

PRESS RELEASE

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STATE INSURANCE DEPARTMENT LAUNCHES CAMPAIGN TO ASSIST RURAL CONSUMERS

The Arizona Department of Insurance is launching an informational campaign to acquaint residents of rural communities with consumer-related programs and services at the department.

Charles R. Cohen, director of the Insurance Department, said Governor Jane Dee Hull expressed concern that rural Arizonans may not always receive the information they need to make wise insurance choices or to challenge unfavorable decisions by insurance companies.

“I know that insurance consumers in rural areas face issues that are unique to rural economies and lifestyles,” Cohen said. “We are as interested in and concerned about those issues as we are with urban consumer issues. No matter where in Arizona you live, this is your insurance department.”

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He continued: "The Arizona Department of Insurance is a consumer protection agency. We help consumers in many ways, but we can't be of assistance if individual policyholders are unaware of our services."

Cohen outlined several divisions, programs and services at the Insurance Department that are designed to inform and protect consumers. Detailed reports on specific programs and services will be released periodically.

"Although most of the divisions have little direct contact with the public, they nevertheless are integral components of the Insurance Department's role as a consumer advocate," Cohen said.

Consumers outside the Phoenix area with insurance-related questions can call the Insurance Department at 1-800-325-2548. In the Phoenix area, the number is (602) 912-8444.

CONSUMER SERVICES AND INVESTIGATIONS

Assists consumers with insurance problems over the phone, in person or by mail, investigates complaints against insurance companies, and provides the public with a variety of consumer-oriented publications, including comparisons of insurance premiums for homeowners, mobile homeowners and automobiles.

CORPORATE AND FINANCIAL AFFAIRS

Monitors insurance companies for solvency and compliance with applicable laws. Conducts a detailed financial examination of each Arizona-based insurer every three-to-five years.

FRAUD UNIT

Investigates complaints of attempted fraud by individuals against insurance companies.

GUARANTY FUNDS

Provides a safety net to protect consumers from financial loss if an insurance company becomes insolvent.

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LICENSING

Issues licenses to agents, brokers and others in the insurance industry, carefully reviewing the qualifications and background of applicants.

LIFE AND HEALTH

Regulates life and health insurance plans, and administers a new health care appeals program that enables policyholders to appeal to the state adverse decisions by insurance companies.

MARKET CONDUCT

Reviews insurance companies' marketing, rating, underwriting and claims practices, focusing on unfair trade or claim-settlement practices.

RATES AND REGULATIONS

Administers Arizona laws related to property and casualty insurance rates and forms, and issues four consumer-oriented publications a year: Automobile Premium Comparison booklet (twice a year); Homeowners' Premium Comparison and Mobile Homeowners' Premium Comparison, once a year.

RECEIVERSHIP

Supervises and coordinates receivership of insolvent insurers.

TUCSON OFFICE (520/628-6370)

Provides a range of services to residents of southern Arizona and offers a direct link to the Department of Insurance office in Phoenix.

So, if you have a question or a complaint regarding insurance, you can write to the Arizona Department of Insurance at 2910 N. 44th Street, Suite 210, Phoenix, AZ 85018, or call 1-800-325-2548.