NAIC CONSUMER LIAISON
REPRESENTATIVE RECOMMENDATION
TO THE EXECUTIVE COMMITTEE

RECOMMENDED BY: Brenda Cude

DATE: October 25, 2016

ISSUE: NAIC has created a number of resources that would be useful to state insurance departments seeking to improve the consumer experience on their websites. Two are:

Best Practices for Developing a Premium Comparison Tool (2013). Outlines issues related to collecting and keeping current the data needed for a premium comparison tool, analyzes the resources needed, and discusses consumer disclosures and consumer education related to premium comparisons. This paper is specific to property and casualty insurance.

Best Practices for Creating Consumer Online Insurance Policy Resources (2014). Outlines methods to collect or retrieve policy forms, considerations in identifying the scope of the project and how to format files, consumer disclosures and other information related to reviewing coverage, constructing a tool to compare policy coverage, and important notes about maintaining the resources. This paper is specific to property and casualty insurance.

However, the resources are not very available. In fact, the second Best Practices paper above was not even posted anywhere on NAIC's website until Brenda Cude inquired about it.

 COMMITTEE REFERRAL RECOMMENDATION: **I need guidance as to whether there IS a single committee for this charge.**

(A)_____ (B)_____ (C)_____ (D)_____ (E)_____ (F)_____ (G)_____

ACTION REQUESTED/CHARGE RECOMMENDED: NAIC should create a resource section on its own website that addresses at a minimum the four areas listed below, specific to state insurance department websites making this information available to consumers:

- Insurance rate comparisons
- Complaint data
- Consumer assistance
- Consumer education and resources

 Links to NAIC resources related to each topic would be on the webpage NAIC would create for this purpose. NAIC also should systemically evaluate the availability of relevant resources and add resources to this page as well as create charges to fill in the gaps. For example, we may learn that there are no NAIC resources related to managing a call center yet there is a wealth of information that could be shared across insurance departments.

NAIC ACTION:

RECOMMENDATION ACCEPTED: _____

RECOMMENDATION DECLINED: _____