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PRESS RELEASE

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DIFI CONSUMER ASSISTANCE RESULTS IN OVER \$4 MILLION IN RESTITUTION PROVIDED TO ARIZONA CONSUMERS IN PAST YEAR

Phoenix — The Arizona Department of Insurance and Financial Institutions (DIFI) assisted Arizona consumers in obtaining over \$4 million in reimbursements and restitution in the past year on matters involving insurance claim settlements, home warranty payments, surprise medical bill disputes, and premium refunds. The most common complaints the Department received included claim delay, claim denial, unsatisfactory settlement offers, and agent handling.

Examples of matters DIFI assisted in resolving include:

- A consumer received over \$26,000 in a claim settlement for a totaled vehicle after filing a complaint with DIFI when an insurer failed to respond to a claim and deliver payment. After receiving the complaint, DIFI contacted the company, which quickly contacted the consumer and settled the claim.
- After receiving surprise bills regarding a family member's emergency room and hospital visits, a consumer contacted DIFI's surprise out-of-network billing dispute resolution program, which ultimately enabled the consumer to save \$2,540.
- After contacting an insurer following a consumer complaint, DIFI discovered additional information from the consumer was required to settle the case. After assisting the consumer with the process for submitting that information, the consumer provided the information and immediately received almost \$45,000 to settle the claim.

"I am proud of the results delivered in the past year by our hardworking consumer assistance team," said DIFI Director Evan Daniels. "Consumer protection will always be an important pillar of DIFI's mission and we are always ready to assist where we can and provide good information whenever possible."

Tips to Make the Insurance Claims Process Easier

Before you have a claim:

- **Know your policy.** Take time to read your policy and ask questions of your insurance representative.
- **Inventory your personal property.** Make an inventory of your personal belongings today! There are simple smart-phone and tablet apps that make this process fast and easy.
- **Get an insurance check-up.** Are you comfortable with the type and amount of coverage you have? You could be paying for coverage you no longer need.
- **Know your healthcare appeal rights.** Arizona law affords broad rights to appeal denied health insurance claims or services and nearly 50% of those initial denials are overturned.
- **Keep in touch.** Keep your insurer or agent apprised of significant events that can affect your insurance, such as change of address, new car, home improvements, or advising your health insurer if you're admitted to the hospital. Notify your insurer of any new dependents or new drivers.

During the claim process:

- **File your claim as soon as you can.**
- **Provide complete, correct, prompt information.**
- **Take notes and keep all correspondence.** Whether from your insurer or agent, keep copies of all notices, statements, and correspondence; take notes on all telephone conversations or in-person meetings, including dates, names, titles and a summary of conversation details, especially on health insurance issues.
- **Keep records of your time and expenses.**
- **Mitigate damages.** Make temporary or emergency repairs to property (*keep all receipts!*); an insurance company may deny a claim if you make permanent repairs *before* they have the opportunity to inspect the damage. Keep damaged personal property for adjuster inspection, and, if possible, take photographs or video of the damage before making temporary repairs.
- **Consider getting independent repair estimates before you meet with the claims adjuster.**
- **Ask questions about your claim.** If there is a disagreement about the claim settlement, ask the company for the specific policy language in question and insist on a written explanation of the reason for any claim denials and the specific policy terms the company is relying upon in denying the claim.
- **Don't rush into a settlement.** If the insurance company's first settlement offer does not meet your expectations, negotiate and ask for itemized explanations. Research the value of a comparable vehicle or the replacement cost of your belongings and use this information to

support your counter offer. Research whether there are any deadlines for making repairs or settling a claim.

If you believe you have been a victim of improper insurance practices, you can file a complaint by visiting [DIFI's website](#). Consumers can also contact DIFI with insurance questions at (602) 364-2499 or insurance.consumers@difi.az.gov.

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