



# **The Role of Media in Shaping Today's Insurance Regulatory Environment**

**National Conference of Insurance Guaranty Funds  
Managers Meeting  
Ft. Lauderdale, FL - November 3, 2010**

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- **Introduction: Who We Are and What We Do**
- **Communications Overview (Media/Social Media)**
- **Overview of the Regulatory Environment**
- **Key Issues for Insurance Industry and Guaranty Funds**
- **Key Strategies for Insurance Industry and Guaranty Funds**
- **Key Messages**
- **I.I.I. and the Guaranty Funds Working Together**



# Introduction: Who We Are and What We Do

## Mission

To improve the public's understanding of insurance—what it does and how it works.

- Inclusive – represent diversity of the industry: insurers, reinsurers, agents and brokers and subscribers such as NCIGF.
- Proactive – develop and execute strategic communications
- Aggressive – challenge industry critics, refute misrepresentations, close knowledge gaps.
- Essential – Primary source of information, analysis and referral to media, academia, industry and policymakers.



# Communications Overview

## MEDIA

- I.I.I. is by far the most highly recognized brand among media as a credible source of information when they are researching stories related to insurance. Usually the only brand.
  - ◆ The I.I.I. handled over 4,000 media inquiries from over 1,700 media outlets in 2010.
  - ◆ More than 3,300 newspapers and 500 magazines around the world requested information and commentary from I.I.I.
  - ◆ Staff conducted more than 250 television interviews and spoke with 165 individual radio stations.

***Credibility is Our Most Valuable Asset***

## I.I.I. COMMUNICATIONS STRATEGY

### Direct to Consumers

- I.I.I. provides consumer friendly content on its website.
- Produces brochures and podcasts.
- Offers a toll free number and email assistance with consumers questions and complaints.
- Works closely with a wide range of consumer organizations to provide information for them to distribute to their membership.
- Consumers tend to be responsive to messages when they are afraid, perceive an opportunity or at specific life events.

## I.I.I. COMMUNICATIONS STRATEGY

### “Earned” Media

Personal finance and consumer reporters tend to be interested in writing about insurance in the following cases:

- There is a major news event or disaster such as the current financial crisis
- Like to “scare” or warn their readers/viewers and then provide tips to help with the problem.
- Respond to statistics, polls and numbers.
- Will generally cover the worse, best, smallest, biggest, etc.



## I.I.I. COMMUNICATIONS STRATEGY

### **Member Companies and Subscriber Organizations such as NCIGF**

- The I.I.I. can “pitch” a specific aspect of an insurance product or the introduction of a new one.
- Can advocate a specific message (or defend a position) on behalf of the entire industry.
- Can speak to the media on an issue a subscriber would rather not handle
- Can provide information and analysis for marketing, advertising and sales plans (including meeting with retained firms).

