



FROM: COMPACT OFFICE AND FOCUS GROUPS
TO: COMPACT MANAGEMENT COMMITTEE AND COMMISSION
DATE: AUGUST 14, 2020
SUBJECT: FOCUS GROUP FEEDBACK AND RECOMMENDATIONS FOR INSURANCE COMPACT WEBSITE ENHANCEMENTS

This memorandum compiles the feedback and recommendations from surveying and conducting Focus Groups regarding the Insurance Compact website – www.insurancecompact.org.

This strategic initiative is Priority III, Action Item #3 in the *Insurance Compact Compass: Strategic Plan 2020 – 2022* providing the Insurance Compact Office convene focus groups of Compacting States (regulators and legislators), industry representatives and company filers, and consumers and consumer representatives to identify informational needs and improvements to the website.

The Insurance Compact Office conducted a three-week long survey of all Insurance Compact interested parties – state regulators, state legislators, company filers, industry representatives, and consumer advocates. The results from the survey as well as research on the website data analytics were used to formulate the Focus Group agendas.

The Insurance Compact Office began meeting with the Focus Groups in mid-June. There were three Focus Groups to gather the opinions of the stakeholders – 1) company filers and industry representatives, 2) Consumer Advisory Committee members and state legislators, and 3) member state regulators. Each group met three times to provide feedback on various aspects and pages of the website. All focus groups met together at the end of July to review the feedback and recommendations.

Website Analytics

Based on the Compact website data analytics from January 2019-May 2020, the most visited webpages after the Home Page are the Record, Insurer Resources, and the Weekly Tips. Other webpages used with frequency include the Docket, Event Calendar, and About the Compact. The Regulator Resources and the Consumer Resources are among the least visited web pages.

Website Survey Results

The Insurance Compact Office received 111 responses to the website survey with 70% of the responses provided by company or industry representatives, 26% provided by state regulators, and

4% provided by consumer representatives or state legislators. The majority of respondents use a desktop or a laptop to view the website with a small number using a tablet or phone. Forty percent (40%) of the respondents visited the website daily or weekly with the remaining accessing on a monthly or less frequent basis.

When asked why the website is accessed, the majority indicated accessing the adopted Uniform Standards and/or related rulemaking history followed by preparing for an upcoming filing. The website is used to train new filers as well as new regulators. The Events Calendar is popular among regulators to access meeting materials. Consumers and state legislators indicated they access the website to learn about the Insurance Compact.

Eighty percent (80%) of respondents indicated the website was laid out in a logical manner. However, there were some pages noted as being difficult to navigate or some information being hard to find. The Docket was the primary page identified as being difficult to navigate, especially among the state regulators. For the company filers/industry representatives, the Insurer Resources page was identified as the most difficult to navigate. The Record, Strategic Plan page, and the Home Page were identified by some respondents as being difficult to navigate.

When asked for general feedback about the Insurance Compact website, the following items were noted for potential improvements:

- map should be relocated from its prominent position
- ability to make general inquiries and not specific to a filing submission
- link to the Committee pages from the Home page vs on the About the Compact page
- ability to make a particular page as a favorite for easier recall
- add Table of Contents or a site index
- update the Event Calendar to highlight key dates and not just the meeting dates
- move the Expedited Review Program details to the home page
- create a step-by-step document or checklist for first time filers
- streamline the names of the Weekly Tips and Filing Information Notices (FINs)
- update the layout of the filing fee information
- add member-only portal
- enhance search capabilities
- ability to sign up to receive email alerts

Focus Group Feedback

The Focus Groups provided feedback on the overall website and specific web pages.

All Focus Groups noted the Insurance Compact website is a very useful tool with relevant information provided. More than one targeted group indicated the Insurance Compact website is used as a training tool for new staff. The Focus Groups emphasized making the website easier to navigate with specific guidance for each user group, i.e., regulators, filers, consumers, state legislators, etc.

