

PRESS RELEASE

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Arizona Insurance Department Publishes 2000 Complaint Ratios

The Arizona Department of Insurance has published its 2000 complaint ratios for managed health care organizations and personal lines insurance (auto and homeowners insurance). The Managed Care Complaint Ratio pamphlet contains complaint information for the 10 health maintenance organizations, eight pre-paid dental plans and four non-profit service corporations doing business in Arizona. The Personal Lines Complaint Ratio, which is also available in Spanish, provides complaint ratios for nearly 140 auto and homeowner insurance companies with more than 4,500 vehicles or homes insured in Arizona.

"Individual consumers as well as businesses shopping for employee benefits, are encouraged to shop around for insurance products, just as they would for any significant purchase they make," said Director Charles Cohen. "The auto and homeowner insurance markets are especially competitive. Premiums vary widely between companies. In addition to price, consumers should consider a company's service to its policyholders and the type of coverage offered. The Complaint Ratio brochures give consumers additional, objective information to use in their comparison shopping."

These ratios represent the number of written complaints received by the Insurance Department per 1,000 individuals covered by each insurer during the 2000 calendar year. For example, a company with policies covering 100,000 individuals, cars or homes that receives 52 complaints would have a complaint ratio of 0.52.

These brochures enable consumers to compare the number of complaints lodged against managed care organizations or auto and homeowners insurance companies. Complaint ratios represent the total number of written complaints received by the Department against individual companies, but do not reflect a determination by the Insurance Department regarding the merits of each complaint. A ratio for a particular company, taken alone, has no absolute meaning. However, they are informative when viewed in comparison to each other.

Copies of the Managed Care or Personal Lines Complaint Ratio pamphlets may be obtained by visiting the Insurance Department web page at www.state.az.us/id or by calling or writing to: Arizona Department of Insurance, Consumer Assistance, 2910 N. 44th Street, Suite 210, Phoenix, AZ 85018; (602) 912-8444 (Phoenix); (1-800) 325-2548 (Statewide), (520) 628-6370 (Tucson).