DFR | Division of Financial Regulation
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Guide to Commercial Property and Casualty Insurance

Introduction to commercial insurance

Whether you are considering launching a new business venture, just starting out as a business owner, or have been running your company for several years, commercial insurance is a critical ongoing consideration in your business's future. Running a business presents numerous challenges, and the last thing you want is to face significant financial setbacks from unexpected events. Commercial insurance provides protection against common risks such as property damage, business interruptions, theft, liability issues, and employee injuries. Choosing the right commercial insurance coverage can mean the difference between closing your business after a major loss or recovering smoothly with minimal disruption and financial strain on your operations.

How can I purchase commercial insurance?

One of the first steps in purchasing commercial insurance is to contact a licensed insurance agent or broker who specializes in commercial coverages. Beginning a working relationship with a reliable, competent agent or broker can be as crucial to your business plan as getting professional advice from an accountant, banker, or lawyer.

Terms to know

Actual cash value – the value of property determined by the cost to replace it, subtracted by an amount reflecting depreciation.

Admitted insurance company – an insurance provider that is licensed to write and sell certain types of insurance by the state(s) in which it conducts business.

Business owners policy (BOP) – an insurance policy that combines commercial property, commercial liability, and business interruption coverage into a single package. BOP policies are designed for small to mid-sized businesses.

Commercial package policy (CPP) – for businesses that are larger, riskier, or more complex, a commercial package policy may be more appropriate. A CPP combines two or more commercial coverage parts such as commercial property, general liability, and commercial auto.

Oregon FAIR Plan – serves as the insurer of last resort if a property owner cannot find insurance coverage in the standard market. The Oregon FAIR Plan offers a basic policy that covers certain commercial property, such as retail, mercantile, and apartment housing coverage at actual cash value.

Liability coverage – provides the policyholder with protection against claims of injury to another person or their property when the loss was caused by the policyholder.

Peril – a specific cause of damage or injury.

Premium – the amount a consumer pays for an insurance policy.

Rating plan – the method used by an insurance company to determine the premium for a policy based on a policyholder's risk factors.

Replacement cost – coverage for payment of the actual cost of rebuilding or repairing the commercial property using materials of a similar kind and quality to restore it to its pre-loss condition.

Standard market – the market where highly regulated insurance products are offered by admitted insurance companies to relatively low risk policyholders.

Surplus lines – is a special type of insurance that covers high risks or unusual situations. It fills a gap in the standard market by covering things that most companies can't or won't insure.

Underwriting – the process by which insurance companies determine if they will offer insurance to an applicant, and if so, what the terms of that coverage will be.

What services do agents/brokers typically provide?

Insurance agents or brokers, also called producers, can:

- Help you compare plans
- Explain terms and coverages
- Advise you on which coverage to buy and explain limits on coverage and exclusions
- Help with insurance applications and claims

How do I find an agent or broker?

- Ask other business owners for recommendations. The business contacts you have are excellent referral sources for recommending a commercial lines agent or broker, especially if the contacts are in the same industry as your business or in a closely related industry.
- Conduct an online search for an agent or broker who specializes in the type of insurance you want to buy.
- The Oregon Division of Financial Regulation (DFR) can verify that an agent or broker is licensed to sell in Oregon. Call the consumer advocates at 888-877-4894 (toll-free). The advocates can also tell you about any disciplinary actions on an agent's or broker's record. Please note, DFR cannot recommend specific agents or brokers or insurance companies.

What if I have trouble finding insurance for my business?

Most businesses will have no difficulty obtaining insurance in the standard insurance market with the assistance of a qualified agent or broker. However, if your business has experienced significant losses, your business is engaged in high-risk operations (with a greater chance of claims frequency or severity), or you have recently started your business, you may not be able to find insurance in the standard commercial insurance market. If this is the case, your agent or broker can explain your options in securing commercial insurance elsewhere, such as in the ***surplus lines market*** or the ***Oregon FAIR Plan***.

Surplus lines insurance

Surplus lines insurance is a type of insurance that covers risks that standard insurance companies will not or cannot cover. It is often used when the risk is too big, unfamiliar, or does not meet the guidelines of licensed insurers. Surplus lines insurance can also be used to cover new risks, or risks that require high coverage limits.

