

PRESS RELEASE

JANE DEE HULL
GOVERNOR



CHARLES R. COHEN
DIRECTOR

ARIZONA DEPARTMENT OF INSURANCE

2910 North 44th Street, Suite 210, Phoenix, Arizona 85018-7256 · (602) 912-8456 · FAX: (602) 912-8452
www.state.az.us/id

Media Contact: Don Harris
Public Information Officer
(602) 912-8402

2000-12
For Immediate Release
July 13, 2000

State Insurance Department Produces Consumer Brochures in Spanish

The Arizona Department of Insurance has published a Spanish version of popular brochures to assist Hispanic consumers with their insurance questions and needs.

All publications are free, and are posted in a special section on the Insurance Department Internet web site at www.state.az.us/id.

State Insurance Director Charles R. Cohen said the brochures focus on auto and homeowners insurance, health care appeals, and how to resolve complaints. "We recognize that Spanish speaking Arizonans also need information about insurance products and their rights as insurance consumers," Cohen said. "Price is always an important consideration, but consumers should also consider an insurer's reputation for handling claims and policyholder service, and the specific insurance coverages available. These brochures should be used by consumers as they comparison shop. We always recommend that consumers consult an insurance professional before making a decision on coverage."

The publications available in Spanish are:

- **2000 Automobile Premium Comparison Survey.** Approximately 90 percent of the personal automobile insurance market in Arizona is represented by the 73 insurers that provided price quotations contained in the 56-page survey. Premiums are quoted for 12 hypothetical drivers whose ages, driving records and vehicle use vary. The quotes are for drivers who live in Phoenix, Scottsdale, Mesa, Glendale, Tucson, Casa Grande, Flagstaff, Nogales, Safford, and Yuma.

-more-

- **A Consumer Guide to Automobile Insurance** explains the types of coverage, including mandatory minimums, and offers suggestions on how to shop for auto insurance and how to reduce your premium costs.
- **2000 Homeowners Premium Comparison Survey** lists premiums for homes valued at three prices in Phoenix, Glendale, Mesa, Tucson and Flagstaff. More than 80 insurance companies participated in the survey, which offers comparisons for dwellings valued at \$85,000, \$120,000 and \$150,000.
- **How to Resolve Insurance Complaints** explains how individuals can try to solve their insurance-related problems. In addition, the brochure spells out what the Insurance Department can do to help.
- **A Consumer Guide to Health Care Appeals** explains how the process works. Appeals can be filed in cases where health care claims or services have been denied. If the consumer is not satisfied with the insurer's decision on a formal appeal, an external independent review can be requested.
- **Personal Lines Complaint Ratios** lists complaints lodged against auto and homeowners insurers.

In addition, a Spanish version of a brochure listing premium comparisons for Mobile Home insurance is expected to be available by the end of July.

Spanish publications can be obtained from the Insurance Department web site or by phoning (602) 912-8444 in the Phoenix area or (1-800) 325-2548 statewide. Or, consumers can pick up a copy of the publications at the Insurance Department office in Phoenix at 2910 N. 44th St., or in Tucson at 400 W. Congress St, Suite 152.