



INSURANCE COMMISSION  
OF THE BAHAMAS

## **COMPLAINT PROCESS**

Please complete the attached complaint form when making a complaint to the Insurance Commission of The Bahamas ('the Commission'). Before you file a complaint with the Commission you should first contact the insurance company or intermediary (agent, broker or salesperson) in an effort to resolve the issue(s). If you do not receive a satisfactory response you may still complete and submit the form and attach copies of any important documents that relate to your complaint.

### **TO FILE A COMPLAINT:**

#### **STEP 1: Make your complaint to the insurance company, agent or broker.**

Every company has a procedure to deal with complaints. Make a note of the person(s) with whom you have discussed the matter.

#### **STEP 2: Obtain a written response from the insurance company (on letterhead) referencing the complaint.**

If you are unable to resolve your complaint with the company, then request a letter stating its final position regarding your complaint. The Commission will only investigate complaints against a company or person licensed or registered with the Commission. This includes insurance companies and intermediaries.

#### **STEP 3: Submit complaint form along with a copy of all attachments. (Please do not send original documents.)**

Submit your complaint by email, hand or by mail addressed to the:

**The Insurance Commission of The Bahamas  
Poinciana House (former UBS Building)  
North Building, 1<sup>st</sup> Floor  
31A East Bay Street  
P. O. Box N-4844  
Nassau, N.P., The Bahamas**

**Telephone: (242) 397-4183 or 397-5969**

**Facsimile: (242) 328-1070**

**Email: [complaints@icb.gov.bs](mailto:complaints@icb.gov.bs)**

**Website: [www.icb.gov.bs](http://www.icb.gov.bs)**

#### **STEP 4: The Commission will review your written complaint.**

By your filling out and signing the Complaint Form, you are confirming that the Commission has your authorization to contact the insurance company or intermediary and request copies of any documentation in relation to your complaint. You are also confirming that the Commission may contact other persons or organizations to disclose whatever information is required to assist with the investigation of your complaint. Your signature on the Complaint Form means that you certify that the information is true and correct.