Surplus lines insurance is written by specialized, non-admitted insurance companies that have more flexibility than licensed insurers to design their coverage and pricing. Because of this flexibility, they can accept risks that licensed insurers would not, but they are also generally more expensive than regular insurance.

Oregon FAIR Plan

The Oregon FAIR Plan serves as the insurer of last resort if a property owner cannot find insurance coverage in the ***standard market***. The Oregon FAIR Plan offers a basic property policy that covers structures and contents coverage only on an ***actual cash value*** basis. The FAIR Plan does not sell coverage for liability. You can contact the Oregon FAIR Plan Association at 503-643-5448 or at info@orfairplan.com.

What kind of insurance do I need to purchase for my business?

Depending on the individual risk characteristics of your business, the agent or broker will present you with different coverage options for purchasing commercial insurance. Ultimately, it is your responsibility to make an informed decision and choose the insurance that best fits your business plan.

While your business may not need all commercial coverage lines, it is a good idea to have a basic knowledge of the types of insurance coverage available. As your business changes and expands, you will have the necessary knowledge to purchase insurance coverage as new exposures arise. Commercial insurance is divided into two main categories: property insurance and casualty insurance. The following commercial lines of insurance cover broad areas of exposure common to most business operations:

Property insurance

- Commercial property
- Crime
- Inland marine
- Boiler and machinery

Casualty insurance

- Commercial automobile
- Commercial general liability
- Commercial umbrella
- Workers' compensation

What is a business owners policy?

Designed specifically for small businesses, a business owners policy (BOP) is a combination commercial policy that usually covers property, general liability, and business interruption. A BOP is most appropriate for small, "main street" businesses such as hardware stores, barbershops, greeting card shops, or accountant offices.

What is a commercial package policy?

For businesses that are larger, riskier, or more complex, a commercial package policy (CPP) may be more appropriate. A CPP combines two or more commercial coverage lines such as commercial property, general liability, and commercial auto.

Property insurance

Property insurance provides coverage for property that is stolen, damaged, or destroyed by a covered ***peril***. The term "property insurance" includes many lines of available insurance. Commercial property, inland marine, boiler and machinery, and crime are the most common commercial property coverage lines. Each of these property coverage lines is described below.

Commercial property

Buildings you own or lease as a part of your business, your business personal property, and the personal property of others make up the basic coverage sections of commercial property insurance.

- **Building** coverage includes buildings or structures and any completed additions that are listed on the declarations page of a commercial policy. Permanently installed fixtures, machinery, and equipment are also insured as a part of building coverage. The limit of insurance is the estimated amount needed to rebuild your building and to replace permanently installed fixtures, machinery, and equipment in the event of a total loss.
- **Business personal property** consists of furniture; fixtures, machinery, and equipment not permanently installed; inventory; or any other personal property owned by and used in your business.
- **Personal property of others** refers to property that is in your business's care, custody and control. The type of business you operate will determine if you need to protect the personal property of others.

<u>Covered causes of loss</u>

Whether or not a property loss is covered depends upon the policy language, exclusions, and endorsements. You can choose the covered causes of loss in your property policy. Causes of loss are divided into two main categories: specified perils and open perils.

- **Specified (or named) perils** consist of a list of each peril to be insured against, such as fire, explosion, windstorm, vandalism, etc. You can usually request basic specified perils or broad specified perils coverage. Broad specified perils coverage adds to the list of covered perils found under basic specified perils.

- **Open perils** coverage covers all losses unless they are specifically excluded. Earth movement (including earthquakes) and flood are two common perils that are excluded under open perils coverage. Because open perils coverage offers more comprehensive protection, it is more costly than a specified perils policy.

Valuation types

Commercial property coverage will include a provision to determine what valuation method is to be used to pay the loss. The most common policy valuation method is ***actual cash value (ACV)***. ACV is the amount to replace your damaged or stolen property, minus depreciation at the time of the loss. There are two other methods of property valuation: agreed value and replacement cost. Agreed value waives any coinsurance penalty and pays 100 percent of the stated (agreed upon) amount for any covered loss. ***Replacement cost*** covers the amount it takes to replace your property with new property of like kind and quality up to the limits of insurance. Like ACV, replacement cost is subject to coinsurance.

