

**Consumer Information and Education Features of State Insurance
Department Web Sites:
A Report to the National Association of Insurance Commissioners**

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Executive Summary

The primary goals of the project were to identify consumer information and education features in state insurance department Web sites that are useful to consumers and the different ways in which those are provided. The project also catalogs unique features found on relatively few Web sites.

The report is *not* a review of the total content of insurance department Web sites. The Consumer Federation of America report (A Study of State Insurance Departments) did an excellent job of reviewing the overall quality of state insurance department Web pages, reporting that 60% of the population live in states whose insurance department Web sites provide at least good information. CFA also graded state insurance department Web sites and recommended that states look at sites with “A” ratings as models to follow.

The balance of this report identifies specific features of Web sites, provides some general guidelines, and refers the reader to specific state insurance department Web sites. Not all of the features are of equal importance to consumers; however, evaluating the relative importance of each was beyond the resources of the author. This report comments on the following:

- **Consumer friendly design features and Web site options** - These basic features should be incorporated into Web site design.
 - ▶ *A clear link for consumers* - Since insurance departments serve various audiences, there should be one link on the department’s splash page that leads consumers to information for them.
 - ▶ *Links that work* - The good news is that most of the time most links on insurance department Web sites did work and lead the consumer to the page expected.
 - ▶ *Materials revised for PDF format* - Documents should not, for example, refer to page numbers that exist only in the hard copy.
 - ▶ *Every document dated* - While many prominently display a “last updated” date, many have no date at all.
 - ▶ *Every document with clear authorship* - The need appears to be most critical for documents prepared in PDF format.
 - ▶ *Contact information that includes a telephone number and a physical address* - Consumers should not be *forced* to make their contact online.
 - ▶ *A choice about how to access documents* - Consumers should have a choice of file type if they choose to download the document and for graphically complex documents, a printer-friendly option. Consumers still should have the option to request a paper copy.

- ▶ Resources in languages other than English - States also must find ways to provide resources in languages other than English.
- **Online request functions** - Consumers increasingly want to complete transactions online. One way that states can accommodate this interest is to provide consumers with the option to file complaints online. States should (and for the most part do) make the complaint form and the process as simple as possible. Another convenient online option is a form to request speakers.
- **FAQs** - Many states include a Frequently Asked Questions section. FAQs should be *informational* rather than *educational*. By that I mean that FAQs appear better suited to questions that are problem-related (Do I have to accept the use of after-market parts, used parts, or paintless dent repair?) rather than educational (What is life insurance?). The value of FAQs also is greater if both the questions and the answers are relevant to the state. Similarly, the value of the answers is greater if they refer to that state's specific laws and programs. It is also highly recommended that states have FAQs on all lines of insurance; however, most don't.
- **Links to Other Related Information** - Consumers do not make decisions about insurance in isolation. For example, the purchase of an automobile requires decisions about not only insurance but also financing and licensing. State insurance departments should partner with other state agencies and public organizations to provide useful links to consumers.
- **Information About**
 - ▶ *Insurance department/division role and functions* - Few consumers understand what their state insurance department does and how it can be a resource for them. State insurance departments should include at least some basic information on their Web sites that describe their functions.
 - ▶ *Insurance companies* - A state insurance department is likely to be one of the few objective sources of information from which consumers can seek information about state insurance companies. Several sites offer useful information; all should strive to offer all of the following:
 - ◆ A list of all insurance companies doing business in the state, ideally searchable by line of insurance and by company name.
 - ◆ Market Conduct Exam Reports
 - ◆ Financial Exam Reports
 - ◆ Market Share Reports
 - ◆ Enforcement Actions
 - ◆ Companies in Receivership
 - ◆ Insurance Company Profiles
 - ◆ A Link to Financial Rating Services
 - ◆ Information About State Guaranty Funds

- ◆ *Insurance premiums* - Insurance departments have an important opportunity to demonstrate to consumers the value of comparing premiums before making buying decisions. States do this in various ways. A table outlining the different features of premium comparisons for auto and homeowners insurance appears in Appendix A. Recommendations for useful comparisons include offering consumers choices that would allow *most* to find an example to which they can relate, including drivers with less than perfect driving records, and including information about insurance premiums for manufactured housing. Sites should also be clear about how they selected the companies that appear as well as the date of the comparison and whether the premium quoted is for an annual premium or for six months.

