



Consumer Affairs Division
Arizona Department of Insurance
100 North 15th Avenue, Suite 102
Phoenix, Arizona 85007-2624

Phone: (602) 364-2499

Consumers@azinsurance.gov

A CONSUMER GUIDE TO THE ARIZONA DEPARTMENT OF INSURANCE

OUR MISSION IS...

to faithfully execute the state insurance laws in a manner that protects insurance consumers and encourages economic development.

WEB SITE

Visitors to insurance.az.gov can download Department of Insurance publications and forms, get answers to frequently asked questions and find other insurance-related resources. There is also a "License Search" feature so you can make sure that your insurance professional and insurance company are licensed in Arizona.

CONSUMER AFFAIRS

The **Consumer Affairs Division** provides a wide range of services and information to the insurance consuming public:

- The *Consumer Services Section* helps consumers with insurance questions or problems on the phone, online, or by mail;
- The *Health Care Appeals Section* administers the external appeals portion of the health care appeals process. For more information about your appeal rights, request our Consumer Guide on Health Care Appeals; and

INVESTIGATIONS AND EXAMS

The **Investigations Division** investigates allegations of wrong-doing by insurance companies, agents and other entities licensed by the Department.

The **Market Oversight Division** examines insurance companies' practices regarding marketing, rating, cancellations, privacy and unfair claim-settlement practices.

FRAUD UNIT

The Fraud Unit investigates complaints of attempted fraud by individuals against insurance companies, and refers them to the Attorney General for prosecution. Fraud raises the cost of insurance for all consumers. The most common types of insurance fraud involve false or inflated claims, misrepresentations when applying for insurance to obtain coverage or lower rates, and billings from professionals seeking reimbursement for services that were not performed. Insurance fraud is a felony. Penalties range from 1-1/2 years to 10 years in prison, plus restitution and fines.

LICENSING

The Licensing Section issues and renews licenses for qualified producers, bail bond agents, adjusters, surplus lines brokers and other insurance professionals. Over 250,000 individuals and firms are licensed in Arizona. Licenses are issued for a four-year term. Detailed information, licensing forms and instructions are available from the Insurance Department web site at <https://insurance.az.gov/producers>

Producer Licensing: (602) 364-4457 or (877) 660-0964.

FINANCIAL AFFAIRS

The Financial Affairs Division monitors insurance companies for solvency and soundness. The Division reviews quarterly and annual financial statements and periodically conducts detailed financial examinations of domestic insurance companies. The Division issues certificates of authority to qualified insurance companies, granting them authority to transact insurance in Arizona. The Division is also responsible for collecting premium taxes and annual fees, and for maintaining insurer trust deposits held for the benefit and protection of policyholders.

RATE AND FORM DIVISION

The Life and Health Section administers Arizona laws pertaining to life and health insurance plans and policies. The Division reviews life and health insurance policies to make sure they comply with state law. This Division has responsibility for oversight of health care service delivery by HMOs and prepaid dental plans. The Division also administers the health care provider timely pay and grievance law.

The Property and Casualty Section administers Arizona laws related to property and casualty insurance rates and policy forms. For example, it reviews auto and homeowner policies to assure they comply with the law and are readable and understandable. The Division also monitors the property and casualty marketplace to determine whether competition exists and whether insurance is available.

RECEIVERSHIP DIVISION

The Receivership Division supervises and coordinates receiverships of insolvent insurers.

GUARANTY FUNDS

The Arizona Insurance Guaranty Funds provide a safety net to protect consumers from financial loss if an insurance company becomes insolvent. Subject to statutory limits and other conditions, the Life and Disability Insurance Guaranty Fund and the Property and Casualty Insurance Guaranty Fund pay certain claims of policyholders and other claimants owed by an insolvent insurance company. Assessments against licensed insurers and monies recovered from the estates of insolvent insurance companies are used to pay claims.

HOW TO CONTACT THE ARIZONA DEPARTMENT OF INSURANCE

Consumer Assistance and Publications

Provide questions, complaints and requests for publications about insurance in person, by mail, or by phone, fax or e-mail:

Consumer Affairs Division
Arizona Department of Insurance
100 North 15th Avenue, Suite 102
Phoenix, Arizona 85007-2624

Phone: (602) 364-2499 or (800) 325-2548 outside Greater Phoenix Area

E-mail: Consumers@azinsurance.gov

Fraud Unit

Phone: (602) 364-2140
Fax: (602) 912-8419
E-mail: Investigations@azinsurance.gov

Office Location

100 North 15th Avenue, Suite 102
Phoenix, Arizona 85007-2624

Persons with disabilities may request materials be presented in an alternative format by contacting the ADA Coordinator at (602) 364-3100. Requests should be made as early as possible to allow time to procure the materials in an alternative format.
