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How to Request Assistance

Consumer Inquiries and Complaints

We at the Department of Banking and Insurance and Real Estate Commission are ready to answer any questions or inquiries you may have or open a formal complaint via our **Consumer Inquiry and Response Center (CIRC)**.

You may contact the unit in several ways - **our most convenient way is filing an ONLINE COMPLAINT (Banking - Insurance - Real Estate)**. You may also contact the unit by telephone, mail, fax or in person.

When we receive your inquiry or complaint, it is then logged into our database and a tracking number is assigned for future reference.

Listed below are the ways to contact us. Whether it is a question or a formal complaint, you will receive an acknowledgement to your inquiry.

For Inquiries and/or Assistance Filing a Complaint Including the Office of the Insurance Ombudsman

Telephone: **609-292-7272** or our Consumer Hotline **1-800-446-7467 (8:30 am to 5:00 pm EST Monday through Friday)**



Shopping for Health Insurance?
Try the **Individual Health Coverage Program (IHC)** or **Small Employer Health Benefits Program**

How to File a Formal Complaint


Choose a Complaint Type:
[Banking Formal Complaint Form](#)
[Insurance Formal Complaint Form](#)
[Real Estate Formal Complaint Form](#)

Fax: **609-777-0508** or **609-292-2431**

Mail: NJDOBI, PO Box 471, Trenton, NJ 08625-0471

Banking Complaints/Inquiries

Instructions: Complete the online form at right and submit documentation if necessary  [Banking - File Complaint ONLINE](#)

Instructions: Print the PDF form at right and fax or mail ([contact information](#))  [Banking Complaint Form \(MAIL/FAX\)](#)

Important Note: Various types of financial services providers (banks, credit unions, etc.) are regulated by different governmental agencies. In order to expedite the handling of your complaint or inquiry, you should file it with the agency that regulates the provider that gave rise to your complaint or inquiry.

The New Jersey Division of Banking has **no jurisdiction with respect to federally-chartered banks** (they may use the word "National" or "N.A." in the name) or **federally-chartered savings and loans or savings banks** (they may use the word "federal", "F.A." or "F.S.B." in the name).

Requests for assistance or inquiries regarding a **national bank or federal savings and loan or savings bank, even if it is located in New Jersey,** should be directed to:

Office of the Comptroller of the Currency (OCC)
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050
Phone: 1-800-613-6743
Web site: www.helpwithmybank.gov

The New Jersey Division of Banking has **no jurisdiction with respect to federally-chartered credit unions.** (They may use the word "federal" in its name.)

Requests for assistance or inquiries regarding a **federally-chartered credit union, even if it is located in New Jersey,** should be directed to:

National Credit Union Administration
Region II
1775 Duke Street, Suite 4206
Alexandria, VA 22314-3437
Phone: 1-800-755-1030 or 703-519-4600
Web site: www.ncua.gov

[More Consumer Banking information...](#)

Insurance Complaints/Inquiries

For General Insurance Complaints (auto, health, home, life, long-term care, etc.):

Instructions: Complete the online form at right and submit documentation if necessary

 [Insurance - File Complaint ONLINE](#)

Instructions: Print the PDF form at right and fax or mail ([contact information](#))

 [Insurance Complaint Form \(MAIL/FAX\)](#)

Important Note: Formal complaints involving all lines of insurance related problems need to be submitted to our office **in writing**. All requests for assistance or inquiries **must include** the **company name/agent's name, the policy/certificate number(s), any documentation** that will substantiate your position, and a

brief description of the problems that you have encountered. If applicable, please **include** the following with your complaint: copy of the ID card, copy of the Policy Declarations page, nonrenewal notice, premium increase notice, and/or claim denial. Be sure to use dark ink and do not highlight. Otherwise, important data may not be legible.

For Managed Care Medical Complaints, including HMOs and PPOs:

[MANAGED CARE - Information and Complaint Form](#) 

To comment on Health Insurance Rate Increases:

Health Insurance Education: Rate Review Process   

To comment on rate increases for Individual Health Coverage (IHC) or Small Employer Health Benefits (SEH) insurance policies, **e-mail RateReviewComments@dobi.nj.gov**. This e-mail address may also be found on all consumer disclosures related to New Jersey's rate increases on <https://ratereview.healthcare.gov/>.

Please Note: If you are filing a complaint about your health insurance rates, you must do so using the [Insurance Complaints/Inquiries process](#).

[More Consumer Insurance information...](#)

Real Estate Complaints/Inquiries

Instructions: Complete the online form at right and submit documentation if necessary



[Real Estate - File Complaint ONLINE](#)

Instructions: Print the PDF form at right and fax or mail ([contact information](#))



[Real Estate Complaint Form \(MAIL/FAX\)](#)

Important Notes:

Inquiries, complaints and requests for assistance regarding a **TIMESHARE PROPERTY** whether located within or outside of New Jersey should be directed to the [Bureau of Subdivided Land Sales Control of the New Jersey Real Estate Commission](#).

Inquiries regarding **OTHER TYPES OF PLANNED UNIT DEVELOPMENTS (such as condominiums, cooperatives and other non timeshare common interest ownership communities)** located WITHIN New Jersey should be directed to the [Planned Real Estate Section of the Department of Community Affairs](#).

Real Estate Appraisers are regulated by the [Department of Law and Public Safety, Division of Consumer Protection](#).

[More Consumer Real Estate information...](#)



OPRA | Open Public Records Act

OPRA is a state law that was enacted to give the public greater access to government records maintained by public agencies in New Jersey.



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