## MEDIA COVERAGE OF INSURANCE INDUSTRY

### Reasons for Decline in National Coverage

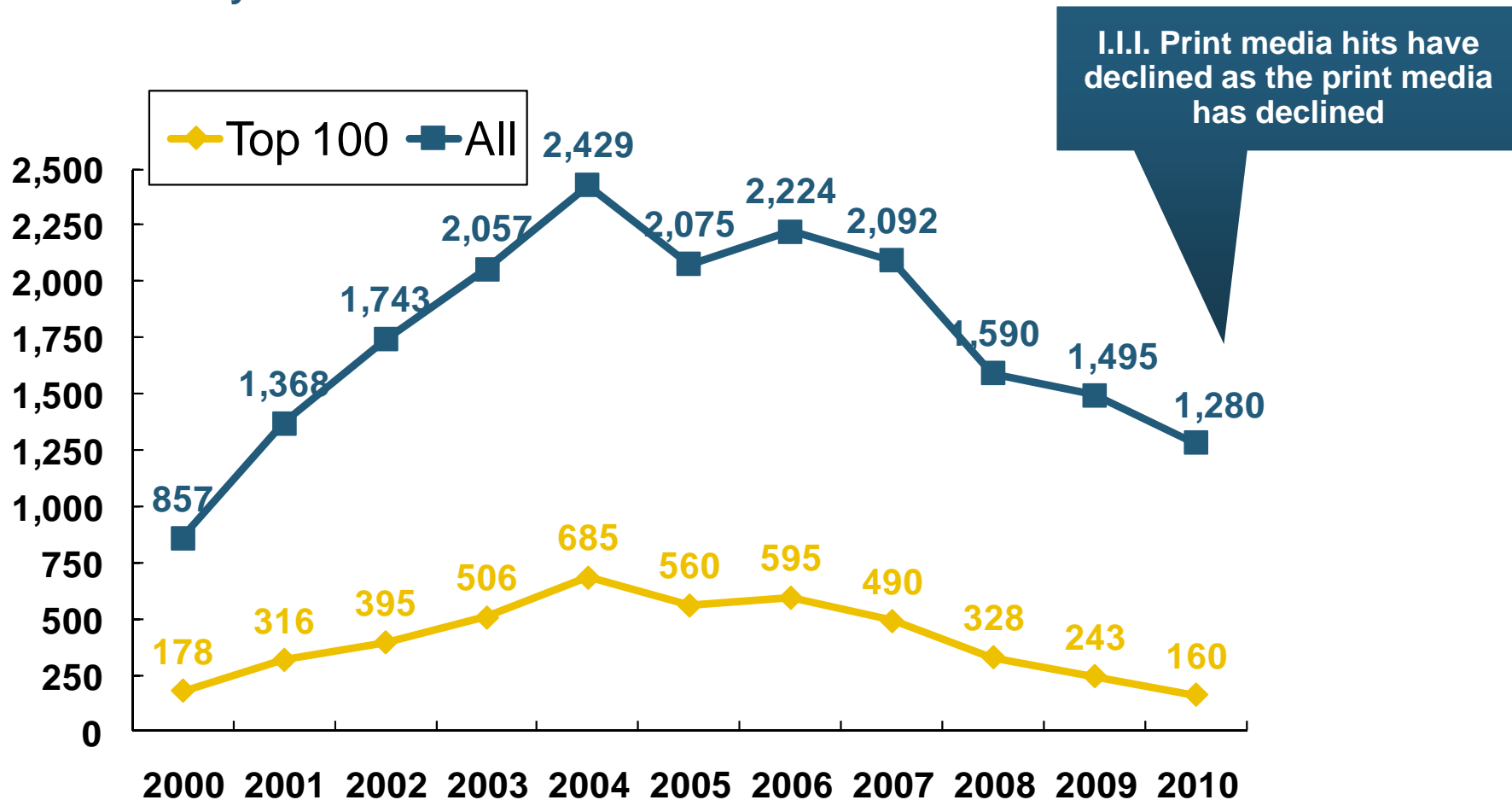
- Bond insurance issue dominated
- No major disasters
- Media focused on the economy

### Trends

- Fewer beat reporters
- More inexperienced reporters
- Stretched staffs
- Less news, more dramatic features

# Print Media Penetration

## 10 Year History



## MEDIA COVERAGE OF INSURERS

### Trends

#### *Top News Sites*

- Yahoo! News
- MSNBC.com
- CNNMoney.com
- AOL News

#### *Top Financial News Sites*

- Yahoo! Finance
- AOL Money & Finance
- MSN Money
- Forbes Property

## MEDIA COVERAGE OF INSURERS

### Trends

#### Google's Top Insurance Sites

#### (Non-company/Quote Sites)

- Wikipedia
- Insurance Information Institute
- Bureau of Labor Statistics
- California Department of Insurance






# Social Media

# Social Media and Insurance

## A Few General Facts + Statistics









- In March 2010 it was reported that Facebook was the most visited website in the U.S., having more visits than Google for the first time.
- YouTube gets a greater level of search traffic than Yahoo, and is the go-to site for research among young people.
- 1 in every 3 online Americans is a conversationalist, someone who updates their status on a social networking site such as Facebook or posts updates on Twitter at least once weekly.  
- *Forrester Research*
- 31 million U.S. Internet users will write blogs in 2010, more than 104 million will read them.  
- *eMarketer, April 2010*

		
<b>Facebook:</b> Follow the I.I.I. on Facebook and become a fan to stay connected on breaking news and current insurance topics. Post comments, share opinions and stories.	<b>YouTube:</b> Watch online videos covering a wide range of insurance topics in the extensive I.I.I. video library. Post comments and embed videos to your company's website or blog.	<b>Terms + Conditions blog:</b> Claire Wilkinson's insurance industry blog provides timely information and discussion on contemporary insurance topics.
<a href="http://www.facebook.com/InsuranceInformationInstitute">http://www.facebook.com/InsuranceInformationInstitute</a>	<a href="http://www.youtube.com/user/iiivideo">http://www.youtube.com/user/iiivideo</a>	<a href="http://www.iii.org/insuranceindustryblog/">http://www.iii.org/insuranceindustryblog/</a>

