AN EXAMINATION OF STATE INSURANCE DEPARTMENT WEBSITES FROM A

CONSUMER PERSPECTIVE

by

WILLIAM JOSEPH FLEMING JR.

(Under the Direction of Brenda Cude)

ABSTRACT

One of the objectives of state insurance departments is to serve the insurance consumer

online, since many consumers use the Internet to learn about products and services such as

insurance. Research on how these Websites can best serve insurance consumers is limited. This

dissertation describes two studies. The first reports the results of data collection that used content

analysis to examine the consumer features of 51 insurance department websites (all U. S. states

and Washington D. C.). The second describes the results of online focus groups in which

insurance consumers were asked what features of insurance department Websites they find

important. These two studies and their results are reported in Chapters 3 and 4, respectively.

Chapter 5 is based on the two studies and includes best practices for those interested in building

or revamping an effective state insurance department Website.

INDEX WORDS: Websites, Usability, Insurance, State Government, Content Analysis,

Focus Groups

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WILLIAM JOSEPH FLEMING JR.

B. A., Morehouse College, 1984

M. S., Georgia State University, 1989

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WILLIAM JOSEPH FLEMING JR.

Major Professor: Brenda Cude
Committee: Joan Koonce
                     Robert Hoyt
                     Swarn Chatterjee

Electronic Version Approved:

Maureen Grasso
Dean of the Graduate School
The University of Georgia
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DEDICATION

This dissertation is dedicated to my loving parents William Fleming Sr. and Juanita

Fleming who never wavered in their support of my doctoral education - no matter what problems

were encountered or how long it took.

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CHAPTER 1

INTRODUCTION

State insurance departments are government agencies that regulate most of the insurance

industry. Trieschmann, Hoyt, and Sommer (2005) suggested that state insurance departments

have four major responsibilities: 1) enforcement of insurer financial solvency, 2) regulation of

rates and expenses, 3) monitoring agents' activities, and 4) control over insurance policy

provisions and "their effects on the consumer" (p. 501). Klein (2008) added that "state insurance

departments engage in certain other activities, such as providing consumer information, to

facilitate competition and better market outcomes" (p. 21). State insurance departments also

provide services such as investigation of complaints against insurance companies and

investigation of reports of fraudulent activities. With insurers collecting over a *trillion* dollars

annually (Faucette & Farber, 2007), state insurance departments certainly have plenty of

regulatory work to do in order to protect insurance consumers.

Yet, insurance consumers are also citizens who expect government information and

service online (Norris, Fletcher, & Holden, 2001; van Dijk, 2005). Many people seek assistance

online from government sources. Approximately 55% of American adults with access to the

Internet visited a government Website in 2001 (Colby & Parasuraman, 2002). More Americans

visited a government Website in 2001 than paid their credit card bills or traded stocks online

(McCarthy, 2002). Roland Rust, director of the Center for e-service at the University of

Maryland, said that "e-government is in many ways even more prevalent than e-commerce; e-

service appears to be an increasingly attractive alternative to standing in line at a government office" (Pastore, 2002, para. 4).

Insurance consumers also look to the Web to complete insurance-related tasks. They go online to compare insurance rates (Mayer, Huh, & Cude, 2005, Mayer 2008), and seek information from online publications and FAQ's (Fox, 2005; Gomez study, 2001; Mazier, 2001; Rasaretnam, 2002). A recent survey suggests that 39% of consumers 18 to 24, and 28% of consumers with incomes over $60,000 actually prefer to buy insurance online (Costonis, 2010). Fox (2005) conducted telephone interviews with 914 adults and found that 31% of Internet users said that they had searched for health insurance information in 2004, an increase from the 25% of Internet users who searched for health insurance information in 2002.

State insurance department Websites are one of the numerous online options consumers have for insurance-related information and services. As technology improves its range of services and expands its reach to more people, Websites, including state insurance department Websites, will become more important to insurance consumers. Hunter (1999) suggested that the information from state insurance department Websites "is particularly important to consumers who are, more and more, using the Internet to shop for goods and services" (p. 2). In the same year, Meyer and Krohm (1999) wrote that both the insurance industry and consumers were visiting insurance regulator sites. Years later, Mayer (2008) said that many consumers use the Web to learn about products and services such as insurance, and Hunter (2008) reported that "many states, but not all, provide information [on their Websites] that should help consumers make wise choices" (p. 2).

If Websites that provide consumer services and information are to be effective, they must meet consumers' expectations and needs. There has been little to no academic research to

establish what consumers expect and need from insurance department Websites or whether the sites deliver. The anecdotal evidence is mostly negative. For example, during debates on significant legislation (House Bill 722), which more than doubled the minimum auto liability insurance limits previously required in Mississippi, that state's insurance department Website had no mention of the legislation (National Association of Mutual Insurance Companies, 2005). Cude (2001) found that there was virtually no information on disability insurance, one of the most important types of insurance for some consumers, on any state insurance department Website. The creators of insurancegripe.com, a Web service that creates complaint letters on behalf of consumers, said that most of the regulator Websites they reviewed were difficult to navigate, and the complaint forms were difficult to find (Pinckney, 2004).

Statement of Problem

Consumer protection is an important function of state insurance departments. The National Association of Insurance Commissioners (NAIC) posts Frequently Asked Questions (FAQs) on its Website's consumer section. The answer to the question, "What is the first priority of insurance regulators" begins "The fundamental purpose of government regulation of insurers and agents is to protect American consumers" (National Association of Insurance Commissioners, n.d.).

With the development of the Internet, quite logically states have moved at least some of their insurance department services online. In some cases, but not all, the same service remains available to insurance consumers offline. However, decisions about what to put on an insurance department Website have been far from systematic. Individual state insurance departments have planned their Websites with only sporadic guidance from NAIC, an organization known for its assistance to state insurance departments. The decisions states have made likely have been

guided by state government guidelines for Website development, resources available to devote to Website creation and maintenance, interest, and trial and error. Even departments that may have preferred to approach their Website creation more systematically would have found little to guide them in knowing what consumers need or expect from their Websites. This research provides insights on both fronts.

Research Questions

As noted above, there has been little academic research to answer questions about what consumers expect from state insurance department Websites. Thus, this research addressed three related research questions. The first research question was: What are the consumer features of state insurance department Websites? A content analysis of 51 state insurance department Websites was conducted to address this research question. A second research question was: What do insurance consumers expect from a state insurance department Website? Online focus groups provided insights related to this research question. The third research question was: What practices would lead to state insurance department Websites that effectively serve consumers' needs? Data from both the content analysis and the focus groups inform this question.

Relevance of the Research

This research can benefit not only consumers but also state insurance departments that want to improve the quality of online services to their constituencies. State insurance department Websites that effectively serve consumers' needs can (1) improve consumer understanding of the risks they face and the insurance products used to manage these risks, (2) help consumers investigate and monitor agents and companies that they depend on, and (3) provide an authoritative third-party outlet for insurance-related grievances. An effective Website can assist state insurance departments in their consumer protection roles by empowering consumers to take

a larger role in self-protection, and offering a more efficient way to not only deliver information to consumers but also to receive it from them. In addition, the results from this study can contribute to better experiences for online insurance consumers. The research represents the most comprehensive academic study of insurance department Websites to date and as such makes an important contribution to the academic literature. It also will add to the literature related to online government services.

Overview of the Dissertation

This dissertation is made up of three articles each examining some aspect of state insurance department Websites in the United States. The first article, "Consumer Features of State Insurance Department Websites," reports the results of data collection that used content analysis to examine the consumer features of 51 insurance department Websites (Chapter 3). The second article, "What Consumers Want from State Insurance Department Websites," describes the results of online focus groups in which insurance consumers were asked what features they find important (Chapter 4). The third article, "Best Practices of State Insurance Department Websites," is based on the results of the first two studies, and includes best practices for those interested in building or revamping an effective state insurance department Website (Chapter 5). Table 1 shows a comparison of the three articles. Chapter 2 of the dissertation is a review of the literature that is relevant to all of the research reported in the dissertation. Chapter 6 summarizes and discusses the most important results from Chapters 3, 4, and 5.

Table 1.1

Three Related Studies

	Consumer Features of State Insurance Department Websites	What Consumers Want from State Insurance Department Websites	Best Practices of State Insurance Department Websites
Data Source	51 State Insurance Department Websites	Insurance Consumers	51 State Insurance Department Websites
Focus	Consumer features of state insurance department Websites	Wants and needs of insurance consumers online	Best practices of state insurance department Websites
Method	Content Analysis	Online Focus Group	Content Analysis
Theories or Frameworks	Baker (2009)	Consumer Information Search Consumer Complaint Behavior	Not applicable
Measurement	Objective Feature Analysis Manifest Variables	Subjective Consumer Evaluation Manifest and Latent Variables	Subjective Author Evaluation (guided by previous studies)
Product	Quantitative summary measures of descriptive statistics	Narrative of consumer wants and needs from state insurance department Websites	Listing of consumer features with discussion and commentary
Contribution	Increased knowledge of consumer features available on state insurance department Websites	Increased knowledge of consumers' needs and desires related to insurance department Websites	Recommendations for those interested in the consumer's perspective of state insurance department Websites
Journal Targets	*Journal of Insurance Regulation*	*Journal of Consumer Affairs* or *Family and Consumer Sciences Research Journal*	*Journal of Insurance Regulation* or related publication

CHAPTER 2

REVIEW OF LITERATURE

Literature related to the broad areas of research described in Chapters 3, 4, and 5 is reviewed in this chapter. The first area of research relates to assessing the quality of state insurance department Websites. The literature discussed includes the approach and methods previously used to assess Websites, literature specific to government websites, and the three studies available that assessed state insurance department Websites. This section concludes with a discussion of content analysis, the methodology that guided the work in this first area of research.

The second area of research relates to learning what consumers expect from state insurance department Websites. The primary discussion is of focus groups, the methodology used for this area of research.

Before discussing the literature, definitions of the terms consumer, insurance consumer, and online insurance consumer are needed. *Consumers* are people going through the buying process (which includes filing claims and making complaints) with regard to some product or service. *Insurance consumers* are those going through the buying process with regard to an insurance product or service. *Online insurance consumers* are defined as people going through the buying process with regard to an insurance product or service, and using Web resources to support steps in the process. In addition, it is useful to note that state insurance department Websites serve several clientele. Most have sections specifically targeted to consumers as well as producers (agents, brokers, and sometimes other professionals such as adjusters) and insurance

companies. In addition, some state insurance regulators have dual roles – regulating, for example, insurance and securities or serving as the state insurance regulator *and* the state fire marshal. The focus of this dissertation is the insurance content of state insurance department Websites targeted to insurance consumers.

Assessment of Website Quality

A vast literature exists focused on some aspect of evaluating Website quality. However, much of it is not directly relevant to the topic of this dissertation, as it is primarily focused on transactional Websites. State insurance department Websites perform many functions, but they generally do not sell information, goods, or services to consumers. The transactions available on these sites (such as completing an online complaint form) are generally a relatively minor component of the site.

The literature on evaluating Website quality is dominated by the use of instruments created to evaluate transactional sites, including .comQ (Wolfinbarger & Gilly, 2002), eSQ (Zeithaml, Parasuraman, & Malhotra, 2001), SITEQUAL (Yoo & Donthu, 2001), and WEBQUAL (Loiacono, Watson, & Goodhue, 2002). Still others have created their own unique assessment tool for transactional sites (See Lee and Kozar (2006) and Waite and Harrison (2002) who evaluated e-business sites and bank Websites, respectively). Among the few to evaluate informational sites were Olsina Santos (1999) who evaluated museum Websites, and McInerney and Bird (2005), who evaluated Websites about genetically modified foods.

The research evaluating Website quality has produced an extensive list of influential factors; for example, Lee and Kozar (2006) cited 10 studies that collectively produced a list of more than 30 different factors related to Website quality. The factors typically included ones related to the usability of the interface, the information value of the content, and the design of the

Website (McInerney & Bird, 2005). In addition, the studies varied in methodology; in some (for example, McInerney & Bird, 2005; Olsina Santos, 1999), experts assessed the sites. In other studies, consumers conducted the evaluations (for example, Kim & Stoel, 2004; Loiacono, Watson, & Goodhue, 2002; Waite & Harrison, 2002) using an instrument supplied by the researcher. In other studies, both consumers and experts conducted the evaluation (for example, Griffiths & Christensen, 2005).

Previous research has also applied Hertzberg's marketing theory to Website evaluation (Valacich, Parboteeah & Wells, 2007; Waite & Harrison 2002; Zhang & VonDran, 2000; Zhang, Von Dran, Blake, & Pipithsuksunt, 2001). These researchers found differences between Website features that (1) if present, will not enhance satisfaction, but if not present, will cause dissatisfaction (called hygiene or basic features); (2) if delivered above a certain level can enhance satisfaction, but if not delivered will cause dissatisfaction, (called performance features); and (3) if available can lead to satisfaction, but the absence of which will not lead to dissatisfaction, (called Enhancing or Exciting features). Over time some features may come to be expected by consumers, and therefore change (e.g., performance features may change into hygiene features) (Zhang, VonDran, Blake, & Pipithsuksunt, 2001).

Two articles in this extensive literature are somewhat unique – one for its methodology and the other for the relevancy to this dissertation. Jun and Cai (2001) evaluated Internet banking using a different approach. They used the critical incident technique to examine postings regarding Internet banking service quality to Gomez.com, which uses a bulletin board system for consumer postings. They concluded that the 17 service quality dimensions they discovered in the postings could be classified as customer service quality, online systems quality, and banking service products quality.

Yang, Cai, Zhou, and Zhou (2005) developed and validated an instrument to measure user-perceived service quality of Web portals. Because the focus was on Web portals that present and facilitate communication among site users, this research is more relevant for the current study than research evaluating transactional sites. Yang et al. created an instrument consisting of 37 items which was completed by 1,992 respondents. Factor analysis of the results produced five factors: usability, usefulness of content, adequacy of information, accessibility, and interaction. Usability explained the largest proportion (35.5%) of the total variance in service quality.

Assessment of Government Website Quality

Several researchers (e.g., Baker, 2009: Gant, Gant, & Johnson, 2002; Stowers, 2002; West, 2006) have assessed the quality of government Websites. Gant, Gant, and Johnson (2002) conducted a content analysis of 50 state Web portals across four dimensions: openness, customization, usability, and transparency. They found that more progressive states organized online service around events such as vehicle registration; usability, not functionality, hampered the value of the portals. In addition, most states did not provide Website users with customized views. West (2006) analyzed 1,564 state and federal government Websites, looking for the frequency of online features such as publications, databases, audio clips, video clips, foreign language or language translation, advertisements, premium fees, user payments or fees, and disability access. Among the findings were that over half of federal sites (54%) and almost half (43%) of state sites met the W3C (World Wide Web Consortium: a Web standards organization) disability guidelines, 30% of all sites offered some foreign language translation, and 77% of sites had services that were fully executable online.

Baker (2009) proposed a methodology to assess the extent of usability features available on government Websites. Baker considered this methodology, which was a refinement of content analysis, an improvement on the methods used in previous e-government usability studies. Previous studies used either dichotomous measures or a generic scale to create indices for comparative reviews. Baker improved on these methods by using (1) enhanced usability benchmarks (i.e., reference point measurements that were enhanced with qualitative assessments), (2) Guttman-type scales (i.e., agreement with any one item implied agreement with the lower-order items), and (3) triangulation (a technique that "establishes commonality" based on a review of the universe of Website features found in the literature).

The theoretical work in Baker (2009) was based on an empirical study he did in 2004 in which he conducted a content analysis of the Websites of the 30 most populous counties in the United States (Baker, 2004). Baker used enhanced usability benchmarks, Guttman-type scales and triangulation in this study. Baker used six usability dimensions based on Stowers' (2002) framework that categorized government agency website features in six areas: (1) online services, (2) user-help, (3) navigation, (4) legitimacy, (5) information architecture, and (6) accessibility accommodations. Baker found that the six usability dimensions enhanced the ability of users to benefit from e-government. He also reported that the 30 counties in the study were making efforts to address Website usability, although some were more successful than others.

Stowers (2002) examined 148 federal Websites and found that most Websites provided basic online information, documents, communication with officials, publications, and employment information. However, only 13.5 percent of the sites studied were fully accessible to the disabled.

Stowers' (2002) framework in part paralleled that created by Yang, Cai, Zhou, and Zhou (2005) with important departures largely because Yang et al.'s framework was applied by end-users of the sites evaluated. Specifically, the components of Stowers' framework and how they might apply to state insurance department Websites are:

Online services features: Website features in which users can accomplish tasks electronically online 24 hours a day 7 days a week such as: basic information, documents and publications, downloadable forms, interactive databases or multimedia applications. This component of Website quality captures the spirit of Yang et al.'s (2005) interaction factor. Specific elements of this component as they relate to insurance department Websites are:

- Online Glossary

- Consumer Publications Online

- Fraud Reporting Support

- Online Sales of Insurance Advice

- Complaint Reporting Support

- Complaint Response Reference (explaining next steps in Complaint Reporting)

- Complaint Ratio Access and Support

- Frequently Asked Questions

User-help features: Facilitate satisfactory interaction with the Website so that users can find Website information and use Website services. This component along with the navigation component described below are elements of Yang et al.'s (2005) usability factor. Specific elements of this component of Website quality as they relate to insurance department Websites are:

- Website Search

- Foreign Language Translation

Navigation features: Help the consumer maneuver through the Website to the services they want most. Findability is a special type of navigation aid which involves the Website helping the user to maneuver *to* the Website from other places on the Web. Specific elements of this component of Website quality as they relate to insurance department Websites are:

- Consumer Hyperlinks

- External Hyperlinks

- State Insurance Department Website Findability

Legitimacy/Information Architecture features: Reassure the consumer that the Website is an official government resource and provides information about department and Website structure and organization. Neither legitimacy nor information architecture were included in Yang et al.'s (2005) factors. However, it is important that consumers be able to distinguish an official government Website from commercial and other Websites, as well as determine department and Website organization. Specific elements of this component of Website quality as they relate to insurance department Websites are:

- Official State Website Branding

- Currency of Information on Website

- Contact Information

- Identification of Insurance Department Services

- Commissioner/Staff/Supervisors Background

- Extent of Regulation Authority

Accessibility accommodations features: Provide Website assistance for online consumers who are disabled. Yang et al. (2005) also included accessibility as a Website quality factor.

Specific elements of this component of Website quality as they relate to insurance department Websites are:

- Disabled Consumer Website Accessibility Information

- Option to use Text Telephone (TTY) or Telephonic Device (TDD)

Assessment of State Insurance Department Website Quality

Hunter (1999, 2008) and Cude (2001) each have previously examined insurance department Websites. Neither provided a detailed description of their methodologies. Hunter (1999) examined 51 state insurance department Web pages in the third of a three-part study on insurance information available to consumers from state insurance department Websites. The features he included were the number of brochures available, the number of insurance lines for which price information was available, the number of lines about which insurance company complaint/service information was available, ability to file a complaint online, and ease of use of the Website. States with brochures, price, and company complaint/service information in all lines of insurance received an "A." States with brochures and price information in some lines of insurance received a "B/C" grade. Hunter justified not distinguishing between a "B" and a "C" on the basis that the site differences were not significant as the sites were being updated rapidly. If the state had a Website but limited or no brochures, price, or insurance company complaint/service information available, the state received a "D." States with no Websites received an "F." Hunter reported that 15 states received a grade of "A," 25 received a grade of "B/C," 8 states received a grade of "D," and 3 received an "F." These results implied that 95% of the population lived in states that had "excellent" or "good" Websites and over 50% of the population lived in states that had excellent state insurance department Websites. Hunter (1999) was a good first step to examine the consumer features on state insurance department Websites.

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He also offered recommendations to consumers. For example, if states do not have price or complaint data, Hunter (1999) recommended that consumers go to another state's Web page or a commercial Website like insure.com/complaints.

Cude (2001) also evaluated the features of state insurance department Websites. As with Hunter, Cude provided few details about her methodology and presumably the judgments she reported were her own. She primarily examined informational and educational features. The features she examined were: a clear hyperlink for consumers on the homepage, working hyperlinks, materials revised for PDF format, documents with clear dates and authorship, contact information such as a telephone number and a physical address, consumer choice about how to access documents, resources in languages other than English, ability to file complaints online, online form to request speakers, Frequently Asked Questions (FAQ) section on all lines of insurance, information about insurance department/division role and functions, a searchable list of all insurance companies doing business in the state, market conduct exam reports, financial exam reports, market share reports, enforcement actions, companies in receivership, insurance company profiles, hyperlinks to financial rating services, and information about state guaranty funds. Cude found that most states did not have much consumer information (such as FAQs or brochures) on life, managed care, and long term care insurance and that there was virtually no information on disability insurance on any state site. Cude also found positive aspects: most states made the complaint process and forms as simple as possible, and there was a great deal of auto and health insurance information for consumers.

Hunter (2008) more recently looked at state insurance department Website features. In 2008 he examined state insurance department Websites with more depth and detail than in 1999. The information and advice features of Websites were scrutinized beyond the "A" through "F"

grading system used in 1999, and more features were examined. The additional features examined were a description of the types or sub-lines of home and auto insurance, advice on how to compare prices and decrease insurance costs, price comparisons of policies offered and the year in which these prices were valid, information on insurer solvency, results of "market conduct" exams, periodic alerts to consumers on possible scams, option to look up additional agent or company information (such as licensure and disciplinary actions), ability to file a complaint online, presence of complaint information (such as a complaint index), explanation of Good Faith in claims handling, advice on the difference between first and third party claims, explanation of the importance of good record keeping, advice on the proper timing in filing claims, advice on when to file complaints with higher-level company executives or the state regulator, and an explanation of why consumers should consider seeking legal assistance. His analysis was primarily focused on whether these features were available to consumers, without any assessment of their ease of use. Hunter concluded that (1) all but three insurance departments had a Website up and running, (2) state insurance department Websites were being upgraded on an ongoing basis, (3) over half of the nation's population lived in states with excellent Websites and 95% of the nation lived in states that have good or excellent Websites, and (4) certain states have innovative and useful features (e.g., New York Webcasts hearings). Again, Hunter (2008) provided important consumer advice and recommendations; one section of the study was entitled "How Consumers Can Effectively Use State Insurance Department Websites to Improve Their Purchasing Decisions and Their Chances of Fair Claims Settlements." Hunter (2008) focused only on two lines of insurance (consumer auto and home insurance) and like Cude (2001) cautioned readers that the Websites may have been updated after the data were gathered.

Methodology to Assess Website Quality

As described in the previous sections, various methodologies have been used to assess Websites. One method, assessment by the end users, requires creation and validation of an instrument. Because there has been no previous academic research on insurance department Website quality, the data needed to create such an instrument were unavailable. Therefore, the approach chosen for this research was the expert assessment approach and content analysis. The following section discusses that methodology.

A typical definition of content analysis states *"Content Analysis* is an objective and quantitative method for assigning types of verbal and other data to categories" (Kerlinger & Lee, 2000, p. 607), but other authors have provided different definitions. Kassarjian (1977) provided seven definitions of content analysis, all of which suggested that it is a technique that is objective, systematic, and quantitative. The categories of analysis must be defined objectively so that different researchers can "secure the same results" (p. 9). Inclusion or exclusion of content categories should be done with consistently applied rules to meet the systematic requirement, and the quantification of judgments made about the subject of analysis must be "amenable to statistical methods" (also p. 9).

A few years later, Kolbe and Burnett (1991) listed specific benefits of content analysis to consumer researchers: "content analysis allows for an unobtrusive appraisal of communications" (p. 244), "can assess the effects of environmental variables, and source characteristics on message content" (p. 244), "provides an empirical starting point for generating new research evidence about the nature and effect of specific communications" (p. 244), and is a good "companion research method in multi-method studies." They also listed some weaknesses, such as its susceptibility to researcher bias. There have been many content analysis studies of media as

related to consumers. Kolbe and Burnett (1991) identified 128 studies (in consumer behavior, marketing, advertising, and communication between 1978 and 1989) in their paper alone. Many of the studies they identified had problems with the objectivity and reliability requirements and did not analyze Websites.

McMillan (2000) and Weare and Lin (2000) wrote about the challenges of performing content analysis on Websites. These challenges dealt with non-traditional sampling procedures, units of analysis, new coding challenges, such as untangling multimedia messages, and the effects of interactivity. McMillan (2000) identified 19 studies in which content analysis of Websites was used between 1994 and 1999. The studies examined from as few as 3 Websites to as many as 2,865. The shortest data collection period was two days and the longest was five months. While McMillan concluded that content analysis was a stable research technique that can be applied to the dynamic environment of the Web, there were challenges to overcome in areas such as sampling, category development, training coders, and coding. Zhang (2005) examined 39 studies that used content analysis to study Websites between 2000 and 2004. Again there were problems with the sampling issue: some of the studies did not even define or report the population they were sampling. Also, because of the proliferation in the amount of information online, choosing the entire Website as unit of analysis was not practical in some of the studies.

The present brings even more innovation to the content analysis technique. Baker (2009) suggested use of techniques such as triangulation (that establishes commonality based on review of a universe of Website features that a researcher considers), and Guttmann scales (levels from 1 to 4) instead of dichotomous measures, (yes /no, absent/present). Researchers have also used content analysis to examine interactive Website features (DeMarsico & Levialdi, 2004;

McMillan, Hoy, Kim, & McMahan, 2008: Trammell, Williams, Postelnicu, & Landreville, 2006). Content analysis has evolved along with the media it has been used to analyze, and is therefore an appropriate method to examine Websites.

According to McMillan (2000), there are five steps in content analysis: (1) formulating a research question and/or hypotheses, (2) selecting a sample, (3) defining categories, including defining the unit of analysis, (4) collecting and coding data, and (5) analyzing and interpreting the data. Rigorous random sampling is one of the most difficult aspects of content analysis on the Web (McMillan, 2000; Weare & Lin, 2000). However, McMillan (2000) stated that the size of the sample depends on the goals of the study. In some instances (as in this research), the population is a manageable size and no sampling is required.

Regarding step 3, defining categories, Weare and Lin (2000) wrote, "The most fundamental question facing researchers is how to define the scope of the message under investigation. Such a definition, in turn, requires consideration of several issues: what constitutes a Web page, what constitutes a Web site, and how these elements combine to form identifiable messages" (p. 281). This describes the difficulties in determining the unit of analysis, "the element on which data are analyzed and for which findings are reported" (Neuendorf, 2002, p. 13).

Researchers have identified different types of units of analysis: coding units, context units, and sampling units. Coding units (also known as recording units or units of data collection) have been defined as "…units that are distinguished for separate description, transcription, recording, or coding" (Krippendorff, 2004, p. 99); "…the smallest segment of content counted and scored in the content analysis" (McMillan, 2000, p. 82); "…are analytically separable components of the message that will be independently attached to content categories" (Weare &

Lin, 2000, p. 274); and "…the element on which each variable is measured" (Neuendorf, 2002, p. 13). Context units have been defined as "…units of textual matter that set limits on the information to be considered in the description of recording units" (Krippendorff, 2004, p. 101); "…the body of material surrounding the coding unit" (McMillan, 2000, p. 82); and "…the immediate environment in which the message is received" (Weare & Lin, 2000, p. 274). Sampling units have been defined as "…units that are distinguished for selective inclusion in an analysis" (Krippendorff, 2004, p. 98); and a unit that "…encompasses the whole independent message used for the basis of sampling" (Weare & Lin, 2000, p. 274).

Some have suggested that in a Web environment, technical definitions of the unit of analysis may not completely capture the message under study (Weare & Lin, 2000; Neuendorf, 2002). For example, Weare and Lin suggested that a communication-based definition focuses on the user and defines sampling units based on actual patterns of communication. The example they give is "the Web pages readers typically access when they seek information concerning USC" (p. 281). This example suggests a categorical distinction which defines units "…by their membership in a class or category -- by their having something in common" (Krippendorff, 2004, p. 105).

The unit of analysis identified in this study follows Krippendorff's definition of a categorical distinction (i.e., state insurance department Website consumer features) instead of a technical definition (i.e., the Web pages that make up the state insurance department Website consumer section), because it is assumed that there are consumer features that may or may not be in the consumer section of a state insurance department Website (e.g., search feature). *Consumer features* of state insurance department Websites were specifically defined as the 21 features examined in this study and outlined on pages 12-14. The *consumer section* of state insurance

department Websites was defined as the collection of Web pages within the state insurance department Website that were labeled with word "Consumer" or that were retrieved when a hyperlink with the word "consumer" was clicked.

Step 4 in content analysis is data collection and coding. This involves creating a codebook, training coders, coding content, and checking the reliability of the coding. All content analysis projects such as the one in this study should include at least two trained content coders and some assessment of intercoder reliability (Krippendorff, 2004; Lombard, Snyder-Duch, & Bracken, 2004; Neuendorf, 2002). Intercoder reliability is defined as "…the extent to which independent coders evaluate a characteristic of a message or artifact and reach the same conclusion" (Lombard, Snyder-Duch, & Bracken, 2004, section 2, "What is intercoder reliability?"). There are many intercoder reliability measures (e.g., Holsti's method, Scott's pi, Krippendorff Alpha, and Cohen's Kappa), However, Krippendorff's alpha can be used with multiple coders, different sample sizes, missing data, and with different level variables (i.e., ordinal, interval or ratio) (Hayes & Krippendorff, 2007; Lombard, Snyder-Duch, & Bracken, 2004).

Another issue in collecting data to conduct content analysis of Websites is the very real possibility that Websites will change during data collection. Thus, archiving sites or collecting data quickly is important (McMillan, 2000; Weare & Lin, 2000).

The final step in content analysis is analyzing and interpreting the data collected and coded. Data can be analyzed with the help of various statistical tools (Krippendorff, 2004; McMillan, 2000; Neuendorf, 2002). For example, Neuendorf (2002) suggested that descriptive studies (such as the present study) can use basic univariate frequencies such as numeric frequencies, pie charts, and bar graphs to help compare data and report results.

Summary

After reviewing the literature, the methodology chosen for the research reported in

Chapter 3 was a content analysis of insurance department Websites following the methodological

refinements and framework used by Baker (2009) and created by Stowers (2002) to describe

government agency Website features. The framework seemed most relevant to the question at

hand. The researcher used his personal knowledge of state insurance department Websites, as

well as the work of Hunter (1999, 2008) and Cude (2001), to modify and expand Stower's

framework to be relevant to the research question. The specific methodology used is described

in Chapter 3.

Consumer Evaluations of Website Quality

In the previous section, literature was reviewed that described research in which experts

or end users evaluated website content. As mentioned earlier, the research involving end users

was conducted by giving the end users an instrument to use to assess website quality. For

example, Waite and Harrison (2002) asked a convenience sample of undergraduate students to

complete an instrument evaluating the desired characteristics of an Internet banking site. Kim

and Stoel (2004) asked 1,000 female shoppers to complete the WebQual instrument for retail

apparel Websites. Lee and Kozar (2006) required their subjects to navigate two Websites and

complete tasks specific to an online buying situation before completing a questionnaire about the

Websites.

However, as mentioned previously, no validated instrument was found that seemed

appropriate to assess insurance department Websites. Previous researchers (see, for example,

Waite and Harrison (2002) and Yang, Cai, Zhou, and Zhou (2005)) conducted focus groups prior

to creating an instrument. Thus, the focus group methodology was adopted for this phase of the research, which examined consumer preferences for state insurance department Websites.

Focus Group Methodology

Krueger and Casey (2009) said that, "A focus group study is a carefully planned series of discussions designed to obtain perceptions on a defined area of interest in a permissive, nonthreatening environment. Each group is conducted with 5 to 10 people led by a skilled interviewer. The discussions are relaxed and often participants enjoy sharing their ideas and perceptions" (p. 2). Focus groups are a qualitative research method that has the potential to provide important insights due to participants' ability to comment, explain, and share experiences, attitudes, emotions, and desires. Traditional focus groups have been used in marketing research since the 1950s because they help companies stay in touch with their customers and produce believable results (Krueger & Casey, 2009).

Focus groups have been used extensively in many contexts and situations in family and consumer sciences research. The research questions ranged from exploring why consumers eat organic foods (Hughner, McDonagh, Prothero, Shultz, & Stanton, 2007), to understanding the consumer behavior of Brazilian children (Fiates, Amboni, & Teixeira, 2008), to the impact of online banking on financial behavior (Servon & Kaestner, 2008). In one study specific to insurance, Cude (2005) reported research that used focus groups to learn if insurance consumers read and understand insurance disclosures. Few of the focus group participants reported reading insurance disclosures, and when they did read them misunderstandings were likely.

Online Focus Groups

Technology has advanced to the point that researchers using qualitative focus group methods can use contemporary tools to interview participants. Various software platforms, such

as bulletin board software, and group support systems as well as learning content management systems have been used to move focus group interviews online (Kenny, 2005; Peacock, Williams, Robertson, & Giatsi, 2007). Sweet (2001) described two types of virtual focus groups: real time (or synchronous) with six to eight participants and asynchronous (different time) with 12 to 20 participants. Synchronous focus groups use chat rooms or other software and/or technology that allows users to chat in real time, while asynchronous focus groups happen on bulletin board type software in which stored messages are displayed for all users to see. However, the virtual or online focus group is more than just an Internet version of its traditional counterparts. While both are qualitative research methods in which groups are interviewed, researchers have found important differences between the two:

- Participants in online focus groups contribute fewer words than in traditional groups (Hughes & Lang, 2004; Underhill & Olmsted, 2003) but more comments (Schneider, Kerwin, Frechtling, & Vivari, 2002).

- Participants who may be slower to speak or respond in traditional focus groups can input their contribution any time in online focus groups (Schneider et al., 2002; Underhill & Olmsted, 2003).

- Problematic traditional focus group participant behavior, such as the expert, the dominant talker, the shy participant, and the rambler, are replaced with online behaviors such as monologuing (typing a series of posts on a solitary thread without responding to others), dittoing (responses mostly agreeing with others' opinions), one-liners (statements with relatively brief content), essays (composing comments as complete paragraphs consisting of multiple, orderly, and grammatical complete sentences), and challenging (monitoring others'

contributions closely, and disputing points of disagreement) (Hughes & Lang, 2004; Sinickas, 2001).