- **Publications-** All state insurance departments should provide publications on the basic lines of insurance -- auto, health, life, disability, managed care, and long-term care. There is far more information about auto and health insurance on insurance department Web sites than any of the other lines mentioned. There is virtually no information on disability insurance on any state site. Another useful feature is a description of publications, not just titles. It is frequently difficult to judge the content of a publication from its title. Insurance departments should expand the range of topics on which they make publications available. A list of publications found on relatively few insurance department Web sites is included.

Consumer Information and Education Features of State Insurance Department Web Sites: A Report to the National Association of Insurance Commissioners

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- Consumer friendly design features and Web site options
- Online request functions
- FAQs
- Links to other related information
- Information About
 - ▶ Insurance department/division role and functions
 - ▶ Insurance companies
 - ▶ Insurance premiums
- Publications

Consumer-Friendly Design Features and Web Site Options

There are certain basic features that should be incorporated into Web site design.

- *A clear link for consumers* - Since insurance departments serve various audiences, there should be one link on the department’s splash page that leads consumers to information for them. Many states do this and in a multitude of ways. [Missouri](#), [New York](#), [South Carolina](#), and [Utah](#) each do this in different ways. However, on some Web sites, it is not always clear which links are for consumers. For example, several sites have the link “Company Information.” I assumed that was information *about* insurance companies; most often it was information *for* insurance companies. Greater clarity in wording would reduce confusion.
- *Links that work* - The good news is that most of the time most links on insurance

department Web sites did work and lead the consumer to the page expected. However, many PDF documents took far too long to load and even longer to print. Documents with complex graphic designs should be simplified before conversion to PDF.

- *Materials revised for PDF format* - It is frustrating, for example, when a document refers to a page 3 that exists only in the hard copy form of the publication.
- *Every document dated* - While many prominently display a “last updated” date, many have no date at all. Without a date, it is impossible for consumers to judge the currency of the information they are viewing. (See [Texas](#) for a good example of prominently displayed dates.)
- *Every document with clear authorship* - The need appears to be most critical for documents prepared in PDF format. In many cases, the paper copy a consumer would have after downloading and printing will have *no* indication of the source.
- *Contact information that includes a telephone number and a physical address* - Consumers should not be *forced* to make their contact online.
- *A choice about how to access documents* - For example, [Minnesota](#) offers consumers a choice of file type (Word, Text, PDF). In some cases [Texas](#) offers a printer-friendly or text-friendly option. As the CFA report notes, it is most desirable for states to have information available for both online viewing and to download. It is time-consuming to have to download a publication to learn if it contains the information you are seeking. Finally, consumers still should have the option to request a paper copy.
- *Resources in languages other than English* - States also must find ways to provide resources in languages other than English. Many states with a significant Hispanic population, for example, still have English-language only sites. See [Texas](#), [Wisconsin](#), and [California](#) for examples of states that are providing information in Spanish.

This report does not attempt to comment on the graphic design of insurance department Web sites. In the review of sites I observed some with excellent design features and others that were truly awful. For example, green lettering on a blue background is nearly unreadable for most consumers. There are numerous resources on Web site design: a few are [Web Page Design for Designers](#), [A Web Site About Web Pages](#), [Creating Killer Websites Online](#), and [Web Pages that Suck](#). Also see Appendix B for guidelines on reviewing informational Web pages.

Online Request Functions

Consumers increasingly want to complete transactions online. One way that states can accommodate this interest is to provide consumers with the option to file complaints online. States that currently have an online complaint form include: [Arkansas](#), [Delaware](#), [Georgia](#), [Kansas](#) (choose File a Complaint), [Iowa](#), [Oregon](#), [Texas](#), and [Washington](#). States should (and for the most part do) make the complaint form and the process as simple as possible. [Georgia](#),

however, requires registration and a password, adding a step that will seem unnecessary to most consumers.

[Washington, D.C.](#) also provides an online form to request speakers. Several other states (see [Texas](#), for example) provide information about their speakers bureau on the Web site but an online request option increases the convenience.