		
<b>I.I.I. Insurance Matters website:</b> A site to help public policymakers better understand the unique role played by insurers in managing risk.	<b>Insuring Florida website:</b> An informative site focusing on insurance matters specific to Florida. Includes Lynne McChristian's "Straight Talk" blog.	<b>Twitter:</b> Follow one or all of the I.I.I. feeds to get timely information in your specific area of interest
<a href="http://www.iii-insurancematters.org">http://www.iii-insurancematters.org</a>	<a href="http://www.insuringflorida.org/">http://www.insuringflorida.org/</a>	

## Social Media Users/Traffic

- Facebook: +/- 300 likes
- Twitter: 1,560 followers
- YouTube: 392,224 total views
- T&C Blog: 4,045 page views in August 2010
- Insuring Florida blog: 159 page views in August 2010

	<a href="http://www.twitter.com/IIorg">http://www.twitter.com/IIorg</a>
	<a href="http://twitter.com/Bob_Hartwig">http://twitter.com/Bob_Hartwig</a>
	<a href="http://twitter.com/JeanneSalvatore">http://twitter.com/JeanneSalvatore</a>
	<a href="http://twitter.com/LWorters">http://twitter.com/LWorters</a>
	<a href="http://twitter.com/ElianneGo">http://twitter.com/ElianneGo</a>
	<a href="http://twitter.com/III_Research">http://twitter.com/III_Research</a>
	<a href="http://twitter.com/InsuringFLA">http://twitter.com/InsuringFLA</a>
	<a href="http://twitter.com/IIIindustryblog">http://twitter.com/IIIindustryblog</a>



# Social Media Outreach: YouTube



YouTube - iivideo's Channel - Internet Explorer provided by Dell

http://www.youtube.com/iivideo

Search the web

YouTube iivideo's Channel

Search Browse Upload Create Account Sign In

iivideo's Channel Subscribe Uploads

5 Years After Katrina: Lessons Learned

From: iivideo | July 09, 2010 | 5 views

Hurricane Katrina was a powerful storm that packed some powerful lessons. While hurricanes are not preventable, the Insurance Information Institute says there are 4 important steps you can take to protect yourself and your property.

View comments, related videos, and more

Like Dislike

Info Favorite Share Playlists Flag

Recent Activity

iivideo uploaded a new video (1 week ago)

5 Years After Katrina: Lessons Learned

Hurricane Katrina was a powerful storm that packed some powerful lessons. While

Search

Date Added | Most Viewed | Top Rated

- 5 Years After Katrina: Lessons Learned 3:39
- How Lightning 2:00
- Informed Citizen: Homeowners 5:00
- Test Your Insurance IQ: Trees and 4:45
- Avoiding Insurance Mistakes: Five Tips 4:12
- Personal Stories: The Hodas Discuss 1:14
- Personal Stories: The Robinsons Discuss the