Crime

Crime insurance provides protection for the assets of your business including merchandise for sale, real property, money and securities. It is considered a property insurance line. Based on the crime coverage that you purchase, it is possible to be covered for the following causes of loss: robbery, burglary, larceny, forgery, and embezzlement. Specialty coverage parts can be added based on need and exposure to loss such as mercantile open-stock, burglary insurance, mercantile robbery insurance, mercantile safe burglary insurance, money and securities broad form policy, office burglary and robbery insurance, and storekeepers' burglary and robbery insurance.

Inland marine

Inland marine is a specialized type of property insurance that primarily covers damage to or destruction of your business property while in transport. Inland marine also covers the liability exposure for the damage or destruction that may occur to property in your care, custody, or control during transport.

Boiler and machinery

Boiler and machinery insurance is currently marketed under such names as "systems protector," "systems breakdown," and "machinery breakdown" insurance. Boiler and machinery insurance covers losses that may result from the malfunction of boilers and machinery. Machinery coverage can include many different types of machines used in retail, office, and manufacturing settings. Machinery coverage also includes major machinery systems common to most commercial buildings, such as heating, ventilating, and air conditioning systems. Because most commercial property policies exclude losses from boilers and machinery, it is important to be aware of any exposure your business may have and discuss it with your agent or broker.

Casualty insurance

Casualty insurance provides coverage primarily for the liability exposure of an individual, business, or organization. Liability from the negligent acts and omissions of an individual, business, or organization that causes bodily injury or property damage to a third party is the subject of casualty insurance coverage. Commercial automobile, commercial general liability, commercial umbrella, and workers' compensation are the most common business casualty insurance lines.

Commercial automobile

Commercial automobile coverage is similar to the coverage you may carry on your personal auto; however, commercial automobile exposures can be more complex requiring specialty coverages to be considered based on the individual needs of your business. Commercial automobile coverage can protect your company from any liability stemming from automobiles used in your business or any damage to the covered automobile. A business auto policy (BAP) has the flexibility to provide coverage for business, personal, non-owned, or hired autos based on the coverage purchased and applied to each scheduled auto.

Commercial general liability
Commercial general liability has three primary coverage sections: premises liability, products liability, and completed operations. Premises liability covers liability for accidental injury or property damage that results from either a condition on your premises or your operations in progress, whether on or away from your premises. Product liability hazards exists for any business that manufactures, sells, handles, or distributes goods or products. These potential hazards include the liability for bodily injury or property damage resulting from your goods or products. Completed operations covers your potential liability for bodily injury or property damage that arises out of your completed work.

Commercial umbrella liability
Commercial umbrella liability policies come into play when a liability claim goes above the aggregate limit of liability of an underlying policy. By purchasing a commercial umbrella, you can protect your business from excess liabilities above the limits in your base policy. A commercial umbrella covers the amount of loss above the limits of a basic liability policy.

How do insurers determine whether to offer or renew a policy to a business owner?

When you apply for business insurance, your level of risk is evaluated through a process known as ***underwriting***. Each insurer's underwriting rules for eligibility vary, which means a consumer may be able to find a policy with one insurer when another declines.

Insurers can choose not to renew a policy for many different reasons. These may include a change in risk, failure to maintain a property, nonpayment of ***premiums***, fraud, or misrepresentation of information.

What information does an insurance company use to decide my premium?
Insurers can use many different rating factors to determine a premium, depending on the type of insurance.

Some common factors include:

- Business size
- Business classification
- Years in business or years of experience in business category
- Number of employees
- Revenue projections
- Type of construction
- Location
- Availability of fire protection
- Claim history
- Number and types of vehicles

In many cases, your business may be subject to an audit at the end of each policy term to assess the level of risk and adjust premiums. It is important to work with your agent or broker to have a clear understanding of the types of business records you'll need to keep. It is important to note if asked to estimate the future year (ex. sales) that you provide as accurate a number as possible as this could impact the audit bill. Information reported may include type/percentage of business conducted, number of employees, percentage of alcohol sold in restaurants, sales, or certificates for subcontractors and many other details depending on the type of business. The audit data is then used to adjust the premium up or down to provide appropriate coverage. If commercial customers forget or refuse to complete audits, they risk being non-renewed or canceled.

What else can I expect when applying for commercial insurance?
The application and underwriting process is much more involved than personal lines of insurance. You will be asked to provide detailed information such as your experience level in the type of business, business records, and business activity descriptions. You may experience a multistep process in which the insurance company will solicit more information. As a business owner, you will want to be extra detailed and clear on what you submit to your agent or broker.

