

**Katie Hobbs, Governor**  
**Barbara Richardson, Director**

## PRESS RELEASE

**FOR IMMEDIATE RELEASE**

Media Contact: James McGuffin  
[James.mcguffin@difi.az.gov](mailto:James.mcguffin@difi.az.gov)

May 10th, 2023

### **DIFI CONSUMER ASSISTANCE RESULTS IN OVER \$10 MILLION IN RESTITUTION PROVIDED TO ARIZONA CONSUMERS IN 2022**

**Phoenix** — The Arizona Department of Insurance and Financial Institutions (DIFI) assisted Arizona consumers in obtaining over \$10 million in reimbursements and restitution in the past year on matters including insurance claim settlements, home warranty payments, surprise medical bill disputes, and premium refunds. As part of the process, DIFI assisted over 5,000 Arizona consumers. The most common complaints DIFI handled included insurance claim delays, claim denial, unsatisfactory settlement offers, and adjuster handling.

“An important part of DIFI’s mission is to work with the regulated-industry to settle consumer disputes,” said DIFI Director Barbara Richardson. “DIFI’s consumer assistance team has produced outstanding results over the past year that have contributed significantly to its mission of protecting and educating consumers.”

#### **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.
- **Independent Adjusters.** You shouldn’t feel rushed into hiring an adjuster before you are ready. Take time to read and understand the terms, including the fees, before signing a contract.
- **Get an insurance check-up.** Are you comfortable with the type and amount of coverage you have? You should regularly evaluate your coverages and limits.

- **Know your healthcare appeal rights.** Arizona law affords broad rights to appeal denied health insurance claims and denied requests for health care services; 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 a change of address, purchase of a new car, addition of a new driver, improvements to your home, or advising your health insurer if you're admitted to the hospital or have a new dependent.

**During the claim process:**

- **File your claim as soon as you can.**
- **Provide complete, correct, and 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.**
- **Auto Body Shops.** When choosing an auto body shop, ask the insurer if there are preferred shops you should consider. When considering an auto body shop, ask them up front for any additional fees they may have and request a breakdown of those fees including storage fee costs.
- **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](mailto:insurance.consumers@difi.az.gov).

####