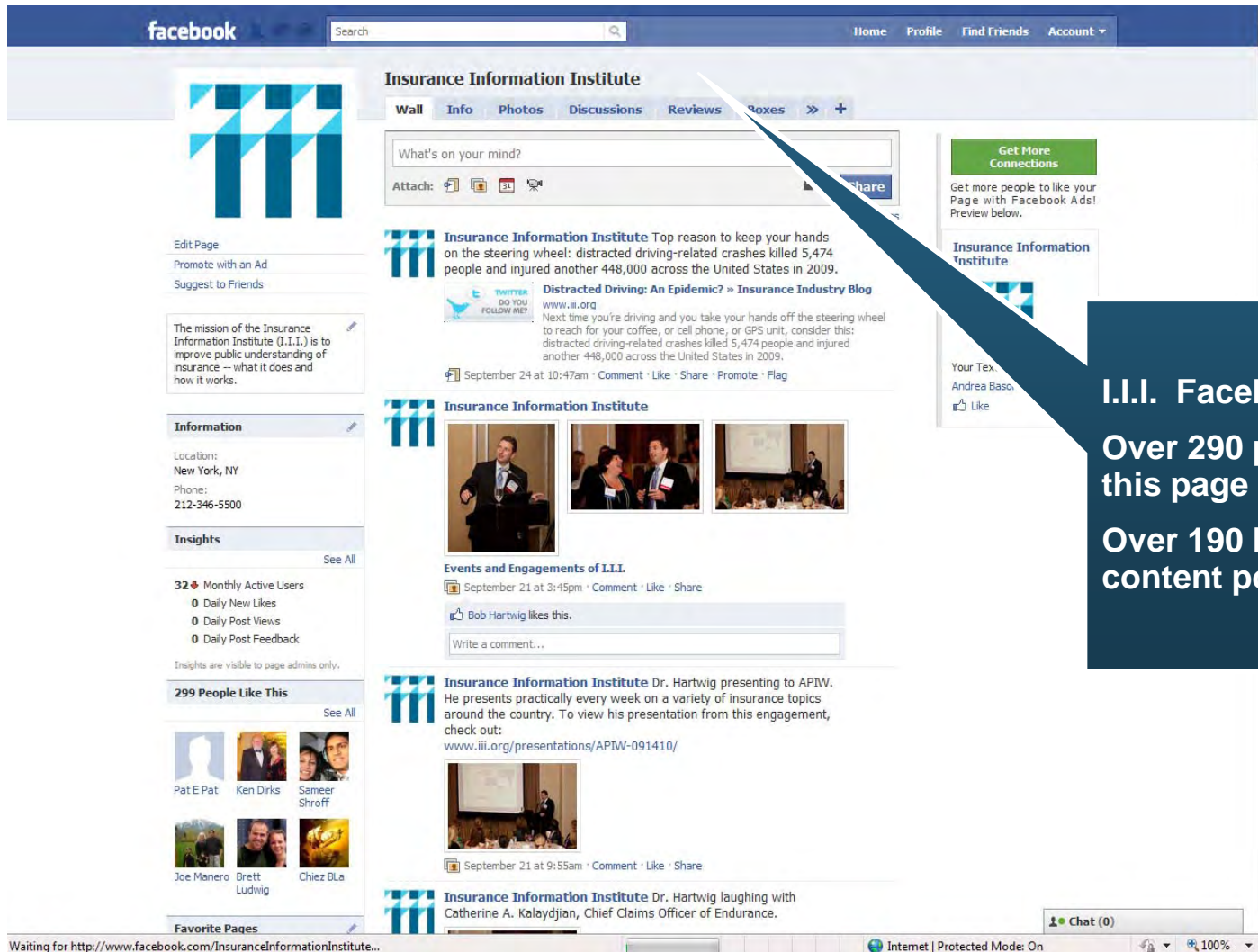
Done

Internet | Protected Mode: On

100%

**I.I.I. Video Channel**  
**Over 125 I.I.I. videos posted on YouTube**  
**Most viewed: "Road Rage" (181,142 views)**

# Social Media Outreach: Facebook



The screenshot shows the Facebook profile of the Insurance Information Institute (I.I.I.). The page features a blue header with the Facebook logo and navigation links. The main content area includes a post about distracted driving, a photo of Dr. Hartwig presenting, and a list of people who like the page. A large blue arrow points from the text box on the right to the 'Like' button on the post.

**Insurance Information Institute**

What's on your mind?

Attach: [Icons] Share

**Insurance Information Institute** Top reason to keep your hands on the steering wheel: distracted driving-related crashes killed 5,474 people and injured another 448,000 across the United States in 2009.

**Distracted Driving: An Epidemic?** » Insurance Industry Blog  
www.ii.org  
Next time you're driving and you take your hands off the steering wheel to reach for your coffee, or cell phone, or GPS unit, consider this: distracted driving-related crashes killed 5,474 people and injured another 448,000 across the United States in 2009.

September 24 at 10:47am · Comment · Like · Share · Promote · Flag

**Insurance Information Institute**

**Events and Engagements of I.I.I.**  
September 21 at 3:45pm · Comment · Like · Share

Bob Hartwig likes this.

Write a comment...

**Insurance Information Institute** Dr. Hartwig presenting to APIW. He presents practically every week on a variety of insurance topics around the country. To view his presentation from this engagement, check out:  
[www.ii.org/presentations/APIW-091410/](http://www.ii.org/presentations/APIW-091410/)

September 21 at 9:55am · Comment · Like · Share

**Insurance Information Institute** Dr. Hartwig laughing with Catherine A. Kalaydjian, Chief Claims Officer of Endurance.