FAQs (Frequently Asked Questions)

Many states include a Frequently Asked Questions section. After reviewing these I have two recommendations. One is that the questions be *informational* rather than *educational*. By that I mean that FAQs appear better suited to questions that are problem-related (Do I have to accept the use of after-market parts, used parts, or paintless dent repair?) rather than educational (What is life insurance?). The value of FAQs also is greater if both the questions and the answers are relevant to the state. For example, questions about coastal wind damage would be highly relevant in Florida but not in Minnesota. Similarly, the value of the answers is greater if they refer to that state's specific laws and programs. For examples of FAQs specific to the state, see [Hawaii](#), [North Dakota](#), and [South Dakota](#). It is also highly recommended that states have FAQs on all lines of insurance; however, most don't. FAQ topics not found on most state's Web sites include:

Auto extended warranties - [Florida](#)

Cafeteria plans - [Florida](#)

Credit life and disability insurance - [Florida](#)

Health plans and preferred provider organizations - [Michigan](#)

HMOs - [Florida](#)

Insurance company failures - [Ohio](#)

Long-term care insurance - [Florida](#)

Managed care health plans - [Wisconsin](#)

Teenage drivers - [West Virginia](#) (select Auto Insurance, Teenage Drivers)

Worker's compensation - [Missouri](#) and [Massachusetts](#)

Links to Other Related Information

Consumers do not make decisions about insurance in isolation. For example, the purchase of an automobile requires decisions about not only insurance but also financing and licensing. State insurance departments should partner with other state agencies and public organizations to provide useful links to consumers. For example, in its auto insurance section, [Michigan](#) provides links to Edmunds (for new and used car prices) and financial calculators. See also [Texas](#) and [Illinois](#) for other sites that provide useful links to consumers.

The Insurance Department/Division's Role and Functions

My experience is that few consumers understand what their state insurance department does and how it can be a resource for them. State insurance departments should include at least some basic information on their Web sites that describes their functions. States that do this include: [North Carolina](#), [Texas](#), and [Wyoming](#)

Information About Insurance Companies

A state insurance department is likely to be one of the few objective sources of information from which consumers can seek information about state insurance companies. Several sites offer useful information; all should strive to offer all of the following:

A list of all insurance companies doing business in the state -- This list is far more useful if it is searchable, ideally by line of insurance *and* by the company name. States that have searchable lists of insurance companies include: [California](#), [Iowa](#), [Missouri](#), [New York](#), North Carolina, [Oregon](#), [Pennsylvania](#), [South Dakota](#), and [Washington, D.C.](#) [Texas](#) has a searchable list of HMOs by county; most states publish a list but it isn't searchable. An alphabetical listing of all insurance companies without an indication of the lines written is *not* useful to consumers; too many states provide only this. [Virginia](#)'s site provides a good example of a way to list all of the companies by line of insurance sold; clicking on a category produces a list of insurance companies but the list isn't searchable. Many states provide lists of Medicare supplement insurance companies and individual health plan carriers; fewer provide lists of auto insurers ([New Jersey](#)), dental service contractors and companies ([Washington](#) - select Consumer Information, Health Insurance, Dental), small group health insurance providers ([Massachusetts](#) and [New Hampshire](#)), Medicare managed care plans ([Illinois](#) - select Medicare Managed Care Shopping Guide), viatical settlement providers ([Illinois](#) and [Virginia](#)), and surplus lines insurers ([Virginia](#) and [Wisconsin](#)). Far too many lists are undated and include only a telephone number for contact information or only an address and no telephone number. [Georgia's](#) list of HMOs is a good example of a listing that provides some level of detail without being overwhelming and has adequate contact information.

Another useful feature for consumers is a searchable list of insurance agents and agencies (see [Iowa](#), [Ohio](#), and [Oregon](#)).

Insurance departments have an obligation, however, to provide consumers with more than just contact information about companies. Consumers should be able to look to insurance departments for information about insurance companies' performance. Useful information that all states should offer online include:

Market Conduct Exam Reports ([Oregon](#) and [Washington](#))

Financial Exam Reports ([Wisconsin](#) and [Oregon](#))

Market Share Reports ([South Dakota](#) and [Missouri](#))

Enforcement Actions ([California](#), [Colorado](#) (select Main Menu, Consumer, Enforcement Actions), and [Washington](#) (select Table of Contents, Enforcement Actions) Companies in Receivership ([Missouri](#))

Another useful information feature for consumers is insurance company profiles. NAIC adopted a model company information profile in about 1996 but few states use it. [Texas](#), [California](#), and [Pennsylvania](#) all offer company profiles although Texas' is the most complete.