- Nonverbal inputs in traditional focus groups involve facial expressions, body language, and tone of voice. Nonverbal input can be provided online using emoticons, e.g., :-(or :-| ; typography, e.g., !!! or ???; upper and lower case letters, e.g.,"You are right – NOT"; and acronyms, e.g., LO (Hughes & Lang, 2004; Walston & Lissitz, 2000).

- While there are issues about the attention spans of the participants in traditional focus groups, the concerns are greater with online groups (Hughes & Lang, 2004; Sinickas, 2001).

- There are concerns of more irrelevant and off-topic comments in online focus groups than traditional focus groups (Underhill & Olmsted, 2003).

- There is evidence of significantly fewer disagreements and insults in online focus groups compared to traditional focus groups (Underhill & Olmsted, 2003).

- Traditional focus group conversations proceed in a linear fashion, while online focus groups have multiple threads (topics of conversation) that overlap simultaneously. Online conversations are replete with vertical threads (participants following up their own comments) and lateral threads (participants responding to others) (Hughes & Lang, 2004; Stewart & Williams, 2005).

- The entire record of the online focus group session is available at any time to participants online which should help reduce misunderstanding and missed statements due to poor hearing or participants talking at the same time (Hughes & Lang, 2004).

- Conversations in an online focus group are less time-dependent than in a traditional focus group; a relevant comment can be entered long after the discussion has moved on to another topic. Participants can and do refer back and respond to earlier comments preserved in the system by the chat interface (Hughes & Lang, 2004).

- Online focus group participants can take part from a space using a computer with which they are familiar and comfortable (O'Connor & Madge, 2003).

- Anonymity in some online focus group cases may cause participants to be more forthcoming and candid than in traditional focus groups (Dattilo, Estrella, Estrella, Light, McNaughton, & Seabury, 2007; Walston & Lissitz, 2000).

Summary

After reviewing the literature, the methodology chosen for the research reported in Chapter 4 was online focus groups. The moderator guide for the focus groups was based on knowledge of the literature reviewed in the first section of this chapter. The specific methodology used is described in Chapter 4.

CHAPTER 3

CONSUMER FEATURES OF STATE INSURANCE DEPARTMENT WEBSITES[1]

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[1] Fleming, W. and B. Cude. To be submitted to *Journal of Insurance Regulation*

Abstract

One of the objectives of state insurance departments is to serve the insurance consumer online, since many consumers use the Web to learn about products and services such as insurance. Research on the quality of these Websites for consumers is limited. The present study employed content analysis to examine consumer features of state insurance department Websites. The results will increase knowledge about what state insurance department Websites have to offer to insurance consumers.

Introduction

State insurance departments are government agencies that regulate most of the insurance industry. (Klein, 2008) suggested that one of the activities state insurance departments engage in is "providing consumer information, to facilitate competition and better market outcomes" (p. 21). Hunter (1999) suggested that information from state insurance department Websites "is particularly important to consumers who are, more and more, using the Internet to shop for goods and services" (p. 2). Hunter (2008) later reported that "many states, but not all, provide information [on their Websites] that should help consumers make wise choices" (p. 2). State insurance departments also provide services such as investigation of complaints against insurance companies and investigation of reports of fraudulent activities. With the development of the Internet, states have moved at least some of their insurance department services online.

However, decisions about what to put on an insurance department Website have been far from systematic. Individual state insurance departments have planned their Websites with only sporadic guidance from the National Association of Insurance Commissioners (NAIC), an organization known for its assistance to state insurance department Websites. The decisions states have made likely have been guided by state government guidelines for Website development, resources available to devote to Website creation and maintenance, interest, and trial and error. Even departments that may have preferred to approach their Website creation more systematically would have found little to guide them in knowing what consumers need or expect from their Websites.

The purpose of the present study is to employ content analysis to learn what consumer features the 51 insurance departments (all states and the District of Columbia) have chosen to put

on their Websites. The results will be useful to those interested in designing and/or revamping state insurance department Websites.

Literature Review

Assessment of Website Quality

A vast literature exists focused on some aspect of evaluating Website quality. However, much of it is not directly relevant to this research, as it is primarily focused on transactional Websites. State insurance department Websites perform many functions, but they generally do not sell information, goods, or services to consumers. The transactions available on these sites (such as completing an online complaint form) are generally a relatively minor component of the site.

The literature on evaluating Website quality is dominated by the use of instruments created to evaluate transactional sites, including .comQ (Wolfinbarger & Gilly, 2002), eSQ (Zeithaml, Parasuraman, & Malhotra, 2001), SITEQUAL (Yoo & Donthu, 2001), WEBQUAL (Loiacono, Watson, & Goodhue, 2002), and unique assessment tools created by researchers (See, for example, Lee and Kozar (2006) and Waite and Harrison (2002)). The research evaluating Website quality has produced an extensive list of influential factors; for example, Lee and Kozar (2006) cited 10 studies that collectively produced a list of more than 30 different factors related to Website quality. The factors typically included ones related to the usability of the interface, the information value of the content, and the design of the Website (McInerney & Bird, 2005).

Yang, Cai, Zhou, and Zhou (2005) developed and validated an instrument to measure user-perceived service quality of Web portals. Because the focus was on Web portals that present and facilitate communication among site users, this research is more relevant for the current study than research evaluating transactional sites. Yang et al. created an instrument

consisting of 37 items which was completed by 1,992 respondents. Factor analysis of the results produced five factors: usability, usefulness of content, adequacy of information, accessibility, and interaction. Usability explained the largest proportion (35.5%) of the total variance in service quality.

Even more relevant research (Baker, 2009; Gant, Gant, & Johnson, 2002; Stowers, 2002; West, 2006) has assessed the quality of government Websites. Gant, Gant, and Johnson (2002) conducted a content analysis of 50 state Web portals across four dimensions: openness, customization, usability, and transparency. They found that more progressive states organized online service around events such as vehicle registration and that usability, not functionality, hampered the value of the portals. In addition, most states did not provide Website users with customized views. West (2006) analyzed 1,564 state and federal government Websites, looking for the frequency of online features such as publications, databases, audio clips, video clips, foreign language or language translation, advertisements, premium fees, user payments or fees, and disability access. Among the findings were that over half of federal sites (54%) and almost half (43%) of state sites met the W3C (World Wide Web Consortium: a Web standards organization) disability guidelines, 30% of all sites offered some foreign language translation, and 77% of sites had services that were fully executable online.

Baker (2009) proposed a methodology to assess the extent of usability features available on government Websites. Baker considered this methodology, which was a refinement of content analysis, an improvement on the methods used in previous e-government usability studies. Previous studies used either dichotomous measures or a generic scale to create indices for comparative reviews. Baker improved on these methods by using (1) enhanced usability benchmarks (i.e., reference point measurements that were enhanced with qualitative

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assessments), (2) Guttman-type scales (i.e., agreement with any one item implied agreement with the lower-order items), and (3) triangulation (a technique that "establishes commonality" based on a review of the universe of Website features found in the literature).

The theoretical work in Baker (2009) was based on an empirical study he did in 2004 in which he conducted a content analysis of the Websites of the 30 most populous counties in the United States (Baker, 2004). Baker's work was based on Stowers' (2002) framework that categorized government agency website features in six areas: (1) online services, (2) user-help, (3) navigation, (4) legitimacy, (5) information architecture, and (6) accessibility accommodations. Baker found that the six usability dimensions enhanced the ability of users to benefit from e-government. He also reported that the 30 counties in the study were making efforts to address Website usability, although some were more successful than others.

Stowers (2002) examined 148 federal Websites and found that most Websites provided basic online information, documents, communication with officials, publications, and employment information. However, only 13.5 percent of the sites studied were fully accessible to the disabled. Stowers' framework in part paralleled that created by Yang, Cai, Zhou, and Zhou (2005) with important departures largely because Yang et al.'s framework was applied by end-users of the sites evaluated. Specifically, the components of Stowers' framework are defined below and how they might apply to state insurance department Websites is identified in Table 1.

Online services features are Website features in which users can accomplish tasks electronically online 24 hours a day 7 days a week such as: basic information, documents and publications, downloadable forms, interactive databases, or multimedia applications. This component of Website quality captures the spirit of Yang et al.'s (2005) interaction factor.

User-help features facilitate satisfactory interaction with the Website so that users can find Website information and use Website services. This component of Website quality along with the navigation features described below are elements of Yang et al.'s (2005) usability factor.

Navigation features help the consumer maneuver through the Website to the services they want most. Findability is a special type of navigation aid: instead of the Website helping the user maneuver *through* the Website, it involves the Website helping the user to maneuver *to* the Website from other places on the Web.

Legitimacy/Information Architecture features reassure the consumer that the Website is an official government resource and provides information about department and Website structure and organization. Neither legitimacy nor information architecture is included in Yang et al.'s (2005) factors. However, it is important that consumers be able to distinguish an official government Website from commercial and other Websites, as well as determine department and Website organization.

Accessibility accommodations features provide Website assistance for online consumers who are disabled. Yang et al. (2005) also included accessibility as a Website quality factor.

Assessment of State Insurance Department Website Quality

Hunter (1999, 2008) and Cude (2001) each have previously examined insurance department Websites. Neither provided a detailed description of their methodologies. Hunter (1999) examined 51 state insurance department Web pages in the third of a three-part study on insurance information available to consumers from state insurance department Websites. The features he included were the number of brochures available, the number of insurance lines for which price information was available, the number of lines about which insurance company

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complaint/service information was available, ability to file a complaint online, and ease of use of the Website. States with brochures, price, and company complaint/service information in all lines of insurance received an "A." States with brochures and price information in some lines of insurance received a "B/C" grade. Hunter justified not distinguishing between a "B" and a "C" on the basis that the site differences were not significant as the sites were being updated rapidly. If the state had a Website but limited or no brochures, price, or insurance company complaint/service information available, the state received a "D." States with no Websites received an "F." Hunter reported that 15 states received a grade of "A," 25 received a grade of "B/C," 8 states received a grade of "D," and 3 received an "F." These results implied that 95% of the population lived in states that had "excellent" or "good" Websites and over 50% of the population lived in states that had excellent state insurance department Websites. Hunter (1999) was a good first step to examine the consumer features on state insurance department Websites. He also offered recommendations to consumers. For example, if states do not have price or complaint data, Hunter (1999) recommended that consumers go to another state's Web page or a commercial Website like insure.com/complaints.

Cude (2001) also evaluated the features of state insurance department Websites. As with Hunter, Cude provided few details about her methodology and presumably the judgments she reported were her own. She primarily examined informational and educational features. The features she examined were: a clear hyperlink for consumers on the homepage, working hyperlinks, materials revised for PDF format, documents with clear dates and authorship, contact information such as a telephone number and a physical address, consumer choice about how to access documents, resources in languages other than English, ability to file complaints online, online form to request speakers, Frequently Asked Questions (FAQ) section on all lines of

insurance, information about insurance department/division role and functions, a searchable list of all insurance companies doing business in the state, market conduct exam reports, financial exam reports, market share reports, enforcement actions, companies in receivership, insurance company profiles, hyperlinks to financial rating services, and information about state guaranty funds. Cude found that most states did not have much consumer information (such as FAQs or brochures) on life, managed care, and long term care insurance and that there was virtually no information on disability insurance on any state site. Cude also found positive aspects: most states made the complaint process and forms as simple as possible, and there was a great deal of auto and health insurance information for consumers.

Hunter (2008) more recently looked at state insurance department Website features. In 2008 he examined state insurance department Websites with more depth and detail than in 1999. The information and advice features of Websites were scrutinized beyond the "A" through "F" grading system used in 1999, and more features were examined. The additional features examined were a description of the types or sub-lines of home and auto insurance, advice on how to compare prices and decrease insurance costs, price comparisons of policies offered and the year in which these prices were valid, information on insurer solvency, results of "market conduct" exams, periodic alerts to consumers on possible scams, option to look up additional agent or company information (such as licensure and disciplinary actions), ability to file a complaint online, presence of complaint information (such as a complaint index), explanation of Good Faith in claims handling, advice on the difference between first and third party claims, explanation of the importance of good record keeping, advice on the proper timing in filing claims, advice on when to file complaints with higher-level company executives or the state regulator, and an explanation of why consumers should consider seeking legal assistance. His

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analysis was primarily focused on whether these features were available to consumers, without any assessment of their ease of use. Hunter concluded that (1) all but three insurance departments have a Website up and running, (2) state insurance department Websites were being upgraded on an ongoing basis, (3) over half of the nation's population lived in states with excellent Websites and 95% of the nation lived in states that have good or excellent Websites, and (4) certain states have innovative and useful features (e.g., New York Webcasts hearings). Again, Hunter (2008) provided important consumer advice and recommendations; one section of the study was entitled "How Consumers Can Effectively Use State Insurance Department Websites to Improve Their Purchasing Decisions and Their Chances of Fair Claims Settlements." Hunter (2008) focused only on two lines of insurance (consumer auto and home insurance) and like Cude (2001) cautioned readers that the Websites may have been updated after the data were gathered.

Content Analysis to Assess Website Quality

Various methodologies have been used to assess Websites. One method, assessment by the end users, requires creation and validation of an instrument. Because there has been no previous academic research on insurance department Website quality, the data needed to create such an instrument were unavailable. Therefore, the researchers chose to use the expert assessment approach and to model the methodology following best practices for content analysis.

Content analysis is an objective, systematic, and quantitative technique to categorize data. McMillan (2000) and Weare and Lin (2000) wrote about the challenges of performing content analysis on Websites. These challenges dealt with non-traditional sampling procedures, units of analysis, and new coding challenges, such as untangling multimedia messages, and the effects of interactivity. McMillan (2000) identified 19 studies in which content analysis of Websites was used between 1994 and 1999. The studies examined from as few as 3 Websites to as many as

2,865. The shortest data collection period was two days and the longest was five months. While McMillan concluded that content analysis was a stable research technique that can be applied to the dynamic environment of the Web, there were challenges to overcome in areas such as sampling, category development, training coders, and coding. Zhang (2005) examined 39 studies that used content analysis to study Websites between 2000 and 2004. Again there were problems with the sampling issue: some of the studies did not even define or report the population they were sampling. Also, because of the proliferation in the amount of information online, choosing the entire Website as unit of analysis was not practical in some of the studies.

Baker (2009) suggested use of techniques such as triangulation (that establishes commonality based on review of a universe of Website features that a researcher considers) and Guttmann scales (levels from 1 to 4) instead of dichotomous measures (yes /no, absent/present). Researchers have also used content analysis to examine interactive Website features (DeMarsico & Levialdi, 2004; McMillan, Hoy, Kim, & McMahan, 2008; Trammell, Williams, Postelnicu, & Landreville, 2006). One methodological issue in conducting a content analysis is defining the unit of analysis. The definition in this study followed Krippendorff's definition of a categorical distinction (i.e., state insurance department Website consumer features) instead of a technical definition (i.e., the Web pages that make up state insurance department Website consumer section), because it was assumed that there would be consumer features that might not be in the consumer section of a state insurance department Website (e.g., search feature). *Consumer features* of state insurance department Websites was specifically defined as the 21 features in Table 1. The *consumer section* of state insurance department Websites was defined as the collection of Web pages within the state insurance department Website that were labeled with the

word "Consumer" or that were retrieved when a hyperlink with the word "consumer" was clicked.

Table 3.1

Consumer Features of State Insurance Department Websites

Usability Dimension	Consumer Feature
Online services features	• Online Glossary
	• Consumer Publications Online
	• Fraud Reporting Support
	• Online Sales of Insurance Advice
	• Complaint Reporting Support
	• Complaint Response Reference to explain next steps
	• Complaint Ratio Access and Support
	• Frequently Asked Questions
User-help features	• Website Search
	• Foreign Language Translation
Navigation features	• Consumer Hyperlinks
	• External Hyperlinks
	• State Insurance Department Website Findability
Legitimacy/information architecture features	• Official State Website Branding
	• Currency of Information on Website
	• Contact Information
	• Identification of Insurance Department Services
	• Commissioner/Staff/Supervisors Background
	• Extent of Regulation Authority
Accessibility accommodations features	• Disabled Consumer Website Accessibility Information
	• Option to use Text Telephone (TTY) or Telephonic Device (TDD)

Methodology

A content analysis of 51 (all 50 states and Washington D.C) state insurance department Websites was conducted. The Websites for the agencies were located by searching for each state's insurance department's Website from the map of the NAIC' states and jurisdictions (available at http://www.naic.org/state_web_map.htm). The 21 consumer features that were the focus of the content analysis are listed in Table 1 and discussed below.

Following Baker (2009), some variables were coded using a dichotomous measure that indicated whether the feature was there or not, i.e., coded "0" or "1". Other variables were coded using a categorical measure that showed how much or to what degree the feature was present. Details about the coding of the consumer features are in Appendix 1 of the dissertation.

Online Services Features

An *Online Glossary* is a series of definitions in alphabetical order that may be accessed by a search function (e.g., Policy Language glossary). While no studies were found that discussed the need for glossaries on state insurance department Websites, researchers such as Duda, Schiessl, Wildgruber, Rohrer, and Fu (2007), who performed linguistic analysis on an E-bay Website, have made the common sense suggestion that technical terms should be included in a user glossary. There also is evidence that consumers appreciate "jargon busters" that improve understanding (Harrison, 2005). For insurance consumers at any step in the buying process who are trying to understand the language of the insurance industry, an online glossary may be valued.

Consumer Publications Online are PDF, HTML, or other online files or documents accessible to insurance consumers with advice that consumers can read online or print to read. Cude (2001) declared that "all state insurance departments should provide publications on the

basic lines of insurance -- auto, health, life, disability, managed care, and long-term care" (p. iv).

Providing documents/publications is an important online service for consumers (Baker, 2009; Stowers, 2002).

A *Fraud Reporting Support* feature is a service in which consumers can find instructions, forms, and other supporting material to assist in the process of reporting fraud either online (directly on the Website through online forms that can be electronically submitted) or offline (e.g., through online forms that must be printed and mailed).

An *Online Sales of Insurance Advice* feature is consumer advice (e.g., "you should or should not do X") about buying insurance online. Cude (2001) reported that three states had consumer advice about shopping for insurance on the Internet. A regulatory agency with a presence online such as a state insurance department should provide some guidance to consumers who choose to buy (or are considering buying) insurance coverage online.

A *Complaint Reporting Support* feature is a service in which consumers can find instructions, forms, and other supporting material to assist in filing an insurance-related complaint either online (e.g., through online forms that can be electronically submitted) or offline (e.g., through online forms that must be mailed). As mentioned before, this definition follows the service distinction between interactive and downloadable forms made in Stowers (2002) and Baker (2009). From the consumer's point of view, one of the most (if not the most) important consumer services of state insurance departments is investigation of insurance consumer complaints. Previous research has shown that consumers that complain to a third-party (e.g., to a state insurance department) believe that all other complaining options have been unsuccessful (Ursic, 1985; Singh 1989). In addition, it is important for consumers to know what to expect once they file a complaint (*Complaint Response Reference)*.

Complaint Ratio Access and Support feature is a service that provides online access to summaries of the complaints filed against insurance companies or agents along with the absence or presence of an explanation of how the ratios were calculated. Many studies have found a relationship between complaint ratios and service quality (Carson, McCullough, & Russell, 2005; Wells and Stafford, 1995) and the public is encouraged to consult the ratios before selecting an insurance company (Hunter, 2008, Venezian, 2002).

Frequently Asked Questions (FAQs) is a section or page on the Website that provides answers to recurrent inquiries (e.g., "How do I file a claim?"). Cude (2001) recommended that states have FAQs on all lines of insurance, and both Stowers (2002) and Baker (2009) included FAQs as a user-help measure. The FAQ format is familiar to many online consumers and helps consumers get quick answers.

<center>*User-Help Features*</center>

A *Website Search Feature* is a Website mechanism that searches the Website for keywords or terms (e.g., a search box). Search features can help consumers get to the information they need faster than randomly browsing through the Website. For many consumers this is the main navigation tool for information search on any Website. Stowers (2002) and Baker (2009) included search features as a user-help measure.

Foreign Language Translation features are Website versions, sections, or brochures in languages other than English (e.g., Spanish, Korean). This could also include links to translation services (such as Google Translate). Kent and Lalasz (2006) declared that "…nearly 50 million Americans spoke a language other than English at home in 2004—nearly one-fifth of all U.S. residents age 5 or older" (para. 4). Publications, brochures or other Website text in the consumer's language increase accessibility. Stowers (2002) and Baker (2009) included foreign

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language translation as a user-help measure. Gant, Gant, and Johnson (2004) classified it has an important usability feature. According to the U.S. Census Bureau, the languages with the greatest number of speakers in the U.S. are English, Spanish, Chinese, French, Tagalog, Vietnamese, German, and Korean (Shen & Kominsky, 2010). In the content analysis of state insurance department Websites, the researchers searched for information in Spanish, Chinese, German, Korean, and Japanese.

<div style="text-align:center">Navigation Features</div>

Consumer Hyperlinks are internal hyperlinks (from the state insurance department Website to other pages within the Website) intended for insurance consumers (e.g., "consumer section" or "senior" links). Hyperlinks that are clearly for consumers help them navigate to the pages within the Website that help them complete their goals. Cude (2001) suggested that there should be a link especially for consumers on agency homepages and sometimes it is not clear whether or not the links are for consumers.

External Hyperlinks are hyperlinks from state insurance department Websites to other agencies, consumer organizations, or other sites that have useful consumer information or services (e.g., the NAIC's "Insure U," State DMV, or state insurance advocate). If the site cannot provide the service or information a consumer needs, hyperlinks should be available to help the consumer navigate to the right place, even if it is on another Website. Consumers ultimately want to achieve their goal, either through the state insurance department's Website or another site. Baker (2009) said that links to other agencies are important navigation aids. Cude (2001) suggested that state insurance department Websites should offer links to other related information because consumers do not make decisions in isolation.

State Insurance Department Website Findability is "the degree to which a particular object (in this case the state insurance department Website) is easy to discover or locate" (Morville, 2005, p. 4). Search engines are a primary way people search online (Fallows, 2008; Fox, 2002). Many times insurance consumers online may not have a particular Website in mind, but they are looking for information or services that can be found at state insurance department Websites. Since consumers usually do not search past the first page of search results (Jansen, Booth & Spink, 2008; Nielsen & Loranger, 2006). "Findability" was defined as whether hyperlinks to a state insurance department Website were on the first page of search engine results. Operationally it was assessed by whether hyperlinks to the state insurance department Website appeared on the first or second page of the results when the term "auto Insurance" was entered into the Google search engine. Consumers cannot achieve their goals at a Website they cannot find.

Legitimacy/Information Architecture Features

The *Official State Branding feature* is the use of publicly recognizable logos, images, symbols, or other visible mechanisms to determine site identity or affiliation (e.g., a state seal). Stowers (2002) and Baker (2009) stated that this feature helps illustrate Website structure and organization or how Website information first appears to the user. This feature also conveys legitimacy, an official first impression that the Website is a trusted, authorized place to conduct business.

The *Currency of Information on Website* feature is an indication of how current information on the site is (e.g., published or updated date). This feature contributes to the perception of credibility or legitimacy of the site.

Contact Information serves a dual purpose. In practical terms it provides a way for consumers to reach the department. It also offers assurances that the department is a credible and official agency (e.g., Consumer Hotline number). Estabrook, Witt, and Rainie (2007) suggested that people want to use the phone or face-to-face visits to address more personal matters, so contact information is important to consumers who want to move their interaction with a state insurance department offline.   Stowers (2002) and Baker (2009) suggested that contact information adds legitimacy to the Website and Cude (2001) declared that "consumers should not be forced to make their contact online" (p. i).

Identification of Insurance Department Services is a Website feature that lists or otherwise conveys information and services offered by the state insurance department online (e.g., a Web page within the site that list "what you can do here") and/or offline (e.g., a page that reveals "what we do"). Cude (2001) stated 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 describe their functions." (p. iii). Also, an obvious question many insurance consumers may have when visiting a state insurance department Website is "what can I do here (online) and what should I do over the phone or in person (offline)?" Basic site and function information can help them quickly determine the answer. Stowers (2002) and Baker (2009) classified "services available" on the site as a navigation feature that helps consumers find what they want quickly.

The *Commissioners/Staff/Supervisor Background* feature includes text and pictures about previous experience and expertise of the commissioner and/or other state insurance department employees, including certifications (e.g. APIR/PIR/SPIR, CIR). This is another feature that creates an official first impression for users and identifies accountable officials (Stowers, 2002;

Baker, 2009). The inclusion of "commissioners/staff/supervisors" along with "currency of information" and "branding" is an attempt to objectively measure features that affect the very subjective concepts of the professional look of the Website and the first impression of the site visitor.

The *Extent of Regulation Authority* feature is information and links about lines, services, companies, or complaints the department cannot help with (e.g., Health Insurance Portability and Accountability Act complaints). Most insurance consumers probably believe that their state insurance department's commissioner has authority over all insurance lines, agents, and companies, although this is not the case in every state. Consumers would probably like to differentiate the situations in which their department has authority from those in which it has no authority. Also, this is another state insurance department Website feature that supports insurance consumers going through the process of a third-party complaint.

Accessibility Accommodations Features

The *Disabled Consumer Website Accessibility Information* feature is information (other than TTY/TDD phone numbers) specifically for the disabled population. *Option to use TTY and/or TDD* features is the presence of text telephone (TTY) or telephonic device (TDD) for the deaf. Absence of TTY or TDD capability impedes deaf consumers' ability to achieve goals. Disabled consumers may have a greater desire for insurance information and services and more unique insurance questions than other special groups (e.g., Mandarin speakers, Netscape users) due to their disability. Stowers (2002) and Baker (2009) included TTY and TDD as accessibility accommodations measures.

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Data Collection

Data were collected over a one month period by trained coders. Coder training involved several sessions of discussions about coding procedures, definitions, and guidelines, with the author acting as trainer and meeting with coders both as a group and individually. Coders were trained to locate and code features by scrutinizing Web pages, hyperlinks, or by use of the Google advanced search engine using multiple names for the feature they were examining and limiting the search to the insurance department's domain. Practice coding sessions with an older version of the coding guidelines reinforced coder training. There were a total of seven coders that worked on the content analysis, five from the University of Georgia Survey Research Center along with the author and another university employee. After practice coding and collection of reliability data (data on six states collected by all coders, used to calculate Krippendorff's alpha), final data was collected by three coders. One coded 10 states, another coded 15 states, and the last coded 26 states.

The intercoder reliability measure chosen was Krippendorff's Alpha (α). Krippendorff's Alpha is a reliability measure that can provide accurate measurements without regard to the number of coders, levels of measurement, sample sizes, and presence or absence of missing data (Krippendorff, 2004; Hayes & Krippendorff, 2007). If $\alpha = 1$ coders agree perfectly; if $\alpha = 0$ coders agree as if chance had produced the results (Krippendorff, 2007). The University of Georgia Statistical Consulting Center calculated $\alpha = .74$, for three coders, indicating that the observed level of coder agreement was 74% above agreement achieved by pure chance. Inter-coder reliability was acceptable (1) for conservative measures such as Krippendorff's Alpha (Lombard, Snyder-Duch & Bracken, 2004), (2) for exploratory studies (Lombard, Snyder-Duch

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& Bracken, 2004), and (3) for coding highly diverse and complex Websites, (Musso, Weare, and Hale, 1999).

<center>Results</center>

<center>*Online Services Features*</center>

The first category measured in the content analysis, Online Services features, evaluated Website features in which users can accomplish tasks online 24 hours a day/7 days a week. The specific aspects of this feature assessed in the content analysis are listed in Table 1. The results for these items are displayed in Tables 2a through 2c. Each of the tables displays the number and percentage of sites described by the codes which are specified in the table notes.

The results in Table 2a suggest that the most common situation regarding insurance glossaries was that there was no glossary of terms on more than one-half of the state insurance department Websites. An exception was health insurance terms; more than one-half (52.9%) defined health insurance terms in a glossary. Almost one-half (45.1%) of the sites provided glossaries for auto and homeowners/renters insurance, and one-third provided glossaries for long term care and life insurance terms. A glossary of disability insurance terms was rare (3.9% of sites).

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Table 3.2.1

Online Services: Number and Percentage of State Insurance Department Websites with an Online Glossary and Consumer

Publications (n=51)

Code #'s	Auto		Homeowners or Renters		Life		Health		Disability		Long Term Care		General Unspecified Other	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Online Glossary														
# of "0"	28	54.90%	28	54.90%	35	68.63%	24	47.06%	49	96.08%	34	66.67%	36	74.51%
# of "1"	23	45.10%	23	45.10%	16	31.37%	27	52.94%	2	3.92%	17	33.33%	13	25.49%
Consumer Publications														
# of "0"	4	7.84%	5	9.80%	15	29.41%	7	13.73%	47	92.16%	14	27.45%	35	68.63%
# of "1"	47	92.15%	46	90.20%	36	70.59%	44	86.27%	4	7.84%	37	72.55%	16	31.37%

Note. Code "0" means no glossary/publication was found for the particular type of insurance specified; code "1" means a glossary/publication was found.

Table 2a also shows that almost all state insurance department Websites provided consumer publications on auto (92.2%), homeowners (90.2%), and health (86.3%) insurance. Most sites also provided publications on life (70.6%) and long term care (72.6%) insurance. A much smaller proportion (31.4%) provided publications on General/Unspecified/Other types of insurance, such as boat insurance. However, only 7.9% of sites offered consumer publications on disability insurance.

Just under a third (31.4%) of state insurance department Websites had a fraud reporting form that consumers can submit online, while 37.3% had a form that consumers could print and mail in (see Table 2b). About one-third (31.4%) of Websites either had no fraud reporting information or form for consumers to use or they linked to the NAIC website for that function.

Table 3.2.2

Online Services: Number and Percentage of State Insurance Department Websites With Fraud Reporting Support, Online Sales of

Insurance Advice, Complaint Reporting Support, and Complaint Response Reference (N=51)

Code #'s	Fraud Reporting Support		Complaint Reporting Support		Complaint Response Reference		Online Sales of Insurance Advice	
	n	%	n	%	n	%	n	%
"0"	16	31.37%	4	7.84%	27	52.94%	29	56.86%
"1"	19	37.25%	17	33.33%	10	19.61%	10	19.61%
"2"	16	31.37%	30	58.82%	14	27.45%	12	23.53%

For **Fraud Reporting and Support** and **Complaint Reporting Support**, code "0" means no information or form for consumers to use to report fraud/file a complaint was found. Code "0" was also entered if the site only had a link to the NAIC Website for reporting. Code "1" means the only form available online was one that consumers must print and mail or e-mail. Code "1" was also entered if there was no form (mail in or online) but there was information about how to file a fraud report/file a complaint. Code "2" means an online form that consumers can complete and submit online was found.

For **Complaint Response Reference**, code "0" means there was no indication about what a consumer who files a complaint can expect. Code "1" means there was some *general* statement indicating what a consumer who files a complaint can expect (e.g., "Your request will be handled as quickly as possible"). Code "2" means there was a *specific* statement indicating what a consumer who files a complaint can expect (e.g., "A representative will contact you shortly after your inquiry is received, usually within 24 hours").

For **Online Sales of Insurance Advice**: code "0" means no consumer information about online sales of insurance was found. Code "1" means there was consumer advice about online sales of insurance. Code "2" means any assessment (such as 'Website X is good,' 'Website Y is bad,' 'Website Z is ok,' etc.) of specific Websites that provide insurance quotes was found on the Website.

Table 2b also reports results of content analysis of state insurance department Websites related to online complaint reporting. More than one-half (58.8%) of state insurance department Websites offered a form for consumers to complete and submit complaints online. A third (33.3%) had a complaint form that consumers could print and mail in, while 7.8% had no information or complaint form for consumers to use to file a complaint (even though there may have been a link to the NAIC for this service). Table 2b also shows that 27.5% of sites had a specific statement indicating what kind of response a consumer who files a complaint can expect. A smaller proportion (19.6%) had a general statement about what kind of response consumers can expect, while over half (52.9%) of sites did not give consumers any indication about the expected response once a complaint was filed.

The results in Table 2c describe another online services feature – complaint ratios – and indicate that the majority of state insurance department Websites did not provide this service. When offered, it was most likely to be for auto insurance. Almost a fifth (19.6%) of state insurance department Websites provided complaint ratios for companies that sell auto insurance and an explanation of their construction. Complaint ratios and construction explanations also were provided for companies that sell homeowners (17.7%), life (15.7%), and health (15.7%) insurance. Some states provided ratios but no explanations of how the ratios were constructed (e.g., 17.7% did this for auto insurers and 15.7% for health insurers). No state insurance department Website offered complaint ratios for disability insurance and they were rare for long-term care insurance.

Also, more than one-half (56.86%) of state insurance department Websites had no consumer information about online sales of insurance. About one-fifth (19.6%) of sites had

some advice about online insurance sales, and 23.5% had specific advice about certain Websites

that provide insurance quotes.

Table 3.2.3

Online Services: Number and Percentage of State Insurance Department Websites with Complaint Ratio Access and Support and

Frequently Asked Insurance Questions (N=51)

Code #'s	Auto		Homeowners or Renters		Life		Health		Disability		Long Term Care		General Unspecified Other	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Complaint Ratio Access and Support														
"0"	32	62.75%	34	66.67%	38	74.51%	36	68.63%	51	100.00%	47	92.16%	45	94.12%
"1"	9	17.65%	8	15.69%	5	9.80%	8	15.69%	0	0.00%	1	1.96%	1	1.96%
"2"	10	19.61%	9	17.65%	8	15.69%	8	15.69%	0	0.00%	3	5.88%	2	3.92%
Frequently Asked Questions														
"0"	26	50.98%	30	58.82%	32	62.75%	25	49.02%	51	100.00%	44	86.27%	31	60.78%
"1"	25	49.02%	21	41.18%	19	37.25%	26	50.98%	0	0.00%	7	13.73%	20	39.22%

Note. Code "0" means no complaint ratios were available for the particular type of insurance. Code "1" means there were complaint ratios for the particular type of insurance but

no explanation of complaint ratio construction. Code "2" means there were complaint ratios for the particular type of insurance and an explanation of complaint ratio construction.