**Get More Connections**  
Get more people to like your Page with Facebook Ads! Preview below.

**Insurance Information Institute**

Your Text  
Andrea Baso  
Like

**299 People Like This**  
See All

Pat E Pat Ken Dirks Sameer Shroff  
Joe Manero Brett Ludwig Chiez Bla

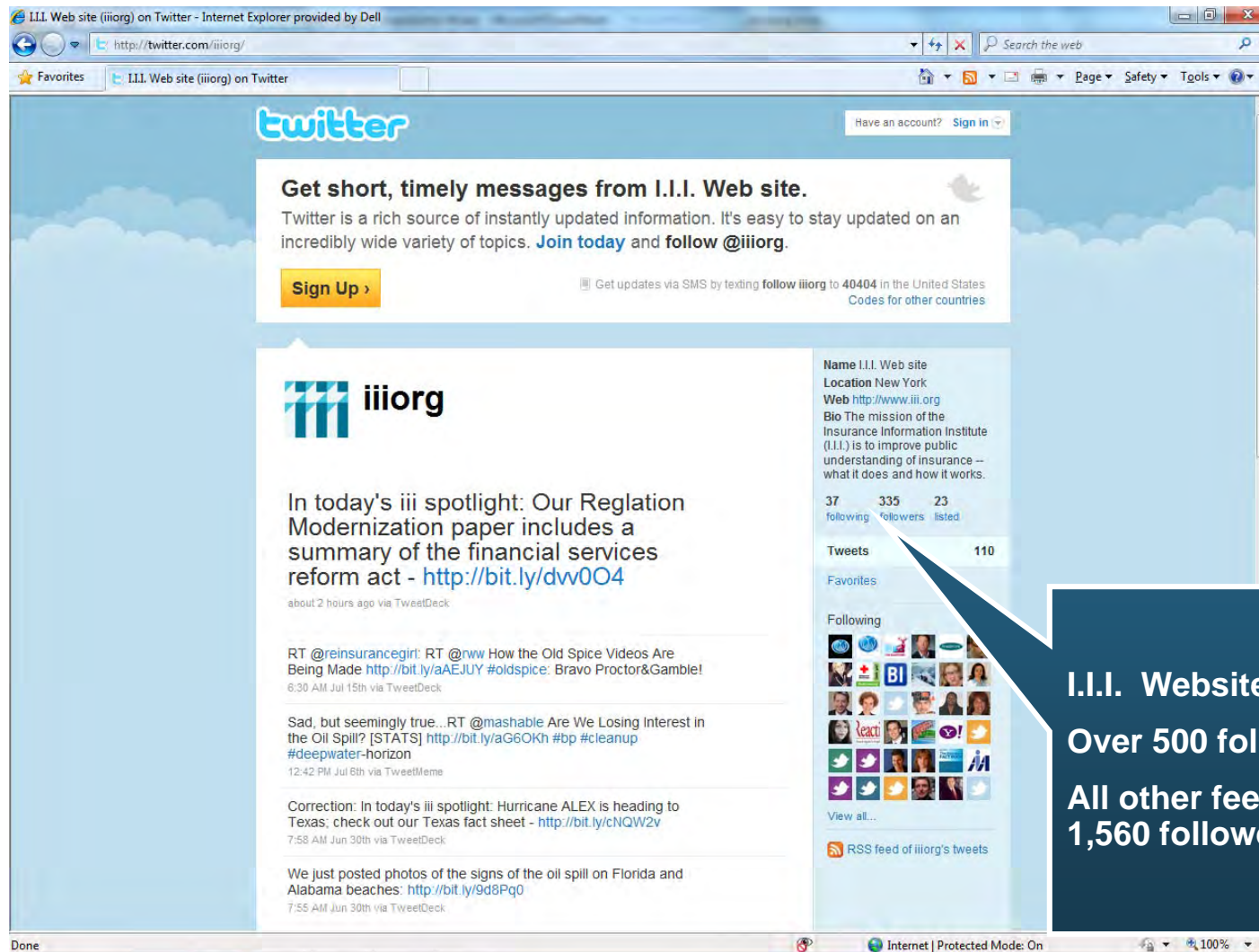
**Favorite Pages**

Waiting for <http://www.facebook.com/InsuranceInformationInstitute...>

Internet | Protected Mode: On

**I.I.I. Facebook Page**  
**Over 290 people Like this page**  
**Over 190 links to I.I.I. content posted**

# Social Media Outreach: Twitter



The screenshot shows the Twitter profile page for 'I.I.I. Web site (iiiorg)' in an Internet Explorer browser window. The browser's address bar shows 'http://twitter.com/iiiorg/'. The Twitter header includes the logo and a 'Sign Up' button. The profile section displays the 'iiiorg' name and logo, a bio stating 'The mission of the Insurance Information Institute (I.I.I.) is to improve public understanding of insurance -- what it does and how it works.', and statistics: 37 following, 335 followers, and 23 listed. The 'Tweets' section shows 110 tweets, with a callout box highlighting the follower count. The tweet feed includes a link to a 'Regulation Modernization paper', a retweet from @reinsurancegirl, a tweet about the oil spill from @mashable, and a correction about Hurricane ALEX. The bottom of the browser window shows 'Internet | Protected Mode: On'.