Another useful piece of information for consumers is a link to the financial rating services. Many states provide these but it is interesting that the rating services identified vary so significantly across states. For example, North Carolina, New Hampshire, Wyoming, and Texas include only A.M. Best while Kentucky lists only Weiss. In contrast, Tennessee lists seven (A.M. Best, Demotech, Duff & Phelps, Inc., Fitch Investors Service, Inc., Moody's Investors Service, Standard and Poors, Weiss Research, Inc.) -- none with online links, however. Few describe what a financial rating service is or why a consumer would benefit from checking with one; see [Illinois](#) and [Tennessee](#) for explanations of financial ratings services.

Insurance departments should also offer consumers an explanation of state guaranty funds, when that protection is available, and what it is. See, for example, [Illinois](#), [Nebraska](#), [Ohio](#), and [Texas](#).

Information About Insurance Premiums

Another valuable feature of insurance department Web sites is comparative information about insurance premiums. Texas' publication "You Could Save \$100 An Hour" vividly demonstrates to consumers the value of comparison shopping for insurance.

States approach premium comparisons in a variety of ways. Each has advantages and shortcomings. A summary appears in Appendix A.

To be useful it is important that premium comparisons offer consumers choices that would allow *most* to find an example to which they can relate. For example, a consumer experiences only frustration when using a listing that includes even 10 geographic locations within the state but no option if one doesn't live in one of those 10 locations. Far too many sites offer auto insurance rates only for drivers with perfect driving records. Too few states include information about insurance premiums for manufactured housing, yet 7.6% of the U.S. population lives in manufactured housing and 20.7% of all new single-family housing starts in 1999 was manufactured housing.

Sites should be clear about how they selected the companies that appear as well as the date of the comparison. Finally, it should be clear whether the premium quoted is for an annual premium or for six months.

North Carolina (Select consumers, information about specific kinds of insurance, auto insurance, rate calculations) provides premium comparisons in a very useful format. Using drop down menus, for auto insurance consumers can enter personal information including the model, make and year of the vehicle; the number of miles driven to work; the city, county, and zip code; and the number of years licensed to drive. He or she can modify the listing to add violations or accidents or discounts. For homeowners insurance, consumers get premium quotes for five forms by entering the amount of insurance, information about the home and its location, and fire protection.

[Missouri](#) also includes a useful chart comparing discounts for auto insurance.

States providing premium comparisons on lines other than auto and homeowners insurance on their Web sites include:

Group health insurance: [Colorado](#) (Select Main Menu, Consumer, Small Group Health Insurance Premium Guide) and [Wisconsin](#)

Long-term care insurance: [Ohio](#) and [Texas](#)

Individual health insurance providers: [Massachusetts](#), [North Dakota](#), and [New Jersey](#)

Small employer health plans: [New Jersey](#)

Health maintenance organizations - [Ohio](#), [Kansas](#) (Select Consumer, Publications, HMO Report Card), and [Wisconsin](#)

Medicare supplement insurance - [Alaska](#), [Florida](#) (Select “How to” Guides, Medicare Supplement Consumer’s Guide), [Georgia](#), [Illinois](#), [Kansas](#) (Select Consumer, Kansas Medicare Supplement Insurance Shopper’s Guide), [Kentucky](#), [Minnesota](#), [Missouri](#), [Nebraska](#), [New Hampshire](#), [North Carolina](#) (Select Consumer, Services for Consumers, Publications, 2001 Medicare Supplement Comparison Guide), North Dakota, [Ohio](#), [Pennsylvania](#), [Texas](#), [Virginia](#), and [Washington](#) (Select Consumer Information, Medicare, Approved Medigap Plans in Washington State).

Title insurance - [California](#)

Publications

All state insurance departments should provide publications on the basic lines of insurance -- auto, health, life, disability, managed care, and long-term care. There is far more information about auto and health insurance on insurance department Web sites than any of the other lines mentioned. There is virtually no information on disability insurance on any state site. Most states must expand their Web resources to cover all lines of insurance.

Another useful feature is a description of publications, not just titles. It is frequently difficult to judge the content of a publication from its title. [Ohio](#) provides great descriptions of its publications.

I did not formally review the many publications on insurance department Web sites. However, informally I would describe the lot as providing too much technical detail and being short on

practical information that consumers can put into action. As a group the reading level of most of the publications at which I looked was too high and the print was too small.