Note. Code "0" means no FAQs for the particular type of insurance specified were found. Code "1" means FAQs for the particular type of insurance specified were found.

Table 2c also describes the final online services feature – Frequently Asked Questions (FAQs). Many state insurance department Websites offered FAQs documents on auto (49.0%), homeowners (41.2%), life (37.3%), health (51%), long term care (13.8%), and even general/unspecified or other types of insurance (39.2%). Again, no state insurance department Website offered FAQs for disability insurance.

User-Help Features

The second category of the content analysis measured the user-help features of state insurance department Websites. These features were a Website search feature and foreign language translations available to insurance consumers online. If a search mechanism was found, coders were instructed to determine if it searched the state insurance department Website only or if it searched the entire government Website (or a larger part, such as an entire division when the insurance department was a part of a larger unit). Coders also looked for foreign languages on the state insurance department Websites. The results are displayed in Table 3, which shows that most sites (76.5%) offered a search feature that specifically searched the state insurance department Website only, while 13.8% of sites offered a search feature that searched beyond the department's Website to a larger part of the state's Web portal. Only a few (9.8%) sites did not offer any search feature.

Table 3 also shows that many state insurance department Websites offered at least some of its services in a foreign language (mainly Spanish, 45.1% of sites). Almost 10% (9.8%) offered Spanish versions of the entire state insurance department Website. However, no sites offered Japanese or German versions, and very few offered Chinese (3.9%) or Korean (2.0%) documents. Just more than one-tenth (11.8%) of sites offered documents in foreign languages (such as Thai) other than Spanish, Chinese, Korean, Japanese, and German.

Table 3.3

User-Help Features: Number and Percent of State Insurance Department Websites Offering Search Features and Foreign Language

Translations (N=51)

Code #'s	Search Feature		Foreign Language Spanish		Foreign Language Chinese		Foreign Language Korean		Foreign Language Japanese		Foreign Language German		Foreign Language Other	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%
"0"	5	9.80%	23	45.10%	49	96.08%	50	98.04%	51	100.00%	51	100.00%	45	88.24%
"1"	7	13.73%	23	45.10%	2	3.92%	1	1.96%	0	0.00%	0	0.00%	6	11.76%
"2"	39	76.47%	5	9.80%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%

For **Search Feature**, code "0" means there was no search mechanism found. Code "1" means there was a search feature that searches the entire government portal. Code "2" means there was a search feature that searches the state insurance department Website only.

For **Foreign Language**, code "0" means there was nothing on the site in the language specified. Code "1" means there were consumer publications in the language specified. Code "2" means there was a version of the entire Website in the language specified.

Navigation Features

The third category of the content analysis examined the navigation features of state insurance department Websites. These features help insurance consumers maneuver to the Website services they want. Specifically, these features were consumer hyperlinks, external hyperlinks, and findability. Table 4 summarizes the findings. Table 4 reveals that 39.2% of state insurance department Websites had hyperlinks that indicated general consumer pages (e.g., "Consumer"), pages related to filing complaints (e.g., "Complaint"), pages related to insurance agent or company information (e.g., "Information on insurance companies"), and pages with information specifically for seniors (e.g. "Seniors"). Over one-half (51%) of the sites examined had at least three of the four types of hyperlinks. The table also reveals that 64.7% of insurance department Websites had insurance-related as well as non-insurance related hyperlinks that took consumers to other sites, while 29.4% of insurance department Websites provided only insurance-related external links. Table 4 also shows that 17.7% of state insurance department Websites had hyperlinks on the first results page when the term "auto insurance" was entered into the Google search engine. Just under 10% (9.8%) had links on the second page of Google results, but most (72.6%) were not found on the first two pages of results of a Google search.

Table 3.4

User-Help Features: Number and Percent of State Insurance Department Websites with Selected Navigation Features (N=51)

Code #'s	Consumer Hyperlinks		External Hyperlinks		Findability	
	n	%	n	%	n	%
"0"	0	0.00%	3	5.88%	37	72.55%
"1"	5	9.80%	15	29.41%	5	9.80%
"2"	26	50.98%	33	64.71%	9	17.65%
"3"	20	39.22%				

For **Consumer Hyperlinks**, code "0" means there were no internal links for consumers. Code "1" means there were "Consumer" and "Complaint" hyperlinks. Code "2" means there were at least three of the following "Consumer," "Complaint," "Company Information," and "Senior" hyperlinks. Code "3" means there were "Consumer," "Complaint," "Company Information," and "Senior" hyperlinks.

For **External Hyperlinks**, code "0" means there were no external links found. Code "1" means there were insurance-related external links (e.g., "Insure U"). Code "2" means there were both insurance-related and non-insurance related external links (e.g., "Insure U" and "State Department of Motor Vehicles") or the site was a part of state portal with consistent (on every page) navigation links.

For **Findability**, code "0" means there was no state insurance department hyperlink on the first or second page of Google results. Code "1" means there was a state insurance department hyperlink on the second page of Google results. Code "2" means there was a state insurance department hyperlink on the first page of Google results.

Legitimacy/Information Architecture Features

The fourth content analysis category measured consumer features that intend to convey legitimacy by reassuring consumers that a Website is an official government resource, and provide categorization, organization, and structure to understand insurance departments and their Websites (i.e., Information Architecture). The features assessed were official state Website branding; the currency of the information on the Website; contact information; listings of services offered; background information on the commissioners, their supervisors and staff; and extent of regulation authority. Table 5 reports the results. Almost one-half (41.2%) of state insurance department Websites provided a listing of services offered by both the department *and* its Website, while 25.5% provided some listing of services offered by either the department *or* its Website. Most (88.2%) insurance department sites used some state branding feature (e.g., logo, seal, or flag). More than one-third (39.2%) of sites provided some background information on, and/or pictures of, the insurance commissioner, and another 39.2% added background information and/or pictures of either insurance department staff or commissioner supervisors (such as the governor). Most (80.4%) sites had some contact information listed specifically for consumers. One site even had a chat function for consumers. A majority (78.4%) of insurance department sites had some indication of the date information was updated or uploaded on the Website. Also, most (76.47%) sites had some statement of the extent of their authority.

Table 3.5

Legitimacy/Information Architecture Features: Number and Percentage of State Insurance Department Websites with Selected Features (N=51)

Code #'s	Branding (0 or 1)		Currency of Information (0 or 1)		Contact Information (0-3)		Services Offered (0-2)		Commissioner Staff/Supervisors (0-2)		Extent of Authority (0 or 1)	
	n	%	n	%	n	%	n	%	n	%	n	%
"0"	6	11.76%	11	21.57%	1	1.96%	17	33.33%	11	21.57%	12	23.53%
"1"	45	88.24%	40	78.43%	8	15.69%	13	25.49%	20	39.22%	39	76.47%
"2"					41	80.39%	21	41.18%	20	39.22%		
"3"					1	1.96%						

For **Branding**, code "0" means there was no use of a state logo, seal, flag or other official image. Code "1" means there was some use of state logo, seal, flag or other official image.

For **Currency of Information**, Code "0" means there was no updated or currency dates available. Code "1" means there were some updated or currency dates about any provided information (e.g., publications have dates but the rest of the Website does not).

For **Contact Information**, code "0" means there was no contact information found. Code "1" means there was some contact information (either phone number, physical address, or e-mail address) but not specifically for consumers. Code "2" means there was contact information specifically for consumers. Code "3" means there was an online chat function for consumers to contact department employees.

For **Services Offered**, code "0" means there was no listing of information or services found. Code "1" means there was some listing of services offered by either the department OR its Website. Code "2" means there was some listing of services offered by both the department AND its Website.

For **Commissioner/Staff/Supervisors**, code "0" means there was no background information or pictures of the commissioner, staff, or supervisors. Code "1" means there was some background information and/or pictures of Commissioner. Code "2" means there was some background information and pictures of Commissioner and staff and/or supervisors.

For **Extent of Authority**, code "0" means there was no extent of authority information. Code "1" means there was some extent of authority information.

Accessibility Accommodation Features

Table 3.6 shows results for the fifth category measured in the content analysis,

accessibility accommodations, which measured the assistance provided for insurance consumers

online who are disabled. The two features included were the option to use TTY and/or TTD and

Disabled Consumer Website Accessibility information. Table 6 indicates that coders could not

find any Website accessibility information on 84.3% of state insurance department Websites

(other than TTY and TTD info), but 37.3% of sites had a TTY and/or TTD number.

Table 3.6

Accessibility Accommodations Features: Number and Percentage of State Insurance Department

Websites with Selected Features (N=51)

Code #'s	Accessibility Information		TTY and/TDY	
	n	%	n	%
"0"	43	84.31%	32	62.75%
"1"	8	15.69%	19	37.25%

For **Accessibility Information**, code "0" means there was no Disabled Consumer Information found. Code "1" means there was

Disabled Consumer Information (e.g., Accessibility Contact Telephone Numbers and Email Addresses, other accessibility

statement, ADA compliance, or "Bobby" or "Cynthia" tested).

For **TTY and/or TTD**, Code "0" means neither TTY nor TTD numbers were found. Code "1" means there was a TTY and/or

TTD number on the Web site.

Limitations, Discussion, and Conclusions

The results of this study provide a basis for future research on the consumer features of

state insurance department Websites and may provide ideas for state insurance department staff

to improve the consumer sections of their Websites. However, this study does have limitations in

addition to those inherent in the methodology used. One limitation is that the content analysis in

this study does not fully evaluate the quality of services available on state insurance department Websites. Measuring more than one level of some features does not fully indicate the quality of the feature specified, and some features were only measured for absence or presence. Also, an important Website for insurance regulators and consumers, the NAIC Website, was not included in the analysis. Many "0" codes that indicated a feature was absent from a state's Website may actually reflect a feature that is on the NAIC Website and available through a hyperlink to that site. This may or may not be satisfactory to insurance consumers visiting a state insurance department site. Also, the evaluation relating to disabled consumers is very narrow and should be expanded in future research. Another important limitation of content analysis is that it can only tell us what is or is not on state insurance department Websites. Future research is needed to gather data directly from consumers about their needs and expectations from state insurance department Websites.

One of the most striking findings of this study is the lack of resources for the disabled. Not only was there no information about accommodations for the disabled to use the site on most (84.3%) Websites but there was virtually no information available about disability insurance. Coders found no sites that had disability insurance company complaint ratios or FAQs; only 3.9% of state insurance department Websites had disability insurance glossaries. Only 7.8% of sites had disability insurance publications. This is unacceptable in a country in which one in five people say they are disabled, and there is a "critical need to expand the reach of effective strategies aimed at disability prevention and management" (Reuters Health, 2009, para. 8).

Virtually all state insurance department Websites made at least some consumer publications available online. Almost all had online publications about auto (92.2%), homeowners/renters (90.2%), health (86.3%), long term care (72.6%), and life (70.6%)

insurance. These online publications could support any direct contact (in person or on the phone) between consumers and insurance department staff, and provide background knowledge or reference information for consumers dealing with insurance industry employees. In contrast, less than half of sites on average provided glossaries for the different types of insurance (e.g., 45.1% of sites provided auto insurance glossaries). Department staff may feel the terms are defined adequately in their publications. Or, they may not have the resources to create a glossary that defines terms in plain language that would be valuable to consumers. However, those consumers who want the option to look up an insurance term quickly would likely value access to an online glossary.

State insurance department Websites were evenly divided between offering online fraud reporting support through a form that can be completed and submitted online (31.5%) and offering no online form (31.5%). Some sites referred the consumer to the department's physical office or even another Website for fraud reports. The largest proportion (37.3%) of sites had forms available online that could not be submitted online. This may represent a technological limitation of the Website or perhaps even a state legal requirement. In addition, most states (56.9%) did not provide any advice for consumers about online sales of insurance. A state insurance department Website would seem to be the perfect venue for this type of information.

Most (58.8%) state insurance department Websites gave consumers a way to file complaints online although more than one-half (52.9%) gave no indication about what to expect after a complaint was filed. Providing an option to file a complaint online is likely to facilitate reporting by consumers who visit the department's Website. Complaints are an opportunity for state insurance departments to build better relationships with insurance consumers and perhaps to

help repair the fractured relationship a complaining consumer has with the insurance company or agent.

Insurance can be confusing to most consumers, and can generate many consumer questions. The FAQ format seems to be a good way to address questions that are asked repeatedly. With the exception of disability insurance, insurance department sites provided a FAQ document (or FAQs within another publication) for most types of insurance examined. An exception was long term care insurance; only 13.7% of sites had FAQs on that topic. Also state insurance department Websites did not seem to provide much access to complaint ratios. When they did report them, they often offered little explanation. Fewer than 20% of sites provided ratios for companies that sell each type of insurance examined along with a complaint ratio construction explanation. While there is some debate about how useful consumer complaint ratios can be to insurance consumers (see, for example, Venezian (2002), they are an objective source of information about a company's relationship with its customers. Some states may link to the NAIC's Consumer Information Source (CIS) database and its information on consumer complaints.

State insurance department Websites seen to be doing a good job at making their Websites legitimate and providing some information architecture to assist Website users. The majority of sites examined described the department's services and the extent of its regulatory authority, indicated the date information was last updated or written, provided contact information about the commissioner and/or the staff, and included the state's logo or other branding information on its Website. Most sites also fared well on User Help and Navigation features. However, state insurance department Websites could improve by providing more information in languages other than English. States are likely aware of this but lack the

resources to implement the recommendation. In addition, the results related to "Findability" of state insurance department Websites suggested much room for improvement. To increase the likelihood that insurance consumers can find the Websites in a Google search, state insurance department Information Technology staff can edit content and code to increase relevance to specific keywords (such as "Auto Insurance *statename*") and consider Website designs, menus, headers, content, images, videos that are "search engine friendly" (i.e. optimized for search engine exposure). State insurance departments can also work with Search Engine Optimization consultants that have many more ways to increase results visibility.

Many if not most state insurance departments are continuously improving their Websites and the services they offer online. These sites afford the states an opportunity to tailor their Websites to meet the needs of the unique clientele of their state. However, it is important not to neglect the basic Website features that improve the quality of the Website for all insurance consumers. The evolution of these sites in the future should be interesting to watch. Will these sites become trusted, important Web resources for the majority of insurance consumers or will they be obscure, outdated, Web archives of the past? Further research on these sites in the future may provide the answer.

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CHAPTER 4

WHAT CONSUMERS WANT FROM A STATE INSURANCE DEPARTMENT WEBSITE[2]

Abstract

Insurance consumers are also citizens that expect government information and service online. Many people seek assistance online from government sources, and state insurance department Websites are one resource they can visit. However, there has been little to no academic research to establish what consumers expect and need from insurance department Websites. The present study reports results from online focus groups conducted by the Survey Research Center at the University of Georgia that increase knowledge of insurance consumers' views about state insurance department Websites.

Introduction

Citizens expect government information and service online (Norris, Fletcher, & Holden, 2001; van Dijk, 2005). Many people seek assistance online from government sources. Approximately 55% of American adults with access to the Internet visited a government Website in 2001 (Colby & Parasuraman, 2002). More Americans visited a government Website in 2001 than paid their credit card bills or traded stocks online (McCarthy, 2002). Roland Rust, director of the Center for e-service at the University of Maryland, said that "e-government is in many ways even more prevalent than e-commerce; e-service appears to be an increasingly attractive alternative to standing in line at a government office" (Pastore, 2002, para. 4).

Many consumers look to the Web to complete insurance-related tasks, and state insurance department Websites are a potential option. As technology improves its range of services and expands its reach to more people, the importance of the Web will probably become greater and greater to insurance consumers. To be considered effective, Websites must meet consumers' expectations.

With the development of the Internet, quite logically states have moved at least some of their insurance department services online. In some cases, but not all, the same service remains available to insurance consumers offline. However, decisions about what to put on an insurance department Website have been far from systematic. Individual state insurance departments have planned their Websites with only sporadic guidance from the National Association of Insurance Commissioners (NAIC), an organization known for its assistance to state insurance departments. Also, many states may not have had much if any input directly from consumers to use in designing their Websites. The decisions states have made likely have been guided by state government guidelines for Website development, resources available to devote to Website

creation and maintenance, interest, and trial and error. Even departments that may have preferred to approach their Website creation more systematically would have found little to guide them in knowing what consumers need or expect from their Websites.

Thus, the purpose of the present study is to conduct online focus groups to learn what consumers expect and want from a state insurance department Website. Resulting data will increase knowledge about state insurance department Websites from the insurance consumer's perspective.

It is useful to note that state insurance department Websites serve several clientele. Most have sections specifically targeted to consumers as well as producers (agents, brokers, and sometimes other professionals such as adjusters) and insurance companies. In addition, some state insurance regulators have dual roles – regulating, for example, insurance and securities or serving as the state insurance regulators *and* the state fire marshal. The focus of this article is the insurance content of state insurance department Websites targeted to insurance consumers.

Literature Review

Previous research on Website quality has used one of three approaches. In one approach, end users of a Website are given an instrument to use to assess website quality (see, for example, Waite and Harrison (2002), Kim and Stoel (2004), and Lee and Kozar (2006)). The instruments, such as .comQ (Wolfinbarger & Gilly, 2002), eSQ (Zeithaml, Parasuraman, & Malhotra, 2001), SITEQUAL (Yoo & Donthu, 2001), and WEBQUAL (Loiacono, Watson, & Goodhue, 2002), as well as ones created by researchers for their unique research question (see, for example, Lee and Kozar (2006) and Waite and Harrison (2002)), were primarily designed to evaluate transactional sites. As such, much of this work is not directly relevant to the topic of this article. State insurance department Websites perform many functions, but they generally are not transactional

sites; i.e., they do not sell information, goods, or services to consumers. The transactions available on these sites (such as completing an online complaint form) are generally a relatively minor component of the site.

A second approach involves expert assessment of Websites. Baker (2009) used Stowers' (2002) framework to evaluate government Websites across six dimensions. He found that the six usability dimensions (online services, user-help, navigation, legitimacy, information architecture, and accessibility accommodations) enhanced the ability of users to benefit from e-government. He also reported that the 30 counties in the study were making efforts to address Website usability, although some were more successful than others.

Because the primary focus of this research was consumer perceptions, the researcher used a third approach, focus groups. Focus groups were appropriate as no validated instrument was found that seemed appropriate to either use in an expert assessment of insurance department Websites or to give to consumers to use to assess Websites. Previous researchers (see, for example, Waite and Harrison (2002) and Yang, Cai, Zhou, and Zhou (2005)) conducted focus groups prior to creating an instrument. Thus, the focus group methodology and specifically online focus groups was adopted for this study.

Focus groups are a qualitative research method that has the potential to provide important insights due to participants' ability to comment, explain, and share experiences, attitudes, emotions, and desires. Traditional focus groups have been used in marketing research since the 1950s because they help companies stay in touch with their customers and produce believable results (Krueger & Casey, 2009).

A newer approach, online focus groups, can be real time (or synchronous) with six to eight participants or asynchronous (different times) with 12 to 20 participants (Sweet, 2001).

Synchronous focus groups use chat rooms or other software and/or technology that allows users to chat in real time, while asynchronous focus groups happen on bulletin board type software in which stored messages are displayed for all users to see.

An online focus group is more than just an Internet version of its traditional counterparts. While both are qualitative research methods in which groups are interviewed, researchers have found important differences between the two. Relative to in-person focus groups, participants in online groups may be more candid (Dattilo, Estrella, Estrella, Light, McNaughton, & Seabury, 2007; Walston & Lissitz, 2000). In addition, the entire record of the online focus group session is available at any time to participants online which should help reduce misunderstanding and missed statements due to poor hearing or participants talking at the same time (Hughes & Lang, 2004). However, it may be more difficult for moderators to observe nonverbal inputs and there may be more off-topic comments in online focus groups than when they are conducted in person (Underhill & Olmsted, 2003).

Kenny (2005) demonstrated that group interaction could be captured in an online environment when 38 nurses participated in an online focus group using the chat facility in WebCT, a learning content management system. This study used the WebCT chat room feature to conduct four synchronous online focus groups with a total of 18 participants.

<div align="center">Methodology</div>

Stewart and Williams (2005) suggested that online focus groups are a commuter-meditated variation of the focus group method, and is considered valid and appropriate qualitative research. The goal of qualitative research is to generate data that can lead to a greater understanding of an observed phenomenon (Berg, 2001), and potentially offers ''fascinating insights into consumer behavior'' (Hanson & Kysar, 1999, p. 1432)." Additionally, qualitative

research uses a natural setting as a source of data – emphasizing the natural environment, allows participants to express themselves in their own words (sometimes using expressive language) and focuses on participants' perspectives (Creswell 2006).

The focus group participants were recruited by the University of Georgia's Survey Research Center for four synchronous (same time/different place) online focus groups. In an attempt to be as inclusive of as many types of insurance consumers as possible, the broad eligibility criteria for participation were adults who had either considered going online or had been online to find insurance-related information, file a complaint about an insurance agent/company, or report insurance fraud. Each eligibility criterion did not represent separate focus groups; any participant meeting any criteria could participate in each group. Participants in the first focus group received a $25 incentive for their participation; participants in the remaining groups received $50. The increase in the incentive was intended to increase the number of recruits who participated.

Participants were asked to 1) log in to the WebCT chat room from an Internet-connected computer of their choice, 2) complete the electronic informed consent form, 3) engage in discussion with other participants as prompted by moderator questions about insurance-related online activities, 4) visit the State of Georgia's insurance department Website, and 5) engage in discussion with other participants as prompted by moderator questions about the Georgia insurance department Website. The Georgia department's Website was selected as the one most relevant to the focus group participants, who were all in Georgia.

The prompts about insurance-related online activities included finding answers to insurance-related questions, actions related to complaints or reporting fraud, knowledge of state insurance departments, and expectations of state insurance department Websites. The prompts

about the Georgia insurance department Website related to perceived trust, ease of use, and

usefulness, along with an open-ended task to find information about their insurance company.

The actual prompts are listed in the Appendix to this article. The author observed each focus

group and copied the chat room log (which acted as the transcript of the focus group) at the end

of each session. The transcript of the focus groups is in Appendix 2 of the dissertation.

Table 4.1

Online Focus Group Participants

Focus Group # User ID	Sex	Race	Age Range
User1/06	Male	White	35-44
User1/10	Female	African-American	25-34
User2/01	Female	White	25-34
User2/02	Female	African-American	25-34
User2/04	Female	White	25-34
User2/07	Female	White	45-54
User3/01	Female	African-American	35-44
User3/04	Female	White	45-54
User3/05	Male	White	35-44
User3/08	Female	White	25-34
User3/09	Male	White	25-34
User3/12	Male	White	25-34
User4/01	Female	White	35-44
User4/02	Male	White	45-54
User4/03	Male	White	35-44
User4/06	Female	African-American	25-34
User4/07	Male	White	25-34
User4/08	Female	White	45-54

Results

In the interest of allowing participants to express themselves in their own words and to

avoid any unintentional changes to the intent and meaning of participant comments, quotes are

exactly as entered into the log/transcript, including misspellings, typos, emoticons (":)"), acronyms ("*lol*"), all uppercase text ("*ALL*"), or interjections ("*whoa*"). Participants are identified by focus group number and participant number (i.e., Participant 04 in Focus Group 3 is Participant 3/04).

Across the four focus groups, seven of the 18 participants were male and four were African-American. The largest proportion (50%) were in the 25 to 34 age group, with five who were 35 to 44 years old and four who were between 45 and 54 years old. The University of Georgia's Survey Research Center staff determined eligibility for all participants in each focus group.

The author reviewed the chat room logs/transcripts without assistance from other experts or qualitative data analysis software (e.g., NUDIST, ATLAS.ti). An attempt was made to separate different threads (i. e., chat room logs/transcript text questions, comments, responses on one topic, see Hughes & Lang, 2004) by formatting the text associated with that thread in a particular color (e. g., the text of question 6 and direct answers were formatted in red, question 9 blue, etc.). The author selected participant comments for inclusion into the results if the comment (1) seemed to have reflected the sentiments of most participants or (2) was otherwise notable or interesting for some other reason.

Online Search for Insurance-Related Information

The first question the moderator posed to the participants in the online focus groups was, "If you had an insurance-related question what would you do to try to get an answer online?" Most participants said they would go to their usual search engine (most mentioned either Google or Yahoo) and enter the question there. For example, Participant 2/01 said, "*I would first research it myself on Google or another search engine,*" and Participant 3/04 said simply that

they would "*google the website and look for FAQs*." However, a number of participants said they would contact their insurance agent or company. For example, Participant 4/01 said, "*I would email my agent or insurance company*;" and Participant 3/06 said, " *If it was for a particular company, I'd go to there webiste and hope that they have an FAQ section for me to browse*." A few suggested that they would not start online, but they would either ask someone they knew, or call an insurance company first. For example, Participant 2/01 said, "*Since I am still dependent on my parents for insurance I would probably as them first and then research the information through whichever insurance company that we use to find more information*."

<center>*State Agencies and Insurance*</center>

The second question posed to the participants was, "Do you know if any state agencies provide insurance-related information to insurance consumers? If so, which ones?" This question was intended to test participants' knowledge about state insurance departments and their Websites. Without exception, all participants had limited knowledge about any state insurance department Website. This was even after participants could see the hyperlink to the Georgia Insurance Commissioner's Website on the links pages which was available to them after they agreed to the consent form and before the focus group began. Most participants answered, "*I don't know*" to the question; however, two guessed that some states had Websites. Participant 4/01 answered, "*I think SC does*" and Participant 3/04 said, "*i think connecticut does*."

<center>*Complaints and Online Actions*</center>

The third question posed to the focus group participants was, "You have a serious complaint about your insurance agent or company and they seem unresponsive - what online actions would you take?" While the participants were not forthcoming with knowledge about state insurance departments in response to the second question, many mentioned an insurance

department as a resource to resolve a complaint. For example, participant 4/07 answered, "*Try to find a way to contact a state regulator/I would have to search to find out who to complain to*." A couple even figured out who the Georgia Commissioner was and mentioned him by name. Participant 3/05 said, "*i would probably contact john oxendines office/website*." Although the question asked the participants to assume the insurance company was unresponsive, about half of the participants seemed determined to deal with the insurance company by moving up the chain of command until they were satisfied. An interesting discussion in the fourth group revealed this point of view:

Participant06: *"Go straight to the top and see if I couldn't make get help there first"*

Participant01: *"You'd never make it to the top."*

Moderator: *"How would you get in touch with someone at the top?"*

Participant06: *"You are probably right but I guess I would try to find out who the top is and work my way up if possible"*

Participant07: *"continue asking each person for their boss or higher up"*

Participant01: *"There are too many people between you and the top"*

Participant02: "*i would just be persistant and continue up the chain of command*"

A few participants answered the third question by suggesting that they would ultimately call the insurance company, even if they used the Web to find out what number to call. For example, Participant 4/07 answered, "In that case I probably would not use the web but would call the company." One participant suggested they would be willing to chat with someone online, even though it was not clear if they assumed the chat would be with an insurance company employee or state insurance department staff.

Learning about Insurance Companies

Question 4 was, "You want to find information about a particular insurance company –

how many complaints have been filed against them and how sound they are financially. What

online actions would you take?" This question was intended to provide a general idea of how

online resources (such as a state insurance department Website) fit into participants' insurance

information search process. Many participants said they would start by using their favorite search

engine (most said Google) and entering "*complaints*" and the name of the company. For

example, Participant 2/01 said, "*I google complaints against whatever company and go from

there.*" The first place others thought to go was the Better Business Bureau. Participant 2/07

answered, "*check with the Better Business Bureau as well as look up stock reports.*" A few

mentioned the state insurance department. For example, Participant 3/05 mentioned the Georgia

Insurance Commissioner by name in her response, "*i would assume john oxendines office would

be able to help with that too.*" Three participants did not know where to look, one participant

thought of consumer complaint sites, and another participant said they would look at the

insurance company's Website.

Reporting Fraud

Question 5 was, "You want to report fraudulent insurance activity you observe happening

to a family member – for example, you expect an insurance agent collected a premium but didn't

pay it to an insurance company. What online actions would you take?" Some participants

answered Question 5 by saying that they would not go online at all in this situation; instead they

would contact the insurance company directly (over the phone, in person, or write a letter) or

they would go to the company's Website to find contact information and then contact the

insurance company directly. Most participants seemed to feel that it was more important to

contact the insurance company first. For example, Participant 3/12 said, "*If I initially suspected the agent, I'd contact the insurance company first.*" Some mentioned that after they contacted the insurance company, they would contact other entities such as the state insurance department, the Better Business Bureau, or the Department of Human Resources. One participant had an interesting and unusual suggestion -- to look up the agent on Facebook.

State Insurance Department Websites

After Question 5, the moderator told participants in each group that each state had an insurance department, and that one of the department's responsibilities was to provide information and education to consumers and to protect consumers' interests in insurance transactions. The moderator then asked Question 6, "What features or attributes would you expect to encounter at this site?" Features mentioned described several different aspects of the Website. Several related to online services such as FAQs; insurance agent/company information (complaints, lines licensed in, filings); information about consumers' rights; insurance-related laws, rules, and regulations; current insurance-related alerts; complaint filing support; pricing information; and fraud avoidance information. For example, Participant 2/04 said, "*I would expect to learn what to look out for when involving fraud and getting taking advantage of and how to get the insurance for my money and not be tricked into getting extra useless features.*" In one exchange, a participant actually explained what "current alerts" were to the moderator, providing a hypothetical example of an urgent public announcement about an agency with a large number of fraudulent cases. Features mentioned in more than one focus group were agent/company information, contact information, coverage advice, ease of navigation, FAQ, fraud advice, insurance-related laws, rules, and regulations, and pricing information.

Other features mentioned related to using and navigating the sites -- ease of use, ease of navigation, and an online chat function. Contact information also was mentioned. One participant suggested that the commissioner should be "streaming" (i.e., answering questions and making presentations by streaming video).

The moderator asked the participants to visit the Georgia Insurance Commissioner's Website to look around for a few minutes. She then asked Question 7, "Does this Website seem useful to an insurance consumer? Why or why not?" Most participants' first impression was that the site was useful. For example, Participant 4/08, "*this website appears to cover it ALL! It has so much information and it is great to know you can get any type of info on any type of insurance there*." One consumer thought the site was a little cluttered, and another thought the section called "Commissioner's Corner" was a little outdated. A few consumers remarked that the site seemed to have some useful things they did not initially think about, even though they did not specify what those things were.

Question 8 was, "Do you trust this state insurance department's Website? Why or why not?" Most participants indicated they would trust the site. For example, Participant 4/08 assumed that, "*It is the insurance commissioner and it seems that would be the most truthful place to go to get insurance information*." Two participants remembered that they had actually been on the site before, one having a good experience and one having a bad experience. However, even with the bad experience, the site still seemed trustworthy; Participant 3/05 said, "*yes i trust the site but i actually emailed them once and never got a response back*." Two participants wondered "out loud" if the participants still thought the site was trustworthy because of the way the Commissioner was represented on the site; Participant 2/01 answered, "*that was the next thing I was thinking about. I am a little confused because it sees to be talking so much*

about one specific commissioner I wonder if it bias." In contrast, one participant thought that all the pictures of the Commissioner "humanized him." Some participants thought that it would be a good idea to consult other Websites to verify information they found on the state site.

The moderator then asked Question 9, "How easy do you think it would be to file a complaint at this Website?" This question was intended to gather participants' impressions about the online complaint process (including submitting a complaint online and/or any online support provided if consumers were unable to submit the complaint online). Most participants thought that the process seemed uncomplicated and straightforward. Participant 1/06 provided a typical example when she answered, "*Moderately easy. There's a link to the complaint process on the consumer's page. I don't imagine it taking longer than 15 minutes.*" Yet some participants did not totally trust the site as an exclusive source for this information; Participant 2/07 said, "*The site seems to be a good resource to answer most of the questions that we might have, but I would also compare information.*" The issue of online action vs. another method also came up for a few participants in this question. For example, Participant 4/02 said, "*i would prefer to talk to someone not use the web for a complaint.*" This seemed to suggest that for some consumers the Web is preferred for certain tasks while other methods (in person or by phone) are preferred for other tasks.

Question 10 read, "How easy do you think it would be to report fraud at this Website?" Most participant responses for Question 10 seemed to mirror the responses for Question 9. In fact some participants answered both Questions 9 and 10 with the same entry. As an example of this, Participant 4/07 responded, "*easy to file however I wouldn't expect much action without actually speaking to someone for both ?s above,*" demonstrating an expectation to actually talk to department staff somewhere in both processes. One participant thought that fraud reporting

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might actually be easier since it was not buried under many links. Another interesting response came from Participant 4/03, who said, "*I would hope that when it came to the fraud thing there would be some sort of screening process.*" This could be an indication the participant realized that there are false fraud reports, or it could demonstrate an expectation that some minimum level of fraud would be required to report fraud.

The moderator then gave the participants a task; she asked participants to try to find information about their insurance company (or one that they may have considered) that would help them make a purchase decision. She then asked participants Question 11, "What were you trying to find out? Was the state of Georgia's insurance department Website useful for the task?" At this point, most participants began to encounter some problems with the search features, both when searching the Website and when searching for specific company information. For example, Participant 3/09 said, "*ok. i typed what i wanted to look in the search engine and nothing came up.*" Another example was Participant 2/07 who said:

> "*When I searched for my company, State Farm, it asked for the state, when I selected GA, then it asked for the city, I chose Watkinsville but it did not bring up my agent, after looking again it also had WATKINSVILLE, in all caps and when I chose that it did list my agent. It was a little confusing since Watkinsville was listed twice.*"

Problems with other aspects of the features were illustrated by Participant 3/12's attempt to display results in a familiar format. She said, "*ok problem: I clicked on the link to 'display the data in excel format' and a new window opened saying there was nothing to display.*" As an aside, Participant 1/06 looked up a surprisingly detailed query, "*The legality of policy cancellation fees,*" which may show some prior insurance knowledge and experience.

