



Office of the Director
Arizona Department of Insurance
100 N. 15th Avenue, Suite 261, Phoenix, Arizona 85007-2630
Phone: (602) 364-2393 | Web: <https://insurance.az.gov>

Douglas A. Ducey, Governor
Christina Corieri, Interim Director

DOI Link: <https://insurance.az.gov/regulatory-bulletins>

Description: **AZ COVID-19 P&C Insurance News Releases & Bulletins**

Announcement/News: COVID-19-RELATED RELIEF TO PROPERTY AND CASUALTY INSURANCE CUSTOMERS

Given the extraordinary circumstances insurance customers are facing, the Arizona Department of Insurance will not take regulatory action against property and casualty insurers for COVID-19-related customer relief payments or premium forgiveness programs provided during the period of the governor-declared public health emergency, even if those payments exceed the \$100 limit in Arizona's prohibited inducement statute, so long as they are implemented in a manner that is not unfairly discriminatory to customers (e.g., the criteria for receiving relief are not unfairly discriminatory and all customers who meet the criteria receive the relief). Insurers who implement a customer relief payment or premium forgiveness program in Arizona must make an informational filing in SERFF, notifying the Department of the following:

- A detailed description of the scope and terms of the relief payment and premium forgiveness programs, including any policyholder eligibility criteria being used, if any;
- A description of the basis used to determine the % or dollar amount of the payment;
- A description of how your customers are being informed of their right to receive a payment or premium forgiveness; and
- Confirmation that your program deployment ensures that customers are not subjected to unfair discrimination.

Disclaimer: The information outlined above is provided for informational purposes only.
It is not intended, nor should it be considered as legal advice.
Please refer to the respective State website for more information.