The list that follows is publications found on *few* insurance department Web sites. These publications have *not* been reviewed for content or readability.

Claims - Helping You With Your Insurance Complaint - [Texas](#)

Credit Insurance

[California](#), [Delaware](#), [Minnesota](#), [North Carolina](#), [Ohio](#), and [Oregon](#)

Fraud

[Texas](#) (Insurance Fraud - includes fraud against *and* by companies - many publications address only fraud against companies); [Illinois](#) (Beware of Fraudulent Insurance Companies)

Guaranty Associations

[Illinois](#) - (Insurance Guaranty Associations)

[Nebraska](#) - (Guaranty Fund Protection)

[Texas](#) - (If My Insurance Company Fails)

Health Insurance

Cancer Insurance

[Alabama](#), [Arkansas](#), Michigan (Cancer Insurance in Health Insurance category), and [Wisconsin](#)
- (A Shopper's Guide to Cancer Insurance)

Claims - Resolving Health Insurance Disputes - [Indiana](#)

Continuing Care Communities

Continuing Care Retirement Communities Reference Guide - [North Carolina](#) (Select Consumers, Publications, Continuing Care Retirement Communities Reference Guide)

Choosing A Continuing Care Community - [Pennsylvania](#)

Options for Lifelong Care - [Florida](#) (Select "How to" Guides, Options for Lifelong Care)

General

A Consumer's Guide to Keeping Health Insurance in New Hampshire - [New Hampshire](#)

Fact Sheet on Mandated Benefits in Health Insurance Policies - [Wisconsin](#)

Fact Sheet on Standard Health Insurance Forms - [Wisconsin](#)

Health Insurance Coverage in Wisconsin - [Wisconsin](#)

Prescription Drugs - Do You Need Help With the Cost of Prescription Drugs? - [Kentucky](#)

Managed Care

Your HMO and You - [New Hampshire](#)

Medicare Managed Care Shopping Guide - [Illinois](#)

Consumer's Guide to Managed Health Care Plans - [Wisconsin](#)
Fact Sheet on Managed Care Consumer Protections in Wisconsin - [Wisconsin](#)

Medical Savings Accounts - [Kentucky](#)

Other

Fact Sheet on Continuation and Conversion in Health Insurance Policies - [Wisconsin](#)
Spousal Impoverishment Protection Law - [Nebraska](#)
Health Insurance Guide for Employers and Employees (HIPAA)- [South Dakota](#)
Your Options When Your Health Insurer Leave Missouri - [Missouri](#)

Specific Coverages

Insurance Coverage for Infertility Treatments - [Illinois](#)
Health Insurance Coverage for Newborn Children - [Illinois](#)

Homeowners/Renter's Insurance

Cancellation and Nonrenewal

If Your Homeowners Insurance is Nonrenewed - [Illinois](#)
If Your Homeowners Insurance is Canceled - [Illinois](#)
Homeowners - Cancellations and Nonrenewals: Know the Difference - [New York](#)

Claims - Windstorms (Insurance Inspections) - [Texas](#); [Connecticut](#) (and Winter Storms); Frozen Pipes - [Texas](#)

Earthquake Coverage

Earthquakes and Earthquake Damage - [California](#) (choose Insurance Brochures, then Earthquake)

FAIR Plans

If You Can't Find Homeowners Insurance - [Illinois](#); [West Virginia](#) (link under Homeowner Insurance); [Pennsylvania](#) (in Who Sells Homeowners Insurance)

Flood Insurance - [North Dakota](#), [Washington](#)

General

Homeowners Insurance: Replacement Cost vs. Repair Cost - [Michigan](#)
Insurance Forms (Policies) - [Minnesota](#)

Homeowner Insurance Policy Forms - [South Dakota](#)

Manufactured Housing

Mobile Home Tiedowns - [Florida](#) (Select "How to" Guides)
Homeowners Insurance Consumer's Guide - [Virginia](#) (in Homeowners Insurance Consumer Guide)

Renter's Insurance

Renter's Insurance - Michigan, [Washington](#), and [Texas](#)

Other

Lead Protection Coverage for Landlords - [Maryland](#)

Private Mortgage Insurance - [Delaware](#)

Title Insurance - [Ohio](#), [Michigan](#), [California](#) (Choose Insurance Brochures, then Title Insurance)