Question 12 was, "Does this seem like a good Website to consult if you had an insurance question?" Most seemed to have one of two general answers. One was that the site was fairly

useful; an example was the response from Participant 3/08 who rated the experience on a "*scale of 1-10 I give the entire experience a 7.5----8.*" The second general response to the quality of the Website was that it depended on the task. Examples were the responses from Participants 01, 04, and 05 in the third focus group who said, "*for general insurance info, yes,*" "*only for basic info,*" "*for minimal information yes,*" respectively. Participant 3/08 thought the site should be more interactive, and suggested adding more features such as an introduction video or live chat. An interesting comment was made by Participant 4/02 who said "*... but I want it to be a website for dummies!*"

Question 13 read, "How easy to use was this state insurance department's Website?" Most participants, when asked directly, thought that the Georgia Insurance Commissioner's Website was easy to use. Some participants elaborated. For example, Participant 1/10 said, "*I think it is rather easy. Not too much embellishing or unneccessary information.*" Another example was Participant 4/08 who said, "*Depending on what you are looking for I would say it is easy to use*" which suggests that ease of use may depend on the reason for the Website visit.

Question 14 was, "Did you have any problems completing the task, or understanding or finding information?" Most participants said that they did not have any problems and some even planned to return to the Website; Participant 1/01 responded,: "*I didn't. I even found info that I would like to come back to learn more about.*" A few made comments about the small font and large amount of text on the screen. For example, Participant 3/12 said, "*The text should be bigger, particularly for older people who are probably the largest insurance consumers.*"

The final set of comments about the Georgia Insurance Commissioner's Website came in response to a prompt from the moderator, "Is there anything else you would like to add?" Participant 3/04 said, "*when a user has to continually 'guess' and click, it has become too*

difficult," coining the term "guess and click" for uncertain navigation. Also, Participant 3/01

seemed to take issue with the site's general appearance when he said, "*the whole layout seems a*

bit dated me." Another participant may have thought that her evaluation was not totally complete

because she said, "*It's hard to gauge what may be missing, until you're actally looking for it.*"

This comment suggests a limitation of this research, which may have gathered more first

impressions of the site which could be different from the more mature evaluations that long-term

site users might have provided.

Another important theme seemed to emerge from the discussion. Participant 3/08

described the Website this way: "*it's functional yes.....fun to use, no*" to which Participant 9

responded "*of coourse its not fun... it's insurance. insurance isnt fun.*" Yet, there was some

expectation of at least some entertainment value on the site: Participant 3/08 said the Website

"*...could be more graphic and fun... entertain me a little.*" Participant 3/08 also said that a

desirable feature would be "*fun insurance facts.*" One of the more interesting exchanges came

when Participant 3/08 suggested that there should be a insurance mascot "*like a big mama*

grizzly....ready to protect the cubs against predators" which some of the other participants

thought was a good idea. These comments suggest that there could be some value to adding

entertainment features to a state insurance department Website for some consumers. Some

insurance companies (for example, Progressive ads featuring Flo, GEICO's gecko and caveman

spokesmen, and E-surance's animated ads) seem to use this philosophy to advertise to the public.

In the end, most participants seemed to be satisfied with the Georgia State Insurance

Commissioner's Website (even though there could be some improvements) and the online focus

group. Participant 1/06 echoed this sentiment when she said, "*The website had more info than I*

could ever need and this was a good format for discussion."

Conclusions and Discussion

This study used four synchronous online focus groups to discover what consumers want and expect from a state insurance department Website. The state insurance department Website examined in each focus group was Georgia Insurance Commissioner's Website. While this research provides some interesting and useful findings, there are limitations that should be discussed. One limitation is the inability of focus groups to truly represent any particular group, since participants are not randomly selected. Also, online focus groups can have unique problems such as monologuing (typing a series of posts on a solitary thread without responding to others), dittoing (responses mostly agreeing with others' opinions), one-liners (isolated statements with relatively brief content that don't seem related to the discussion), which can result in limited discussion among participants (especially when participants do not know each other beforehand) and make interpretation of some comments difficult. When discussion among participants happens, it is sometimes difficult to track back comments to a particular question or topic. Another limitation is that none of the focus group participants represented consumers who might be looking for specific accommodations, such as foreign language translations or access to facilitate use by a disabled consumer. In addition, while two of the participants recalled that they had previously visited the Georgia Website, the others presumably were first-time visitors, whose reactions may be different from those of more experienced users. The focus group discussions might have been different in important ways if the focus group participants had been more diverse in their characteristics and experiences.

An important limitation was that the focus group participants viewed only one state insurance department Website. There are 51 other Websites that, if chosen, might have prompted different comments. However, many of the comments were not specific to the Website the

participants were viewing. Thus, this research revealed general impressions and expectations about state insurance department Websites that are useful to state insurance regulators.

The comments made by the focus group participants suggested several aspects relevant to those designing and maintaining a state insurance department Website:

- Consumers use search engines to find insurance-related information online. Thus, state insurance departments may desire high or early placement of links to their sites on search engine results pages. Search engine optimization (SEO) is the process of making links to a Website show up earlier/higher on those result pages (therefore improving the visibility of a Website). State insurance department Websites can increase their search engine visibility by using SEO techniques such as cross linking (when a website owner links one web page on their website to another web page on their website), adding relevant keywords to a web page meta tags, or Uniform Resource Locator normalization (where the URL is standardized in a consistent manner) along with many other SEO techniques that are beyond the scope of this paper.

- Consumers have limited familiarity with state insurance department Websites. State insurance departments that want to increase traffic to their Websites must continue to find ways to increase consumer awareness of their sites and their value to consumers. Since several consumers mentioned a need to verify the information on a state insurance department Website and/or the legitimacy of the site, one approach for states is to continue to partner with trusted third parties who recommend their sites to insurance consumers. Focus group participants mentioned visiting other Websites, including the Better Business Bureau and

insurance companies, either first or in addition to the state insurance department Website. If a consumer visits a Better Business Bureau or an industry Website, a referral to the state insurance department Website would increase confidence in that site. In addition, states must work to ensure that their sites have value to insurance consumers to build and maintain traffic to the sites.

- Consumers expect and value Website ease of use. Focus group participants said this directly, but the expectation appeared throughout other comments as well ("*Link on consumer's page, Not buried under many links, Not too much embellishing and unnecessary information.*") Access to knowledge about *how* to make a Website more usable is likely not a problem for state insurance departments. More likely, the issue is resources to apply and implement that knowledge in Website design.

- Some consumers may appreciate entertainment features on state insurance department Websites. Some may argue that "entertaining" consumers is an inappropriate use of taxpayer funds. However, state insurance department Websites must compete with other sites that do provide entertainment value.

- Some consumers still want an option to contact the department offline. While they may value finding contact information on the Website, some focus group participants expressed an expectation that completing a transaction would involve a phone call or other offline communication. It was not always clear whether they assumed that would be necessary because the transaction could not be completed online or would simply prefer it. Regardless, it is a reminder that for some

insurance consumers, a Website is an addition to, not a replacement for, offline

services.

- Consumers value contact information highly.

There was an interesting difference of opinion among some focus group participants about the effect of featuring the State Insurance Commissioner on the Website. While some comments confirmed the conventional wisdom that featuring the Commissioner lends credibility or legitimacy to the site (Baker, 2009), others found a focus on the Commissioner disconcerting, suggesting an unwelcome bias. It is not known whether this was influenced by the current Commissioner's campaign to be elected Governor.

This study was a small step toward understanding insurance consumers and their online expectations regarding state insurance department Websites. Further research is needed to focus, refine, and verify the findings here.

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CHAPTER 5

BEST PRACTICES OF STATE INSURANCE DEPARTMENT WEBSITES[3]

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[3] Fleming, W. and B. Cude. To be submitted to *Journal of Insurance Regulation*

Introduction

Many insurance consumers use the Web to learn about products and services such as insurance (Mayer, 2008). Consumers can go online to compare insurance rates (Mayer, Huh, & Cude, 2005, Mayer 2008) and seek other information to assist them in buying as well as using insurance (Fox, 2005; Gomez study, 2001; Mazier, 2001; Rasaretnam, 2002). In telephone interviews with 914 adults Fox (2005) found that 31% of Internet users said that they had searched for health insurance information in 2004, up from the 25% who reported the same behavior in 2002.

State insurance department Websites are one of the numerous options for consumers who search online for insurance-related services and/or information. Meyer and Krohm (1999) wrote that both insurance industry professionals and consumers visit insurance regulator sites. Hunter (2008) reported that "many states, but not all, provide information [on their Websites] that should help consumers make wise choices" (p. 2). Although it is assumed that insurance consumers expect information and services from state insurance department Websites to be available online, there is little to no academic research to guide the departments as to how to optimize the experience for online insurance consumers.

This article synthesizes the results of two studies to produce best practices for building or revising state insurance department Websites. While state insurance departments serve several clientele and sometimes regulate more than one area, the focus of this article is the features of a Website about insurance that are useful to consumers. Following a brief literature review, the next section briefly summarizes the methodology used to conduct the two studies that inform the best practices. The remaining section presents eight best practices for state insurance department Websites.

The discovery and use of "best practices" is an important part of the way insurance commissioners approach their duties in insurance regulation. The term "best practices" can be defined in different ways but a typical definition is "the processes, practices, and systems identified in public and private organizations that are performed exceptionally well and are widely recognized as improving an organization's performance and efficiency in specific areas" (U. S. Government Accountability Office, 1998). In addition to improved performance and efficiency, other benefits of following best practices often include demonstrating leadership among peers and/or competitors (Evans, n.d.). In this article, best practices refer to specific recommendations about which consumer features to include on state insurance department Websites. When possible, the recommended best practices include specific actions needed to facilitate the development of the consumer feature and/or the utility to consumers of the feature.

Literature Review

Specific features of state insurance department Websites can either (1) help insurance consumers to accomplish the task that brought them to the Website, (2) hinder them in accomplishing their task, (3) or have no effect, either because they did not see the feature or its effect neither helped nor was harmful. State insurance regulators share the goal of only including on their Websites consumer features that meet the first criteria.

The literature on evaluating Website quality is dominated by the use of instruments created to evaluate transactional sites, including .comQ (Wolfinbarger & Gilly, 2002), eSQ (Zeithaml, Parasuraman, & Malhotra, 2001), SITEQUAL (Yoo & Donthu, 2001), and WEBQUAL (Loiacono, Watson, & Goodhue, 2002). Still others have created their own unique assessment tool for transactional sites (See Lee and Kozar (2006) and Waite and Harrison (2002) who evaluated e-business sites and bank Websites, respectively). Among the few to evaluate

informational sites were Olsina Santos (1999) who evaluated museum Websites, and McInerney and Bird (2005), who evaluated Websites about genetically modified foods. Particularly relevant to the current project was the research of Yang, Cai, Zhou, and Zhou (2005), who developed and validated an instrument to measure user-perceived service quality of Web portals. Yang et al. created an instrument consisting of 37 items which was completed by 1,992 respondents. Factor analysis of the results produced five factors: usability, usefulness of content, adequacy of information, accessibility, and interaction. Usability explained the largest proportion (35.5%) of the total variance in service quality. Among the limited research on government Websites, Baker's (2009) is particularly relevant. He used six usability dimensions based on Stowers' (2002) framework that categorized government agency website features in six areas: (1) online services, (2) user-help, (3) navigation, (4) legitimacy, (5) information architecture, and (6) accessibility accommodations. Baker found that the six usability dimensions enhanced the ability of users to benefit from e-government.

Hunter (1999, 2008) and Cude (2001) each have previously examined insurance department Website features. Hunter (1999) examined 51 state insurance department Web pages in the third of a three-part study on insurance information available to consumers from state insurance department Websites. The features he included were the number of brochures available, the number of insurance lines for which price information was available, the number of lines about which insurance company complaint/service information was available, the ability to file a complaint online, and ease of use of the Website.

Cude (2001) primarily examined informational and educational features of state insurance department Websites and found that most states did not have much consumer information (such as FAQ's or brochures) on life, managed care, and long term care insurance

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and that there was virtually no information on disability insurance on any state site. Cude also found positive aspects: most states made the complaint process and forms as simple as possible, and there was a great deal of auto and health insurance information for consumers.

Hunter (2008) more recently looked at state insurance department Website features related to auto and homeowners insurance. The features examined were: a description of the types or sub-lines of home and auto insurance, advice on how to compare prices and decrease insurance costs, price comparisons of policies offered and the year in which these prices were valid, information on insurer solvency, results of "market conduct" exams, periodic alerts to consumers on possible scams, option to look up additional agent or company information (such as licensure and disciplinary actions), ability to file a complaint online, presence of complaint information (such as a complaint index), explanation of Good Faith in claims handling, advice on the difference between first and third party claims, explanation of the importance of good record keeping, advice on the proper timing in filing claims, advice on when to file complaints with higher-level company executives or the state regulator, and an explanation of why consumers should consider seeking legal assistance. His analysis was primarily focused on whether these features were available to consumers, without any assessment of their ease of use. Hunter concluded that over one-half of the nation's population lived in states with excellent Websites and 95% of the nation lived in states that had good or excellent Websites.

Each of the articles describe above evaluated Websites based either on an expert assessment (for example, Cude (2001) and Hunter (1999, 2008) or consumer assessment based on an established instrument. One technique for an expert assessment of a Website is content analysis which is "an objective and quantitative method for assigning types of verbal and other data to categories" (Kerlinger & Lee, 2000, p. 607), That technique was used in the research that

informed the best practices reported here. To solicit consumer evaluations of insurance

department Websites, online focus groups were conducted. No validated instrument was found

that seemed appropriate to assess insurance department Websites[4]. Previous researchers (see, for

example, Waite and Harrison (2002) and Yang, Cai, Zhou, and Zhou (2005) conducted focus

groups prior to creating an instrument.

Methodology

Study 1 was a content analysis of 51 (50 states and the District of Columbia) insurance

department Websites. Trained coders assessed the 51 sites over an one month period. The 21

consumer features shown in Table 1 were the focus; they were organized according to the

framework created by Stowers (2002) and used by Baker (2009). Multiple coders were trained

by the author to locate and code consumer features of state insurance department Websites.

Using Krippendorff 's alpha (α) as a reliability measure (Krippendorff, 2004; Hayes &

Krippendorff, 2007), the University of Georgia Statistical Consulting Center calculated α = .74,

indicating that the observed level of coder agreement was 74% above agreement achieved by

pure chance. Inter-coder reliability was acceptable (1) for conservative measures such as

Krippendorff's Alpha (Lombard, Snyder-Duch & Bracken, 2004), (2) for exploratory studies

(Lombard, Snyder-Duch & Bracken, 2004), and (3) for coding highly diverse and complex

Websites, (Musso, Weare, and Hale, 1999).

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[4] This is because of the unique aspects of not only the consumer's experience when visiting a state insurance department Website (e.g., consumers can receive advice, complain, and report, but don't usually engage in purchase transactions) but also the unique aspects of insurance itself (e.g., does the consumer see insurance as product or service?). A laudable goal of this research would have been to create a validated, appropriate assessment instrument of the consumer features of state insurance department Websites; however, this was determined as a potential step for future research.

Table 5.1

Consumer Features of State Insurance Department Websites

Usability Dimension	Consumer Feature
Online services features	• Online Glossary
	• Consumer Publications Online
	• Fraud Reporting Support
	• Online Sales of Insurance Advice
	• Complaint Reporting Support
	• Complaint Response Reference to explain next steps
	• Complaint Ratio Access and Support
	• Frequently Asked Questions
User-help features	• Website Search
	• Foreign Language Translation
Navigation features	• Consumer Hyperlinks
	• External Hyperlinks
	• State Insurance Department Website Findability
Legitimacy/information architecture features	• Official State Website Branding
	• Currency of Information on Website
	• Contact Information
	• Identification of Insurance Department Services
	• Commissioner/Staff/Supervisors Background
	• Extent of Regulation Authority
Accessibility accommodations features	• Disabled Consumer Website Accessibility Information
	• Option to use Text Telephone (TTY) or Telephonic Device (TDD)

Study 2 was four synchronous online focus groups conducted with a total of 18 participants who used the chat function of WebCT, an online course management tool, to participate. The participants received an incentive -- $25 to those in the first focus groups and

$50 to those in subsequent groups. Adults who had either considered going online, or had been online to 1) find insurance-related information, 2) file a complaint about an insurance agent/company, or 3) report insurance fraud were eligible for this research.

Participants were asked to 1) log in to the WebCT chat room from an Internet-connected computer of their choice, 2) complete the electronic informed consent form, 3) engage in discussion with other participants as prompted by moderator questions about insurance-related online activities, 4) visit the State of Georgia's insurance department Website, and 5) engage in discussion with other participants as prompted by moderator questions about the Georgia insurance department Website. The Georgia department's Website was selected as the one most relevant to the focus group participants, who were all in Georgia.

The prompts about insurance-related online activities included finding answers to insurance-related questions, actions related to complaints or reporting fraud, knowledge of state insurance departments, and expectations of state insurance department Websites. The prompts about the Georgia insurance department Website related to perceived trust, ease of use, and usefulness, along with an open-ended task to find information about their insurance company. The actual prompts are listed in the Appendix. The author observed each focus group and copied the chat room log (which acted as the transcript of the Focus group) at the end of each session.

The online focus group participants are described in Table 2. Across the four focus groups, seven of the 18 participants were male and four were African-American. The largest proportion (50%) were in the 25 to 34 age group, with five who were 35 to 44 years old and four who were between 45 and 54 years old.

Table 5.2

Online Focus Group Participants

Focus Group # User ID	Sex	Race	Age Range
User1/06	Male	White	35-44
User1/10	Female	African-American	25-34
User2/01	Female	White	25-34
User2/02	Female	African-American	25-34
User2/04	Female	White	25-34
User2/07	Female	White	45-54
User3/01	Female	African-American	35-44
User3/04	Female	White	45-54
User3/05	Male	White	35-44
User3/08	Female	White	25-34
User3/09	Male	White	25-34
User3/12	Male	White	25-34
User4/01	Female	White	35-44
User4/02	Male	White	45-54
User4/03	Male	White	35-44
User4/06	Female	African-American	25-34
User4/07	Male	White	25-34
User4/08	Female	White	45-54

In the interest of allowing participants to express themselves in their own words and to avoid any unintentional changes to the intent and meaning of participant comments, quotes are exactly as entered into the log/transcript in the following sections. This includes misspellings, typos, emoticons (":)"), acronyms ("*lol*"), all uppercase text ("*ALL*"), or interjections ("*whoa*"). Also, participants are identified by focus group number and participant number (i.e., Participant 04 in Focus Group 3 is Participant 3/04).

Recommended Best Practices

This section contains eight best practices for choosing and presenting consumer features on state insurance department Websites based on one or more of three criteria: 1) focus groups participants indicated they found the feature to be important, 2) content analysis revealed that many state insurance department Website offered the feature[5], and 3) Hunter (2008) recommended the consumer feature as important. The last criterion was included because most of the consumer features that Hunter examined in his study were excluded from the current research. The exclusion was based on the assumption that a second data collection on the exact same features that Hunter looked at so soon after the first was unlikely to reveal any new information.

Contact Information

Contact information is online information that consumers can use to get in touch with state insurance department staff either offline (i.e., phone number, physical address) or online (i.e., e-mail address). As expected focus group participants expressed interest in finding contact information on a state insurance department Website. Somewhat surprising, however, was the strength of their interests. Participants indicated that contact information was one of the *most important* features a state insurance department Website could have. More than 15 comments mentioned the need for contact information. This interest is exemplified by comments such as: *"... I think Contact info should be a major heading alongside the other red links"* and "*Contact info seems to be very important to most people*" (Participant 3/12); "*…contact numbers contact*

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[5] If the results of the focus group and the content analysis contradicted each other then both results would be included and the best practice would be based on the consumer's point of view (focus groups) instead of the state insurance department's view of what the consumer needed (content analysis).

number contact numbers - that is the ticket for me" (Participant 4/02). Focus group participants

expressed interest in both online and offline contact information.

In the content analysis of state insurance department Websites, coders looked for

different levels of contact information. Coders found contact information on all but one state

insurance department Website and 80.4% had contact information especially for insurance

consumers. Less common (on only one site) was an online chat function.

Recommended Best Practice: Insurance department Websites should provide a clear link

to both online and offline contact information that is specific to insurance consumers' needs.

Ease of Use and Navigation

Many participants made comments reflecting their need for a Website that was easy to

use. Some mentioned *ease of use* specifically when asked what features they expected

(Participant 3/08) and others indirectly implied its importance (e.g., Participant 4/02 who said,

"*... but I want it to be a website for dummies!*") Focus group participants also mentioned *ease of*

navigation as important; an example is the comment by Participant 1/06 who wanted, *"...a*

streamlined and easily-navigated layout." Another example is the comment Participant 3/04

made when she said, "*when a user has to continually 'guess' and click, it has become too*

difficult." Uncertain navigation ("guess and click") makes Website use difficult and frustrating.

Focus group participants made many other comments referring to a general expectation that

Websites be easy to use, easy to navigate, and/or easy to read; they also often commented on one

or more of these characteristics after viewing the Georgia Insurance Commissioner's Website.

In addition, coders noted that they found that difficult or erroneous navigation, dead links, non-

working search functions, large amounts of small text, poor organization, and features that were

numerous steps or clicks away from starting point, all reducing perceived ease of use and/or navigation.

Both ease of use and ease of navigation are complex concepts and ultimately subjective user perceptions (Hogarth & Anguelov, 2004; Lockett & Littler, 1997; Rogers, 1962). The consumer features examined in the content analysis that were most closely related to either or both concept and found on many state insurance department Websites were search functions, hyperlinks labeled for consumer functions, and hyperlinks to external sites useful to consumers. All but five state insurance department Websites had a search function; the search function on the majority (76.5%) of site's searched only the department's Website. Every Website had at least some hyperlinks labeled for consumers; 90% had at least three of the four hyperlinks "Consumer," "Complaint," "Company Information," and "Senior" that led to information relevant to insurance consumers. All but three sites had external hyperlinks to insurance-related information.

Recommended Best Practice: Insurance department Websites should include a minimum of four hyperlinks (Consumer, Complaint, Company Information, and Senior) that lead to consumer information and/or services, provide a search function to search their own site, judiciously select external hyperlinks to insurance-related information that consumers would value, and work with their IT staff to ensure there is a system to identify and correct nonworking links and difficult navigation.

Frequently Asked Questions

Frequently Asked Questions (FAQs) are another feature focus groups participants mentioned by name at least six times across the focus groups. FAQs are documents, Web pages, or sections of other documents on the Website that provide answers to recurrent inquiries. For

example, when asked what features one would expect to find on a state insurance department Website, Participant 3/01 responded directly, "*FAQ's of situations.*" The presence of FAQs regarding particular types of insurance can also be seen as a component of the general feature *ease of use* since some participants seemed to imply that FAQs make finding Website information easier. For example, when asked if the Georgia Insurance Commissioner's Website seemed like a good website to consult if you had an insurance question, Participant 4/08 said, "*it seems that if you can't find what you are looking for in the frequently asked quesitons you can ask the question directly so I would say yes it is a good site to get insurance questions answered.*" The response reflects a sequence to information search that begins with accessing FAQs.

The content analysis indicated that many state insurance department Websites offered FAQs about auto (49.0%), homeowners (41.2%), life (37.3%), health (51.0%), long term care (13.8%) and even general/unspecified or other (39.2%) types of insurance. However, no state insurance department Website offered FAQs for disability insurance.

Recommended Best Practice: Insurance department Websites should offer well-written, searchable FAQs for as many types of insurance as practical. The NAIC should create a database of FAQs that provide non-state specific information as a resource for state insurance departments.

Complaint Reporting Support

Participants mentioned complaints frequently when asked what features they would expect at a state insurance department Website. For example, Participant 4/02 responded, "*I would hope an easy to navigate simple explaination of where to take a particular type of*

complaint and numbers and names of who to contact." Another example is the response by

Participant 4/07 who answered, "*where to carry particular complaints.*"

Participant 3/01 expressed an interesting concern, saying "*i don't know if i would be comfortable sending a complaint about my insurance company over the web...those guys can be viscious.*" Presumably "those guys" in the comment were insurers and not insurance department staff.

The content analysis indicated that more than one-half (58.82%) of state insurance department Websites offered a form for consumers to complete and submit complaint reports online. About one-third (33.33%) did not accept complaints online but the form that consumers could print and mail was available on the Website. Only four departments had no information or complaint form on their Website for consumers to use to file a complaint with the department. Just over one-quarter (27.5%) of sites provided specific information about the response a consumer who files a complaint could expect.

Recommended Best Practice: Insurance department Websites should provide the information consumers need to file a complaint online or offline and information about what to expect, including the steps after a complaint is filed. When it is technologically feasible, states should provide an online complaint filing system to increase efficiency of their operations.

Insurance Company Information

Focus group participants frequently mentioned an expectation that they would find various types of information about insurance companies on insurance department Websites. For example, when asked what features one would expect on a state insurance department Website, Participant 4/01 in the fourth group suggested, "*Info about the ins com., what lines they are licensed in, filings to write certainlines of ins.*" Participant 2/07 said, "General information as

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well as in-depth information on insurance companies that do business in Georgia." Participant 4/ answered the question with a question of his own, "*would they have reputable company names?*" This inquiry may reflect a consumer need for recommendations of highly-regarded insurance companies, which may not be met by providing information the consumer must process to determine a company's reputation. Participant 1/06 suggested making available consumer alerts, which she/he (there is no participant 6 in the first focus group) described as ""*For example, if a given insurance agency has a high number of fraudulent cases, the state agency could report that kind of news on their website so consumers are aware of what agencies to avoid.*" Hunter (2008) recommended the inclusion on a department Website of several types of insurer information including periodic alerts to consumers on possible scams and found that all but five insurance departments included these on their Websites.

Hunter also recommended including on the Website information insurer solvency, results of market conduct exams, complaint information (such as a complaint index), and the option to look up additional agent or company information (such as licensure and disciplinary actions.) He reported that around one-half of states (24 for auto and 27 for homeowners) provided solvency information but more provided an option to look up company (38 states) and agent (36 states) information. The only insurance company specific information measured in the content analysis was complaint ratio access and support. Complaint ratios were not available on the majority of states' Websites. On most sites, coders could not find ratios for insurance companies that sold auto (62.8%), homeowners (66.7%), life (74.5%), health (68.6%), disability (100%), long term care (92.2%), and unspecified/other (94.1%). No sites had complaint ratios for companies selling disability insurance. When a Website provided a complaint ratio, how that ratio was constructed and what it meant was explained only about one-half of the time.

Recommended Best Practice: NAIC should provide guidance to the states on how to construct and explain a complaint ratio to encourage more states to make this information available to consumers. In addition, insurance department Websites should make available more company-specific information for use by consumers and their advocates as well as timely consumer alerts about fraudulent practices.

<div align="center">*Insurance Premium Information*</div>

Focus group participants also mentioned insurance prices or rates when asked "what features would you expect on a state insurance department Website?" Participant 2/01 said, "*...average prices for insurance...*" Another participant (3/12) suggested that many consumers want pricing information, saying "*I think a lot of people want to compare rates. There could be a larger portion of the sire for this.*" Hunter (2008) recommended that insurance department Websites include advice on how to compare prices and decrease insurance costs and price comparisons of policies offered and the year in which these prices were valid. He reported that 33 states provided current price information for auto insurance and 25 provided it for homeowners insurance.

Recommended Best Practice: NAIC should provide guidance to the states to facilitate the development of current premium comparison information for consumers and the construction of a supporting database. Sites should provide premium information for, at a minimum, auto and homeowners insurance.

<div align="center">*Findability*</div>

Findability is a term used to describe the ability of a consumer to find the Website in response to a search for information. There were many instances in which participants mentioned beginning with a search engine to find insurance-related information that may be available on an

insurance department Website. For example, when asked "If you had an insurance related question, what would you do to try to get an answer online," Participant 2/01 suggested, "*I would first research it myself on Google or another search engine.*" Referring to insurance companies, Participant 1/06,"*As far as their financial status, I'm not sure that I'd know where to start.*" Participant 1/10 said, "*I wouldn't know how to find the information about how many complaints were filed against them, I assume they would try to keep that information minimal. About financial statuses I would google for comparisons.*"

In the content analysis, coders tested insurance department Website findability by searching Google for a popular insurance term: "auto insurance" and checking if the hyperlink to the insurance department Website was on the first or second page of the search engine results. Just 17.7% of state insurance department Websites had hyperlinks on the first results page when the term "Auto insurance" is entered into the Google search engine (i.e., *to* the site *from* Google).

Recommended Best Practice: To increase the findability of their Websites, insurance departments should engage in search engine optimization (SEO) techniques that will help their links appear earlier/higher on search engine result pages, such as cross linking (when a website owner links one web page on their website to another web page on their website), or key word filling (adding relevant keywords to a web page meta tags).

<center>*Other Sites Do It, Why Doesn't Yours?*</center>

State insurance regulations may often justify decisions about their Websites based on a perceived difference between what is "appropriate" for a government site and limitations due to resources. However, focus group participants made no such distinctions. Nielsen (2007) has observed that, "...users spend most of their time on other websites. This means that they form

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their expectations for your site based on what's commonly done on most other sites" (Section 8. Violating Design Conventions).

Focus group participants often mentioned features common on commercial sites as ones they would value on insurance department sites. For example, when asked what features one would expect on a state insurance department Website, Participant 3/09 said, *"...on line chat!...like charter*!" to which other participants agreed. When asked what they would do if they had a serious complaint about an insurance company, Participant 3/01 said, "*I would try to chat with someone online if that was an available option...*" Participant 3/08 even thought that an online chat feature would increase his comfort level with the site, "...*I'd be a lot more comfortable if there was someone to chat with live.*" Even participants who had never used a company's online chat function thought it would be a useful feature. For example, Participant 3/12 said, "*I've never used a companies online chat, but I imagine it would be very convenient.*" Yet the content analysis revealed that only one insurance department Website provided an online chat function.

Focus group participants also mentioned an expectation to see on insurance department Websites other technology common on commercial sites. One example was streaming video. When asked what features one would expect from a state insurance department Website, Participant 3/08 recommended not only chat but also streaming video: "*live chat....maybe even a video to warm it up.*" Participant 3/01 recommended that Commissioner "*oxindine should be streaming live for atleat 6-8 hrs a day, answering qustions and stuff*" which would be a bit much to ask of a commissioner, but could be possible if the video were recorded instead of live. Video could be used to introduce the department and/or the Website and to provide visual information to explain some FAQs.

Another way focus group participants compared insurance department Websites to commercial sites was in the expectation of entertainment features. While some participants seemed to expect the site to be very businesslike, others expressed the idea that some entertainment would be helpful. Focus group participants debated the point; Participant 3/09 said, "*of coourse its not fun... it's insurance. insurance isnt fun*." Participant 3/08 countered by saying the Website "...*could be more graphic and fun... entertain me a little*." Participant 3/08 also said that a desirable feature would be "*fun insurance facts*." One of the more interesting exchanges came when Participant 3/08 suggested there should be a insurance mascot," *like a big mama grizzly....ready to protect the cubs against predators,*" an idea with which some of the other participants agreed.

Recommended Best Practice: Insurance department Websites should adopt the best features of commercial sites, not only to improve the quality of their own sites but also to meet the expectations of their Website visitors.

Conclusions

This article has provided "best practice" recommendations intended to help state insurance departments in the design and modification of their Web resources. This information, along with previous studies on state insurance Websites by Hunter (1999, 2008) and Cude (2001), suggest a variety of ways insurance department staff can optimize the experience for online insurance consumers who visit their Website.

An important limitation of this study is that some researchers feel there is a difference between what Website users *say they would do* and what they *actually do* (see for example, Nielsen, 2001). The recommended best practices presented here are based on what experts think insurance consumers *should want* from insurance department Websites and what focus group

participants said they *would* value. Knowing what information and services insurance

consumers actually use on insurance department Website would provide confirmation of the

value of these recommendations.

Usability testing would be a next step that could provide the needed confirmation.

Usability testing is a field unto itself that revolves around a user centered design process that can

include expert reviews, cognitive walkthroughs, site visits, rapid prototyping, personas, surveys,

and focus groups. Qualitative data (such as reactions of users), along with quantitative data (time

on task, number of mouse clicks, etc.) is collected in this process in order to give a complete

picture of the users experience (Barnum, 2002). The type of experience an insurance consumer

faces on a state insurance department Website can benefit from this process.

Focus group participants did not discuss several consumer features found on many

insurance department Websites. For example, they did not discuss any of these features that the

content analysis revealed were present on more than 60% of Websites: publications about auto,

homeowners/renters, life, health, and long term care insurance; online information about how to

report fraud and/or an online form to use; branding of the Website to identify it as a state

government site; a list of the services the department offers; background information and/or a

photo of the Commissioner and/or the staff; and information about the extent of the department's

authority. However, most if not all of these features are likely what previous researchers have

referred to as basic or hygiene features -- if present, they will not enhance satisfaction, but if not

present, they will cause dissatisfaction. The theory (Hertzberg's marketing theory) also

suggested that there are other features that if delivered above a certain level can enhance

satisfaction, but if not delivered will cause dissatisfaction, (called performance features), and still

others that if available can lead to satisfaction, but the absence of which will not lead to

dissatisfaction, (called enhancing or exciting features) (Valacich, Parboteeah, & Wells, 2007). Previous research that has applied Hertzberg's marketing theory to Website feature evaluation (Valacich, Parboteeah, & Wells, 2007; Waite & Harrison, 2002; Zhang & von Dran, 2000) has found that over time some relatively newer features may come to be expected by consumers and therefore change (e.g., performance features may become hygiene features) (Zhang & VonDran 2001). Future research could explore which factors insurance consumers consider to be hygiene factors on insurance department Websites.

Finally, additional work is needed to determine whether and how consumers distinguish between information available on the insurance department Website and information available through a hyperlink to an external site. One of the most common sites to which departments provide a link is NAIC's website, primarily for the Insure U educational content and the Consumer Information Source database. Several questions remain unanswered. Do consumers make any distinction between helpful information available on a site versus information on an external site? If the information is helpful, do consumers care whether the site is owned by a government entity or a commercial enterprise? Because so many state sites link to the NAIC site, it is particularly important that future research evaluate how useful consumers find the information on the NAIC site to be. These questions await future researchers.