**I.I.I. Website Twitter Page**  
**Over 500 followers**  
**All other feeds combined:**  
**1,560 followers**



# TERMS + CONDITIONS

INSURANCE INDUSTRY BLOG



Claire Wilkinson

## Global Natural Catastrophes: Rising Tally

TUESDAY, SEPTEMBER 28, 2010

Posted by Claire under Catastrophes, Climate Change

[Comments](#)

Floods in Central Europe, wildfires in Russia and flooding in Pakistan contributed to the second highest number of natural catastrophe events on record for the first nine months of the year since 1980, according to latest data from Munich Re.

A total of 725 weather-related events resulted in insured losses of \$18 billion and overall losses of more than \$65 billion in the period from January to September 2010, Munich Re said.

Some 21,000 people lost their lives, 1,760 in Pakistan alone, where up to one-fifth of the country was flooded for several weeks.

Munich Re makes the point that in the course of the last three decades there has been a marked increase in the number of weather-related events.

For example, its global database reveals there has been a more than threefold increase in loss-related floods since 1980 and more than double the number of windstorm natural catastrophes, with particularly heavy losses as a result of Atlantic hurricanes.

Note: despite producing 13 named storms, the 2010 Atlantic hurricane season has been relatively benign to date, thanks to the favorable courses pursued by the hurricanes.

In a [press release](#), Munich Re says the rise in natural catastrophe losses is primarily due to socio-economic factors, but it also emphasizes to the probability of a link between weather extremes and climate change.

“In many countries, populations are rising, and more and more people moving into exposed areas. At the same time, greater prosperity is leading to higher property values. Nevertheless, it would seem that the only plausible explanation for the rise in weather-related catastrophes is climate change.”

Still, an [article in National Underwriter](#) cites a recent report from the Institute for Environmental Studies at Vrije University in the Netherlands indicating that increases in economic and insured losses in recent decades can be tied to increasing exposures and value of capital at risk, rather than climate change.

For related information, check out I.I.I. [facts and stats on global catastrophes](#) and an I.I.I. [update on climate change and insurance issues](#).

### CATEGORIES:

- [Alternative Risk Transfer \(ART\) \(17\)](#)
- [Asbestos Liability \(1\)](#)
- [Auto Trends \(38\)](#)
- [Aviation \(14\)](#)
- [Business Risk \(105\)](#)
- [Catastrophes \(177\)](#)
- [Climate Change \(39\)](#)
- [Coastal Property \(14\)](#)
- [Corporate Social Responsibility \(13\)](#)
- [Customer Satisfaction \(24\)](#)
- [Deepwater Horizon \(15\)](#)
- [Diversity \(10\)](#)
- [Education \(23\)](#)
- [Emerging Risks \(110\)](#)
- [Environment \(29\)](#)
- [Flood Insurance \(42\)](#)
- [Health & Safety \(69\)](#)
- [Hurricanes \(13\)](#)
- [Industry Awards & Events \(21\)](#)
- [Industry Financials \(48\)](#)
- [Insurance Fraud \(1\)](#)
- [Insurers and the Economy \(124\)](#)
- [Legal Environment \(93\)](#)
- [Life Insurance \(2\)](#)
- [Marine \(2\)](#)
- [Market Conditions \(86\)](#)
- [Medical Malpractice \(1\)](#)
- [Recreation and Sports \(1\)](#)
- [Regulation \(68\)](#)
- [Reinsurance \(5\)](#)
- [Retirement Security \(5\)](#)
- [Specialty Coverage \(15\)](#)
- [Sports \(8\)](#)
- [Technology \(59\)](#)
- [Terrorism Risk \(5\)](#)

### SEARCH:

- As the insurance industry embraces the use of social media as a marketing tool, it must consider risks that are unique to the insurance industry. The degree of insurance regulation and the industry's reliance upon agency distribution channels combine to create special regulatory and legal risks for both insurance companies and agents.

- If insurance companies and agents do not use Facebook and Twitter carefully, they may find themselves not only in violation of insurance laws, but also with an increased risk of errors and omissions claims. Insurance companies may find themselves responsible for the actions of their agents in both civil and regulatory arenas.

- State insurance regulators recently began discussions about social networking and regulatory compliance. At the winter meeting of the National Association of Insurance Commissioners, regulators held a meeting on the “Use of Social Networking Sites in Insurance,” but no formal guidance has been issued.
- While it is important to take advantage of social media, insurance companies, regulators and guaranty funds, must do their due diligence.