Internet Sales of Insurance

Buying Auto Insurance on the Internet - [New York](#)

Consumer Tips for Shopping on the Internet - [Kentucky](#)

Insurance On the Internet - [Texas](#)

Liability Insurance

Consumer Guide to Day Care Liability - [Maine](#)

Consumer Guide to Day Care Liability Insurance - [Wisconsin](#)

Consumers Guide to Commercial Liability Insurance - [Wisconsin](#)

Fact Sheet on Foster Parent Liability Insurance - [Wisconsin](#)

Life Insurance

Industrial Life Insurance- [Florida](#)

Burial Insurance Buyer's Guide - [Mississippi](#)

A Shopper's Guide to Life Insurance Advertising - [Nebraska](#)

Viatical Settlements and Accelerated Death Benefits - [Illinois](#)

What You Need to Know About Accelerated Death Benefits - [Alabama](#)

Selling Your Life Insurance Policy: What You Should Know About Life and Viatical Settlements - [Connecticut](#)

Buying An Interest In A Life Insurance Policy: Understanding the Risks and Potential for Fraud in Viatical Settlements - [Connecticut](#)

Other

Creditor-Placed Insurance - [Delaware](#)

Information on Demutualization of Mutual Insurers - [Wisconsin](#)

Extended Warranties or Service Contract - [Wisconsin](#)

Other Sources of Help (Small Claims Court) - [Wisconsin](#)

Pre-Need Trust Brochure - [Nebraska](#)

Suggestions for Finding a Company Representative - [California](#)

Financing Your Insurance Premium - [California](#) (Select General Information, Insurance Brochures)

A College Student's Guide to Insurance - [Kentucky](#) (listed in Young Adult category)

Fact Sheet on Insurance Termination, Denial, and Cancellation - [Wisconsin](#)

Privacy

Protecting Consumer Privacy - [Kansas](#) (Select Quick Links, Consumer Privacy)
Consumer Privacy Rights and Information Gathering by Insurance Companies and HMOs - [Connecticut](#)

Small Businesses

Health

Health Coverage for the Small Employer - [Kansas](#) (Select Consumer, Small Business Owner)
Health Insurance for Small Employers - [Illinois](#)
Health Insurance Guide for Employers and Employees - [South Dakota](#) (Select File a Complaint Or Review Insurance Guides, Health)
Health Insurance for Small Business - Maryland

Other

Insurance Resource for Small Businesses - [Texas](#)
Consumer's Guide to Insurance for Small Business Owners - [Wisconsin](#)
Insurance Information for the Small Business Owner - [Kansas](#) (Select Consumer, Small Business Owner)
Insuring Your Business: Property & Liability Coverage - [Kansas](#) (Select Consumer, Small Business Owner)
Small Business Insurance - [Delaware](#) (Select Small Business Insurance - under construction)
Insurance and Home Businesses - [Washington](#)
Texas Workers Compensation Guide (includes rate information) - [Texas](#)

Surplus Lines

Understanding Surplus Lines Insurance - [Texas](#)
Information Sheet on Surplus Lines Insurers and Agents - [Wisconsin](#)

Travel Insurance

Careful Shopping for Travel Insurance that Can Protect Your Vacation - [Ohio](#)

Vehicle-Related

Boats

Boat Owners Insurance - [Florida](#) (Select "How to" Guides)
Boat and Pleasure Craft Insurance - [Texas](#)

Cancellation and Nonrenewal

Cancellation of Auto Insurance - [West Virginia](#)
If Your Auto Insurance Policy is Canceled - [Illinois](#)
If Your Auto Insurance Policy is Nonrenewed- [Illinois](#)

Nonrenewal of Auto Insurance - [West Virginia](#)

Claims

Filing An Auto Damage Claim With Another Insurance Company - [Illinois](#)

Nuts and Bolts of Auto Insurance Claims - [Minnesota](#)

How to Request No-Fault Arbitration - [New York](#)

General

Auto Insurance Made Easy - [Texas](#) - (very specific about the effects of violations, accidents, and discounts on rates)

Internet

Buying Auto Insurance on the Internet - [New York](#)

Liability Insurance

Compulsory Liability Auto Insurance Information - [Mississippi](#)

Motorcycles

Motorcycle Insurance Information - [Hawaii](#)

Repairs

Know Your Rights When Negotiating Motor Vehicle Collision Repairs - [New Hampshire](#)