Home Page

All Focus Groups had suggestions for the home page. The map should no longer be so prominent on the home page and is not useful since cannot hover over state to see state-specific information. Suggestions were also made to enhance the type of state-specific information which could be available when clicking on a state such as state variations, filing statistics, opt outs and pending legislation. Suggestions were made to move some of the information on the bottom of the home page to be more prominent such as the calendar and other frequently-used links. The filers requested to move the expedited review queue status to the home page. Regulators suggested a link or space devoted to Hot Topics. Some suggested structural changes to have boxes or navigation based on the type of visitor – regulators, filers, consumers, legislators, others – or to have floating boxes at the top with key information. Regulators requested regulator-only information be accessible through the website. Another requested suggestion was to develop a web page for each Committee. A suggestion was made to have a hovering text box appear over various links providing an explanation as to what the various links/pages would provide.

Meetings & Events Calendar

In addition to relocating the Events Calendar to the top of the home page it was noted other dates and deadlines such as comment due dates and rulemaking deadlines should be added. Adding links to Committee information would also help those who follow or participate in the work of the Committee. It was suggested the calls between the Insurance Compact Office and the Consumer Advisory and Industry Advisory Committees, as well as the Legislative Committee, be posted on the Event Calendar.

Docket Developing Standards

Several participants provided comments on the ease of use of the Docket. Providing a better explanation of the definition and difference between the Docket and Record as well as the different stages of rulemaking were suggestions. Another suggestion was to distinguish the types of rulemaking by color or styles to make easier to review the Docket and its contents. Better explanations and positioning of information currently on the Docket was also suggested

Record

For the Record, it would be helpful for the filers to have the ability to utilize a wizard to determine the proper Uniform Standards for use. Additionally, a cross reference to the Docket for the Uniform Standards subject to the 5-Year Review process would be helpful for company filers. It was further noted to more clearly indicate how and when comments may be submitted for the 5-Year Review Process and other rulemaking processes. Suggestions for a better layout of the Uniform Standards and Operating Procedures were provided including a uniform format for titling and arranging by alpha order. The lists of Uniform Standards and Operating Procedures would be more useful if hyperlinks for the indicated Standards/Rules were included. It was noted checklists should be more prominent and in proximity to the associated Uniform Standard

Consumer Resources

When reviewing the Consumer Resources webpage, two questions were asked. First, what resources does the Insurance Compact have for consumers? Second, how does the Insurance Compact want to present itself to the consumers? Most participants agreed the Insurance Compact did not have a direct relationship with the actual consumer as it was acting on behalf of state insurance departments who are the point of contact for insurance consumers. A suggestion was made to have information explaining how the Compact works in terms of consumer protection and benefits as well as directing consumers to their state insurance department(s). The consumers suggested a section of the website for the work of the Consumer Advisory Committee and how consumers can comment on Compact activities.

Insurer Resources

For the Insurer Resources page, navigation could be improved by organizing the tools depending on the type of filer or filing, i.e., new filer, seasoned filer, company actuaries, etc. All currently available tools were noted as being utilized by the company filers. Commenters requested a change in the format of the Member State Filing Fee information. As part of this update, it was suggested all Compacting states be provided in alpha order with the information provided in bulleted format. It was suggested the State Contact Information tool be provided in Excel format instead of a chart on a word document. It was also suggested the state listing be a hyperlink to the various State department websites. It was noted the “State-Specific Information” should be “above the fold”. SERFF Filing Access should also be available as a link on the Insurer Resources webpage.

Regulator Resources

Regulators had several suggestions to add more relevant member information including reports, monthly communications, and operational reports. There was discussion whether to add a member-only portal in order to share information about product filings and trends and regulatory questions and information. Another suggestion was the listing of the state variations currently being researched by the Insurance Compact Office with the state regulators and posting the content of previous webinars would be beneficial.

Insurance Compact Strategic Plan Webpage

The three tools - the Navigator, Tracker, and the Dashboard - made available on the website were recognized as being useful but should be more prominent with separate buttons at the top. A suggestion was made to strike the graphics on the page under the listing of the three Priorities as they do not enhance the information. Within the table of Action Items, it would be helpful to have keywords bolded for quick glance readers. Additionally, make the table collapsible and searchable while collapsed. It was suggested to provide the action items in order of importance and to enable a way to track the various projects.

