions.

While we can take action to enforce the law against an insurer if we find that the insurer has violated the law, we cannot act as your attorney, give you legal advice, or guarantee a particular result.