Rental Cars

Collision Damage Waivers and Rental Vehicle Coverage - [New York](#)

Service Contracts

Automobile Service Contracts - [California](#)

Snowmobiles

Consumer Guide to Snowmobile Insurance - [New Hampshire](#)

Teens

[Illinois](#) (Auto Insurance for Teenage Drivers), [Maine](#) (Consumer Guide to Youthful Drivers), [West Virginia](#) (Auto Insurance, Teenage Drivers), [Wisconsin](#) (listed in Property and Casualty Category), [Ohio](#), [Louisiana](#) (Choose Consumers, Guides, Forms, and Publications, Consumer Guides and Publications, Teenagers Guide to Auto Insurance), and [Virginia](#).

Acknowledgments and Limitations

All state insurance Department Web sites were reviewed in May through July 2001; more recent additions or changes in department Web sites are not reflected in this report.

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All Web links were accurate on September 14, 2001.

The full report is available in PDF at <http://www.fcs.uga.edu/hace/NAIC4.html>.

Appendix A: Premium Comparison Features of State Insurance Department Sites

Auto Insurance Premium Comparisons

| State | Companies | Locations | Drivers | Other Info |
|--|--|--|------------------------|---|
| Alaska (select Winter 2000 Auto Insurance Ratings Example) | | 5 (1 rural) | 11 (7 w/clean records) | Includes 4 comparisons that exclude comprehensive & collision |
| Arizona | Over 70 | 10 (5 rural) | 5 (4) | 2 policies |
| California | | By county, city (includes one “unknown”) | 5 (2) | Liability only or standard, 7 vehicle choices |
| Colorado (select main menu, consumer) | From survey | 7 | 4(4) | Preferred, standard, and non-standard rates |
| Connecticut | | 169 | 3(3) | |
| Delaware | Companies selling the most insurance | 3 | 7(7) | Minimum coverage required by law |
| Florida | Among the top 10 | 5 | 3 (2) | Shows separate premium for each coverage |
| Georgia | | 11 | 9 (5) | |
| Hawaii | 45 (95% of market) | 3 | 2 (1) | Includes complaint ratio |
| Kansas (select compare rates, connect with leading auto insurance companies) | 29 (80% of market) | 8 cities, 3 zip codes | 5(5) | 2 policies, 5 ages of drivers, gender |
| Louisiana | “Some” of the top companies in Louisiana | 8 (includes 1 rural) | 7(5) | Vehicle changes by driver |

| State | Companies | Locations | Drivers | Other Info |
|--|---|--------------------------------------|----------------|---|
| Maine | | By territory (including one "other") | 3 (2) | |
| Maryland | Companies that write the most policies in MD | 7 (including 1 "other") | 1(1) | Liability only |
| Missouri | | By area of state | 4(4) | Includes complaint index; preferred, standard, and nonstandard rates for all |
| Nebraska | Top 15 (72% of market) | 8 regions | 6(6) | |
| New York | | By territory | 4(4) | Required coverage; additions for comprehensive & collision and to increase coverage |
| Nevada | 27 | 7 | 28 (12) | 2 vehicles |
| North Dakota (select Consumer Information, Auto Insurance, Cost Comparison Survey) | 20 (more than 75% of market that responded to survey) | 5 (1 other) | 7 (5) | |
| Ohio | Over 100 (responded to survey) | 10 (including 1 "other") | 6 | Clear suggestions about which rates to use if you don't match the choices |
| Oregon | Largest (21) | 7 | 4(2) | Liability only |
| Pennsylvania | Largest writers | By county | 1 | Full vs. limited |

| State | Companies | Locations | Drivers | Other Info |
|--|--------------------------------|------------------|----------------|---|
| Texas | 80% of market | By county | 4 | Minimum liability insurance; includes rates for assigned risk plan, A.M. Best ratings, complaint ratio, benchmark premium |
| West Virginia | | 5 | 5 | Preferred, standard and nonstandard rates |
| Virginia | 50 largest | 6 | 3 | |
| Washington (Select Consumer Information, Auto Insurance, In the Driver's Seat, Shopping Guide) | Companies responding to survey | 8 cities | 10(4) | |

Blanks indicate information wasn't available on the Web site.

