

PRESS RELEASE

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1999-17
For Immediate Release
August 25, 1999

Arizona Insurance Dept. Publishes Three Free Brochures on Resolving Complaints, Shopping for Auto Insurance, Homeowners Premium Comparison Survey

The Arizona Department of Insurance published two new consumer-oriented brochures this month covering auto insurance and resolving complaints and an expanded premium comparison survey for homeowners. All three publications are free.

"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.

Arizona Insurance Director Charles R. Cohen said, "Auto insurance is an expensive insurance purchase for most consumers, and is required by law, so it is important that you shop around and know what you are buying."

The updated and expanded 16-page "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.

Cohen said the purpose of the homeowners survey is to enable insurance consumers to more easily compare the cost of insurance in their area. "The wide range of premiums clearly demonstrates the saving an average consumer can realize by taking the time to compare rates," Cohen said.

The survey offers comparisons for dwellings valued at \$85,000, \$120,000 and \$150,000. Previous surveys listed premiums on dwellings in a single dollar amount.

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“Let me emphasize that while price is always a consideration, consumers should also consider the service the insurer provides and its reputation,” Cohen said. Cohen suggested that consumers should review the Insurance Department’s Complaint Ratio brochure to see how many complaints have been filed against specific companies.

“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.

The Insurance Department receives approximately 100,000 calls a year from consumers with complaints or questions regarding insurance. The complaint brochure will help guide consumers through the process of resolving insurance problems, Cohen said.

To receive a copy of the brochures, consumers may call (602) 912-8444, (1-800) 325-2548 or in Tucson, (520) 628-6370. In addition, the Insurance Department web site at www.state.az.us/id contains the three publications and an abundance of insurance-related information.