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CHAPTER 6

DISCUSSION

Each of Chapters 3 through 5 has addressed a different question related to consumer features of state insurance department Websites. Chapter 3 described the results of a content analysis of the 51 (50 states plus the District of Columbia) insurance department Websites. Chapter 4 reported the outcome of online focus group discussions about what insurance consumers expect and want from insurance department Websites. Chapter 5 synthesizes the results of the two studies and draws on related work by Hunter (2008) to recommend best practices for state insurance department Websites. The most important results from these three chapters are summarized below. Then, the dissertation concludes with summary comments, as well as recommendations, based on all three chapters.

Consumer Features of State Insurance Department Websites

The first study (Chapter 3 of this dissertation) conducted a content analysis of the consumer features of state insurance department Websites in six categories. The results were as follows:

Regarding **Online Services,** most state insurance departments Websites:

- included glossaries for health insurance,

- provided some fraud reporting support including forms that consumers can print and mail in or submit online,

- offered no consumer information about online sales of insurance,

- offered consumer publications on auto, homeowners, health, life, and long term care insurance,

- provided forms for consumers to complete and submit complaints online,

- provided no indication about the response a consumer who filed a complaint could expect,

- provided complaint ratios for most types of insurance,

- offered FAQs for many but not every type of insurance.

Regarding **User Help** and N**avigation** features, most state insurance departments

Websites:

- offered a search feature that specifically searched the state insurance department Website only,

- offered at least some of its services in a foreign language,

- had at least three of four hyperlinks ("consumer," "complaint," "company information", or "senior") that would be useful to consumers,

- had insurance related as well as non-insurance related external hyperlinks,

- did not appear on the first two pages of search engine results when coders searched on "auto insurance."

Regarding L**egitimacy, Information Architecture,** and **Accessibility** features, most

state insurance departments Websites:

- provided a listing of services offered by both the department and/or its Website,

- used some state branding feature (e.g., logo, seal, or flag),

- provided some background information (including pictures) on the insurance commissioner, supervisors, or staff,

- had some contact information listed specifically for consumers,

- had some statement about the extent of their authority,

- did not provide accessibility information for disabled consumers,

- did not provide a TTY and/or TTD phone number.

A striking finding was the paucity of Website resources in almost all areas for disabled insurance consumers or those interested in disability insurance.

What Consumers Want From a State Insurance Department Website

The second study (Chapter 4 of this dissertation) reported results from four online synchronous focus groups that explored what consumers want and expect from a state insurance department Website. The results of the focus groups were as follows:

- If participants had an insurance-related question, most said they would begin by entering information in the search engine they typically use.

- Most participants had limited knowledge about any state insurance department website.

- If participants had a serious complaint about their insurance agent or company, most would contact the insurer, moving up the chain of command at the insurance company (online or offline). Rarely did the participants think of contacting the state insurance department.

- To report fraudulent insurance activity, some participants seemed to feel that it was more important to contact the insurance company offline (even though they may get the contact information online or said they would be more comfortable to report offline.

- Participants mentioned a variety of consumer features they expected at state insurance department Websites including contact information, ease of use and navigation, FAQs, contact information, and information about how to file a

Participants were asked to visit the Georgia Insurance Commissioner's Website. General impressions were:

- Most focus group participants had a good first impression of the state of Georgia's Website and thought it was trustworthy.

- Most focus group participants thought that the state of Georgia's online complaint and fraud reporting processes seemed uncomplicated and straightforward.

- Most participants encountered problems with the Georgia department's search features when they attempted an insurance related task on the Website.

- Most participants seem to think the state of Georgia's site was fairly useful and easy to use even though some improvements were suggested

A striking finding in this study was that focus group participants expected many of the same features from state insurance department Websites as from other Websites they visit. For example, they mentioned an online chat function, streaming video, and a Website that entertains.

Best Practices of State Insurance Department Websites

The third article (Chapter 5 of this dissertation) used the results of the previous studies to recommend best practices for state insurance department Websites with a focus on insurance for consumers. The recommended best practices were:

- Insurance department Websites should provide a clear link to both online and offline contact information that is specific to insurance consumers' needs.

- Insurance department Websites should include a minimum of four hyperlinks (Consumer, Complaint, Company Information, and Senior) that lead to consumer

- Insurance department Websites should offer well-written, searchable FAQs for as many types of insurance as practical. The NAIC should create a database of FAQs that provide non-state specific information as a resource for state insurance departments.

- Insurance department Websites should provided the information consumers need to file a complaint online or offline and information about what to expect, including the steps after a complaint is filed. When it is technologically feasible, states should provide an online complaint filing system to increase efficiency of their operations.

- NAIC should provide guidance to the states on how to construct and explain a complaint ratio to encourage more states to make this information available to consumers. In addition, insurance department Websites should make available more company-specific information for use by consumers and their advocates as well as timely consumer alerts about fraudulent practices.

- NAIC should provide guidance to the states to facilitate the development of current premium comparison information for consumers and the construction of a supporting database. Sites should provide premium information for, at a minimum, auto and homeowners insurance.

- Insurance department Websites should adopt the best features of commercial sites, not only to improve the quality of their own sites but also to meet the expectations of their Website visitors.

Conclusions and Recommendations

Although the intention of this research was to provide data on state insurance department Websites from the consumer's perspective, the findings in this study can provide others interested in the consumer features of state insurance Websites (researchers, Web developers, consumer organizations, state insurance department staff, to name a few) a basis for discussion and further examination. Given (1) the number of risks (insurable or not) consumers face, and (2) consumer dependence on the Web, research on Web resources such as those found on state insurance department Websites is important and much needed. This study provides those interested some insight into consumer content, expectations, and needs regarding state insurance department Websites.

These studies were based on a few ideas that have mixed support from the results. For one, it was originally thought that insurance consumers as a whole would only be concerned with achieving insurance-related tasks on state insurance department Websites, but results of the focus group suggest that there may be some consumers who are also interested in being entertained, suggesting that their satisfaction with the State insurance department Website experience, beyond simple task achievement is also important. Another initial idea was that state insurance department Websites would be a trusted resource for insurance related information. While the results show that this may be true, trust in the information on the sites was usually not exclusive. There were comments that suggest that verification with another site is a preferable consumer online activity.

This study's results could have some implications for insurance consumer awareness of consumer protection agencies such as state insurance departments. Past studies have found that consumers are more aware of the Better Business Bureau (BBB) than other agencies (Haefner & Leckenby, 1975), and some focus group participants in this study also mentioned the BBB when asked about specific insurance related complaints…while they were unsure about state insurance departments. Yet, there were responses to other questions that suggest that participants do have some idea about the functions of state insurance departments (after the state insurance department was explained by the moderator). Further research is needed to discover more about insurance consumer awareness of state insurance departments and the effect that state insurance department Websites may have on that awareness.

The results of this study also may have implications for the relationship between consumers and the Web far beyond the domain of state insurance departments. Consumers use the Web for many reasons, tasks, and objectives beyond those related to insurance. Cude (2001) proclaimed that "Consumers do not make decisions about insurance in isolation" (p. iii) and this could apply to the consumers' use of the Web more than other consumer activities. For example, when a consumer visits a state insurance department Website, it is very likely that the consumer visited many other types of Websites during that online session also. It probably is the combination of sites visited that has the major effect of the consumer, not just the state insurance department Website by itself. One piece of the puzzle comes from one site; another piece comes from another site. What determines the pieces of this puzzle? Do all the pieces have similar features (e.g., there may be consumers who tend to read FAQs first on each type of Website they visit, or there could be consumers that feel more comfortable with sites that have friendly pictures of the staff)? These are important but unanswered questions.

Consumers online insurance-related tasks may satisfy smaller objectives that lead to larger goals: a consumer may make a better decision on which agent to retain with a quick visit to her state insurance department Website, therefore obtaining better coverage and achieving the ultimate goal: making sure family members can financially survive in case of an unexpected but insured event.

Also, many consumer features in this dissertation are considered "usability" features. Maximizing the usability of any Website involves more than a content analysis and a few focus group questions/participants. There is a whole field of usability testing that involves many more techniques than are mentioned in this dissertation. Anyone responsible for consumer resources on a state insurance department Website should realize the need for continuous usability testing in order to help provide consumers (who have changing needs and preferences) an optimal Web experience. Not only can consumers change over time, but Web technology also evolves. For example, how should state insurance departments take advantage of social media such as Twitter and Facebook? How does the "semantic" Web affect the services on state insurance department Websites? These are few of many questions that must be addressed by state insurance department Website staff as well as in future research.

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APPENDIX A

CONTENT ANALYSIS CODING GUIDLINES

State Insurance Department Website Coding Guidelines

The intent of this research is to capture consumer features of state insurance department Websites. Within each state insurance department Website there are sections for insurance company employees, insurance agents, and others besides insurance consumers. In this project we are searching state insurance department Websites for specific features that will likely make the Website more usable for the average insurance consumer. If you find these features anywhere on the department's Website, they "count" and should be coded – it's not necessary that they reside in a section designated as a "consumer" section, although most features will.

The unit of analysis is the Website, which means the entity being analyzed for coding is the collection of pages under a URL (Uniform Resource Locator) specific to the state insurance department. This URL could either be a separate domain, such as http://www.ksinsurance.org/ as is done in Kansas, or a directory within a larger state site such as http://www.ins.state.pa.us/ins/ as is done in Pennsylvania. The agency homepage URL will be identified in one of the columns of the provided code sheet. The coder will enter scores (usually with a range from "0" to "2," sometimes going only to "1" or as high as "5") for each feature into the shaded areas of the coding form (i.e., an Excel or Google worksheet called State Insurance Website Data Coder_Name). The states are in the left most column, and the usability features are the headings of the shaded columns.

In order to find many of these features it will be useful to use the advanced search feature of the Google search engine and enter the URL specific to the state insurance department in the "Search within a site or domain:" field. Use as many alternative terms for the feature as possible (for example, a Glossary could be named "insurance terms" or "definitions"). For some features you will enter the numerical score reflecting the extent of the feature, according to the type of insurance for which each feature is available (if there is no indication of type of insurance, enter the code for "not specified"). Finally enter where the feature is in terms of number of clicks away from the specified homepage and URL address.

Screenshots are helpful for features you find. Screenshots are pictures (also called captures) of your screen that you can take by using the snipping tool (in Windows Vista or later) or the "prt sc" (print screen) button on your computer and copying the image to the Paint program (located in Accessories) in prior versions of Windows. Screenshots can be used to show others what you saw when you looked at the page. Presenting a screenshot may be helpful if you have a coding question.

If an instruction was unclear and you have any questions about how to code a feature, a researcher should be available either in person or by phone to help explain the intent of the guideline. If you cannot reach the researcher or anyone connected with this study, just use your best judgment given what you think the researcher intended and make a note of it for later discussion. We appreciate your help in coding the features in this study. Let's get started!

Coders have a choice of where to enter codes between 1) the offline code sheet (an Excel document) and 2) the online coding form (a Google document) as shown below. If you have a slow internet connection the offline Excel document may actually be faster, but using the online coding form is less prone to coding mistakes. You can find the online coding form here: http://spreadsheets.google.com/viewform?hl=en&formkey=dGF6dHhOQWVHYjQ2cnJWSUZo a3FnU2c6MA

Begin by entering your Start Date, Start Time, and Coder Number for the Website you

are coding.

In the above figure, Coder 4 uses the offline code sheet to begin coding the State Insurance Department Website of Massachusetts. The date is entered in a simple mm/dd/yy format (here 11/20/09) and the time in hh:mm am/pm format (here "2:32 pm" was entered, the worksheet converts it to 2:32 PM). Coder 4 then enters his coder number listed in the upper left in cell C2. (The coder in this screenshot is using "Freeze Panes" to get a better view of this particular part of the worksheet.)

In the above figure, Coder 4 uses the online coding form to begin coding the State Insurance Department Website of Massachusetts. The state being coded must be selected from a drop down list, but the date and time are entered as you would in the offline code sheet.

After the Start Date, Start Time, and Coder Number is entered, the coder begins to search for and examine specific features of the Website according to the guidelines for each of the following features.

Note: Coding Problems with the Location measure "steps away from the homepage"
The number of "steps away from the homepage" may not be exactly clear because it could be a problematic measure for coders to determine. However the guidance provided in the "Resulting Instruction" segment immediately following each problem below should help reduce uncertainty in determining a specific number for the "Location" measure.

Problem <u>*One*</u>*: How is "steps" defined?*

Some questions you may have can start with the definition of "steps." Does "steps" away from the homepage mean the same thing as "clicks" away from the homepage? If there are two or more clicks that must happen on the homepage before the user even leaves it, is that counted as two "steps" or one "step"? If the consumer has to scroll down to get to a desired hyperlink, is the scroll considered a step? Is scanning the page and finding the most direct hyperlink to the target resource (i.e., information, publication, database, form or service) considered a step?

Resulting Instruction: A "Step" is equal to a "Click." Scanning the page, or scrolling does not count as a step. To determine the number to code for Location, start at homepage specified on the code sheet and end when resource is on screen. Here is a generic example:
Start: Homepage
Click One: Expand Menu option
Click Two: Click Hyperlink on Menu
Click Three: Different Webpage containing another Hyperlink to target Resource
Click Four: Target Resource (i.e., information, publication, database, form or service) on screen
The coder would put down the number "four" for Location.
If you thought it was particularly difficult to determine which hyperlinks to click on to get to the resource, you should mention it in the "Coder Comments" section.

Problem <u>*Two*</u>*: Which "homepage" is the right one?*

In the statement "steps away from the homepage" how is "homepage" defined?

Is it the homepage for the Agency?
(e.g., http://www.mass.gov/?pageID=ocahomepage&L=1&L0=Home&sid=Eoca)

Is it the homepage for the Division?
(e.g., http://www.mass.gov/?pageID=ocaagencylanding&L=4&L0=Home&L1=Government&L2=Our+Agencies+and+Divisions&L3=Division+of+Insurance&sid=Eoca)

Is it the homepage for Consumers?
(e.g., http://www.insuremass.doi.state.ma.us/)

Resulting Instruction: "Homepage" is defined as the agency homepage specified on the code sheet (from the National Association of Insurance Commissioners' Website map). When determining a specific number for the "Location" measure, always start counting at the homepage specified on the code sheet when counting "steps away from homepage."

Problem <u>*Three*</u>*: Number of "steps away from the homepage" can be considered a variable (even within the same Website), instead of a fixed number, depending on a number of factors.*

Consider the following situations:
Situation 1: The user's choice of hyperlinks could cause the number of "steps away from the homepage" to the target resource to be different.
The number "steps" could change depending on the route the online consumer takes to get there. The choice of the wrong hyperlink may cause the consumer to click more times (i.e., take a less direct route to the resource) than the choice of another hyperlink. Picking the most direct hyperlink from a number of choices may not be readily apparent to the online consumer.
Situation 2: Different publications of the same insurance type can have a different number of steps away from the homepage. For example, the Mass. Auto insurance publications "It pays to shop around" is three clicks away from the homepage but the "State Driver Insurance Plan" is four clicks away. What does the coder put down under "steps away from homepage" for Auto Publications?
Situation 3: Different versions of the same publication may have a different number of steps to get to each version. An example would be that it may take four clicks to get to the .html version of a publication but five clicks to get to the .pdf version of a publication, (e.g., there could be a link such as "printer friendly version" on the .html to the .pdf).
Resulting Instruction: All coders should make an attempt to choose the most direct route (i.e., the least number of clicks) to the resource. Therefore if it takes three clicks to get to the resource one way but four clicks another way, the coder should put down the number "three" for Location. If different publications in the same insurance type or different versions of the same publication have a different number of "steps away from homepage" the coder should put down the lower number.
Again, if you thought it was particularly difficult to determine which hyperlinks to click on to get to the resource, you should mention it in the "Coder Comments" section.

1. *Online Glossary* – Is there a series of definitions in alphabetical order? This could also be called something like "Insurance terms," or "Terms to Know." A list of Acronyms (without definitions) is NOT considered a Glossary for the purposes of this study. However, glossaries that are part of other available documents for consumers are to be coded. Each type of insurance included in this study (Auto, Property [which could also be called Homeowners, or Renters insurance], Life, Health, Disability, Long Term Care, and/or other insurance).

    i. Enter "0" for no Glossary present in the particular type of insurance mentioned on the code sheet
    ii. Enter "1" for the presence of a Glossary in the particular type of insurance mentioned on the code sheet (e.g., auto insurance terms)
    iii. Repeat steps i. and ii. for each type of insurance mentioned on the code sheet
    iv. Enter how many steps away from the homepage the Glossary is where noted on code sheet
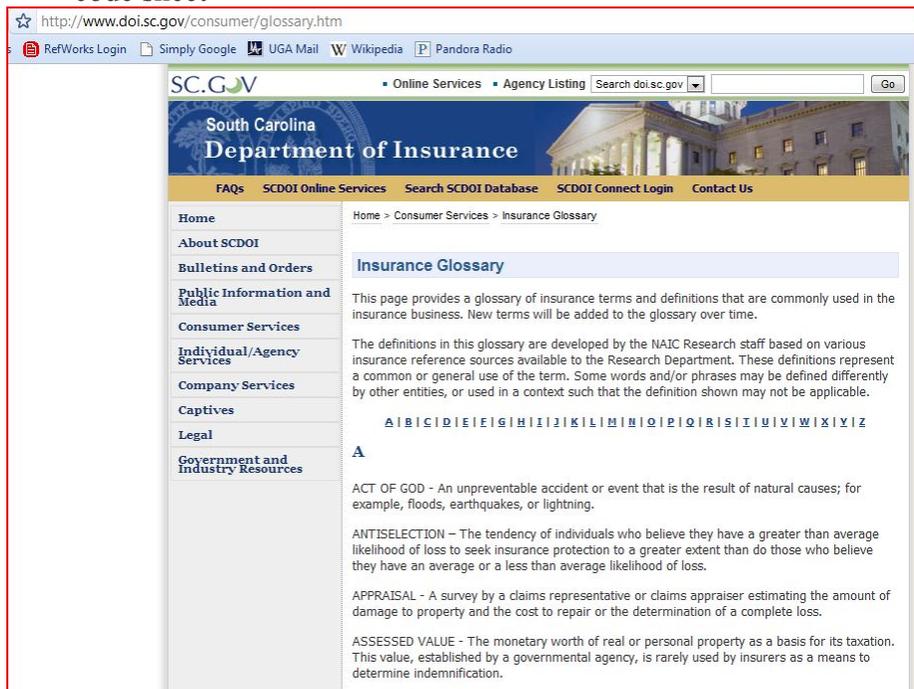
The glossary in this figure for South Carolina Department of Insurance (DOI) does not indicate any specific type of insurance, therefore this Glossary would be coded "1" under "General or Unspecified"

2. *Online Fraud Report* – Is there some mechanism for reporting insurance fraud online or some online assistance for reporting fraud?
    i. Enter "0" for no information provided or form for consumers to use to report fraud. Also, enter "0" if the site only has a link to National Association of Insurance Commissioners (NAIC) Website for consumer fraud reporting.
    ii. Enter "1" if the only form available online is one that consumers must print and mail in (this includes e-mail as well as the postal service) to report insurance fraud. Also enter "1" if there is no form (mail in or online) but there is information about how to file a fraud report.
    iii. Enter "2" if there's an online form that consumers can complete and submit online
    iv. Enter how many steps away from the homepage the Fraud Report is where noted on code sheet

The Fraud Report in this figure for the Maryland DOI must be Typed or Printed (see red arrow) so it cannot be submitted online. This Fraud Report would be coded "1" for "the only form available online is one that consumers must print and mail in."

3. _Consumer Publications Online_ – Are there documents that consumers can read online addressing particular types of insurance? What types of insurance are covered in consumer publications online? Exclude mentions of publications that can be mailed. The types of insurance you are looking for are Auto, Property (could also be called Homeowners), Life, Health, Disability, Long Term Care.

     i. Enter "0" for no Publications present in the particular type of insurance mentioned on the code sheet

     ii. Enter "1" for the presence of Publications in the particular type of insurance mentioned on the code sheet (e.g., A consumer Guide to Auto Insurance)

     iii. Repeat steps i. and ii. for each type of insurance mentioned on the code sheet

     iv. Enter number of steps away from the homepage Publications are where noted on code sheet
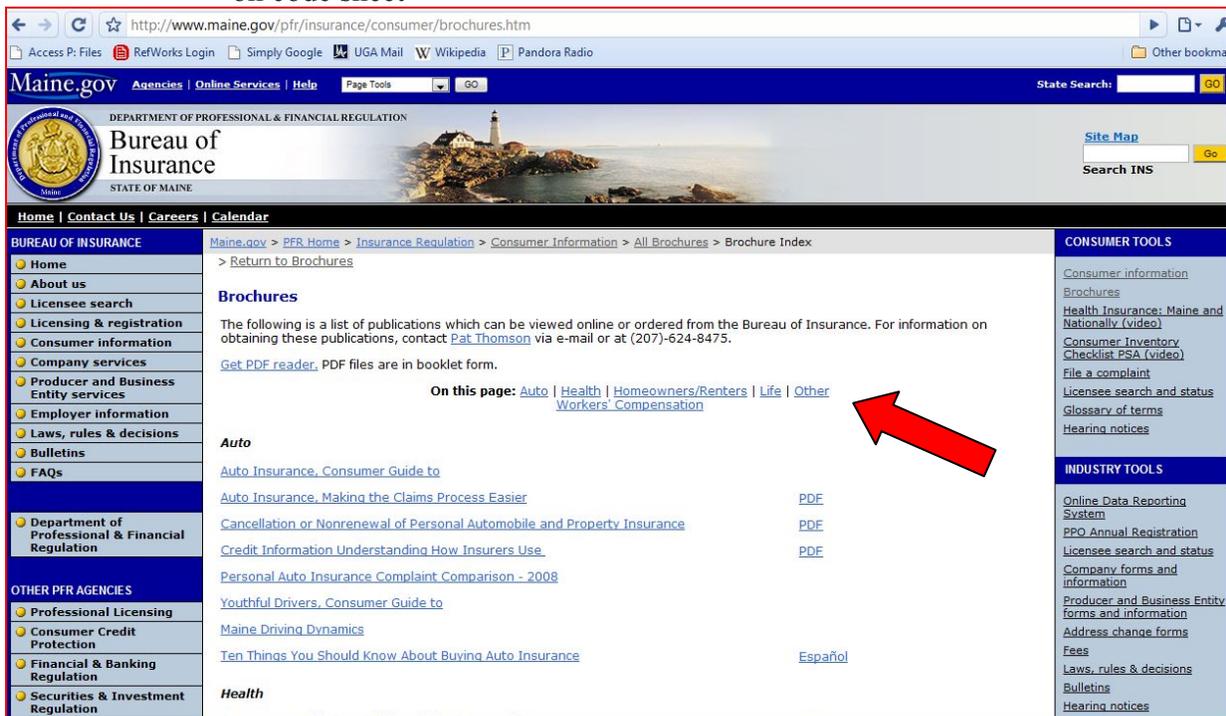
The Consumer Publications (called Brochures here) linked to in this figure for the Maine DOI are available for Auto, Health, Property, Life, Other and Workers' Compensation (see red arrow); therefore these publications would be coded "1" for the presence of publications in Auto Insurance, "1" for the presence of publications in Health Insurance, "1" for the presence of publications in Property Insurance (also known as Homeowners or Renters insurance) , and "1" for the presence of publications in Life Insurance, and "1" for the presence of publications in General or Unspecified Insurance. Since Workers' compensation is not examined in this study, you don't have to code it.

4. _Online Sales of Insurance_ – Is there any consumer advice (e.g., "you should or should not do X") about buying insurance on the Internet? Search the site (including publications) for phrases such as "shopping for insurance over the internet," "internet insurance," "insurance sales online," or something similar. (North Carolina has a good online example; the page at http://www.ncdoi.com/consumer/consumer_publications/shopping%20for%20insurance/shopping%20for%20insurance%20on%20the%20internet.pdf would be coded as 1)

    i. Enter "0" for no consumer information about online sales of insurance
    ii. Enter "1" for consumer advice about online sales of insurance
    iii. Enter "2" for any assessment (such as 'Website X is good,' 'Website Y is bad,' 'Website Z is ok,' etc.) of specific Websites that provide insurance quotes
    iv. Enter how many steps away from the department's homepage the consumer information about online insurance is where noted on code sheet

The Colorado Division of Insurance provides this cautionary message about purchasing insurance online; therefore Colorado would earn a code of "1" "for consumer information about online sales of insurance."

5. *Online Complaint* – Is there some mechanism for reporting insurance complaints online or online assistance for complaints?
   i. Enter "0" for no information provided or form for consumers to use to file a complaint. Also, enter "0" if the site only has a link to National Association of Insurance Commissioners (NAIC) Website for filing a complaint.
   ii. Enter "1" if the only form available online is one that consumers must print and mail in (this includes e-mail as well as the postal service) to file a complaint. Also enter "1" if there is no form (mail in or online) but there is information about how to file a complaint.
   iii. Enter "2" if there's an online form that consumers can complete and submit online to file a complaint
   iv. Enter how many steps away from the department's homepage the complaint form is where noted on code sheet

The Complaint Form in this figure for the Pennsylvania DOI can be submitted electronically (see red arrow); so by definition it can be submitted online. This Complaint Form would be coded "2" for "an online form that consumers can complete and submit online to file a complaint."

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6. _Complaint Response Reference_ – Is there some statement suggesting that a response to a complaint that a consumer files (online or not) is forthcoming and/or when that response is expected? (This type of statement could be under "request for assistance.")

    i. Enter "0" for no indication about what a consumer who files a complaint can expect

    ii. Enter "1" for _general_ statement indicating what a consumer who files a complaint can expect (e.g., "Your request will be handled as quickly as possible.")

    iii. Enter "2" for a _specific_ statement indicating what a consumer who files a complaint can expect (e.g., "A representative will contact you shortly after your inquiry is received, usually within 24 hours.")

    iv. Enter how many steps away from the department's homepage complaint response reference is where noted on code sheet

In the above figure, the Delaware DOI provides a statement (see the red arrow) about when a response from the department should be expected. This should be coded "2" for "a specific statement indicating what a consumer who files a complaint can expect."

7. *Complaint Ratios* – Are complaint ratios available for all types of insurance? Is there an explanation of how complaint ratios were calculated?
    i. Enter "0" if no complaint ratios are available for the particular type of insurance mentioned on the code sheet
    ii. Enter "1" for the presence of complaint ratios in the particular type of insurance mentioned on the code sheet (e.g., auto insurance complaint ratios) but there is no explanation of complaint ratio construction
    iii. Enter "2" for the presence of complaint ratios in the particular type of insurance mentioned on the code sheet and an explanation of complaint ratio construction
    iv. Repeat steps i., ii., and iii. for each type of insurance mentioned on the code sheet
    v. Enter how many steps away from the homepage complaint ratios are where noted on code sheet

The Indiana DOI provides not only complaint ratios, but also an explanation about how they were calculated (see red arrow). This example would be coded "2" for the presence of complaint ratios in the particular type of insurance (Health, Life, Auto, and Homeowners in this example) mentioned on the code sheet and an explanation of complaint ratio construction." Note: Annuity Carriers should NOT be coded "General or Unspecified" since Annuities are not being examined in this study.

8. *Frequently Asked Questions* – Is there a page or section of the Website that provides answers to recurrent inquiries (Frequently Asked Questions -- FAQs)?
    i. Enter "0" for no FAQs present in the particular type of insurance mentioned on the code sheet
    ii. Enter "1" for the presence of FAQs in the particular type of insurance mentioned on the code sheet (e.g., auto insurance FAQs)
    iii. Repeat steps i. and ii. for each type of insurance mentioned on the code sheet
    iv. Enter how many steps away from the homepage the FAQs are where noted on code sheet

The North Dakota DOI provides FAQs for different types of insurance. They would be coded as "1" for "the presence of FAQs in the particular type of insurance." In the above figure, auto insurance FAQs are featured. The coder would then look for FAQs covering other types of insurance.

9. *Search Feature* – Is there a Website mechanism that searches the Website for keywords or terms?
   i. Enter "0" for no search mechanism
   ii. Enter "1" for presence of a search feature that searches the entire government portal
   iii. Enter "2" for presence of a search feature that searches the state insurance department Website only
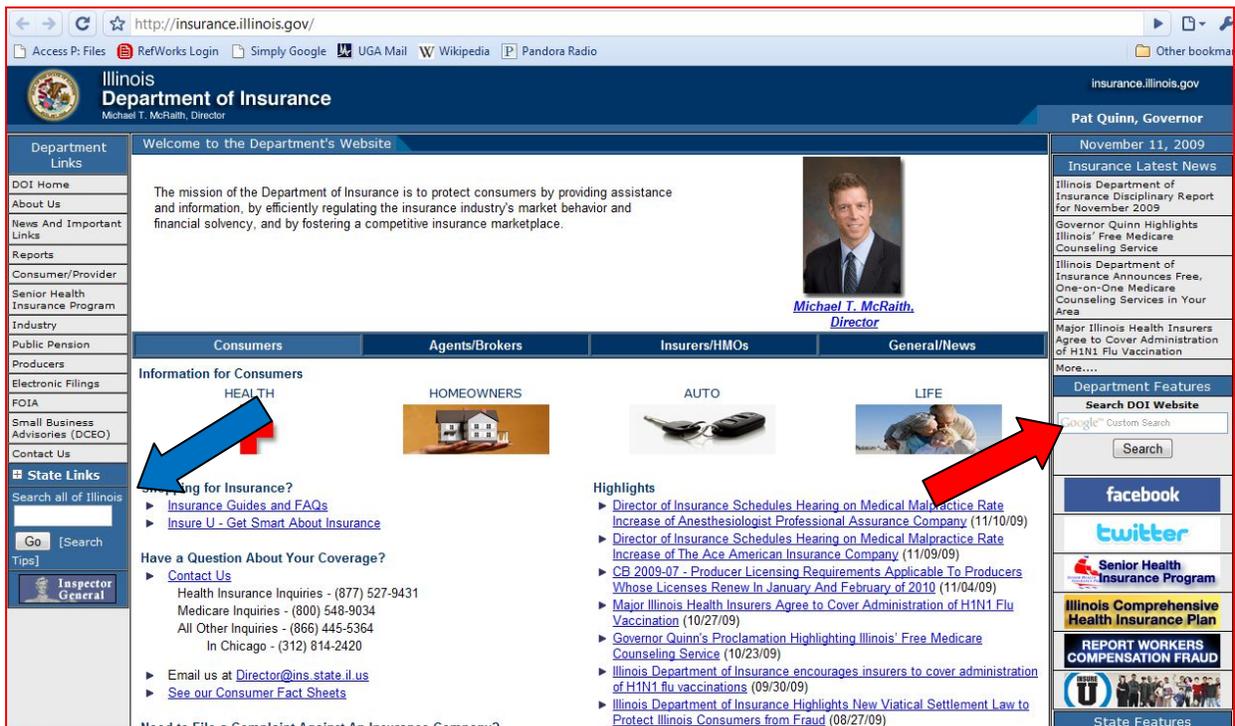
There are actually two Search Features in the above figure for the Illinois DOI. One searches the whole Illinois Website (see the blue arrow) while the other searches just the Illinois DOI (see the red arrow). Regardless of whether there is any other search feature, this example would be coded "2" for "presence of a search feature that searches the state insurance department Website only."

10. *Foreign language* – How much of the Website is available in languages other than English? (Search for "Spanish" or "En Espanol")
      i.   Enter "0" if there is nothing on the site in the language indicated on the code sheet
     ii.   Enter "1" if there are consumer publications in the language indicated on the code sheet
   iii.   Enter "2" if there is a version of the whole site in the language indicated on the code sheet
   iv.   Repeat steps i., ii., and iii., for each language indicated on the code sheet

There are many Spanish versions of consumer publications available at the Texas DOI Website. There are 11 just on this example page. Assuming there is not a Spanish version of the whole site, this example would be coded as "1" because there are "consumer publications in the language indicated on the code sheet" which in this case is Spanish.

11. *Consumer Hyperlinks* – Are there hyperlinks to other pages within the Website that are applicable to insurance consumers? (e.g., "consumer section link") The hyperlinks do not have to be verbatim (e.g., links for older consumers may read "Senior Information," "Senior Citizens," "Senior Insurance Guides," "Elder Care," or something similar)

    i.   Enter "0" if there are no internal links for consumers

    ii.   Enter "1" if there are "Consumer" and "Complaint" links

    iii.   Enter "2" if there are at least three of the following links "Consumer," "Complaint," "Company Information," and "Senior"

    iv.   Enter "3" if there are "Consumer," "Complaint," "Company Information," and "Senior" hyperlinks

The above Oklahoma DOI homepage shows a general "Consumers" link in the top row that reveals many menu options for consumers. There are complaint links ("File a Complaint/Request Assistance"), Company links ("Insurance Company Ratings" and "Find Licensed Oklahoma Insurers") and Senior links ("Information for Seniors" and "Senior Buying Guides") among many other consumer hyperlinks. Therefore, this site should be coded "3" "if there are "Consumer," "Complaint," "Company Information," and "Senior" hyperlinks."

12. *External hyperlinks* – Are there hyperlinks to the Websites of other agencies, consumer organizations, or other sites that have consumer information or services (e.g., the NAIC's "Insure U," State DMV, or State Insurance Advocate)?
      i.   Enter 0 if there are no external links
      ii.   Enter 1 if there are insurance-related external links (e.g., "Insure U")
      iii.   Enter 2 if there are both insurance-related and non-insurance related external links (e.g., "Insure U" and "State Department of Motor Vehicles" or if site is a part of state portal with consistent [on every page] navigation links)

The Wyoming DOI provides hyperlinks to the Websites of many other agencies and companies that consumers may find useful. However, the links provided are all insurance-related. This site would be coded "1" for "insurance-related external links." If you are not sure whether a link is insurance-related or not, ask the researcher either in person, by phone, or by e-mail.