# I.I.I. Media Index: Top Issues In P/C, First Half 2009 vs. First Half 2010

Rank	Top Issues	2009	2010	% increase/decrease
1	Market Conditions	7,498	9,840	31%
2	Solvency	10,180	9,270	-9%
3	Oil Spill and Insurance	463	6,203	1240%
4	Bond Insurance	5,069	5,584	10%
5	Asbestos	4,197	4,840	15%
6	Workers Comp	4,018	4,805	20%
7	Insurance Fraud	3,130	4,468	43%
8	Auto	3,356	3,929	17%
9	Investigations	2,856	3,863	35%
10	Hurricanes	3,247	2,718	-16%
11	Homeowners	2,159	2,493	15%
12	Terrorism	1,575	2,353	49%
13	Global Warming/Climate Change	1,382	1,816	31%
14	Medical Malpractice	1,309	1,541	18%
15	Tornadoes	893	1,098	23%
16	Earthquakes	204	954	368%
17	Credit Scoring	448	696	55%
18	Tort	614	631	3%
19	Toyota	192	622	224%
20	Wildfires	428	264	-38%
21	Mold	355	259	-27%
22	Silica	60	220	267%
23	Chinese Drywall	152	129	-15%
24	Clue	2	6	200%
	<b>TOTAL</b>	<b>53,787</b>	<b>68,602</b>	<b>28%</b>

Sources: Lexis/Nexis searches.



# I.I.I. Media Index: Top Issues In L/H, First Half 2009 vs. First Half 2010

Rank	Top Issues	2009	2010	% increase/decrease
1	Health Insurance*	18,125	22,687	25%
2	Life Insurance	9,686	14,188	46%
3	Retirement	11,032	10,767	-2%
4	Annuities	2,797	3,866	38%
5	Long Term Care Insurance	3,098	2,205	-29%
6	Avian Flu	1,398	1,663	19%
7	Solvency	833	947	14%
8	Disability Insurance	601	685	14%
	<b>TOTAL</b>	<b>47,570</b>	<b>57,008</b>	<b>20%</b>

\*Based on a search of Factiva.

Sources: Lexis/Nexis searches.



# Overview of the Regulatory Environment

## ❑ Establishment of the FIO

On July 21, 2010 President Obama signed into law a sweeping overhaul of how financial services are regulated in the United States. The act establishes the Federal Insurance Office (FIO), an entity that will report to Congress and the President on the insurance industry.

# Overview of the Regulatory Environment

- Insurance will continue to be regulated by the states, but the act includes a narrow preemption of state insurance laws in areas where the FIO determines that the state law is inconsistent with a negotiated international agreement and treats a non-U.S. insurer less favorably than a U.S. insurer.
- The FIO has the authority to monitor the insurance industry, identify regulatory gaps or systemic risk, deal with international insurance matters and monitor the extent to which underserved communities have access to affordable insurance products.

## □ Optional Federal Charter

The battle lines are already being drawn in anticipation of a battle royale in Congress in 2011 over the creation of an optional federal charter (OFC) for insurers. The first step was the announcement last month by Rep. Barney Frank, D-Mass., chairman of the House Financial Services Committee, that an OFC will be on Congress' 2011 agenda because it has strong bipartisan support.

# The I.I.I. and Regulatory Environment

- The I.I.I. has no regional offices or staff with state-specific responsibilities (with one exception)
- We recognize that the state trades play an essential role in the industry communications network
- Locally based associations have state-specific expertise and media contacts that cannot be matched by a national organization
- We are committed to providing state associations with resources to help them attain their communications goals
- And to creating synergies between the I.I.I. and the state trades, as well as between state associations



# Key Issues for the Insurance Industry and Guaranty Funds

## □ Insurer Solvency

This issue arose during the AIG crisis in Sept. 2008. Even though AIG's problems were not related to insurance but to operators of AIG's Financial Products Group.

This issue rose again during this summer's debate about life insurers' use of retained asset accounts (RAAs).



## □ Insurer Profitability

U.S. property casualty (P/C) insurers are exceptionally well-capitalized. At mid-year 2010, the industry had assets matching \$556 billion in reserves for claims in the process of settlement, according to ISO. In addition, it had \$530 billion of surplus (assets beyond its liabilities) to cushion against claims or expenses that might be more numerous and/or more severe than expected and/or declines in asset values. By historical standards, the industry is stronger than ever.

## □ Insurer Profitability (cont.)

Critics, however, see insurer profitability as a negative, claiming the industry is too well capitalized and that rates keep going up in high risk areas.

