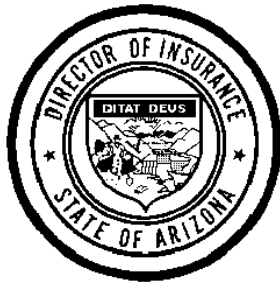

STATE OF ARIZONA

HOW TO RESOLVE

INSURANCE

COMPLAINTS



Jane Dee Hull, Governor

Charles R. Cohen, Director

**Arizona Department of Insurance
2910 N. 44th Street, Suite 210
Phoenix, Arizona 85018-7256**

**(602) 912-8444
(1-800) 325-2548
(520) 628-6370 Tucson**

web site: www.state.az.us/id

WHAT TO DO IF YOU HAVE AN INSURANCE COMPLAINT

The Arizona Department of Insurance is dedicated to consumer protection, but you may not need to contact the Department to resolve most disputes with an insurance agent or company.

Try to Solve Your Dispute

Insurance is a very competitive business. A good company will attempt to amicably resolve disputes.

Start with the agent.

If you are not satisfied, contact the company's customer service officer.

If you are unable to resolve a disputed claim with your insurer, ask about the company's procedures for appealing decisions.

It is your right at all times to consult an attorney regarding the dispute.

Call the Arizona Department of Insurance

If you cannot resolve your problem, you may contact the Consumer Services Section of the Arizona Department of Insurance at one of the following offices:

2910 N. 44th Street, Suite 210
Phoenix, Arizona 85018
Phone: 602-912-8444
Toll Free: 1-800-325-2548

400 W. Congress Street, Suite 152
Tucson, Arizona 85701
Phone: 520-528-6370 (Tucson)

The Insurance Department has established Life & Health and Property & Casualty units within the Consumer Services Section to assist consumers with inquiries concerning specific kinds of insurance. Our consumer specialists will attempt to answer your questions over the phone and explain any additional steps you should take to resolve your problem. Our staff will give you honest, unbiased answers. If it appears that the company has done nothing wrong, or that the Department does not have the authority to resolve your problem, we will tell you.

WHAT THE INSURANCE DEPARTMENT CAN DO

The Department **does** have the authority to address allegations that the insurance code has been violated. The Department can investigate allegations that:

An insurance licensee, (such as an agent, broker or adjuster) or an insurance company representative, has made a misrepresentation to you.

Deceptive statements were made to you by an insurance licensee or an insurance company representative.

An insurance licensee or insurance company representative has misappropriated money from you.

An insurance licensee or insurance company representative has acted in an illegal or inappropriate manner with respect to your insurance policy.

WHAT THE INSURANCE DEPARTMENT CANNOT DO

The Department does **not** have the authority to decide contractual disputes when there is no evidence that an insurer or agent has violated the insurance code. For example, the Department cannot:

Make determinations as to who was at fault in an accident, make monetary awards, adjust losses, or determine damages or the value of property.

Make binding determinations about contract provisions unrelated to regulatory requirements or compel a favorable action on a complaint if not supported by the facts and the law.

Decide many questions of disputed fact, provide legal services that may be required to settle complicated problems, or provide opinions.

INSURANCE DEPARTMENT COMPLAINT PROCESS

If you wish to file a complaint with the Department, you can do so in a letter or we can provide you with a complaint form. To speed the process, include the following information:

Your name, address and daytime telephone number.

The name of your insurance company, the policy number, the type of insurance involved and the name of the agent, broker or adjuster.

A full explanation of the problem, including attempts you made to resolve it. Specify whom you talked to and what you were told.

Copies of any documentation you have to support your case including notes of phone conversations.

If your complaint raises matters within the Department's jurisdiction, we will usually send the company a copy of your complaint and ask that they resolve it or explain their side of the story. Most companies are cooperative in resolving consumer complaints at our request. At the conclusion of our inquiry, we will notify you of the results.

HEALTH CARE APPEALS

If your complaint involves health insurance regarding denial of a claim or a request for a medical procedure, you can file a formal appeal. The first step is to appeal directly to the insurance company. Appeals may ultimately be referred to the Arizona Department of Insurance or to an independent reviewer approved by the Insurance Department. A summary of how the appeals process works is available from the Department.

An abundance of insurance-related information, including tips for consumers, is available on our web site at www.state.az.us/id or by calling (602) 912-8444; (1-800) 325-2548, or (520) 628-6370 in Tucson.

The Insurance Department cautions consumers that this Guide is merely to provide basic information.

Persons with a disability may request that materials be presented in an alternative format by contacting the ADA Coordinator at (602) 912-8456. Requests should be made as early as possible to allow time to procure the materials in an alternative format.