Also, experience in the type of business can be a significant factor, so it can be more difficult for new businesses to find insurance.

Special considerations for shelters, nonprofits, child care facilities, and restaurants

Shelters
Shelters typically refer to places or structures designed to provide temporary housing or refuge for people or animals in need. They serve various purposes depending on the context:

- **Homeless shelters**: These provide temporary housing and support services for individuals experiencing homelessness, offering a safe place to sleep, meals, and sometimes counseling or job assistance.
- **Emergency shelters**: Often set up in response to natural disasters (such as hurricanes, earthquakes, or wildfires), these shelters provide immediate refuge and basic necessities to people displaced by a disaster.
- **Animal shelters**: These are facilities that rescue, rehabilitate, and rehouse abandoned or stray animals. They provide shelter, food, medical care, and adoption services for pets in need.
- **Domestic violence shelters**: These shelters offer a safe haven for individuals and families fleeing abusive situations. They provide confidential housing, counseling, legal advocacy, and other support services.
- **Refugee shelters**: Temporary housing facilities for refugees who have fled their home countries due to persecution, conflict, or disaster. Refugee shelters offer basic amenities and support while individuals await resettlement or other long-term solutions.

Obtaining commercial insurance for shelters can present several challenges. Some of the common challenges include:

- **High-risk profile**: Shelters often deal with vulnerable populations or house animals, which are considered higher risk by insurance providers. This may lead to higher premiums or difficulty in finding coverage.
- **Financial constraints**: Many shelters operate on tight budgets, relying heavily on donations and government funding. Affording comprehensive insurance coverage can be financially burdensome, especially if premiums are high to cover the associated risk.
- **Location**: The location of the shelter can influence insurance availability and costs. Shelters located in areas prone to natural disasters or higher crime rates may face increased insurance premiums or exclusions.
- **Lack of property ownership**: Some shelters may operate out of leased or borrowed facilities, which can complicate insurance coverage. The lack of ownership may limit the types of insurance available or affect coverage terms.
- **Legal and liability issues**: Shelters may face liability risks related to the individuals they house or the animals they care for. Insurance providers may scrutinize these risks and require stringent risk management practices or higher premiums.
- **Coverage specificity**: Shelters may require specialized insurance coverage tailored to their unique operations and risks. Finding an insurance provider willing to customize coverage to meet these specific needs can be difficult.
- **Public perception and stigma**: Some insurance providers may have reservations about insuring shelters due to societal perceptions or stigma associated with the populations they serve, such as homeless individuals or victims of domestic violence.

To address these challenges, shelters should work with insurance brokers or agents who specialize in nonprofit or social service organizations. These professionals can help navigate the insurance market, find appropriate coverage options, and negotiate terms that balance risk management with financial feasibility. Additionally,

shelters may benefit from implementing strong risk management practices to mitigate potential liabilities and demonstrate their commitment to safety and responsible operation.

Nonprofits

Nonprofit organizations face several challenges when seeking to obtain commercial insurance that are distinct from those encountered by for-profit businesses. Some of the key challenges include:

- **Risk perception**: Insurance providers may perceive nonprofits as carrying higher risks due to the nature of their operations (such as working with vulnerable populations, providing social services, or operating in high-risk environments). This consideration can lead to higher premiums or difficulties in obtaining comprehensive coverage.
- **Limited budgets**: Nonprofits often operate on tight budgets, relying heavily on donations, grants, and other sources of funding to sustain their operations. Affording insurance premiums, especially those that are higher to cover the associated risks, can strain financial resources.
- **Complexity of coverage needs**: Nonprofits may require specialized insurance coverage tailored to their specific activities and risks. For example, an organization providing health care services may need coverage for medical malpractice, while an organization involved in youth programs may need liability coverage for accidents during activities.
- **Volunteer and employee risk**: Nonprofits often rely on volunteers who may not be covered under typical insurance policies. Ensuring adequate coverage for volunteers, as well as employees, can be a challenge.
- **Lack of insurance knowledge**: Nonprofits may lack expertise in navigating the insurance market, understanding policy terms, and evaluating coverage options. This can lead to challenges in selecting appropriate insurance products that meet their needs.
- **Coverage exclusions**: Some insurance policies may have exclusions that specifically affect nonprofits. For example, coverage for fundraising events, directors and officers liability, or cyber liability may be limited or require additional endorsements.
- **Public perception and stigma**: Insurance providers may have reservations about insuring nonprofits due to perceptions about their financial stability, operational risks, or the sectors they serve (such as social services or advocacy).

