

www.naic.org

Quick Guide

The NAIC serves many large communities with a wide variety of information, services and tools. Its Web site (www.naic.org) is designed to allow users to identify the content they need and reach it with as few clicks as necessary. A new search capability, powered by Google, greatly adds to the site's ease of use.

NAIC.org is organized by user community: consumers, members (regulators), industry and policy researchers (lawmakers, academics, etc . . .).

Here are the highlights:

1. The Center for Insurance Policy and Research (CIPR): policy is discussed by topic, supported by issue briefs, presentations, speeches, and testimony. Research content provides data and statistics on the industry nationally and in each jurisdiction. SEE PAGE 2.

2. Links to core NAIC services: The NAIC Store, Meetings & Events, and Education & Training.

3. NEW integrated search, powered by Google. Results provide access to advanced search methods, including searches of individual state Web sites.

4. The latest news and content for consumers and members. The tabs on this section lead to pages focusing on CONSUMER and INDUSTRY resources. **InsureUonline.org** is the NAIC's complete consumer resource. Please note: PRESSROOM has been changed to NEWSROOM.

5. Topics: this section will be updated to provide access to the latest topics being addressed by the CIPR.

6. General consumer content and guides and reference materials with information about participation . . . and of course Insure U.

7. From producer licensing, product filing, financial statement participation . . . this is the place to send industry professionals with questions on how to get something done through the NAIC.

NAIC Web Site Support Contact Information:

1. NAIC Help Desk:
Phone **816.783.8500**
E-mail **help@naic.org**
fax **816.460.7456**
2. NAIC Web Team: **webpost@naic.org**
3. NAIC Communications: **news@naic.org**

CONSUMER RESOURCES

INSURE U
National Association of Insurance Commissioners

Test your iiQ at Insure U

The **Insure U - Get Smart About Insurance** Web site arms consumers with the knowledge needed to make wise buying decisions. **Insure U - For Small Business** provides information for small companies and their employees. Both provide information in both English and Spanish.

Go to your state insurance department for insurance-related questions and concerns specific to you and your state.

Additional Consumer Resources

- NEWSROOM: for News & Consumer Alerts
- Glossary of Insurance Terms
- State Insurance Regulation: FAQs
- State Insurance Regulation: History Purpose & Structure
- State Enforcement Activities Against Unlicensed Insurers

Find out how you can participate in NAIC activities. Qualified individuals can participate either as funded or unfunded consumer representatives.

The attached Multiple Employer Welfare Arrangement (MEWA) Contacts is a list of state insurance department officials who can help you determine whether an entity is legitimately licensed in your state.

1 The Center for Insurance Policy and Research (CIPR) logo and navigation links.

2 Navigation menu: PUBLICATIONS & DATA, MEETINGS & EVENTS, EDUCATION & TRAINING, NAIC Store: Financial Data & Publications, go to insureUonline.org.

3 Search bar with "POWERED BY Google" and "TEST YOUR iiQ Insurance Intelligence Quiz".

4 CONSUMER INFORMATION SOURCE (CIS): Insurance company complaint & financial data.

5 TOPICS CIPR INDEX: Life Insurer Solvency, Credit, Federal Authority, Principles for Health Insurance Reform, Proposed Federal Insurance Regulation, International Regulatory Cooperation, Natural Catastrophe Response, Consumer Privacy Protections and Data Security, Finite Reinsurance, Flood Insurance, Hybrid Securities, International Association of Insurance Supervisors.

6 CONSUMER RESOURCES: INSURE U logo and "Test your iiQ at Insure U".

7 PRODUCER AND COMPANY LICENSING: National Insurance Registry, UCAA Uniform Certificate of Authority Application, Company Code Application, Continuing Education, Rates and Forms Filing /Speed to Market, State Filing Review Requirements, NAIC Uniform Review Standards Checklists, Transmittal Documents, Uniform Product Coding Matrices, effective January 1, 2009: Property and Casualty, Life, Accident/Health, Annuity, Credit, Product Requirements Locator, PRL Contacts, Self Certification Introduction, Pilot Program, Pilot States Map.

