



# Get help with an auto insurance complaint

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[Español](#)

## Step 1: Talk to the insurance company.

You can resolve many issues by talking to your insurance company or agent. If you disagree with the adjuster's estimate, tell the company why. The company might raise the estimate if it finds out that it overlooked something or gets new information. Send the company any supporting documents, such as the body shop's estimate for the repairs.

Most companies have a toll-free customer help line. The phone number is printed on your policy.

## Step 2: Ask for an appraisal.

If you and your insurance company can't agree on the amount of your settlement, you can ask for an appraisal. You and the company each hire an appraiser. The two appraisers then choose a third appraiser as an umpire. You must pay for your appraiser and half of the umpire's costs.

The appraisers review your claim and estimate the amount of damage. If their estimates are different, the umpire decides.

You can only use appraisal to resolve disputes about the amount of damage. If there's a dispute about whether something is covered, you can try to resolve that issue after the appraisal.

Check your policy for any deadlines to demand appraisal. If you need help finding an appraiser, search for a "property damage appraiser" online or check with your contractor.

## Step 3: File a complaint with us.

We can help with complaints against the insurance companies, agents, and adjusters we regulate.

We can't help with complaints about service providers, including body shops. If you have a complaint against a service provider, send it to the licensing or enforcement agency that regulates the provider.

### Before you complain to us, understand that there are some things we can't do:

- We can't make a company pay a claim unless the failure to pay violates a law or the terms of your policy.
- We can't help with complaints against another person's insurance company. For instance, we probably won't be able to help you if you're in an accident and the other driver's insurance company won't accept liability.
- We can't decide who was at fault in an accident.

## File your complaint

Use our [online complaint system](#). You can attach up to 24 pages of supporting documents.

## Have questions? Call us.

Call our Help Line at 800-252-3439 from 8 a.m. to 5 p.m. Central time.

## Tips and resources:

- [Were you in an accident caused by the other driver?](#)
- [My car was totaled! Now what?](#)
- [My car was flooded.](#)
- [How to shop smart for insurance](#)

## Step 4: Get legal help

If you're still not happy with the outcome of your claim and you want to sue your insurance company, use these [resources to find legal help](#).

Question? Call us at 800-252-3439.

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