<u>What can nonprofits do to address these challenges?</u>

Nonprofit organizations can take several proactive steps to address the challenges they face in obtaining commercial insurance:

- **Understand their risks**: Conduct a thorough risk assessment to identify and understand the specific risks associated with their operations, activities, and environments. This allows nonprofits to better articulate their insurance needs to brokers or agents.
- **Work with specialized agent/brokers**: Partner with insurance brokers or agents who specialize in serving the nonprofit sector. These professionals have expertise in navigating the unique challenges and requirements of nonprofits and can help find suitable insurance solutions.
- **Shop around**: Don't settle for the first insurance quote received. Compare offerings from multiple insurance providers to ensure coverage is adequate, competitive in price, and tailored to the organization's specific needs.
- **Emphasize risk management**: Implement strong risk management practices to reduce the likelihood and effects of potential incidents or claims. This can include safety protocols, volunteer training, proper documentation, and adherence to legal and regulatory requirements.
- **Build relationships with insurers**: Cultivate relationships with insurance providers to establish trust and demonstrate the organization's commitment to risk management and responsible operations. This can enhance the organization's reputation and potentially lead to more favorable insurance terms.
- **Educate board members and staff**: Ensure that board members and staff members understand the importance of insurance coverage, their roles in managing risk, and the potential implications of underinsuring or not having adequate coverage.
- **Explore alternative risk financing**: Depending on the size and stability of the organization, consider alternative risk financing strategies such as captive insurance arrangements or self-insurance options. These approaches can offer greater control over coverage and costs in the long term.
- **Enhance financial management practices**: Maintain strong financial management practices to demonstrate financial stability and accountability to insurance providers. This includes transparent reporting, budgeting for insurance costs, and maintaining reserves where feasible.

By taking these proactive measures, nonprofit organizations can better navigate the challenges of obtaining commercial insurance, mitigate risks, and ensure they have the necessary protection to continue serving their missions effectively.

Child care providers

Child care providers face several challenges when seeking to obtain commercial insurance, primarily due to the nature of their operations and the specific risks involved. Some of these challenges include:

- **High-risk profile**: Insurance providers may perceive child care facilities as high risk due to the potential for accidents or injuries involving children. This consideration can lead to higher premiums or difficulties in obtaining comprehensive coverage.
- **Licensing and regulatory requirements**: Child care providers must comply with licensing and regulatory requirements. Meeting these requirements while managing costs can be challenging.
- **Child safety and liability**: Child care facilities are responsible for the safety and well-being of the children under their care. Insurance providers may scrutinize safety protocols, staff training practices, and risk management procedures when assessing coverage options.
- **Property and liability coverage**: Child care providers need coverage for both property (such as buildings and equipment) and liability (including bodily injury and property damage) risks. Finding policies that adequately cover these diverse needs can be complex.
- **Abuse and molestation coverage**: Insurance coverage for allegations of abuse or molestation is critical for child care providers. Insurers may impose strict underwriting criteria or limitations on this type of coverage due to the sensitive nature of the risk.
- **Employee practices liability**: Child care providers may need coverage for employment practices liability, such as allegations of wrongful termination, discrimination, or harassment by staff members.
- **Operations size**: Larger operations based on headcount in a dedicated location may be considered a commercial operation.
- **Cost constraints**: Many child care providers operate on tight budgets, with limited resources allocated for insurance premiums. Balancing the need for comprehensive coverage with affordability can be a significant challenge.
- **Insurance knowledge and expertise**: Owners and operators of child care facilities may lack expertise in navigating the insurance market, understanding policy terms, and evaluating coverage options. This can complicate the process of selecting appropriate insurance products.