Property and Casualty Insurers

| State | Companies | Locations | Variations | Other Info |
|--|------------------|------------------|-------------------|--|
| Alaska (choose Homeowners Insurance Rating examples) | | 5 | Frame and log | Earthquake |
| Alaska (choose Homeowners Insurance Rating examples) | | 6 | Frame and log | Homeowners, renters, condo, manufactured housing |

| | | | | |
|--|----------------------------|-------------------------|---|--|
| Arizona (choose Publications, Homeowners Premium Comparison Survey) | 80 | 5 | 3 dollar values | Homeowners |
| State | Companies | Locations | Variations | Other Info |
| Arizona | 19 | 3 | Double-wide, single-wide | Manufactured housing |
| California | | Multiple | By amount of coverage, age of home | Homeowners, condo, renters, earthquake |
| Colorado (select main menu, consumer) | 90% of market | 6 | Frame and masonry | Homeowners, renters, condo |
| Delaware | 15 | 3 | 3 levels of fire protection | Homeowners, renters, condo |
| Florida | Top 20 companies | By county | | Homeowners, renters, condo; includes market share |
| Illinois | | By city | Frame or brick | Homeowners, condo, renters |
| Kansas (select compare rates, compare homeowners and renters insurance premiums) | 29 (top 80%) | By county | 4 levels of coverage, 4 levels of fire protection | Homeowners and renters; includes complaint index, A.M. Best rating |
| Louisiana | “Some” of the top carriers | 8 (including one rural) | 6 examples | Homeowners |
| Michigan | 78 | By territory | 2 home values | Market value/repair cost, renters, homeowners |

| State | Companies | Locations | Variations | Other Info |
|------------------------------|---|-------------------------|---|--|
| Missouri | Largest market share that responded to a survey | 4 (includes an "other") | 4 home values | Homeowners, renters, guaranteed replacement cost, limited homeowners, mobile homes, earthquake; includes complaint index and link to financial rating services |
| New Jersey | 67 | 11 plus by county | | Homeowners, renters, condo |
| New York | | By territory | Frame and brick | Homeowners (HO-2 & HO-3), renters, condo |
| Ohio | 70 companies responding to survey | 9 | Brick and frame; 2 levels of fire protection | 2 single-family homes, 1 renter |
| Oregon | 24 large companies surveyed | 5 | 2 different deductibles; with earthquake coverage | Homeowners and renters |
| Pennsylvania | 20 largest writers | By territory (12) | 2 home values | Homeowners, renters, limited coverage for older homes |
| Texas | 80% of market | By county | 4 homes (2 rural) | 4 homeowners policies; includes A.M. Best ratings, complaint ratio, benchmark premium rate |

| State | Companies | Locations | Variations | Other Info |
|---|------------------|------------------|--|--|
| Virginia | 50 largest | 6 | Frame and masonry | Homeowners |
| Washington (select Consumer Information, Homeowners Insurance, Consumer Guide to Homeowners Insurance) | 19 + | 8 | 4 homes (2 locations), 1 condo, 1 apartment, 1 renting rooms in home, 1 mobile home; 2 levels of fire protection | Homeowners, renters, condo - also flood and earthquake; adding liability and additional theft coverage |

Blanks indicate information wasn't available on the Web site.

Appendix B: Evaluating an Informational Web Page

[Alexander and Tate](#) (2001) identify five criteria by which an informational Web page should be evaluated. These criteria and a partial list of the questions that one might ask about each are:

- Authority
 - Is it clear who is responsible for the contents of the page?
 - Is there a way to verify the legitimacy of the page's sponsor? Is there a phone number or postal address to contact for more information?
 - Is it clear who wrote the material?
- Accuracy
 - Are the sources for any factual information clearly listed?
 - Is the information free of grammatical, spelling, and typographical errors?
 - Is it clear who has the ultimate responsibility for the accuracy of the content?
- Objectivity
 - Is the information free of advertising?
 - Does the information avoid the use of industry jargon?
- Currency
 - Are there dates on the page to indicate when the page was written, first placed on the Web, and last revised?
 - Are there any other indications that the material is kept current?
- Coverage
 - Is there an indication that the page has been completed and is not still under construction?
 - If there is a print equivalent to the Web page, is there a clear indication of whether the entire work is available on the Web or only parts of it?

Alexander, J., & Tate, M.A. Checklist for an information Web page.
<http://www2.widener.edu/Wolfgram-Memorial-Library/webevaluation/inform.htm>