

# PRESS RELEASE

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### **State Insurance Consumer Services Unit Handles 105,072 Calls in 1999, Assists Policyholders in Settlements of \$4.85 Million**

Arizona consumers received settlements in 1999 of \$4.85 million, aided by the Arizona Department of Insurance Consumer Services and Investigations Division, Charles R. Cohen, director of the agency, announced today.

Cohen also said that a reorganization of the Consumer Services and Investigations Division, implemented a year ago, has enabled the Insurance Department to respond to consumer complaints more quickly. Several positions were transferred to the Consumer Services unit, Cohen said.

"It is important to respond to consumer questions and complaints as quickly and as fully as possible," Cohen said. "The reallocation of personnel improved our response time to consumers."

Under the reorganization, a special Life and Health Insurance Unit and a Property and Casualty Unit were established to make it easier for consumers with questions or complaints about specific types of insurance to get the information they need.

During 1999, the Consumer Services and Investigations Division received 105,072 telephone inquiries from policyholders and claimants, Cohen said. Inquiries often involve a delay or denial in paying claims. Cohen pointed out that the Insurance Department provides information and assistance on claim issues, but cannot adjudicate them.

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In addition to the telephone calls received, investigators processed 5,493 written complaints and met with 1,151 consumers at the Department of Insurance, 2910 N. 44th St., Phoenix. The Division's toll-free number statewide is (1-800) 325-2548.

As a result of investigations by the Insurance Department 82 licensees were disciplined in 1999, resulting in 12 revocations, seven suspensions, \$32,500 in fines and \$70,000 in ordered restitution.

The Consumer Services and Investigations Division maintains a Hotline Monitor, which provides assistance and guidance to consumers throughout the state who are having difficulty obtaining liability insurance for their home or auto. The hotline number is (602) 912-8450.

The division also provides consumers with a variety of pamphlets, literature and shopping guides. The list includes:

- Consumers Guide to Group Health Insurance
- Consumers Guide to Individual Health Insurance
- Health Care Appeals brochure
- Managed Care Complaint Ratio brochure
- Personal Lines Complaint Ratio brochure
- Automobile Premium Comparison Survey
- Consumers Guide to Automobile Insurance
- Homeowners Premium Comparison Survey
- Consumers Guide to Homeowners Insurance
- How to Resolve Insurance Complaints
- Insurance Regulator: External Newsletter
- Consumers Guide to Arizona Department of Insurance Services
- Fighting Insurance Fraud in Arizona
- Guide to Health Insurance for People with Medicare
- List of Arizona Accountable Health Plans
- List of Arizona Health Care Appeals External, Independent Reviewers
- List of Medicare Supplement/Medicare Risk Plans
- Long Term Health Care Companies
- Mobile Homeowners' Premium Comparison Survey
- A Shopper's Guide to Long-term Care Insurance
- Some Questions to Consider in Choosing an Insurance Company

Publications are available on the Insurance Department web site at [www.state.az.us/id](http://www.state.az.us/id) or by calling (602) 912-8444 or (1-800) 325-2548. The Medicare guide, Shopper's Guide to Long-term Care Insurance and Questions to Consider in Choosing an Insurance Company are only available by phone or at the Insurance Department office, 2910 N. 44<sup>th</sup> St., Phoenix, Suite 210.