Filing Information Notices

When the Filing Information Notices (FINs) webpage was reviewed with the Company Filer/Industry Representative Focus Group, it was noted additional information should be provided

to make the page more user friendly such as a table of contents. A brief synopsis of the various FINs would be beneficial as well as enhanced search functionality. It was noted tagging the applicable product line to the various FINs would make utilizing the FIN much easier.

Enhancing the Search Function

While commenters were complimentary of the general website search feature, enhancements to the search features throughout the website was another common theme, especially providing the ability to filter information on each page. For example, the ability to filter out the Regulator only calls from the Event Calendar would make the Event Calendar more useful for non-regulator visitors. Another suggestion made was to filter the Docket based on the date comments are due. Enhancing the search feature for Call Summaries would make the tools compiled more useful for all interested in the work of the Product Standards Committee. Another suggestion was to make the general search feature more prominent.

Proposed Enhancements

HOME PAGE

- Revamp the map and synch it up to access more state-specific information for each state such as statutory citations, opt-outs if any, filing statistics, state variations if any, etc.
- Revamp home page to increase ease of navigation, including reorganization, drop-downs and pop-ups, for the different types of users – members/regulators, company filers/ industry, consumers, state legislators
- Revamp the Meetings & Events Calendar to be easier to navigate and include more information on all Compact meetings and rulemaking and other deadlines
- Create Committee-specific web pages to navigate the work of the committee and create link from home page
- Move the Expedited Review Program queue to the Home Page
- Enhance the search features on the website to permit users to search specific areas with keywords as well as filter pages.
- Employ descriptors in pop-ups/mouse-overs to describe various links and pages. This would also be useful on the Docket to help explain the various rulemaking processes
- Create a link to the home page on the other web pages
- Include link to Twitter and remove twitter feed

- Explore the possibility of adding feature where visitors can input suggestions or questions directly to the Compact Office
- Explore the possibility to sign up and alert system for when information on certain web pages is updated

DOCKET DEVELOPING STANDARDS

- Make the title clearer it is for Rules and Uniform Standards under development.
- Add pop-ups and drop-downs to explain rulemaking phases or types
- Utilize stylistic features to differentiate rulemaking phases or types
- Relocate citation information to bottom of page
- Add search / filter features to find information

RECORD ADOPTED STANDARDS

- Clarify the Record is for adopted Rules and Uniform Standards
- Use stylistic features to differentiate the Uniform Standards from the Operating Procedures as well as making the Rulemaking History easier to navigate
- Organize the Uniform Standards in alphabetical order by product line or within product line and consider making titles easier to recognize and uniform in format
- Add pop-ups, drop-downs, search and filter features to make it easier to find information
- Hyperlink the information in the respective Index of Uniform Standards and Operating Procedures
- Position checklists in closer proximity to their respective Uniform Standards

REGULATOR RESOURCES

- Explore the possibility of member/regulator portal where regulatory information regarding the Compact's product filing activities can be shared
- Add a section on Hot Topics
- Add information provided through the Member Monthly Digest
- Add state-by-state product filing statistics

- Add recordings of webinars offered by the Compact Office
- Provide training information for regulators wanting to learn more about the Compact

INSURER RESOURCES

- Organize to make it easier to navigate based on filing experience (new vs. seasoned) and type of product
- Create a resource area for company actuaries
- Revamp the Member Fee Schedule to make it easier to search by state and fee type and highlight the advanced fee calculation service

CONSUMER RESOURCES

- Provide information on the role of the Compact in developing requirements and approving products on behalf of Compacting States
- Provide information for consumers to guide them to their state insurance department to seek assistance regarding a consumer complaint or questions
- Make the link to SERFF Filing Access more prominent.
- Add or develop a separate page for the Consumer Advisory Committee and its activities and application process

OTHER

- Update the Filing Information Notices to explain their purpose, add a table of contents and provide search and filter functionality
- Update the Strategic Plan webpage to enhance the tools available and the format of the page
- Revamp the About the Compact page to relocate information under the Committee web pages as applicable and other relevant sections of the website