

COMPLAINT PROCESS

The Insurance Commission of The Bahamas ('the Commission') as the supervisor of insurance business in The Bahamas is responsible for ensuring sound and prudent insurance management and business practices. Persons may file a complaint with the Commission where they are aggrieved by the conduct or failure of an insurance company or intermediary (agent, broker or salesperson). The Commission will investigate your complaint¹ and will contact you once your complaint has been received and reviewed. You will be provided with periodic updates concerning the investigation and a conclusion letter will be provided to you once the investigation of your complaint is completed.

However, before filing a complaint with the Commission, please note the following steps in the complaint process:

STEP 1: Make a complaint to the insurance company, agent or broker.

You should first contact the insurance company or intermediary in an effort to resolve the issue(s). Every company has a procedure to handle complaints. Make a note of the person(s) with whom you discussed the matter.

STEP 2: Obtain a written response from the insurance company, agent or broker (on letterhead) referencing the complaint.

If you remain dissatisfied with their response to your complaint, request a final position letter from the company, agent or broker, regarding your complaint.

STEP 3: Submit your complaint to the Commission

If you have received a final position letter from the insurance company or intermediary and remain dissatisfied with the response, decisions or actions of the insurance company or intermediary, you may submit a written complaint to the Commission either online, via email, or in person as follows:

- A. Online Submission via the Commission's website (www.icb.gov.bs); or**
- B. Email submission to complaints@icb.gov.bs; or**
- C. In person at the Commission's offices at Silk Cotton House, Prospect Ridge Road.**

NB: Ensure that you upload or provide all supporting documents when submitting your complaint to the Commission.

¹ By submitting your complaint to the Commission, you authorize the Commission to contact the insurance company or intermediary relevant to your complaint, and to contact other persons or organizations and disclose information necessary to assist with the investigation of your complaint. Your submission of a complaint certifies that the information provided is true and correct.