Regulatory Activity Bulletin 2025-10 (INS)

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To: All insurers providing any insurance coverage including life and health, property, casualty, and other types of insurance for individuals, groups, and businesses operating in Arizona

From: Maria Ailor, Interim Director

Date: October 30, 2025

Re: Government Shutdown and Insurance Customer Relief; Flexibility

As the federal government shutdown remains ongoing, the Arizona Department of Insurance and Financial Institutions ("Department") is issuing this call to action to all insurers providing insurance coverage to individuals and businesses affected by the shutdown.

The Department encourages insurers operating in Arizona to assist all state and federal employees affected by the shutdown and be mindful of the difficulties individuals and businesses are experiencing. The Department encourages all insurers to work with their Arizona insureds during this time who may be experiencing temporary financial hardship because of the federal government shutdown.

The Department urges insurers to undertake for a minimum period of 60 days, at least, the following measures:

• Provide a grace period for payment of insurance premiums.

• Postpone cancellations and nonrenewals.

• Refrain from assessing late fees, penalties or cancellations related to delayed payments.

• Offer alternative payment arrangements to help consumers maintain continuous coverage.

• Communicate with affected policyholders about available options and accommodations.

Customer relief programs implemented during the emergency period will not be considered violations of the Unfair Trade Practices Act, including A.R.S. § 20-452 Prohibited Inducements, so long as the insurer administers its customer relief programs in a uniform, consistent manner that does not result in unfair discrimination between eligible customers. Insurers must continue to handle claims in accordance with regulatory timeframes.

DIFI appreciates all insurers operating in Arizona that are taking proactive steps to provide relief to affected consumers. Thank you for your cooperation and commitment to supporting Arizonans during the federal shutdown.

Questions regarding this notice may be directed to public comments@difi.az.gov.

Value Added Table

Description	Dated October 30, 2025. The Arizona Department of Insurance and Financial Institutions (DIFI) issued Bulletin 2025-10 in response to the ongoing federal government shutdown. It urges insurers offering life, health, property, casualty, and other coverage types to provide relief to affected policyholders, including state and federal employees facing financial hardship. Insurers are encouraged to implement support measures for at least 60 days. Recommended actions include grace periods for premium payments, postponing cancellations and nonrenewals, waiving late fees and penalties, offering alternative payment plans, and clearly communicating available options. Relief programs will not be considered violations of the Unfair Trade Practices Act, including A.R.S. section 20-452, if applied fairly and consistently. Insurers must continue processing claims within regulatory timeframes. DIFI appreciates insurers' efforts to support Arizonans during the shutdown and remains committed to consumer relief. Questions about the bulletin can be directed to publiccomments@difi.az.gov.
Lines of Business	**Personal P&C** Personal Automobile, Personal Credit, Personal Earthquake, Personal Flood, Personal Homeowner Warranty, Personal Homeowners, Personal Inland Marine, Personal Liability, Personal Property, Personal Title, Personal Umbrella/Excess Liability, Personal Vehicle Service Contract, Personal Watercraft **Commercial P&C** Commercial Aircraft, Commercial Automobile, Commercial Boiler and Machinery, Commercial Credit, Commercial Crime, Commercial Crop/Hail, Commercial Earthquake, Commercial Farmowners, Commercial Fidelity, Commercial Financial Guaranty, Commercial Flood, Commercial General Liability, Commercial Inland Marine, Commercial Medical Malpractice, Commercial Mortgage, Commercial Ocean Marine, Commercial Professional Liability, Commercial Property, Commercial Surety, Commercial Title, Commercial Umbrella/Excess Liability, Workers' Compensation **Life** Funeral Service Contract, Group Annuities, Group Blanket Life, Group Corporate Owned - Key Person, Group Credit Life, Group Deferred Annuities, Group Fixed Annuities, Group Industrial Life, Group Term Life, Group Universal Life, Group Variable Annuities, Group Variable Life, Group Whole Life, Individual Annuities, Individual Corporate Owned - Key Person, Individual Credit Life, Individual Deferred Annuities, Individual Fixed Annuities, Individual Industrial Life, Individual Term Life, Individual Universal Life, Individual Variable Annuities, Individual Variable Life, Individual Whole Life, Viatical Settlements **Health** Continuing Care Facilities, Group Accident, Group Blanket Medical and Disability, Group Comprehensive Major Medical, Group Credit Accident and Health, Group Critical Illness/Specified Disease, Group Dental, Group HMO/Managed Care, Group Industrial Health, Group Long Term Care, Group Long Term Disability, Group Medical/Surgical - Outpatient Benefits, Group Medicare Supplement, Group Short Term Disability, Group Stop Loss, Group Supplemental - Hospital Indemnity, Group Vision, Individual Accident, Individual Comprehensive Major Medical, Individual Credit Accident and Health, Individual Critical Illness/Specified Disease, Individual Dental, Individual HMO/Managed Care, Individual Industrial Health, Individual Long Term Care, Individual Long Term Disability, Individual Medical/Surgical - Outpatient Benefits, Individual Medicare Supplement, Individual Short Term Disability, Individual Stop Loss, Individual Supplemental - Hospital Indemnity, Individual Vision, Medicaid
Functions	Actuarial Claims General Compliance Legal Policy Management Underwriting
Subject Category	011 - All Lines 300 - The policy 580 - Fees and taxes 700 - Trade practices 720 - Information practices 760 - Premium rates / rating organizations 800 - Legal procedure / proceedings 840 - Government agencies
Status	New
Actions	New
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