13. _Findability_ – Go to the Google search page (at www.google.com) and type in "Car Insurance – (state name)" and look at the first and second pages of the results. Are there hyperlinks to the state insurance department Website on the first or second page of search engine results?

    i. Enter "0" for no state insurance department hyperlink on first page or second page of Google results

    ii. Enter "1" for state insurance department hyperlink on second page of Google results

    iii. Enter "2" for state insurance department hyperlink on first page of Google results

The figure above shows that if a consumer types "Car Insurance California" in the Google search box, the Website of the California Department of Insurance (see red arrow) is easy to find on the first page of results (see blue arrow). Therefore the findability of this Website would be coded "3" for "state insurance department hyperlink on first page of Google results"

14. *Identification of services offered* – Is there a listing of information and services offered to consumers by the state insurance department Website and/or the department? Another way to look at this feature is to ask "what can I do online" (Website services) as opposed to "what can I do in person, by phone, or by mail" (department services). Look in the "About …" section for some statement such as "what we do" for listing of services offered by department. Look for some statement like "what you can do here" for listing of services offered by Website.

      i.   Enter "0" for no listing of information or services

     ii.   Enter "1" for listing of services offered by either the department or its Website

   iii.   Enter "2" for listing of services offered by both the department and its Website

   iv.   Enter how many steps away from the homepage the identification of services offered is where noted on code sheet

When the menu is expanded at the Website of the Washington Office of the Insurance Commissioner, a list of hyperlinks to online services is revealed (see red arrow). If you have found no listing of information and services offered to consumers by the department (since there does not seem to be a "About Us" section here, this site would be coded "1" for "listing of services offered by either the department or its Website."

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15. *Branding/Metaphor* – Is there use of publicly recognizable logos, images, symbols or other visible mechanisms to determine affiliation with the state? (include picture of capital building or other state specific image)
  - i. Enter 0 for no use of state logo, seal, flag or other official image
  - ii. Enter 1 for use of state logo, seal, flag or other official image
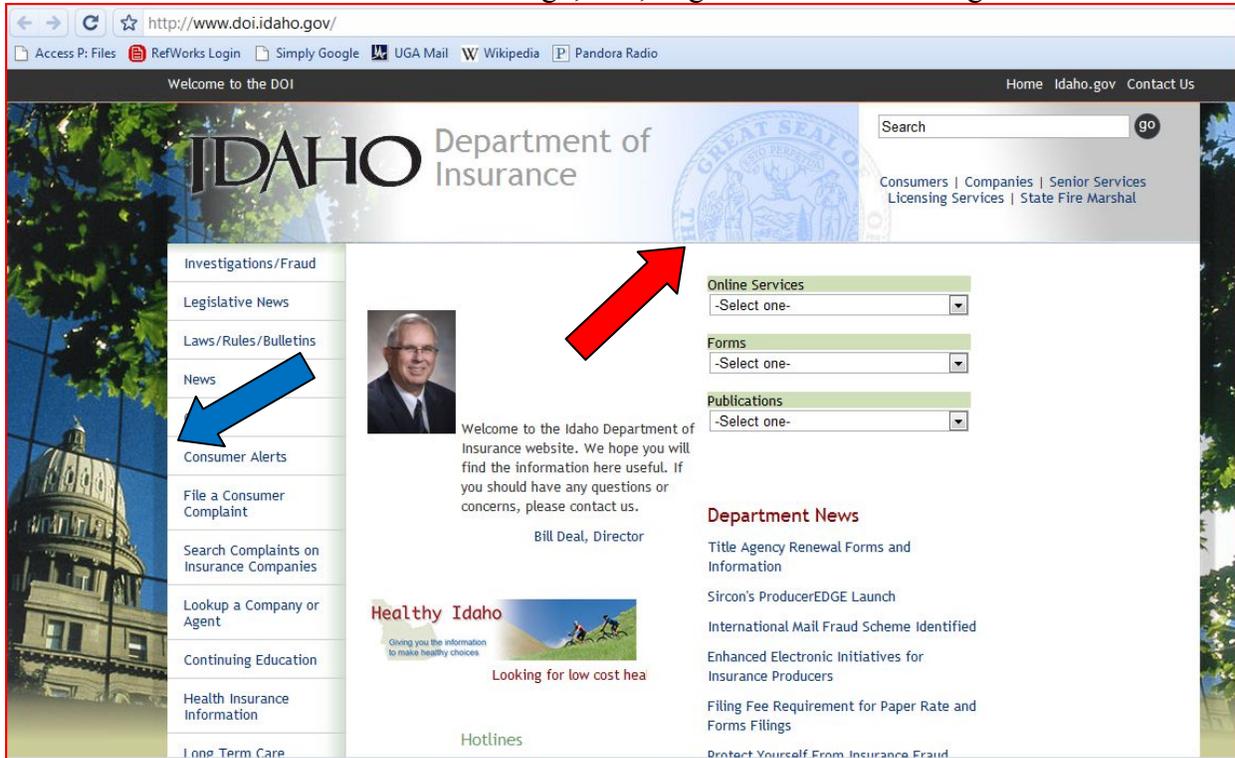
The Idaho DOI shows at least two publicly recognizable images and/or symbols. There is part of the state seal symbol at the top (see red arrow) and an image of the state capital building on the left (see blue arrow). Therefore, this site should be coded "1" for "use of logo, seal, flag or other official image."

16. *Commissioner/Staff/Supervisors* – Is there information about previous experience and expertise of the insurance commissioner (which is also known as a "director" or by other terms in some states), other state insurance department employees, or supervisors (i.e., Controller, Secretary of Finance, or Governor)?

     i.   Enter '0" for no background information or pictures

    ii.   Enter "1" for background information and/or pictures of Commissioner

   iii.   Enter "2" for background information and pictures of Commissioner and Staff and/or Supervisors

The figure above not only shows links to the background and expertise of the Arkansas DOI insurance commissioner, but also to the Arkansas Governor on the Insurance department's homepage. This example should be coded as "2" for "background information and pictures of Commissioner and Staff and/or Supervisors."

17. *Contact Information* – Is there information for insurance consumers to address questions to the department of insurance? (e.g., Consumer Hotline number)

      i.   Enter 0 for no contact information
     ii.   Enter 1 for some contact information (either phone number, physical address, or e-mail address) not specifically for consumers
    iii.   Enter 2 for contact information specifically for consumers
    iv.   Enter 3 for an online chat function for consumers to contact department employees
     v.   Enter how many steps away from the homepage contact information is where noted on code sheet

The New Jersey Department of Banking and Insurance provides many phone numbers to contact the department. The figure above shows an automated hotline, a general phone number, and a phone number specifically for consumers (the Newark Consumer Center), along with corresponding physical addresses. The above example would be coded "2" for "contact information specifically for consumers."

18. _Currency of Information_ – Is there some indication of how current (up to date) the information is on the site (e.g., published, updated or copyright date)?

      i.   Enter "0" for no updated or currency dates available

     ii.   Enter "1" for the presence of any updated or currency dates about any provided information (even if some parts of the Website [like publications] have dates but the rest of the Website doesn't)

The Hawaii DOI homepage shows several dates (see red arrows) that may give consumers the impression that the Website is current or updated. Therefore, this example would be coded "1" _for "presence of any updated or currency dates about any provided information."_

19. _Extent of Authority_ – Is there any information and/or links about lines, services, companies, or complaints the department cannot help with (e.g., statements such as "What we can do" and "What we cannot do" or "HIPAA complaints are not under our jurisdiction")? This information is probably under any information about "complaints" or directly on a "complaint" or "request for assistance" form.

      i.   Enter "0" for no extent of authority information

      ii. Enter "1" for presence of extent of authority information

In the above figure, the Nevada DOI complaint form clearly states that "We do not…regulate self-funded plans" (see red arrow). The authority information for this Website would be coded "1" for "presence of extent of authority information."

20. _Disabled Consumer Site Use_ – Is there information (other than TTY/TDD phone numbers) specifically for disabled population? (This question is about information to facilitate disabled consumers as they use the insurance department's Website [like an Accessibility statement] - NOT INFORMATION ABOUT INSURANCE THAT A DISABLED PERSON MIGHT BE MORE LIKELY TO NEED THAN OTHER CONSUMERS, SUCH AS DISABILITY INSURANCE)

    i.   Enter "0" for no Disabled Consumer Information

    ii.   Enter "1" if site has Disabled Consumer Information (e.g., Accessibility Contact Telephone Numbers and Email Addresses, (NY), other accessibility statement, or "Bobby" or "Cynthia" tested, ADA compliance)

The official State of Michigan Website declares its Web accessibility policy, which is available from a common hyperlink (a link available from all the agency sites included in the entire State of Michigan Website) on the Michigan Financial & Insurance Regulation domain. This would be coded "1" for "site has Disabled Consumer Information."

21. *TTY and/or TDD* – Is there a text telephone (TTY) and/or telephonic device (TDD) for the deaf phone number?

    i.   Enter "0" if site has neither TTY or TTD number

    ii.   Enter "1" if site has TTY and/or TTD number

In the above figure, the Minnesota Department of Commerce and Insurance provides a TTY number for site visitors (see red arrow). In this case, Minnesota would be coded "1" "if site has TTY and/or TTD number."

End coding of the Website by entering your <u>End Date, End Time, and Total Coding Time</u>. If you work continuously on a Website without stopping, then an Excel Formula in column CH will calculate it for you. If you stopped coding a Website before you finished (maybe to take a break or finish the next day) the Formula result will be wrong, so calculate it yourself and enter it in the Total Time Column in h:mm format. Then, remark on any unusual or notable features of the Website that you think would have an effect (positive or negative) on insurance consumers in the last column.

		State	State Insurance Department Homepage	21. TTY and/or TDD (0 or 1)	Enter End Date (mm/dd/yy)	Enter End Time (hh:mm am/pm)	Total Time Coding (Hrs:Mins)	Coder Comments
12	9	Georgia	http://www.gainsurance.org/				0:00	
13	10	North Carolina	http://www.ncdoi.com/				0:00	
14	11	New Jersey	http://www.state.nj.us/dobi/index.html				0:00	
15	12	Virgina	http://www.scc.virginia.gov/division/boi/index.htm				0:00	
16	13	Washington	http://www.insurance.wa.gov/				0:00	
17	14	Massachusetts	http://www.mass.gov/?pageID=ocaagencylanding&L=4&L0=Home&L1=G	1	11/20/09	3:50 PM	1:18	This is a long URL
18	15	Indiana	http://www.in.gov/idoi/				0:00	
19	16	Arizona	http://www.id.state.az.us/				0:00	
20	17	Tennessee	http://www.state.tn.us/commerce/insurance/index.html				0:00	
21	18	Missouri	http://www.insurance.mo.gov/				0:00	
22	19	Maryland	http://www.mdinsurance.state.md.us/sa/jsp/Mia.jsp				0:00	
23	20	Wisconsin	http://oci.wi.gov/				0:00	
24	21	Minnesota	http://www.state.mn.us/portal/mn/jsp/home.do?agency=Commerce				0:00	
25	22	Colorado	http://www.dora.state.co.us/insurance/				0:00	
26	23	Alabama	http://www.aldoi.gov/				0:00	
27	24	South Carolina	http://www.doi.sc.gov/				0:00	

In the above figure, Coder 4 ends coding the State Insurance Department Website of Massachusetts by entering the End Date in a simple mm/dd/yy format (here 11/20/09) and End Time in hh:mm am/pm format (here "3:50 pm" was entered, the worksheet converts it to 3:50 PM). Coder 4 worked on this site continuously without taking a break so the Excel Formula in cell CH17 automatically calculates Total Time Coding this Website (in this case one 1:18, one hour and eighteen minutes). A comment is added and coder 4 is finished with this Website. (The coder in this screenshot is using "Freeze Panes" to get a better view of this particular part of the worksheet.)

You may be asked to code multiple state insurance department Websites; therefore repeat the above process as needed.

THANKS FOR YOUR HELP! ☺

APPENDIX B

QUESTIONS FOR INSURANCE CONSUMERS/FOCUS GROUP PARTICIPANTS

QUESTIONS FOR INSURANCE CONSUMERS/FOCUS GROUP PARTICIPANTS

1. If you had an insurance-related question what would you do to try to get an answer online?
2. Do you know if any state agencies provide insurance-related information to insurance consumers? If so, which ones?
3. You have a serious complaint about your insurance agent or company and they seem unresponsive - what online actions would you take?
4. You want to find information about a particular insurance company – how many complaints have been filed against them and how sound they are financially. What online actions would you take?
5. You want to report fraudulent insurance activity you observe happening to a family member – for example, you expect an insurance agent collected a premium but didn't pay it to an insurance company. What online actions would you take?
6. Each state has an insurance department. One of its responsibilities is to provide information and education to consumers and to protect consumers' interests in insurance transactions. What features or attributes would you expect to encounter at this site?

    Visit the state of Georgia's insurance department Website at
http://www.gainsurance.org/ for questions 7 – 14.

7. Does this site seem useful to you as a consumer of insurance in Georgia? Why or why not?
8. Do you trust this state insurance department's Website? Why or why not?
9. How easy do you think it would be to file a complaint at this Website?
   (DO NOT ILLEGALLY FILE A FALSE COMPLAINT)
10. How easy do you think it would be to report fraud at this Website?
    (DO NOT ILLEGALLY FILE A FALSE FRAUD REPORT)
11. Task 1: Try to find information about your insurance company (or one that you may have considered) that would help you make a purchase decision. What were you trying to find out? Did you find the state of Georgia's insurance department Website useful for this task?
12. Does this seem like a good Website to consult if you had an insurance question?
13. How easy to use was this state insurance department's Website?
14. Did you have any problems completing the task, or understanding or finding information?

APPENDIX C

STATE INSURANCE DEPARTMENT WEBSITES CHAT ROOM LOG

INSURANCE WEBSITES FOCUS GROUP CHAT ROOM LOG
May 5, 2009 to December 17, 2009

*^**
New session has begun in billdissertation_Room1.
Tuesday, May 5, 2009 2:52pm
*^**

*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Tuesday, May 5, 2009 2:52pm

Melvin Toney--(wc093662)>>You are now logged in.

*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Tuesday, May 5, 2009 2:53pm

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Tuesday, May 5, 2009 2:53pm

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Tuesday, May 5, 2009 2:53pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Tuesday, May 5, 2009 2:53pm
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*^**
New session has begun in billdissertation_Room1.
Tuesday, May 5, 2009 3:02pm
*^**

*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Tuesday, May 5, 2009 3:02pm

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Tuesday, May 5, 2009 3:02pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Tuesday, May 5, 2009 3:02pm
****

*^***
New session has begun in billdissertation_Room1.
Monday, May 11, 2009 12:44pm
*^***

*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Monday, May 11, 2009 12:44pm

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Monday, May 11, 2009 12:45pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Monday, May 11, 2009 12:45pm
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*^***
New session has begun in billdissertation_Room1.
Monday, May 11, 2009 12:50pm
*^***

*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Monday, May 11, 2009 12:50pm

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Monday, May 11, 2009 12:50pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Monday, May 11, 2009 12:50pm
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*^***
New session has begun in billdissertation_Room1.
Monday, May 11, 2009 12:55pm
*^***

*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Monday, May 11, 2009 12:55pm

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Monday, May 11, 2009 12:57pm

****
Session in billdissertation_Room1 ended. (all participants have left).

Monday, May 11, 2009 12:57pm
****

*^***
New session has begun in billdissertation_Room1.
Wednesday, May 13, 2009 3:56pm
*^***

*+**** Matthew--Martin--(matmarti) entered billdissertation_Room1. Wednesday, May 13,
2009 3:56pm

*-**** Matthew--Martin--(matmarti) left billdissertation_Room1. Wednesday, May 13, 2009
3:57pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Wednesday, May 13, 2009 3:57pm
****

*^***
New session has begun in billdissertation_Room1.
Thursday, May 14, 2009 4:15pm
*^***

*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Thursday, May 14, 2009
4:15pm

Melvin Toney--(wc093662)>>hello

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Thursday, May 14, 2009
4:15pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Thursday, May 14, 2009 4:15pm
****

*^***
New session has begun in billdissertation_Room1.
Thursday, May 14, 2009 4:16pm
*^***

*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Thursday, May 14, 2009
4:16pm

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Thursday, May 14, 2009 4:18pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Thursday, May 14, 2009 4:18pm
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*^***
New session has begun in billdissertation_Room1.
Monday, May 18, 2009 4:59am
*^***

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Monday, May 18, 2009 4:59am

*-**** MyID--User01--(myid01) left billdissertation_Room1. Monday, May 18, 2009 5:00am

****
Session in billdissertation_Room1 ended. (all participants have left).
Monday, May 18, 2009 5:00am
****

*^***
New session has begun in billdissertation_Room1.
Monday, May 18, 2009 1:42pm
*^***

*+**** MyID--User05--(myid05) entered billdissertation_Room1. Monday, May 18, 2009 1:42pm

*-**** MyID--User05--(myid05) left billdissertation_Room1. Monday, May 18, 2009 1:44pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Monday, May 18, 2009 1:44pm
****

*^***
New session has begun in billdissertation_Room1.
Monday, May 18, 2009 1:44pm
*^***

*+**** MyID--User05--(myid05) entered billdissertation_Room1. Monday, May 18, 2009 1:44pm

*-**** MyID--User05--(myid05) left billdissertation_Room1. Monday, May 18, 2009 1:45pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Monday, May 18, 2009 1:45pm
****

*^**
New session has begun in billdissertation_Room1.
Monday, May 18, 2009 1:46pm
*^**

*+**** MyID--User05--(myid05) entered billdissertation_Room1. Monday, May 18, 2009 1:46pm

*-**** MyID--User05--(myid05) left billdissertation_Room1. Monday, May 18, 2009 1:49pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Monday, May 18, 2009 1:49pm
****

*^**
New session has begun in billdissertation_Room1.
Monday, May 18, 2009 1:49pm
*^**

*+**** MyID--User05--(myid05) entered billdissertation_Room1. Monday, May 18, 2009 1:49pm

*-**** MyID--User05--(myid05) left billdissertation_Room1. Monday, May 18, 2009 1:49pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Monday, May 18, 2009 1:49pm
****

*^**
New session has begun in billdissertation_Room1.
Monday, May 18, 2009 1:50pm
*^**

*+**** MyID--User05--(myid05) entered billdissertation_Room1. Monday, May 18, 2009 1:50pm

MyID User05--(myid05)>>I'm going to send you the address of the GA State insurance Dept. to open up in a new window

MyID User05--(myid05)>>Be sure to turn off you pop up blocker!

MyID User05--(myid05)>>You can now resize the chat windows as you wish

*-**** MyID--User05--(myid05) left billdissertation_Room1. Monday, May 18, 2009 2:06pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Monday, May 18, 2009 2:06pm
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*^**
New session has begun in billdissertation_Room1.
Monday, May 18, 2009 3:42pm
*^**

*+**** William--Fleming--(billdissertation) entered billdissertation_Room1. Monday, May 18, 2009 3:42pm

*-**** William--Fleming--(billdissertation) left billdissertation_Room1. Monday, May 18, 2009 3:42pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Monday, May 18, 2009 3:42pm
****

*^**
New session has begun in billdissertation_Room1.
Wednesday, May 20, 2009 2:30pm
*^**

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Wednesday, May 20, 2009 2:30pm

*-**** MyID--User01--(myid01) left billdissertation_Room1. Wednesday, May 20, 2009 2:30pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Wednesday, May 20, 2009 2:30pm
****

*^**
New session has begun in billdissertation_Room1.
Wednesday, May 20, 2009 2:31pm
*^**

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Wednesday, May 20, 2009
2:31pm

*-**** MyID--User01--(myid01) left billdissertation_Room1. Wednesday, May 20, 2009
2:31pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Wednesday, May 20, 2009 2:31pm
****

*^**
New session has begun in billdissertation_Room1.
Thursday, May 21, 2009 8:18am
*^**

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, May 21, 2009
8:18am

*-**** MyID--User01--(myid01) left billdissertation_Room1. Thursday, May 21, 2009 8:18am

****
Session in billdissertation_Room1 ended. (all participants have left).
Thursday, May 21, 2009 8:18am
****

*^**
New session has begun in billdissertation_Room1.
Thursday, May 21, 2009 10:45am
*^**

*+**** MyID--User10--(myid10) entered billdissertation_Room1. Thursday, May 21, 2009
10:45am

*-**** MyID--User10--(myid10) left billdissertation_Room1. Thursday, May 21, 2009 10:45am

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Session in billdissertation_Room1 ended. (all participants have left).
Thursday, May 21, 2009 10:45am
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*^*******************************************************************
New session has begun in billdissertation_Room1.
Thursday, May 21, 2009 1:54pm
*^*******************************************************************
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*+**** MyID--User06--(myid06) entered billdissertation_Room1. Thursday, May 21, 2009 1:54pm

*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Thursday, May 21, 2009 1:59pm

FOCUS GROUP 1 STARTS WITH 2 PARTICIPANTS: USER 06 AND USER 10

Melvin Toney--(wc093662)>>Hi, I see just one person is aboard so far, so we'll wait just a few minutes so everyone else will have time to check in.

*+**** MyID--User10--(myid10) entered billdissertation_Room1. Thursday, May 21, 2009 2:01pm

Melvin Toney--(wc093662)>>PS. Even though it says that my name is Melvin Toney, I'm really Mary Ann and I'll be your facilitator this afternoon.

MyID User06--(myid06)>>ok

MyID User10--(myid10)>>ok!

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Thursday, May 21, 2009 2:03pm

*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Thursday, May 21, 2009 2:03pm

Melvin Toney--(wc093662)>>Sorry, I lost you for a minute!

Melvin Toney--(wc093662)>>Have you two signed the consent form yet?

MyID User06--(myid06)>>Yes.

MyID User10--(myid10)>>yes

Melvin Toney--(wc093662)>>Great! Also, if you'd like, you can go back to the homepage and right click on the link to the Georgia Insurance Dept and that will open it up in a new window, so you'll be quick on the spot when it's time for us to go there.

*-**** MyID--User10--(myid10) left billdissertation_Room1. Thursday, May 21, 2009 2:06pm

*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Thursday, May 21, 2009 2:07pm

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Thursday, May 21, 2009 2:07pm

*+**** MyID--User10--(myid10) entered billdissertation_Room1. Thursday, May 21, 2009 2:07pm

MyID User10--(myid10)>>Sorry about that, I'm back.

Melvin Toney--(wc093662)>>No problem. Let's wait just a few more minutes to see if anyone else is coming. So far you have the gold stars!

Melvin Toney--(wc093662)>>Okay, what do you say about just getting started and hoping some others will join us along the way?

MyID User10--(myid10)>>That's fine by me.

MyID User06--(myid06)>>I second that.

Melvin Toney--(wc093662)>>First question: If you had an insurance-related question, what would you do to try to get an answer on line?

MyID User06--(myid06)>>If it was for a particular company, I'd go to there webiste and hope that they have an FAQ section for me to browse.

Melvin Toney--(wc093662)>>Anybody?

MyID User10--(myid10)>>Type in my question in the search box that is provided on most websites.

MyID User06--(myid06)>>*their

Melvin Toney--(wc093662)>>Good answer. Number 6, what do you say?

Melvin Toney--(wc093662)>>Do you know if any state agencies provide insurance-related information to insurance consumers? If so, which ones?

MyID User10--(myid10)>>I'm not sure.

MyID User06--(myid06)>>I know that Allstate has a website and that Farm Bureau has on-line profiles for some customers.

MyID User06--(myid06)>>I don't know if any state agencies have their own site.

Melvin Toney--(wc093662)>>Okay, thanks.

Melvin Toney--(wc093662)>>What if you have a serious complaint about your insurance agent or company and they seem unresponsive, what online actions would you take?

MyID User10--(myid10)>>I would try to send in the complaint through the 'contact us' option online or search for a number to a higher source.

MyID User06--(myid06)>>I'd google for their customer service number. I probably wouldn't use e-mail unless it was a complicated complaint that required a lot of explaining.

Melvin Toney--(wc093662)>>Good answers to both of you

Melvin Toney--(wc093662)>>What if you want to find information about a particular insurance company--how many complaints have been filed against them and how sound they are financially. What online actions would you take for this?

MyID User06--(myid06)>>Regarding the complaints, I'd probably try to find an independently-operated message board for people to list their complaints. If that wasn't readily available, I'd contact the Better Business Bureau.

MyID User06--(myid06)>>As far as their financial status, I'm not sure that I'd know where to start.

MyID User10--(myid10)>>I wouldn't know how to find the information about how many complaints were filed against them, I assume they would try to keep that information minimal. About financial statuses I would google for comparisons.

MyID User06--(myid06)>>I might just scan recent headlines or look at their company's press room if they had one on their homepage.

Melvin Toney--(wc093662)>>Okay. What if you want to report fraudulent insurance activity you observe happening to a family member--for example, you expect an insurance agent collected premium but didn't pay it to an insurance company. What online actions would you take?

MyID User10--(myid10)>>I would prefer to speak with someone on a corporate level over submitting information about such an important matter.

MyID User10--(myid10)>>Submitting information online that is.

MyID User06--(myid06)>>site and look for their name of their superior so I could contact them directly. I would still try to speak to someone directly just to stress the urgency of the matter.

Melvin Toney--(wc093662)>>Do both of you agree that if it's a serious matter you would rather speak on the phone than through the web?

MyID User06--(myid06)>>Sorry. The first part of the message got cut off. It started off as "I would go to the company's . . ."

Melvin Toney--(wc093662)>>Thanks.

MyID User06--(myid06)>>Yes.

MyID User10--(myid10)>>Yes

MyID User06--(myid06)>>It would be easier for a company to ignore a complaint sent through e-mail .

MyID User10--(myid10)>>I agree

Melvin Toney--(wc093662)>>Each state does have an insurance department. One of its responsibilities is to provide information and education to consumers and to protect consumers' interests in insurance transactions. What feature or attributes would you expect to encounter at this site?

MyID User06--(myid06)>>First, a streamlined and easily-navigated layout.

MyID User06--(myid06)>>Links to answers for common questions on the homepage.

Melvin Toney--(wc093662)>>That is such a good point! Some sites are just too complicated to navigate and people (like me) just give up.

MyID User06--(myid06)>>I think the whitehouse.gov website has a really good model.

MyID User06--(myid06)>>It's a different topic of course, but the method is still the same.

Melvin Toney--(wc093662)>>Have you visited that site often? What kind of information do you get there?

MyID User10--(myid10)>>Information about the different options available, how to avoid fraud/misuse, and general information that can be deduced for more compatibilty.

Melvin Toney--(wc093662)>>Yes

Melvin Toney--(wc093662)>>Is there anything that either of you would like to add about online insurance sites or government sites before we move on to the next step?

MyID User06--(myid06)>>Maybe links to current alerts to insurance customers.

MyID User10--(myid10)>>Not that I can think of right now

Melvin Toney--(wc093662)>>Could you explain current alerts for me? I'm not sure what you mean.

MyID User06--(myid06)>>For example, if a given insurance agency has a high number of fraudulent cases, the state agency could report that kind of news on their website so consumers are aware of what agencies to avoid.

Melvin Toney--(wc093662)>>Okay, I agree, I think that would be a good idea.

Melvin Toney--(wc093662)>>Now, it's time for you to visit the state of Georgia's web site for the next set of questions. Let me know when you're there

MyID User10--(myid10)>>Got it.

MyID User06--(myid06)>> Where's the link at?

Melvin Toney--(wc093662)>>Just in case you lost the homepage for this, you can go to http://www.gainsurance.org

MyID User06--(myid06)>>Nevermind, I found it.

Melvin Toney--(wc093662)>>Great!

Melvin Toney--(wc093662)>>Now take a few minutes and look around the site and then let me know if you think the site is useful to you as a consumer of insurance in GA. Why or why not?

Melvin Toney--(wc093662)>>You can take your time to explore different sites within the site

MyID User06--(myid06)>>So far, it seems pretty comprehensive. Their Consumer Q&A section is pretty in-depth.

MyID User06--(myid06)>>One complaint I would make is that the various homepages for each given section are kind of cluttered.

Melvin Toney--(wc093662)>>Does that make it difficult to find your way around?

MyID User06--(myid06)>>Yeah. This one is a good example: http://www.gainsurance.org/PublicInformation/Home.aspx

MyID User10--(myid10)>>I really all of the contact information that is available on the right side of the page for each tab.

MyID User06--(myid06)>>Me too.

Melvin Toney--(wc093662)>>Aside from that, do you trust this state insurance department's website? Why or why not?

MyID User06--(myid06)>>I do. Considering the wealth of information on here, they seem to be genuinely concerned with transparency.

MyID User06--(myid06)>>I think the glossary is a nice touch.

MyID User10--(myid10)>>It appears to be legitimate and knowledgeable. They provided external links for other sources that could help. It just flows pretty well to me.

Melvin Toney--(wc093662)>>How easy do you think it would be to file a complaint at this website?

MyID User10--(myid10)>>Not difficult at all, as soon as I clicked on the consumers tab I seen the section to the right to'submit a complaint' as well as additional contact info at the bottom.

Melvin Toney--(wc093662)>>What do you think number 5?

MyID User06--(myid06)>>Moderately easy. There's a link to the complaint process on the consumer's page. I don't imagine it taking longer than 15 minutes.

Melvin Toney--(wc093662)>>Oops, number 6 it should be

Melvin Toney--(wc093662)>>That's good to know. HOw easy do you think it would be to report fraud at this website?

MyID User10--(myid10)>>The only thing I would change is the fact that they ask you to complete a form and mail it in if you are reporting insurance fraud as a consumer.

MyID User06--(myid06)>>Me too.

Melvin Toney--(wc093662)>>I think that may be for your own protection--just guessing. But since fraud is such a serious accusation, it might be best for you if your name isn't all over the net. What do you think?

MyID User06--(myid06)>>I think that it would be easier than filing a complaint since the fraud reporting process isn't buried under as many links.

Melvin Toney--(wc093662)>>Now, I'm going to give you a little assignment. Try to find information about your insurance company (or one that you may have considered) that would help you make a purchase decision.

MyID User10--(myid10)>>I agree, but I would feel a bit more comfortable with a phone number.

MyID User06--(myid06)>>Mee too.

Melvin Toney--(wc093662)>>I understand about the phone number. That would feel even safer.

Melvin Toney--(wc093662)>>Formulate a question in your mind and see if you can find the answer through this web site.

Melvin Toney--(wc093662)>>What were you trying to find out?

Melvin Toney--(wc093662)>>Did you find the state of Georgia's insurance department website useful for this task?

MyID User06--(myid06)>>The legality of policy cancellation fees.

MyID User06--(myid06)>>Not so far; the search engine for the site doesn't seem to work.

Melvin Toney--(wc093662)>>What are policy cancellation fees?

Melvin Toney--(wc093662)>>Search engine not working--that's good to know. What is it doing?

MyID User10--(myid10)>>Whether or not my company works with any other insurance plans to solve a problem or obtain more coverage.

Melvin Toney--(wc093662)>>Good, and what did you find out?

MyID User06--(myid06)>>It always goes back to the homepage when a submit a search.

Melvin Toney--(wc093662)>>Hmmm, not so good

MyID User06--(myid06)>>I typed in the word "fee" and it just went back to the homepage.

Melvin Toney--(wc093662)>>Do you think your search engine has anything to do with that, or is it the site itself?

MyID User10--(myid10)>>The information is pretty general, I think it just needs to be updated.

Melvin Toney--(wc093662)>>Overall, does this seem like a good website to consult if you had an insurance question?

MyID User10--(myid10)>>I would definitely use it as a resource.

MyID User06--(myid06)>>I think that I'd give it an 8 out of 10.

Melvin Toney--(wc093662)>>Both of those statements are good to know.

Melvin Toney--(wc093662)>>Would I be wrong in saying that you both think the site is easy to use?

Melvin Toney--(wc093662)>>Did you run into any other problems (besides being unable to search), trouble finding or understanding information?

MyID User10--(myid10)>>I think it is rather easy. Not too much embellishing or unneccessary information.

MyID User06--(myid06)>>It's easier to use than I thought it would be.

MyID User06--(myid06)>>No other problems so far.

Melvin Toney--(wc093662)>>Is there anything else you would like to add, either about the state's website or about this focus group or logging on to get into the focus group?

MyID User10--(myid10)>>I think the state's website is easy and functional and more people should know about it. The focus group seems to be a breeze as well.

Melvin Toney--(wc093662)>>Good, thanks!

Melvin Toney--(wc093662)>>Number 6?

MyID User06--(myid06)>>I agree. The website had more info than I could ever need and this was a good format for discussion.

Melvin Toney--(wc093662)>>Great!

Melvin Toney--(wc093662)>>I think we're done for now. I want to thank both of you SO MUCH for coming and participating. Be sure to go to the debriefing page when you're done. The link for that is for the homepage that you came in on in webct.

MyID User06--(myid06)>>Thanks.

Melvin Toney--(wc093662)>>Thanks to both of you. Have a good evening.

MyID User10--(myid10)>>No problem, happy to help!

*-**** MyID--User06--(myid06) left billdissertation_Room1. Thursday, May 21, 2009 3:11pm

*-**** MyID--User10--(myid10) left billdissertation_Room1. Thursday, May 21, 2009 3:11pm

*+**** MyID--User10--(myid10) entered billdissertation_Room1. Thursday, May 21, 2009 3:13pm

*-**** MyID--User10--(myid10) left billdissertation_Room1. Thursday, May 21, 2009 3:13pm

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Thursday, May 21, 2009 3:21pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Thursday, May 21, 2009 3:21pm
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END OF FOCUS GROUP 1

*^***
New session has begun in billdissertation_Room1.
Thursday, May 28, 2009 1:23pm
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*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Thursday, May 28, 2009 1:23pm

*+**** Maryann--Mauney--(mamauney) entered billdissertation_Room1. Thursday, May 28, 2009 1:51pm

*-**** Maryann--Mauney--(mamauney) left billdissertation_Room1. Thursday, May 28, 2009 1:51pm

*+**** Maryann--Mauney--(mamauney) entered billdissertation_Room1. Thursday, May 28, 2009 1:51pm

*-**** Maryann--Mauney--(mamauney) left billdissertation_Room1. Thursday, May 28, 2009 1:51pm

*+**** Maryann--Mauney--(mamauney) entered billdissertation_Room1. Thursday, May 28, 2009 1:51pm

*-**** Maryann--Mauney--(mamauney) left billdissertation_Room1. Thursday, May 28, 2009 1:52pm

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, May 28, 2009 1:53pm

*+**** MyID--User04--(myid04) entered billdissertation_Room1. Thursday, May 28, 2009 1:53pm

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Thursday, May 28, 2009 1:58pm

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, May 28, 2009 2:00pm

MyID User01--(myid01)>>Hello?

