



CALIFORNIA TEACHERS ASSOCIATION

California Casualty Complaint Form
CTA Advisory Panel on Endorsed Services

Name	
Address	
City, State, Zip Code	
Home Phone	
School Phone	
CTA Membership Number	

To register your complaint with the CTA Advisory Panel on Endorsed Services, please complete this form and return it to the Risk Management and Member Benefits Department at the address listed below. **Before your situation can be investigated, your signature is required in two places on the back of this form.**

Policy Number

I have contacted the State Department of Insurance regarding my complaint. Yes No

Issues of Your Complaint

- 1) _____
- 2) _____
- 3) _____

Solution You Desire

Please describe the situation, providing specific facts and dates. Attach copies of all relevant documents, including unpaid bills for insurance claims. Attach additional pages if necessary.

AUTHORIZATION TO OBTAIN INFORMATION

I hereby make and appoint the Board of Directors of the California Teachers Association, or any of its authorized representatives, as my personal representative and agent for the purpose of conferring with authorized representatives of the CTA sponsored or approved insurance, special or member benefit programs, or company against which I have a complaint.

“I consent to the release of all information, including medical information, in the possession of said program or company relating to the subject of my complaint, to the authorized representatives of the CTA Board of Directors, without limitation of any kind. Any information released to the CTA Board of Directors will not be released by the CTA Board of Directors to any other person or organization except those persons directly involved in the handling of my complaint, or other person or organization performing business or legal services in connection with my application or claim, or as may be otherwise lawfully required or as I may authorize.”

Member's Signature _____

Date _____

In order for your complaint to be considered and ruled upon by the CTA Advisory Panel on Endorsed Services, you must agree to be bound by the Evidence Code Section 1152.5 in the panel session of your claim. Please feel free to consult an attorney about agreeing to be bound to Evidence Code Section 1152.5. The panel session is a form of mediation and the references below to “mediation” should be so understood. If you do not agree to be bound to this section, the Panel will not consider your claim.

Evidence Code Section 1152.5 provides:

(a) Subject to the conditions and exceptions provided in this section, when persons agree to conduct and participate in a mediation (i.e., this panel session)* for the purpose of compromising, settling or resolving a dispute:

(1) Evidence of anything said or of any admission made in the course of the mediation is not admissible in evidence, and disclosure of any such evidence shall not be compelled, in any civil action in which, pursuant to law, testimony can be compelled to be given.

(2) Unless the document otherwise provides, no document prepared for the purpose of, or in the course of, or pursuant to, the mediation, or copy thereof, is admissible in evidence, and disclosure of any such document shall not be compelled, in any civil action in which, pursuant to law, testimony can be compelled to be given.

(b) Subdivision (a) does not limit the admissibility of evidence if all persons who conducted or otherwise participated in the mediation consent to its disclosure.

Having read the foregoing, I hereby agree to be bound by Evidence Code Section 1152.5 as a condition of the CTA Advisory Panel on Endorsed Services considering my claim as described on this form.

Member's Signature _____

Date _____

*(Not in the original text of the Section; added for sake of clarification)

CTA ADVISORY PANEL ON ENDORSED SERVICES

One of the unique benefits of being a CTA member and participating in a CTA-endorsed program is the right to have your concerns reviewed by the **CTA Advisory Panel on Endorsed Services**. An advisory committee of the CTA Board of Directors, the Panel is composed of twelve (12) teacher-members and is responsible for ensuring that CTA members who have a problem with a CTA-endorsed company will have a fair and impartial review of their concerns.

How Do I File a Complaint?

Complete the *CTA Advisory Panel Complaint Review Request Form* and return it to the CTA Risk Management and Member Benefits Department in Burlingame. Complaint forms are available through the CTA Regional Resource Centers or the Risk Management and Member Benefits Department.

What Happens Once My Complaint is Filed?

The CTA Risk Management and Member Benefits staff will attempt to resolve your issues with the CTA-endorsed company. If your concerns cannot be resolved to your satisfaction, the Panel will review your complaint at its next scheduled meeting. The Panel meets approximately four (4) times a year, and complaints must be filed at least five (5) business days prior to the scheduled meeting date.

The Panel's Review and Recommendation

In advance of the meeting, the Panel will receive copies of the documentation you and the CTA-endorsed company have provided. At the meeting, the Panel will review your complaint and ask for additional information or clarification as needed. The CTA Risk Management and Member Benefits staff will advocate your position before the Panel, or you may make a personal appearance at the meeting and communicate your concerns directly to the Panel members.

After the issues have been explored, the Panel will evaluate the merits of your complaint and make a recommendation to either: 1) sustain your position, 2) sustain the company, or 3) recommend a compromise solution. The Panel's decision is made in Executive Session and is binding to the company.*

Written notification of the Panel's decision will be mailed to you on the next business day following the Panel meeting.

Although you may disagree with the Panel's decision, your complaint will not be re-evaluated by the Panel unless substantial, new evidence is introduced.

Who are the CTA-Endorsed Companies?

California Casualty for Auto and Homeowners Insurance

First Financial Credit Union*

Teachers Service Association for Travel and Discount Services

UnumProvident for Group Life and Disability Insurance

*Due to credit union laws, complaints involving loans or creditworthiness are not binding on the company.