8 NAIC Affiliates & Programs: IIPRC, INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION, NIPR, SERFF, SBS, OPTins.

The CIPR serves: federal and state lawmakers; federal and state regulatory agencies; international regulatory agencies; and insurance consumers. It enhances intergovernmental cooperation and awareness, improving consumer protection while promoting legitimate marketplace competition. The site provides both topic-driven and statistics-based content.

The CIPR's organization and navigation shares many of the same elements the NAIC home page as described on Page 1.

Here are the highlights unique to CIPR pages:

1. The NAIC's Executive Office/CIPR staff can provide a great deal of information to regulators and law makers. Contact information providing direct access to them is vital to the CIPR site's function.
2. The tabbed content defaults to a topic index. Click a subject to the left to expose an abstract in the center pane, then click the title (or link at the end) to see more detailed analysis and documentation.
3. This section includes various NAIC resources and collections of documents by type.
4. The Legislative Toolkit includes a great deal of content provided by the NAIC for use by state or federal lawmakers. The material was chosen to assist in constituent outreach/education efforts.
5. Statistics Map: this page provides access to state score cards which detail statistics about each jurisdiction's insurance market along with that of the entire US. In addition, links to samples of NAIC research reports and data are provided.

The screenshot shows the NAIC CIPR website interface. At the top, there is a navigation bar with the NAIC logo, the text 'The CENTER for INSURANCE POLICY and RESEARCH', and a search bar. Below the navigation bar, there are several tabs: 'TOPIC INDEX POLICY & RESEARCH', 'STATISTICS STATE & NATIONAL INSURANCE DATA', and 'STATES & JURISDICTION MAP'. The 'TOPIC INDEX' tab is active, showing a list of topics on the left and a detailed view of the 'SMART Proposal' in the center. The 'STATISTICS' tab is also visible, showing a map of the United States with state abbreviations. The 'STATES & JURISDICTION MAP' tab is also visible, showing a list of states and territories. The 'LEGISLATIVE TOOLKIT' section is also visible, showing a list of documents and reports. The 'REFERENCE & ORGANIZATION' section is also visible, showing a list of documents and reports. The 'SMART Proposal' section is highlighted with a yellow circle and the number 2. The 'STATISTICS STATE & NATIONAL INSURANCE DATA' section is highlighted with a yellow circle and the number 4. The 'STATES & JURISDICTION MAP' section is highlighted with a yellow circle and the number 5. The 'LEGISLATIVE TOOLKIT' section is highlighted with a yellow circle and the number 3. The 'REFERENCE & ORGANIZATION' section is highlighted with a yellow circle and the number 1. The 'TOPIC INDEX POLICY & RESEARCH' section is highlighted with a yellow circle and the number 2.

1 CONTACT THE CIPR
444 North Capital St. NW
Suite 701
Washington, DC 20001-1512
202-477-3990

2 a topic from the index (left) for a brief abstract. For documents, testimony, presentations and NAIC s, click the link at the end of each abstract.

3 LEGISLATIVE TOOLKIT:
Consumer outreach information from NAIC
NAIC Affiliates & Programs
IIPRC
NIPR
SERFF
SBS
OPTins

4 STATISTICS STATE & NATIONAL INSURANCE DATA
Select from the following map for detailed statistics about each jurisdiction's insurance market as well as that of the United States.

5 Statistical Reports
Market Share Reports
The Top 25 Market Share report helps to provide an indicator of the degree of market concentration in a line of business as well as identifying leading insurance writers.
Sample Fraternal Life
Sample Property
Auto Insurance Database
Premiums and losses and costs that affect auto insurance, such as hospitalization charges, auto theft and accident rates, and insurance and traffic laws.
Sample Report
Homeowners Insurance
Summary of market distribution and average cost by policy form for each state regarding number of homeowners policies written, amount of insurance and average premiums.
Sample Report
Profitability by Line by State
Statistics that can be used to compare profitability among different states and property/casualty lines. For each line and each state, presents aggregate statistics on premiums, losses, expenses, investment income and estimated profits for the preceding calendar year. Shows estimated underwriting profits and operating profits, as well as estimated profits for the preceding calendar year.
Sample Report

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