*-**** MyID--User01--(myid01) left billdissertation_Room1. Thursday, May 28, 2009 2:04pm

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, May 28, 2009 2:07pm

*-**** MyID--User04--(myid04) left billdissertation_Room1. Thursday, May 28, 2009 2:12pm

*-**** MyID--User01--(myid01) left billdissertation_Room1. Thursday, May 28, 2009 2:12pm

*^**
New session has begun in billdissertation_Room1.
Monday, June 1, 2009 1:06pm
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*+**** MyID--User02--(myid02) entered billdissertation_Room1. Monday, June 1, 2009 1:06pm

*-**** MyID--User02--(myid02) left billdissertation_Room1. Monday, June 1, 2009 1:06pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Monday, June 1, 2009 1:06pm
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*^**
New session has begun in billdissertation_Room1.
Monday, June 1, 2009 1:57pm
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*+**** Maryann--Mauney--(mamauney) entered billdissertation_Room1. Monday, June 1, 2009 1:57pm

*+**** MyID--User04--(myid04) entered billdissertation_Room1. Monday, June 1, 2009 1:58pm

*+**** MyID--User02--(myid02) entered billdissertation_Room1. Monday, June 1, 2009 1:58pm

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Monday, June 1, 2009 1:59pm

FOCUS GROUP 2 STARTS WITH 4 PARTICIPANTS: USER 01, USER 02, USER 04 AND

USER 07

Maryann Mauney--(mamauney)>>Hi everyone, thank you for taking part in this on-line focus group today. As you probably know, it's about insurance and use of the web.

Maryann Mauney--(mamauney)>>I'll just start out by asking you the first question. We would like to hear from all of you on these questions, even if you feel like you don't have anything important to say, it is important to our research.

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Monday, June 1, 2009 2:02pm

Maryann Mauney--(mamauney)>>Now, to start, if you had an insurance related question, what would you do to try to get an answer online?

MyID User01--(myid01)>>I would first research it myself on Google or another search engine

MyID User02--(myid02)>>I wouldn't try online, I would call first

MyID User01--(myid01)>>I would probably start by using google.

MyID User04--(myid04)>>I would probably google the question and find a number if so to seek further information

*-**** MyID--User01--(myid01) left billdissertation_Room1. Monday, June 1, 2009 2:04pm

Maryann Mauney--(mamauney)>>Would you try to ask the question in general, or would you try a particular insurance company?

MyID User02--(myid02)>>Insurance company

MyID User04--(myid04)>>If it was something my insurance provider could help me with I would contact them

Maryann Mauney--(mamauney)>>Anyone else?

MyID User01--(myid01)>>Since I am still dependent on my parents for insurance I would probably as them first and then research the information through whichever insurance company that we use to find more information.

Maryann Mauney--(mamauney)>>Do you know if any state agencies provide insurance-related information to insurance comsumers? If so, which ones?

MyID User02--(myid02)>>Not sure

*+**** MyID--User07--(myid07) entered billdissertation_Room1. Monday, June 1, 2009 2:06pm

MyID User01--(myid01)>>I don't know either.

MyID User04--(myid04)>>I do not know either

Maryann Mauney--(mamauney)>>That's okay, we'll talk more about that later.

Maryann Mauney--(mamauney)>>Suppose you have aserious complaint about your insurance agent or company and they seem unresponsive. What online actions would you take?

MyID User01--(myid01)>>I would try to chat with someone online if that was an available option. I might also send an email or look for contact information to make further complaints.

MyID User07--(myid07)>>In that case I probably would not use the web but would call the company

MyID User02--(myid02)>>Yep, call the company

MyID User04--(myid04)>>I would probably to to find someone I could report them to and file a complaint about them

Maryann Mauney--(mamauney)>>Okay, good. Suppose you want to find out information about a particular insurance company--how many complaints have been filed against them and how wound they are financially. What online actions would you take then?

MyID User01--(myid01)>>I google complaints against whatever company and go from there.

MyID User01--(myid01)>>**I would google

MyID User07--(myid07)>>check with the Better Business Bureau as well as look up stock reports

MyID User02--(myid02)>>Google complaints

MyID User04--(myid04)>>I would go to the insurance company's website and get as much information as possible and then look up complaints against the company probably using google as well

Maryann Mauney--(mamauney)>>Okay, thanks. Suppose you want to report fraudulent insurance activity you observe happening to a family member--for example, you expect an insurance agent collected a premium but didn't pay it to an insurance company. What online actions would you take?

MyID User02--(myid02)>>not sure

MyID User01--(myid01)>>I don't think I would do anything online. I would call or go in person if that was a possibility

MyID User07--(myid07)>>I would look up company info on the web and try to find a contact name that I could correspond with

MyID User04--(myid04)>>I would probably do that over telephone or write a letter

Maryann Mauney--(mamauney)>>Okay. Each state has an insurance department. One of its responsibilities is to provide information and education to consumers and to protect consumers' interests in insurance transactions. What features or attributes would you expect to encounter at this site?

MyID User02--(myid02)>>not sure

MyID User01--(myid01)>>An easy to read and find list of laws that every citizen is promised, interactive information about insurance laws, average prices for insurance, the various types offered

MyID User04--(myid04)>>I would expect to learn what to look out for when involving fraud and getting taking advantage of and how to get the insurance for my money and not be tricked into getting extra useless features

MyID User07--(myid07)>>General information as well as in-depth information on insurance companies that do business in Georgia

MyID User01--(myid01)>>How laws vary in each state and information about Georgia

Maryann Mauney--(mamauney)>>Great answers. Now, I would like for you to visit Georgia's insurance dept web site: http://www.gainsurance.org

Maryann Mauney--(mamauney)>>You can open a new window so that you won't lose this site as you go to the insurance site.

Maryann Mauney--(mamauney)>>After looking over the site for a bit, tell me if this site seems useful to you as a consumer of insurance in Georgia. Why or why not?

Maryann Mauney--(mamauney)>>Did everybody get on ok?

MyID User01--(myid01)>>I would absolutely use this website and am glad I know about it. Although it doesn't apply to me right now it will in the future and it full useful information that I really have no prior knowledge about.

Maryann Mauney--(mamauney)>>Great!

MyID User01--(myid01)>>I like how it is very user-friendly and gives you the option to ask questions

MyID User01--(myid01)>>It also seems to describe everything so that is not confusing and everyone can understand.

Maryann Mauney--(mamauney)>>Good, anyone else?

MyID User04--(myid04)>>This website is very helpful because it answers questions and you can compare rates for different cities even.

*+**** Melvin--Toney--(wc093662) entered billdissertation_Room1. Monday, June 1, 2009 2:25pm

Maryann Mauney--(mamauney)>>Good, number 2? number 7?

MyID User04--(myid04)>>It answers lots of questions that new consumers need answered when making a decision about what plan they want and agency

MyID User02--(myid02)>>Yes, I would use it because it tell all about the different types of insurance

Maryann Mauney--(mamauney)>>Do you trust this state insurance departments website? Why or why not?

MyID User07--(myid07)>>I looked up the company that insurers my home and the one that I have car insurance through and found a lot of information on each of them--licenses that they have, courses that they have taken and much more

MyID User02--(myid02)>>Can't really answer that never used the website

MyID User01--(myid01)>>That was the next thing I was thinking about. I am a little confused because it sees to be talking so much about one specific commissioner I wonder if it bias

MyID User04--(myid04)>>its seems to be a reliable sight with contact information and even a privacy policy making it seem as a trustworthy site

MyID User01--(myid01)>>I would compare the information I am receiving on this website to a few other just to make sure

Maryann Mauney--(mamauney)>>Good idea

Maryann Mauney--(mamauney)>>How easy do you think it would be to file a complaint at this website?

MyID User02--(myid02)>>Yea, 01 that seems to be a good idea to compare them

MyID User01--(myid01)>>Well they have all their contact information on the website, phone numbers, directions etc.

MyID User07--(myid07)>>The site seems to be a good resource to answer most of the questions that we might have, but I would also compare information

MyID User04--(myid04)>>they provide you with the information you need to submit when filing a complaint

Maryann Mauney--(mamauney)>>Where would you get more information in order to compare?

MyID User07--(myid07)>>directly from individual companies as well as on the web

MyID User01--(myid01)>>I would use different governmental websites if I could first because they would be the most reliable.

*-**** Melvin--Toney--(wc093662) left billdissertation_Room1. Monday, June 1, 2009 2:31pm

MyID User02--(myid02)>>different sites

MyID User01--(myid01)>>I would also compare different actual insurance sites as well.

MyID User04--(myid04)>>I would try to find another ga insurance site that is similar to this one

Maryann Mauney--(mamauney)>>Okay, good.

Maryann Mauney--(mamauney)>>How easy do you think it would be to report fraud at this web site?

MyID User07--(myid07)>>Since it is the state site it should be the most unbiased site that you could go to

MyID User01--(myid01)>>It looks like it would be very simple because if you click on "fraud" there is an option to report fraud on the top left hand corner

MyID User04--(myid04)>>it also provides information as to whom you would report a fraud to as it did for a complaint. so probably just as easy

MyID User07--(myid07)>>In the case of insurance fraud, I don't think it would be that hard. The insurance companies want this information.

Maryann Mauney--(mamauney)>>Okay. Now, try to find information about your insurance company or one that you may have considered, that yould help you make a purchase decision.

Maryann Mauney--(mamauney)>>What were you looking for, or trying to find out?

MyID User01--(myid01)>>Using the same website or another?

Maryann Mauney--(mamauney)>>Using the GA site

MyID User02--(myid02)>> I'm looking for a good rate and a well known insurance company, not someone who I have never heard of

Maryann Mauney--(mamauney)>>Good,

Maryann Mauney--(mamauney)>>Anyone else?

MyID User01--(myid01)>>I am looking for something would work well for me, probably a company that has been used by my family or close friends, something I can trust.

MyID User04--(myid04)>>Well when I looked up my insurnace company under agencies it just provided a list of agents with no further information about the company

MyID User01--(myid01)>>It needs to be affordable but enough coverage for my needs. I couldn't find any information on this website either when trying to look for specific insurance companies

Maryann Mauney--(mamauney)>>So would you say that the GA's insurance department website was useful?

MyID User02--(myid02)>>yes

Maryann Mauney--(mamauney)>>Number 2, what did you find out?

MyID User01--(myid01)>>Yes I would. It provides lots of information I would like to learn about and would returnn to this site to do so.

MyID User04--(myid04)>>useful in the since of learning how to file complaints and report fraud, but I had trouble finding information when looking up a specific agency

MyID User07--(myid07)>>When I searched for my company, State Farm, it asked for the state, when I selected GA, then it asked for the city, I chose Watkinsville but it did not bring up my agent, after looking again it also had WATKINSVILLE, in all caps and when I chose that it did list my agent. It was a little confusing since Watkinsville was listed twice

MyID User04--(myid04)>>It is good to provide basic information to help you discover what you are looking for when purchasing information

MyID User01--(myid01)>>It did provde information about specific insurance companies and did have comparisons but it gave important definitions and general information to get you started in the right direction.

Maryann Mauney--(mamauney)>>Even though some of you have answered this question already, I'm going to ask if this site seems like a good website to consult if you had an insurance question

MyID User01--(myid01)>>Yes I think so. Just not for a specific insurance company. If you had a general insurance question though I would imagine that this website would have the answer.

Maryann Mauney--(mamauney)>>Good, anyone else?

MyID User04--(myid04)>>For a specific question I think it would be useful

MyID User07--(myid07)>>I think it is a good web site. After looking it over I would probably go there first to see if I could get the information I needed. Also, it seems to have a lot of extra info that I didn't expect about storm damage etc.

Maryann Mauney--(mamauney)>>How easy was it for you to use this website?

MyID User07--(myid07)>>easy

MyID User01--(myid01)>>It was very easy.

MyID User02--(myid02)>>easy

MyID User04--(myid04)>>it was very easy

Maryann Mauney--(mamauney)>>Good! Did you have any problems completing the task, or understanding or finding information

MyID User07--(myid07)>>no

MyID User04--(myid04)>>nope

MyID User02--(myid02)>>no

MyID User01--(myid01)>>I didn't. I even found info that I would like to come back to learn more about.

Maryann Mauney--(mamauney)>>Does anyone have any questions about this focus group or this study?

MyID User07--(myid07)>>no

MyID User02--(myid02)>>no

MyID User04--(myid04)>>no

MyID User01--(myid01)>>No

Maryann Mauney--(mamauney)>>I would like to thank you again for your participation. Hope the rest of your day is as easy as this was!

MyID User01--(myid01)>>Thank you!

MyID User04--(myid04)>>thank you

MyID User02--(myid02)>>thanksk

MyID User07--(myid07)>>You're welcome

Maryann Mauney--(mamauney)>>You may go.

*-**** MyID--User02--(myid02) left billdissertation_Room1. Monday, June 1, 2009 2:47pm

MyID User07--(myid07)>>Good luck with the info

Maryann Mauney--(mamauney)>>Sorry, I forgot to remind you--please check the debriefing statement before you log out completely.

*-**** MyID--User01--(myid01) left billdissertation_Room1. Monday, June 1, 2009 2:48pm

*-**** MyID--User04--(myid04) left billdissertation_Room1. Monday, June 1, 2009 2:48pm

*-**** Maryann--Mauney--(mamauney) left billdissertation_Room1. Monday, June 1, 2009 2:51pm

*-**** MyID--User07--(myid07) left billdissertation_Room1. Monday, June 1, 2009 2:51pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Monday, June 1, 2009 2:51pm
****
END OF FOCUS GROUP 2

*^**
New session has begun in billdissertation_Room1.
Friday, December 11, 2009 4:23pm
*^**

*+**** MyID--User05--(myid05) entered billdissertation_Room1. Friday, December 11, 2009 4:23pm

*-**** MyID--User05--(myid05) left billdissertation_Room1. Friday, December 11, 2009 4:24pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Friday, December 11, 2009 4:24pm
****

*^***
New session has begun in billdissertation_Room1.
Monday, December 14, 2009 10:05pm
*^***

*+**** MyID--User09--(myid09) entered billdissertation_Room1. Monday, December 14, 2009 10:05pm

*+**** MyID--User09--(myid09) entered billdissertation_Room1. Monday, December 14, 2009 10:05pm

MyID User09--(myid09)>>Just seeing if this works

MyID User09--(myid09)>>HELLO CHAT ROOM!

*-**** MyID--User09--(myid09) left billdissertation_Room1. Monday, December 14, 2009 10:06pm

*-**** MyID--User09--(myid09) left billdissertation_Room1. Monday, December 14, 2009 10:06pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Monday, December 14, 2009 10:06pm
****

*^***
New session has begun in billdissertation_Room1.
Wednesday, December 16, 2009 10:43am
*^***

*+**** MyID--User08--(myid08) entered billdissertation_Room1. Wednesday, December 16, 2009 10:43am

*-**** MyID--User08--(myid08) left billdissertation_Room1. Wednesday, December 16, 2009
10:44am

****
Session in billdissertation_Room1 ended. (all participants have left).
Wednesday, December 16, 2009 10:44am
****

*^**
New session has begun in billdissertation_Room1.
Thursday, December 17, 2009 7:36am
*^**

*+**** MyID--User02--(myid02) entered billdissertation_Room1. Thursday, December 17,
2009 7:36am

MyID User02--(myid02)>>testing

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, December 17,
2009 9:13am

*-**** MyID--User02--(myid02) left billdissertation_Room1. Thursday, December 17, 2009
9:13am

*-**** MyID--User01--(myid01) left billdissertation_Room1. Thursday, December 17, 2009
9:13am

****
Session in billdissertation_Room1 ended. (all participants have left).
Thursday, December 17, 2009 9:13am
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*^**
New session has begun in billdissertation_Room1.
Thursday, December 17, 2009 9:52am
*^**

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, December 17,
2009 9:52am

*-**** MyID--User01--(myid01) left billdissertation_Room1. Thursday, December 17, 2009
9:53am

****
Session in billdissertation_Room1 ended. (all participants have left).
Thursday, December 17, 2009 9:53am

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*^*****************************************************************************
New session has begun in billdissertation_Room1.
Thursday, December 17, 2009 10:00am
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*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, December 17,
2009 10:00am

*-**** MyID--User01--(myid01) left billdissertation_Room1. Thursday, December 17, 2009
10:00am

********************************************************************************
Session in billdissertation_Room1 ended. (all participants have left).
Thursday, December 17, 2009 10:00am
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*^*****************************************************************************
New session has begun in billdissertation_Room1.
Thursday, December 17, 2009 10:04am
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*+**** Maryann--Mauney--(mamauney) entered billdissertation_Room1. Thursday, December
17, 2009 10:04am

*-**** Maryann--Mauney--(mamauney) left billdissertation_Room1. Thursday, December 17,
2009 10:04am

********************************************************************************
Session in billdissertation_Room1 ended. (all participants have left).
Thursday, December 17, 2009 10:04am
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*^*****************************************************************************
New session has begun in billdissertation_Room1.
Thursday, December 17, 2009 10:13am
*^*****************************************************************************

*+**** Maryann--Mauney--(mamauney) entered billdissertation_Room1. Thursday, December
17, 2009 10:13am

Maryann  Mauney--(mamauney)>>Testing 1 2 3

*-**** Maryann--Mauney--(mamauney) left billdissertation_Room1. Thursday, December 17,
2009 10:14am
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Session in billdissertation_Room1 ended. (all participants have left).
Thursday, December 17, 2009 10:14am
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New session has begun in billdissertation_Room1.
Thursday, December 17, 2009 11:55am
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*^******************************************************************************
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*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, December 17,
2009 11:55am

*-**** MyID--User01--(myid01) left billdissertation_Room1. Thursday, December 17, 2009
11:55am

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Session in billdissertation_Room1 ended. (all participants have left).
Thursday, December 17, 2009 11:55am
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*^******************************************************************************
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New session has begun in billdissertation_Room1.
Thursday, December 17, 2009 12:27pm
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*^******************************************************************************
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*+**** MyID--User12--(myid12) entered billdissertation_Room1. Thursday, December 17,
2009 12:27pm

*-**** MyID--User12--(myid12) left billdissertation_Room1. Thursday, December 17, 2009
12:27pm

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Session in billdissertation_Room1 ended. (all participants have left).
Thursday, December 17, 2009 12:27pm
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*^******************************************************************************
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New session has begun in billdissertation_Room1.
Thursday, December 17, 2009 1:29pm
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*^******************************************************************************
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*+**** MyID--User09--(myid09) entered billdissertation_Room1. Thursday, December 17,
2009 1:29pm

*+**** MyID--User08--(myid08) entered billdissertation_Room1. Thursday, December 17, 2009 1:36pm

MyID User08--(myid08)>>Jeff Criswell, here.

MyID User09--(myid09)>>money money money

MyID User09--(myid09)>>MONEY!

MyID User09--(myid09)>>lol

MyID User08--(myid08)>>are you with UGA?

MyID User09--(myid09)>>nope

MyID User08--(myid08)>>or a brazen mercenary capitalist

MyID User09--(myid09)>>saw ad on Craigslist

MyID User09--(myid09)>>wait... i want to be a mercenary

MyID User08--(myid08)>>I want to be a missionary

MyID User08--(myid08)>>that's not a joke don't lol

MyID User09--(myid09)>>m/f?

MyID User09--(myid09)>>wait

MyID User09--(myid09)>>jeff

MyID User09--(myid09)>>nevermiend

MyID User09--(myid09)>>let's focus

MyID User09--(myid09)>>get it?

MyID User08--(myid08)>>yes. very glib of you

MyID User09--(myid09)>>how long is this going to last

MyID User08--(myid08)>>so do we have the option to accept payment in euro's

MyID User09--(myid09)>>doubt it

MyID User08--(myid08)>>3 hours to make $50

MyID User09--(myid09)>>what? 3 hours?

MyID User09--(myid09)>>i don't think so

MyID User08--(myid08)>>you make about 16 an hour, man

MyID User09--(myid09)>>aint no 3 hours

MyID User08--(myid08)>>yes it is

MyID User09--(myid09)>>that would be the longest shit ever

MyID User09--(myid09)>>i doubt 3 hours

MyID User09--(myid09)>>not what lady told me

MyID User08--(myid08)>>I may be wrong but I think that's what I read.

MyID User09--(myid09)>>you wrong!

MyID User08--(myid08)>>where else in athens can you make 16 an hour?

MyID User09--(myid09)>>planting tulip!

MyID User08--(myid08)>>where's that? is that for real

MyID User09--(myid09)>>yeah. you can make 20 a hour

MyID User08--(myid08)>>who? where? when?

MyID User09--(myid09)>>Planting tulips on my cock. 20 a hour

MyID User09--(myid09)>>j/k

MyID User08--(myid08)>>Hey....I did mention that I'm a born again Christian, right?

MyID User09--(myid09)>>old joke

MyID User09--(myid09)>>praise his name brother! i just like a good joke

MyID User08--(myid08)>>Are you a believer?

MyID User09--(myid09)>>of course!

MyID User08--(myid08)>>So if the Russians land a bomb on Athens and we die, where do you spend eternity

MyID User09--(myid09)>>china more than likely

MyID User08--(myid08)>>Ok...

MyID User09--(myid09)>>on the right hand of god the father almightly

MyID User08--(myid08)>>awesome. I'll look forward to seeing you there!

MyID User09--(myid09)>>:-)

MyID User08--(myid08)>>1:46 by computer clock

MyID User09--(myid09)>>mine too

MyID User08--(myid08)>>so we're going to visit insurance industry sites

MyID User08--(myid08)>>and I suppose check rates

MyID User09--(myid09)>>no. just answear questions i think

MyID User09--(myid09)>>who cares

MyID User09--(myid09)>>50 bones!

MyID User08--(myid08)>>I wish I could do this work every day

MyID User08--(myid08)>>I've done some focus groups that paid pretty good

MyID User09--(myid09)>>me too

MyID User08--(myid08)>>but you get one every 2 months

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, December 17, 2009 1:49pm

MyID User08--(myid08)>>01 just signed on

MyID User09--(myid09)>>01

MyID User09--(myid09)>>sup?

*+**** MyID--User04--(myid04) entered billdissertation_Room1. Thursday, December 17, 2009 1:52pm

MyID User08--(myid08)>>08 here, dude.

MyID User08--(myid08)>>04's here, too

MyID User09--(myid09)>>09 in the house

MyID User09--(myid09)>>man. how many fake jobs are there on craigslist?

MyID User09--(myid09)>>it's endless

MyID User08--(myid08)>>really? why do people post those like that?

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, December 17, 2009 1:54pm

MyID User09--(myid09)>>to get your info via there resume builder site

MyID User09--(myid09)>>s

MyID User01--(myid01)>>01 here

MyID User09--(myid09)>>i'm still in bed. this is wonderful

MyID User08--(myid08)>>howdy

MyID User01--(myid01)>>hello

MyID User08--(myid08)>>we were just wondering how to get focus group work every day

*+**** Maryann--Mauney--(mamauney) entered billdissertation_Room1. Thursday, December 17, 2009 1:55pm

MyID User09--(myid09)>>we could live like kinds

MyID User01--(myid01)>>if you figure it out, let me know

MyID User09--(myid09)>>kings even

*+**** MyID--User05--(myid05) entered billdissertation_Room1. Thursday, December 17, 2009 1:56pm

FOCUS GROUP 3 STARTS WITH 6 PARTICIPANTS: USER 01,USER 04, USER 05, USER

08, USER 09, AND USER 12

(initially there were two User 1's)

Maryann Mauney--(mamauney)>>Hi everyone--thank you for coming to our on-line focus group

MyID User09--(myid09)>>;-)

MyID User01--(myid01)>>hello

MyID User08--(myid08)>>howdy

MyID User05--(myid05)>>Thanks

MyID User04--(myid04)>>hi

*-**** MyID--User09--(myid09) left billdissertation_Room1. Thursday, December 17, 2009 1:57pm

Maryann Mauney--(mamauney)>>If you've never participated in a focus group before, let me assure you that this will be easy and you may even enjoy yourself!

MyID User08--(myid08)>>woo-woo

MyID User01--(myid01)>>i see there's another 01 out there..is this ok?

*+**** MyID--User09--(myid09) entered billdissertation_Room1. Thursday, December 17, 2009 1:58pm

Maryann Mauney--(mamauney)>>I'll give it a few minutes more, then I'll ask you some questions. THere are no right or wrong answers, we want your honest thoughts on the question.

MyID User01--(myid01)>>My initial sign in ID did not work, so this is the 2nd one sent to me.

MyID User09--(myid09)>>sorry

MyID User09--(myid09)>>tried to play my itunes and got booted off

Maryann Mauney--(mamauney)>>THere should be only one "myid01"

MyID User01--(myid01)>>i think that is me, the original 01

MyID User01--(myid01)>>I was initially 18, Melinda just sent me this one about 10 minutes ago

Maryann Mauney--(mamauney)>>IN order to be sure everyone gets credit for being here, when we're finished, it would be helpful if you emailed me with your name so we can sed out the checks.

*+**** MyID--User12--(myid12) entered billdissertation_Room1. Thursday, December 17, 2009 1:59pm

MyID User05--(myid05)>>great

MyID User01--(myid01)>>okay

MyID User08--(myid08)>>no problemo.

MyID User12--(myid12)>>so what do we do now that we're here?

MyID User01--(myid01)>>which 01? me or them?

Maryann Mauney--(mamauney)>>Maybe the one with the original number 18 should log out and log back in as 18

Maryann Mauney--(mamauney)>>Sorry for the confusion!

MyID User01--(myid01)>>the link for Insurance Focus was not available, that is why Melinda sent me a new ID

Maryann Mauney--(mamauney)>>My email address is mamauney@uga.edu

MyID User01--(myid01)>>so, the real 01 should email you?

Maryann Mauney--(mamauney)>>Okay then both of you should email me

MyID User01--(myid01)>>will do

MyID User01--(myid01)>>will do :), sorry

Maryann Mauney--(mamauney)>>Almost everyone is here now and we'll go ahead and start so we can be finished within the hour. Please speak up and don't be afraid to say what you think.

Maryann Mauney--(mamauney)>>Even if you want to say the same thing as someone else, we want to hear that you agree with them.

MyID User09--(myid09)>>LET'S DO THIS!

Maryann Mauney--(mamauney)>>Now, if you had an insurance-related question, what would you do to try to get an answer online?

MyID User01--(myid01)>>yes

MyID User05--(myid05)>>i usually google

MyID User08--(myid08)>>search

MyID User09--(myid09)>>google

Maryann Mauney--(mamauney)>>What search words would you use?

MyID User12--(myid12)>>google

MyID User01--(myid01)>>yahoo search

MyID User04--(myid04)>>google the website and look for FAQs

MyID User12--(myid12)>>I use it for everything

MyID User05--(myid05)>>or go to my insurance companies site

MyID User09--(myid09)>>insurance faq

MyID User08--(myid08)>>cheap health insurance, cheap auto insurance

MyID User05--(myid05)>>i usually just ask the question in which i need answering and see what comes up

MyID User01--(myid01)>>insurance auto

MyID User01--(myid01)>>i google "insurance"

Maryann Mauney--(mamauney)>>Do you know if any state agencies provide insurance-related information to insurance consumers?

MyID User09--(myid09)>>"insurance rates fair"

MyID User12--(myid12)>>no idea

Maryann Mauney--(mamauney)>>If so, which ones (state agencies)

MyID User09--(myid09)>>yes

MyID User01--(myid01)>>Not sure

MyID User04--(myid04)>>i think connecticut does

MyID User05--(myid05)>>no idea

MyID User01--(myid01)>>not that i am aware of

MyID User08--(myid08)>>probably dept of insurance...but that would not be my first instinct

MyID User04--(myid04)>>also for ga the insurance commissioners office does a little

Maryann Mauney--(mamauney)>>Okay, now, suppose you have a serious complaint about your insurance agent or company and they seem unresponsive, what online actions would you take?

MyID User01--(myid01)>>e-mail, getting a customer service number

MyID User09--(myid09)>>look for the telephone number

MyID User04--(myid04)>>i would complain the John Oxendine, the ga insurance commissioner

MyID User09--(myid09)>>email, ect

Maryann Mauney--(mamauney)>>Good, anyone else?

MyID User12--(myid12)>>honestly, I'd start researching other companies and consider switching

MyID User08--(myid08)>>search the regulatory dept.....look for some way to register a complaint

MyID User01--(myid01)>>maybe even the BBB

MyID User01--(myid01)>>depending on the complaint

MyID User01--(myid01)>>search whether others have had the same problem with this company

MyID User05--(myid05)>>i would probably contact john oxendines office/website

Maryann Mauney--(mamauney)>>Great -- just what I was getting to

MyID User12--(myid12)>>Not to sound ignorant, but who is that?

Maryann Mauney--(mamauney)>>What if you want to find information about a particular insurance company--how many complaints have been filed against them and how sound they are financially. What online actions would you take

MyID User01--(myid01)>>BBB

Maryann Mauney--(mamauney)>>Anyone else?

MyID User05--(myid05)>>search through the bbb

MyID User08--(myid08)>>search the state's insurance site, search the better business bureau

MyID User01--(myid01)>>yeah, bbb

MyID User09--(myid09)>>...

MyID User01--(myid01)>>consumer affairs

MyID User04--(myid04)>>contact the insurance commission and the BBB complaints dept

MyID User05--(myid05)>>i would assume john oxendines office would be able to help with that too

MyID User12--(myid12)>>online reviews

MyID User09--(myid09)>>search google for that information

MyID User09--(myid09)>>and consumer affairs

Maryann Mauney--(mamauney)>>User 12, no question is a bad one. John Oxendine is Georgia's Insurance Commissioner

MyID User12--(myid12)>>oh thank you

MyID User09--(myid09)>>..

Maryann Mauney--(mamauney)>>What if we take this one step further and you want to report fraudulent insurance activity that you observe happening to a family member. For example you expect and insurance agent collected a premium but didn't pay it to an insurance company

Maryann Mauney--(mamauney)>>What online actions would you take?

Maryann Mauney--(mamauney)>>Do you think there is a place you could go to get some help?

MyID User08--(myid08)>>again....I'd search the states' site for a way to register the complaint

MyID User04--(myid04)>>definitely, i would report that the insurance commissioner first

MyID User08--(myid08)>>after that,I'd contact the insurance carrier

211

MyID User01--(myid01)>>Def the BBB, or search what is the best course of action for that situation

MyID User04--(myid04)>>then proceed to follow the chain of command within that insurance company

MyID User09--(myid09)>>dept of human resources

MyID User09--(myid09)>>?

MyID User09--(myid09)>>i am not sure

MyID User12--(myid12)>>If I initially suspected the agent, I'd contact the insurance company first

MyID User05--(myid05)>>i'd try to contact the main insurance company customer service to get information to help

Maryann Mauney--(mamauney)>>These are good answers--anyone else?

MyID User01--(myid01)>>i would stop writing emails and go see someone in person

MyID User08--(myid08)>>maybe even try to self examine the person on facebook

Maryann Mauney--(mamauney)>>Each state has an insurance department. One of its responsibilities is to provide information and education to consumers and to protect consumers' interests in insurance transactions.

MyID User05--(myid05)>>good to know

Maryann Mauney--(mamauney)>>What features or attributes would you expect to encounter at this site?

MyID User08--(myid08)>>ease of use

MyID User01--(myid01)>>FAQ's of situations

MyID User08--(myid08)>>don't make me jump through hoops

MyID User09--(myid09)>>conntact info

MyID User01--(myid01)>>contact numbers

Maryann Mauney--(mamauney)>>Anything else?

MyID User12--(myid12)>>I would expect a lot of statistics; easily accessible tables, etc.

MyID User09--(myid09)>>faq

MyID User05--(myid05)>>easy accessible information with contact info and possibly a help screen

MyID User08--(myid08)>>some on-line capablility that made it easy to report

MyID User09--(myid09)>>easy to browse site

MyID User01--(myid01)>>i would want to see direct contact info for the people who can get shit done!

MyID User04--(myid04)>>user friendly with plenty of self- help

MyID User12--(myid12)>>definitely CONTACT INFO

Maryann Mauney--(mamauney)>>Okay, this is great!

MyID User09--(myid09)>>yeah. on line chat!

MyID User09--(myid09)>>like charter!

MyID User08--(myid08)>>oh....online chat...I love a company with online chat

MyID User01--(myid01)>>i agree

Maryann Mauney--(mamauney)>>Now, if you look to the left of your on WebCT, underneath the Homepage is the Georgia Insurance Department.

MyID User12--(myid12)>>I've never used a companies online chat, but I imagine it would be very convenient

Maryann Mauney--(mamauney)>>Click on that and it will take you to GA's Office of Insurance and Safety Fire Commissioner.

Maryann Mauney--(mamauney)>>Look around and let me know what you think.

*-**** MyID--User01--(myid01) left billdissertation_Room1. Thursday, December 17, 2009 2:17pm

Maryann Mauney--(mamauney)>>First, does this site seem useful to you as a consumer of insurance in Georgia? Why or why not?

MyID User09--(myid09)>>where is this again?

MyID User09--(myid09)>>i am not seeing where to link to the site

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, December 17, 2009 2:18pm

MyID User05--(myid05)>>looks easy enough to me. i've actually been on it before

MyID User09--(myid09)>>?

MyID User12--(myid12)>>Yes, it seems very useful

MyID User04--(myid04)>>yes, it has plenty of information to assist with many insurance questions

MyID User09--(myid09)>>type in link to the site please. anyone

MyID User08--(myid08)>>we're just concerned with the consumers area , right?

Maryann Mauney--(mamauney)>>The site is www.gainsurance.org

MyID User01--(myid01)>>Looks like it has lots of "tabs" to information

MyID User09--(myid09)>>thx

Maryann Mauney--(mamauney)>>Right, information for consumers

MyID User12--(myid12)>>However, I think Contact info should be a major heading alongside the other red links

MyID User12--(myid12)>>Contact info seems to be very important to most people

MyID User08--(myid08)>>it looks ok...sometimes a lot of text gets tedious

Maryann Mauney--(mamauney)>>Good idea--any other suggestions or comments?

MyID User01--(myid01)>>seems pretty easy to navigate..for an educated person.