Child care providers can take proactive steps to address the challenges they face in obtaining commercial insurance and ensuring adequate coverage for their operations:

- **Understand and assess risks**: Conduct a thorough risk assessment of the child care facility, including potential hazards, safety protocols, staff training, and compliance with regulatory requirements. Understanding the specific risks faced helps in identifying appropriate insurance needs.
- **Work with insurance specialists**: Partner with insurance brokers or agents who specialize in child care insurance. These professionals have expertise in navigating the unique challenges and requirements of the child care industry and can help identify suitable coverage options.
- **Shop around**: Compare insurance offerings from multiple providers to ensure comprehensive coverage at competitive rates. Consider factors such as coverage limits, deductibles, exclusions, and additional endorsements that may be needed to address specific risks.
- **Review and update policies regularly**: Regularly review insurance policies to ensure they accurately reflect changes in the child care facility's operations, regulations, and risk management practices. Update policies as needed to maintain adequate coverage.
- **Implement strong risk management practices**: Develop and implement robust risk management practices to reduce the likelihood and severity of incidents. This includes maintaining a safe environment, conducting background checks on staff, ensuring proper supervision of children, and implementing emergency procedures.
- **Document safety protocols and training**: Keep detailed records of safety protocols, staff training sessions, incident reports, and compliance with regulatory requirements. Documentation

demonstrates proactive risk management to insurers and can help in securing favorable insurance terms.

- **Communicate with insurers**: Build a relationship with insurance providers and communicate openly about the child care facility's operations, safety measures, and risk management efforts. This transparency can enhance insurers' confidence in the facility's risk profile.
- **Consider additional coverage needs**: In addition to general liability and property insurance, consider specialized coverages such as abuse and molestation liability, employment practices liability, cyber liability, and directors' and officers' liability insurance. These coverages address specific risks relevant to child care providers.
- **Invest in staff training and development**: Invest in ongoing training and professional development for staff members to enhance skills, maintain safety standards, and reduce risks associated with child supervision and care.
- **Stay informed about industry trends and regulations**: Stay updated on changes in child care regulations, industry trends, and emerging risks (such as cybersecurity threats). Adjust insurance coverage and risk management practices accordingly to mitigate new or evolving risks.

By taking these proactive measures, child care providers can better navigate insurance challenges, protect their operations, and provide a safe and secure environment for children under their care. Working closely with insurance specialists and maintaining a commitment to safety and compliance are key to ensuring adequate insurance coverage tailored to the unique needs of child care facilities.

Restaurants

Restaurants face several challenges when seeking to obtain commercial insurance, primarily due to the nature of their operations and the specific risks involved. Some of these challenges include:

- **High-risk factors**: Restaurants are considered high-risk businesses due to potential factors such as fires, food spoilage, employee injuries, and liability claims from customers.
- **Cost**: Premiums can be expensive due to the high-risk nature of the business. Small or new restaurants might struggle with these costs.
- **Complex coverage needs**: Restaurants need a variety of coverage types, including property, liability, workers' compensation, and business interruption insurance. Understanding and managing these complex needs can be challenging.
- **Ratio of sales**: Ratio of alcohol to food sold in restaurants/bars is a critical factor for commercial underwriting. Detailed records may be requested to substantiate initial coverage. Policy renewals will involve a premium audit.
- **Claims history**: A history of multiple claims can make it difficult to obtain affordable insurance.
- **Regulatory requirements**: Restaurants must comply with various state and local regulations, which can affect insurance requirements and costs.

Restaurant owners can take proactive steps to address the challenges they face in obtaining commercial insurance and ensuring adequate coverage for their operations:

- **Risk management**: Implementing robust risk management practices can reduce the likelihood of claims. This includes regular maintenance, employee training, and strict adherence to safety protocols.
- **Shop around**: Comparing quotes from different insurers can help find the best coverage at the most affordable price.
- **Bundling policies**: Some insurers offer discounts for bundling multiple policies together, such as property and liability insurance.
- **Consult an insurance agent or broker**: Agents or brokers can provide expert advice on the best policies for a specific restaurant's needs and help navigate the complexities of insurance coverage.
- **Maintain a good claims history**: Minimizing claims through effective risk management can help keep premiums lower.

By understanding these challenges and proactively addressing them, restaurant owners can secure the necessary insurance to protect their business effectively.

Who can I contact if I have questions?

DFR offers free help to people with insurance questions, or to check a license. Call 888-877-4894 (toll-free), visit our website at dfr.oregon.gov, or email DFR.InsuranceHelp@dcbs.oregon.gov. Should you need to file a complaint against an insurer or an agent/broker, you can do so online or call to request a paper copy be mailed.