MyID User08--(myid08)>>perhaps a flow chart....or something more graphic

MyID User09--(myid09)>>conntact for sure

MyID User09--(myid09)>>not seeing it

MyID User01--(myid01)>>a web savy person, that is

MyID User09--(myid09)>>i like the complaint process a lot

MyID User09--(myid09)>>that's help ful

MyID User12--(myid12)>>exceptionally well organized

MyID User09--(myid09)>>cause everything is a process

MyID User01--(myid01)>>yeah more flashing arrows and stuff

Maryann Mauney--(mamauney)>>Good. Do you trust the state insurance department's website? Why or why not?

MyID User01--(myid01)>>The right side with the highlighted news is interesting

MyID User09--(myid09)>>you should lose the picture of him dancing? next to the commissisioner's corner

MyID User08--(myid08)>>Man....he does like to be pictured on the front page

MyID User05--(myid05)>>yes i trust the site but i actually emailed them once and never got a response back.

MyID User04--(myid04)>>yes, i've used it before and with much success

MyID User01--(myid01)>>not sure if it's a secured site

MyID User09--(myid09)>>ido not really trust easy when it comes to goverment

MyID User01--(myid01)>>couldn't hurt to have more people of color shown on the site

MyID User01--(myid01)>>doesn't say https

Maryann Mauney--(mamauney)>>Great observations everyone.

MyID User08--(myid08)>>yes...I'd be a lot more comfortable if there was someone to chat with live

MyID User12--(myid12)>>I have to disagree about taking down more animated pictures of him

MyID User08--(myid08)>>sending email' seems so anonymous

Maryann Mauney--(mamauney)>>How easy do you think it would be to file a complaint on this website?

MyID User12--(myid12)>>It humanizes him; I think it makes him seem more trustworthy

Maryann Mauney--(mamauney)>>(Don't try it--it's illegal to file a false complaint!)

MyID User04--(myid04)>>easy to file but resolution is another story

MyID User01--(myid01)>>Looks as if there are lots of contact and e-mail's

MyID User01--(myid01)>>you could use them all if you had to :)

MyID User05--(myid05)>>it actually has a section to click on and has a complaint process form

MyID User01--(myid01)>>oxindine should be streaming live for atleat 6-8 hrs a day, answering qustions and stuff

*-**** MyID--User09--(myid09) left billdissertation_Room1. Thursday, December 17, 2009 2:24pm

*+**** MyID--User09--(myid09) entered billdissertation_Room1. Thursday, December 17, 2009 2:24pm

MyID User12--(myid12)>>"The Complaint Process" is easily accessible, but could be more conspicuous

MyID User09--(myid09)>>sorry

MyID User09--(myid09)>>had to restart window

*+**** MyID--User02--(myid02) entered billdissertation_Room1. Thursday, December 17, 2009 2:24pm

MyID User09--(myid09)>>I think it's a pretty user friendly site

MyID User08--(myid08)>>the form looks easy enough to print and mail

Maryann Mauney--(mamauney)>>Now I'm going to ask you to do a little experiment

*-**** MyID--User02--(myid02) left billdissertation_Room1. Thursday, December 17, 2009 2:25pm

Maryann Mauney--(mamauney)>>Sorry, first I need to ask you how easy do you think it would be to report fraud at this website?

MyID User09--(myid09)>>easy enough

MyID User01--(myid01)>>pretty easy

MyID User01--(myid01)>>It seems easy, after a little navigation

MyID User09--(myid09)>>its a huge button FRAUD

MyID User05--(myid05)>>easy theres a report fraud section and you can do it online

MyID User08--(myid08)>>scale of 1-10 it looks like a 10

Maryann Mauney--(mamauney)>>Good

MyID User12--(myid12)>>very

MyID User09--(myid09)>>9.6

Maryann Mauney--(mamauney)>>Now I'm going to give you an assignment you can do right here and now.

MyID User04--(myid04)>>it is set up to take fraud complaints rather easily

MyID User09--(myid09)>>oh boy!

Maryann Mauney--(mamauney)>>Try to find information about YOUR insurance company (or one that you may have considered)

Maryann Mauney--(mamauney)>>Information that would help you make a purchase decision. First decide what you want to know and see if you can find the information.

Maryann Mauney--(mamauney)>>Also, see if you find the information on the GA insurance commissioner's site

MyID User09--(myid09)>>ok. i typed what i wanted to look in the search engine and nothing came up

MyID User09--(myid09)>>i typed cigna

MyID User09--(myid09)>>tried aflack as well

MyID User05--(myid05)>>i found information under my companies name, but the site wouldn't give me a quote and under the ga comm. site it said they were inactive

MyID User09--(myid09)>>ok.

MyID User12--(myid12)>>a table of insurance companies would be wonderful

Maryann Mauney--(mamauney)>>Interesting--are they inactive?

MyID User04--(myid04)>>couldn't get info on my company

MyID User09--(myid09)>>i foundhow to search compays. you should make it easier to find?

MyID User04--(myid04)>>too difficult

Maryann Mauney--(mamauney)>>Did you find how to search companies on the GA web site?

MyID User01--(myid01)>>What I searched was the 1st returned result

MyID User09--(myid09)>>yes

MyID User01--(myid01)>>don't know that I fit one of the "examples", but close enough

MyID User05--(myid05)>>yes

Maryann Mauney--(mamauney)>>Anyone else able to find the insurance company through the GA web site? Or through a search engine?

MyID User04--(myid04)>>yes, i found where to search. but it didn't give me names of companies only types

MyID User08--(myid08)>>no problem I found blue cross

MyID User09--(myid09)>>took a sec to find

MyID User09--(myid09)>>got it.

MyID User01--(myid01)>>I would probably use the insurance company web site for a more exact quote

MyID User05--(myid05)>>yes to where to search, and no, my company is not inactive

MyID User01--(myid01)>>the word "insurers" is kind of a unfamilar term..could pose a problem.

Maryann Mauney--(mamauney)>>What kind of information are you trying to find out?

MyID User12--(myid12)>>ok problem: I clicked on the link to "display the data in excel format" and a new window opened saying there was nothing to display

MyID User05--(myid05)>>auto insurance agents

MyID User01--(myid01)>>Not familiar with majority of the companies listed on the GA website for the example I chose

Maryann Mauney--(mamauney)>>Overall, does the GA insurance department web site seem like a good one to consult if you had an insurance question?

MyID User05--(myid05)>>for minimal information yes

MyID User01--(myid01)>>for general insurance info, yes

MyID User04--(myid04)>>only for basic info

MyID User08--(myid08)>>scale of 1-10 I give the entire experience a 7.5----8

MyID User08--(myid08)>>it should be more interactive

MyID User09--(myid09)>>8

MyID User01--(myid01)>>yes, for general info

MyID User08--(myid08)>>live chat....maybe even a video to warm it up

MyID User12--(myid12)>>overall yes

Maryann Mauney--(mamauney)>>It seems like some of you had problems finding what you wanted to know on the GA web site. How easy, in general was it to use the website?

MyID User08--(myid08)>>it's functional yes.....fun to use, no

MyID User09--(myid09)>>overall   yes

Maryann Mauney--(mamauney)>>What other kinds of information were you looking for?

MyID User09--(myid09)>>of coourse its not fun

MyID User09--(myid09)>>it's insurance. insurance isnt fun

MyID User05--(myid05)>>maybe agents contact info

Maryann Mauney--(mamauney)>>

MyID User01--(myid01)>>It's hard to gauge what may be missing, until you're actally looking for it

Maryann Mauney--(mamauney)>>anything else?

MyID User04--(myid04)>>when a user has to continually "guess" and click, it has become too difficult

MyID User08--(myid08)>>i'm guessing the only reason someone ventures here is to complain

MyID User04--(myid04)>>basically

MyID User01--(myid01)>>seems relatively informative though

MyID User01--(myid01)>>the whole layout seems a bit dated me

Maryann Mauney--(mamauney)>>THis is good information.

MyID User09--(myid09)>>best focus group ever.

MyID User01--(myid01)>>I tend to agree with the dated comment, other 01 :)

MyID User04--(myid04)>>i agree that it is a dated website and could be better

MyID User08--(myid08)>>that said, I'm glad it's advertising free

Maryann Mauney--(mamauney)>>User 4, it sounds like you may have had some problems finding information. Do you think the website needs clearer instructions?

MyID User12--(myid12)>>I think a lot of people want to compare rates. There could be a larger portion of the sire for this

MyID User08--(myid08)>>it could be more graphic and fun

MyID User08--(myid08)>>entertain me a little

MyID User04--(myid04)>>maybe just renaming some of the tabs for clarity

MyID User01--(myid01)>>the font is a bit small in some places

MyID User12--(myid12)>>It could be better graphically, but the graphics didn't deter me at all. It's for function

MyID User01--(myid01)>>online rate calculators have never done me right...

MyID User08--(myid08)>>does the state have an insurance mascot

Maryann Mauney--(mamauney)>>ANything else?

Maryann Mauney--(mamauney)>>user 8 -- can you find that information on the web site?

MyID User08--(myid08)>>like a big mama grizzly....ready to protect the cubs against predators

MyID User09--(myid09)>>lol!

MyID User01--(myid01)>>seems like most of the features are working, which is good

MyID User12--(myid12)>>The text should be bigger, particularly for older people who are probably the largest insurance consumers

MyID User09--(myid09)>>i agree. the site does need a mascot instead of that guys face everywhere

MyID User01--(myid01)>>I hate clicking on a tab and it doesn't work

MyID User04--(myid04)>>i realize that a lot of info is needed but some places it's just too much

MyID User09--(myid09)>>maybe a little bigger

MyID User01--(myid01)>>i would just prefer to talk to someone in person or on the phone...

MyID User09--(myid09)>>my grandma would have troouble reading the smaller stuff on the page

MyID User08--(myid08)>>good poing the font is small

MyID User08--(myid08)>>point

Maryann Mauney--(mamauney)>>Okay, have we exhausted the subject?

MyID User05--(myid05)>>yes

MyID User04--(myid04)>>too much text is never inviting it needs to be revised and brought up to date

MyID User09--(myid09)>>mascot

Maryann Mauney--(mamauney)>>Does anyone want to add anything at all?

MyID User01--(myid01)>>yes

MyID User05--(myid05)>>no thanks

MyID User12--(myid12)>>no

MyID User08--(myid08)>>fun insurance facts

MyID User09--(myid09)>>i think the momma grzzly bear is the winner for the mascot. that's a great idea

MyID User08--(myid08)>>history of insurance

MyID User04--(myid04)>>nothing else

Maryann Mauney--(mamauney)>>Okay, before you log off, let me give you my email address again. I think it would be a good idea for EVERYONE to email me.

MyID User05--(myid05)>>great

MyID User09--(myid09)>>can we get you email one more time?

Maryann Mauney--(mamauney)>>I just want to be sure to send the right people the money!

MyID User01--(myid01)>>ty

MyID User01--(myid01)>>i don't know if i would be comfortable sending a complaint about my insurance company over the web...those guys can be viscious

Maryann Mauney--(mamauney)>>IT's mamauney@uga.edu

MyID User05--(myid05)>>thanks, are to log off now?

MyID User12--(myid12)>>what should we say in this e-mial?

Maryann Mauney--(mamauney)>>USer 1, that's a good point.

Maryann Mauney--(mamauney)>>Just tell me your name and that you participated.

MyID User12--(myid12)>>ok

MyID User09--(myid09)>>address?

MyID User01--(myid01)>>people can be a lot more rude if they don't have to face you

Maryann Mauney--(mamauney)>>User 1--does that mean you would rather phone or go in person?

Maryann Mauney--(mamauney)>>mamauney@uga.edu

MyID User01--(myid01)>>yes

MyID User05--(myid05)>>if we have nothing else to add, can we log off?

Maryann Mauney--(mamauney)>>That's good to know. THank you

MyID User01--(myid01)>>either, phone 1st choice

MyID User09--(myid09)>>she ould we send our address again?

Maryann Mauney--(mamauney)>>Yes, if you're through you can log off.

MyID User08--(myid08)>>thanks UGA

MyID User09--(myid09)>>thx@

*-**** MyID--User09--(myid09) left billdissertation_Room1. Thursday, December 17, 2009 2:46pm

Maryann Mauney--(mamauney)>>I want to thank you all for coming and giving us the input.

*-**** MyID--User05--(myid05) left billdissertation_Room1. Thursday, December 17, 2009 2:46pm

MyID User01--(myid01)>>Thank You!

Maryann Mauney--(mamauney)>>You've been great and extremely helpful

MyID User08--(myid08)>>jazz up the site make it warm and fuzzy

*-**** MyID--User08--(myid08) left billdissertation_Room1. Thursday, December 17, 2009 2:46pm

MyID User04--(myid04)>>Thank you!

*-**** MyID--User12--(myid12) left billdissertation_Room1. Thursday, December 17, 2009 2:46pm

MyID User01--(myid01)>>thanks for the cash!

*+**** MyID--User09--(myid09) entered billdissertation_Room1. Thursday, December 17, 2009 2:47pm

MyID User09--(myid09)>>what number was i

MyID User09--(myid09)>>of yeah

MyID User09--(myid09)>>oh yeah

MyID User09--(myid09)>>later

*-**** MyID--User09--(myid09) left billdissertation_Room1. Thursday, December 17, 2009 2:47pm

*-**** MyID--User04--(myid04) left billdissertation_Room1. Thursday, December 17, 2009 2:47pm

Maryann Mauney--(mamauney)>>They will go out in UGA mail in the morning, so expect them sometime next week.

MyID User01--(myid01)>>is there any way to get on the list for future projects?

Maryann Mauney--(mamauney)>>We don't have a list really. Sorry.

MyID User01--(myid01)>>right on, take care!

*-**** MyID--User01--(myid01) left billdissertation_Room1. Thursday, December 17, 2009 2:49pm

*-**** MyID--User01--(myid01) left billdissertation_Room1. Thursday, December 17, 2009 2:49pm

*-**** Maryann--Mauney--(mamauney) left billdissertation_Room1. Thursday, December 17, 2009 2:58pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Thursday, December 17, 2009 2:58pm
****
FOCUS GROUP 3 ENDS

*^**
New session has begun in billdissertation_Room1.
Thursday, December 17, 2009 3:00pm
*^**

*+**** Maryann--Mauney--(mamauney) entered billdissertation_Room1. Thursday, December 17, 2009 3:00pm

*+**** Maryann--Mauney--(mamauney) entered billdissertation_Room1. Thursday, December 17, 2009 3:05pm

*-**** Maryann--Mauney--(mamauney) left billdissertation_Room1. Thursday, December 17, 2009 3:05pm

*+**** Maryann--Mauney--(mamauney) entered billdissertation_Room1. Thursday, December 17, 2009 3:05pm

*-**** Maryann--Mauney--(mamauney) left billdissertation_Room1. Thursday, December 17, 2009 3:05pm

*-**** Maryann--Mauney--(mamauney) left billdissertation_Room1. Thursday, December 17, 2009 3:06pm

****
Session in billdissertation_Room1 ended. (all participants have left).
Thursday, December 17, 2009 3:06pm
****

*^***
New session has begun in billdissertation_Room1.
Thursday, December 17, 2009 3:30pm
*^**

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, December 17, 2009 3:30pm

*+**** MyID--User01--(myid01) entered billdissertation_Room1. Thursday, December 17, 2009 3:30pm

*-**** MyID--User01--(myid01) left billdissertation_Room1. Thursday, December 17, 2009 3:31pm

*+**** MyID--User02--(myid02) entered billdissertation_Room1. Thursday, December 17, 2009 3:48pm

MyID User02--(myid02)>>test test

*+**** Maryann--Mauney--(mamauney) entered billdissertation_Room1. Thursday, December 17, 2009 3:53pm

FOCUS GROUP 4 STARTS WITH 6 PARTICIPANTS: USER 01, USER 02, USER 03, USER

06, USER 07, USER 08

Maryann Mauney--(mamauney)>>Hi everyone, thank you for coming!

Maryann Mauney--(mamauney)>>We'll give it a few more minutes to give people time to get in and then we'll start

MyID User02--(myid02)>>ready when you are.

*+**** MyID--User07--(myid07) entered billdissertation_Room1. Thursday, December 17, 2009 3:58pm

Maryann Mauney--(mamauney)>>Hi. My name is Mary Ann Mauney and I'll be leading the discussion today.

Maryann Mauney--(mamauney)>> For those of you who have never participated in a focus group before, you'll find that it's easy and sometimes even fun!

Maryann Mauney--(mamauney)>>I'll ask you some questions and then you can tell me what you think.

Maryann Mauney--(mamauney)>>There are no right or wrong answers, no stupid questions and we want your honest opinion on the topics we'll discuss today.

Maryann Mauney--(mamauney)>>Since it's 4 now, we'll go ahead and start so we can be done within the hour.

Maryann Mauney--(mamauney)>>First question: If you had an insurance-related question, what would you do to try to get an answer online?

Maryann Mauney--(mamauney)>>Anyone here?

MyID User02--(myid02)>>hit the contact button and hope to get a responce

MyID User07--(myid07)>>start searching my insurance's website

Maryann Mauney--(mamauney)>>Good, what else?

MyID User01--(myid01)>>I would email my agent or insurance company

Maryann Mauney--(mamauney)>>Okay, thanks.

Maryann Mauney--(mamauney)>>Do you know if any state agencies provide insurance-related information to insurance consumers? If so, which ones?

*+**** MyID--User03--(myid03) entered billdissertation_Room1. Thursday, December 17, 2009 4:04pm

MyID User07--(myid07)>>??

MyID User02--(myid02)>>i have not gone that route before - I usually just look up a known ins company and start from there.

MyID User01--(myid01)>>I think SC does

Maryann Mauney--(mamauney)>>That's fine.

Maryann Mauney--(mamauney)>>What if you have a serious complaint about your insurance agent or company and they seem unresponsive. What online actions would you take?

*+**** MyID--User08--(myid08) entered billdissertation_Room1. Thursday, December 17, 2009 4:06pm

MyID User01--(myid01)>>I would go the the Department of Insurance of my state.

MyID User02--(myid02)>>I would try and contact the actual ins company if it were an agent and go above them to see if the problem could be resolved

MyID User07--(myid07)>>Try to find a way to contact a state regulator/ I would have to search to find out who to complain to

Maryann Mauney--(mamauney)>>Thank you.

MyID User02--(myid02)>>I have had problems before with ins companies I did nothing about it.

MyID User03--(myid03)>>None until I absolutely had too. I would much rather talk to someone in person.

Maryann Mauney--(mamauney)>>For those of you who just came in, please jump right into the discussion. We're glad you're here!

Maryann Mauney--(mamauney)>>What would you do if you had a serious complaint about your insurance agent or company?

MyID User08--(myid08)>>Sorry, i just got in. What is the question?

*+**** MyID--User06--(myid06) entered billdissertation_Room1. Thursday, December 17, 2009 4:09pm

Maryann Mauney--(mamauney)>>That's it --what would you do if you had a serious complaint about your insurance agent or company?

MyID User07--(myid07)>>Try talking to them continuing up the chain of comand until I recieved satisfaction and if not maybe go to a state agency for help

MyID User02--(myid02)>>I guess I would try and contact the office of the Ins Commissioner

MyID User01--(myid01)>>If I had a complaint about my agent I would go to the agency manager or company agency department.

MyID User08--(myid08)>>I woul would first go to the agent and if they couldn't straighten it out go to the company or that agent's higher up and go from there.

Maryann Mauney--(mamauney)>>GReat! ANyone else?

*-**** MyID--User03--(myid03) left billdissertation_Room1. Thursday, December 17, 2009 4:10pm

*+**** MyID--User03--(myid03) entered billdissertation_Room1. Thursday, December 17, 2009 4:10pm

MyID User06--(myid06)>>Go straight to the top and see if I couldn't make get help there first

MyID User01--(myid01)>>You'd never make it to the top.

Maryann Mauney--(mamauney)>>How would you get in touch with someone at the top?

MyID User06--(myid06)>>You are probably right but I guess I would try to find out who the top is and work my way up if possible

MyID User07--(myid07)>>continue asking each person for their boss or higher up

MyID User01--(myid01)>>There are too many people between you and the top

MyID User02--(myid02)>>i would just be persistant and continue up the chain of command

Maryann Mauney--(mamauney)>>What if you want to find information about a particular insurance company--how many complaints have been filed against them and how sound they are financially?

MyID User06--(myid06)>>With the internet I hopefully you could find out details about the company there.

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MyID User03--(myid03)>>Call Clark Howard. Or Ralph Nadar.

Maryann Mauney--(mamauney)>>What online actions would you take?

MyID User07--(myid07)>>google

MyID User02--(myid02)>>i have no idea -

MyID User02--(myid02)>>i guess google I used that to find out info on banks

MyID User08--(myid08)>>Formal online complaint and also in writing to the company and the insurance commissioner.

Maryann Mauney--(mamauney)>>IF you google, what search words would you use?

MyID User01--(myid01)>>The insurance depts have info about complaints about ins cos.

MyID User06--(myid06)>>insurance agent problems

MyID User02--(myid02)>>complaints and issues regarding ins company (x)

MyID User07--(myid07)>>insurance companies name/complaints

MyID User03--(myid03)>>Not a fan of doing business online...But I agree with #08

MyID User01--(myid01)>>Same, the ins deptz have that info

Maryann Mauney--(mamauney)>>where would you find these complaints?

MyID User08--(myid08)>>Insurance complaints/issues/fraudulent activity

MyID User08--(myid08)>>Better Business Bureau maybe

MyID User01--(myid01)>>The ins depts of states have agencu depts that handle such

MyID User06--(myid06)>>Insurance commissioner

MyID User02--(myid02)>>there are consumer complaints sites

Maryann Mauney--(mamauney)>>Okay, this is good.

MyID User03--(myid03)>>Stick with the State...surely the public has access to such files...

Maryann Mauney--(mamauney)>>What if you want to report fraudulent insurance activity you observe happening to a family member. For example, you expect and insurance agent collected a premium but didnt pay it to an insurance company. What online actions would you take?

MyID User02--(myid02)>>at that point i dont know that i would handle online -

MyID User07--(myid07)>>none, I would make calls

MyID User06--(myid06)>>first to insurance company to check and see if they would give you the info

MyID User02--(myid02)>>i agree a person

MyID User02--(myid02)>>speak to a person

Maryann Mauney--(mamauney)>>This is good to know too. Anyone else?

MyID User03--(myid03)>>Avoid it online...It could go to someone who is involved in some way. Gotta go to a person.

MyID User01--(myid01)>>If you knew the ins co you could file it with that carrier, otherwise go to the ins dept of the state.

Maryann Mauney--(mamauney)>>Okay, anyone else?

MyID User08--(myid08)>>If paid by check you could see how it was endorsed

Maryann Mauney--(mamauney)>>Each state does have an insurance department. One of its responsibilities is to provide information and education to consumers and to protect consumers' interests in insurance transactions

Maryann Mauney--(mamauney)>>What features or attributes would you expect to encounter at this site?

MyID User08--(myid08)>>Contact names and info, rights information, laws

MyID User01--(myid01)>>Info about the ins com., what lines they are licensed in, filings to write certainlines of ins.

MyID User07--(myid07)>>rules and regulations concerning insurance policies

MyID User02--(myid02)>>I would hope an easy to navigate simple explaination of where to take a particular type of complaint and numbers and names of who to contact

MyID User07--(myid07)>>where to carry particular complaints

Maryann Mauney--(mamauney)>>Good, what else?

MyID User06--(myid06)>>would they have reputable company names?

MyID User03--(myid03)>>Definitely a phone number that you can call to talk to a REAL person with questions you might have that aren't r Information and options that you have as a consumer...readily answered. Alot of people can't navigate around complicated sites.

MyID User01--(myid01)>>They could tell you whic cos are licensed to do busy in the state.

Maryann Mauney--(mamauney)>>Good responses--anyone else?

MyID User02--(myid02)>>I agree if there is a serious issue - I want a live person on the line

Maryann Mauney--(mamauney)>>Okay, now I would like for you to visit the State of Georgia's Insurance Commission website and look it over for a few minutes. Then tell me if you think the site seems useful to you as a consumer of insurance in Georgia.

*-**** MyID--User08--(myid08) left billdissertation_Room1. Thursday, December 17, 2009 4:23pm

Maryann Mauney--(mamauney)>>THe web address is www.gainsurance.org

*+**** MyID--User08--(myid08) entered billdissertation_Room1. Thursday, December 17, 2009 4:23pm

*-**** MyID--User03--(myid03) left billdissertation_Room1. Thursday, December 17, 2009 4:24pm

Maryann Mauney--(mamauney)>>Anyone here?

MyID User08--(myid08)>>yes

*+**** MyID--User03--(myid03) entered billdissertation_Room1. Thursday, December 17, 2009 4:26pm

Maryann Mauney--(mamauney)>>You don't have to log out of here to go to the web site.

MyID User02--(myid02)>>yes

Maryann Mauney--(mamauney)>>Is anyone having trouble accessing the web site?

MyID User02--(myid02)>>alot of information - i was navigating my way around

MyID User03--(myid03)>>I got it ....

Maryann Mauney--(mamauney)>>Good, take your time, I'm not trying to rush you.

MyID User08--(myid08)>>this website appears to cover it ALL! It has so much information and it is great to know you can get any type of info on any type of insurance there

MyID User07--(myid07)>>seems like I could find something if I needed to on the site

Maryann Mauney--(mamauney)>>users 1 and 6?

MyID User03--(myid03)>>There is a lot to look at....Just from the home page it does show alot of options and looks pretty easy to use. (The Commissioner's Corner is a little out-dated, though.)

MyID User01--(myid01)>>Looks like it gives as much info as is needed, agent info, co info, licensing info

MyID User02--(myid02)>>has a lot about things I never thought about I like it.

MyID User06--(myid06)>>This site is very easy to navigate. I don't know how to navigate all that well on the internet but it seems easy to get around and has all the info you would ever need there

Maryann Mauney--(mamauney)>>Good, good. Now, do you trust this state insurance department's website? Why or why not?

MyID User07--(myid07)>>yes, I have no reason not to at this point

MyID User03--(myid03)>>I would be very likely to use this site if I was aware of it. And I am not entierely computer savvy.

MyID User06--(myid06)>>Yes, I would hope that it would be trustworthy

MyID User08--(myid08)>>It is the insurance commissioner and it seems that would be the most truthful place to go to get insurance information

MyID User02--(myid02)>>Yes - but I guess you never really know.

MyID User01--(myid01)>>I would trust it becasue the info is so widespread and the constant checcking

Maryann Mauney--(mamauney)>>How easy do you think it would be to file a complaint on this website?

MyID User02--(myid02)>>let me see

MyID User03--(myid03)>>Yes. No reason not to...unless it raises eyebrows about something you find questionable..

Maryann Mauney--(mamauney)>>(Don't do it though, it's illegal to file a false complaint!)

MyID User02--(myid02)>>i just checked to see what the process was - actually i like the contact information phone numbers

MyID User01--(myid01)>>I think it wold be relatively easy

MyID User07--(myid07)>>stack so to speak

MyID User08--(myid08)>>It seems that it would be easy

Maryann Mauney--(mamauney)>>What about fraud? How easy do you think it would be to report fraud at this website?

MyID User06--(myid06)>>it seems like an easy process. would probably call someone.

MyID User03--(myid03)>>Ms. Mauney...I was replying to the previous question!!

Maryann Mauney--(mamauney)>>That's okay--we'll figure it out!

MyID User07--(myid07)>>easy to file however I wouldn't expect much action without actually speaking to someone for both ?s above

Maryann Mauney--(mamauney)>>Sometimes I just move faster than I need to. I'll try to be more patient

MyID User01--(myid01)>>I did not really check for fraud filing

MyID User02--(myid02)>>i would prefer to talk to someone not use the web for a complaint

MyID User07--(myid07)>>it seems like you would get lost in the stack so to speak/ the first part of my response disapeared a second ago

MyID User03--(myid03)>>I would hope that when it came to the fraud thing there would be some sort of screening process.

Maryann Mauney--(mamauney)>>Any other comments about filing a complaint or fraud?

Maryann Mauney--(mamauney)>>I don't want to rush you.

Maryann Mauney--(mamauney)>>Now I'm going to give you a little task.

Maryann Mauney--(mamauney)>>Try to find information about your insurance company, or one that you may have considered, that would help you make a purchase decision. Use the ga insurance web site

*-**** MyID--User03--(myid03) left billdissertation_Room1. Thursday, December 17, 2009 4:37pm

Maryann Mauney--(mamauney)>>What are you trying to find out?

Maryann Mauney--(mamauney)>>Yoo hoo--still here?

*+**** MyID--User03--(myid03) entered billdissertation_Room1. Thursday, December 17, 2009 4:39pm

*+**** MyID--User07--(myid07) entered billdissertation_Room1. Thursday, December 17, 2009 4:39pm

MyID User02--(myid02)>>ok - i was looking at car ins

MyID User08--(myid08)>>I found the agency but nothing on the agent

MyID User02--(myid02)>>i did not see any of the examples that best fit me

MyID User06--(myid06)>>can't seem to find who I'm looking for yet

Maryann Mauney--(mamauney)>>These things are good to know. Thanks!

*-**** MyID--User07--(myid07) left billdissertation_Room1. Thursday, December 17, 2009 4:40pm

MyID User03--(myid03)>>Agreed...need more time

Maryann Mauney--(mamauney)>>Are any of you finding what you're looking for?

MyID User07--(myid07)>>doesn't navigate to smoothly for someone impatient as me

Maryann Mauney--(mamauney)>>Do you find that the Ga insurance web site is useful for the task I gave you?

MyID User08--(myid08)>>somewhat

MyID User06--(myid06)>>seems it would help if you could find agencies by your city name

MyID User01--(myid01)>>No as helpful as it could be

MyID User06--(myid06)>>maybe i didn't look in the right place. still working on it.

MyID User07--(myid07)>>ok not great

Maryann Mauney--(mamauney)>>That's okay.

MyID User03--(myid03)>>Agreed, again. It seems like it takes a little time...

Maryann Mauney--(mamauney)>>All of this is good to know. If you're having trouble, it's useful for us to know that.

MyID User02--(myid02)>>not really

Maryann Mauney--(mamauney)>>With that in mind, doe this seem like a good website to consult if you had an insurance question?

MyID User02--(myid02)>>not really

MyID User01--(myid01)>>It depends of the question. There is a section with frequently asked quest.

Maryann Mauney--(mamauney)>>Does that section seem to cover most of your questions?

MyID User02--(myid02)>>let me look again - but I want it to be a website for dummies!

MyID User08--(myid08)>>it seems that if you can't find what you are looking for in the frequently asked quesitons you can ask the question directly so I would say yes it is a good site to get insurance questions answered.

MyID User03--(myid03)>>Since you are dealing with the state gov't, yes...Don't think it would work to just "google" insurance. Gotta be location specific...

MyID User06--(myid06)>>Yes, I think it answers questions and there are other options and contact numbers.

MyID User02--(myid02)>>contact numbers contact number contact numbers - that is the ticket for me

MyID User01--(myid01)>>The responses seem to be more technical in nature

MyID User03--(myid03)>>Contact numbers to get in touch with a real person with out pressing a million digits!

Maryann Mauney--(mamauney)>>Okay, now, how easy did you find it to use this state insurance department's web site?

MyID User06--(myid06)>>Yes, that would be great but are the chances? I guess we could call and see.

MyID User06--(myid06)>>Fairly easy

MyID User01--(myid01)>>Easy access for sure

MyID User08--(myid08)>>Depending on what you are looking for I would say it is easy to use

MyID User07--(myid07)>>easier once I went back in less of a hurry

MyID User02--(myid02)>>just ok - I guess it may be easier if I were actually having to use it.

MyID User03--(myid03)>>Very easy...lots of options which is a good thing but takes time...

Maryann Mauney--(mamauney)>>Good. Did anyone have any problems with understanding or finding information?

MyID User06--(myid06)>>not really

MyID User03--(myid03)>>Nope.

MyID User08--(myid08)>>no

MyID User07--(myid07)>>not really

Maryann Mauney--(mamauney)>>Does anyone have any questions or comments before we log off?

MyID User07--(myid07)>>1

MyID User01--(myid01)>>Are you helping with the wedsite?

MyID User03--(myid03)>>Have a nice evening!

Maryann Mauney--(mamauney)>>I want to thank you all for coming and participating!

MyID User02--(myid02)>>no - thank you!

MyID User06--(myid06)>>

*-**** MyID--User02--(myid02) left billdissertation_Room1. Thursday, December 17, 2009 4:51pm

MyID User06--(myid06)>>thank you so much!

MyID User03--(myid03)>>Ho Ho Ho! (Thanks!)

MyID User07--(myid07)>>i would search a site as a preliminary option, but when it comes down to dealing with something I am going to speak to a person

Maryann Mauney--(mamauney)>>I really don't have anything to do with the web site. But this information will be used for good purpose.

MyID User07--(myid07)>>thank you

MyID User08--(myid08)>>Thank you for giving us the opportunity!!!! Happy Holidays!!

MyID User01--(myid01)>>Good night

Maryann Mauney--(mamauney)>>THank you to all and have a wonderful holiday season!

MyID User07--(myid07)>>u2

*-**** MyID--User01--(myid01) left billdissertation_Room1. Thursday, December 17, 2009 4:52pm

*-**** MyID--User07--(myid07) left billdissertation_Room1. Thursday, December 17, 2009 4:52pm

Maryann Mauney--(mamauney)>>PS Your checks are in the mail! (or will be in the morning!)

*-**** MyID--User03--(myid03) left billdissertation_Room1. Thursday, December 17, 2009 4:53pm

MyID User06--(myid06)>>thanks again

Maryann Mauney--(mamauney)>>Bye!

*-**** MyID--User08--(myid08) left billdissertation_Room1. Thursday, December 17, 2009 4:54pm

*-**** Maryann--Mauney--(mamauney) left billdissertation_Room1. Thursday, December 17, 2009 4:54pm

*-**** MyID--User06--(myid06) left billdissertation_Room1. Thursday, December 17, 2009 4:55pm

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Session in billdissertation_Room1 ended. (all participants have left).
Thursday, December 17, 2009 4:55pm
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