## □ Retained Asset Accounts

Guaranty funds have been discussed extensively in the second half of this year because of intense media interest in life insurers use of retained asset accounts.

The *Wall Street Journal*, Bloomberg and the CBS Evening News have examined whether life insurance policyholders would be better off with a lump-sum payment instead of a retained asset account.



# Key Strategies for the Insurance Industry and Guaranty Funds

## Profitability

- Communicate to the public that the property/casualty industry is financially sound and has weathered the economic downturn, and is in a position to pay claims, renew policies, and compete vigorously.
- Improve understanding of the factors driving cost and availability of insurance; explain the reasons for price fluctuations, changes in availability, and market dislocations.

# Key Strategies for the Insurance Industry and Guaranty Funds

## Solvency

Insurance Industry Resilience is one of the recession's key story lines.

- The I.I.I. has consistently pointed out to the media and regulators that upwards of 300 banks have failed in the U.S.
- Educate the public—through the news media—about the National Conference of Insurance Guaranty Funds (NCIGF) and the National Organization of Life and Health Guaranty Associations (NOLHGA)—and the essential backstop these funds provide if an insurer becomes insolvent.
- I.I.I. explains that guaranty funds exist in every state, providing important consumer protections to policyholders.

## Solvency

- Explain how the existence of the state guaranty fund system serves as a financial safety net for policy holders in the rare instance of an insurer's insolvency.
- Explain that the P/C and Life insurers' conservative investment strategies and superior risk management systems enabled our sector of the financial services industry to emerge from the recession largely unscathed.

## Retained Asset Accounts

Communicate to the media and the public the benefits of RAAs.





# Key Messages for the Insurance Industry and Guaranty Funds

## Profitability

- The P/C industry was profitable before the economic downturn and even managed to turn a slight profit in 2008. Improved but modest operational profitability in 2009 and improved credit market conditions helped the industry rebuild its claims paying capital. The industry's resilience is a result of its superior risk management practices.
- The ability of insurers to sell insurance is profoundly affected by the regulatory environment. Regulation and legislation that reduces insurers' ability to assess risk can make insurance more expensive and less available.

## Solvency

- P/C insurers saw a 3.7 percent increase in their cumulative policyholders surplus in the first six months of 2010, to \$530 billion from \$511 billion. Policyholders surplus is essentially the amount of money remaining after an insurer's liabilities are subtracted from its assets.
- Profitable P/C and life insurers, coupled with a relatively quiet hurricane season and an absence of terrorist attacks, can lead to a sense of complacency. Natural disasters are constantly occurring and only well-capitalized insurance companies are going to weather the storm.

# Key Messages for the Insurance Industry and Guaranty Funds

## Retained Asset Accounts

- ***Provide Attractive Interest Rates.*** Compounded daily and credited monthly.
- ***Convenience.*** Immediate access to the proceeds in their account through personalized checks and receive monthly statements
- ***Free.*** There are usually no transaction fees, or monthly service charges or limit to the number of checks they may write.
- ***Beneficiary Designation.*** They can, and are encouraged to, name a beneficiary to receive the money in the account in the event that something happens to them.



# How the I.I.I. Works with the Industry and Guaranty Funds

# How the I.I.I. Works with the Industry and Guaranty Funds

- Make I.I.I. economists available to speak to member companies, state and federal regulatory and legislative bodies, state and national insurance trade groups, agents associations, conferences and other forums.
- Promote I.I.I. appearances in relevant media markets and by utilizing social media such as Twitter.
- Provide online narration by Drs. Hartwig and Weisbart of key PowerPoint presentations through the I.I.I.'s web site.





## SPOTLIGHT



### Financial Services and Insurance Regulation

Congress has approved a sweeping overhaul of financial services regulation. The Dodd Frank Wall Street Reform and Consumer Protection Act establishes the Federal Insurance Office (FIO), an entity that will report to Congress and the President on the insurance industry.

## LATEST NEWS

### • FOR FIRST TIME, DISASTER SURVIVORS CAN APPLY FOR FEDERAL DISASTER AID ON SMARTPHONES

July 19, 2010 Monday | *States News Service*

### • Hanover signs agreement with ICW Group to expand surety business

July 19, 2010 Monday 7:07 AM GMT | *Datamonitor NewsWire*

### • Calif. judge to review Toyota case discovery plan

July 20, 2010 Tuesday 7:20 AM GMT | *Associated Press Financial Wire*

### • UnitedHealth's 2Q profit rises 31 percent

July 20, 2010 Tuesday 10:44 AM GMT | *Associated Press*

## KEY ISSUES



### Insurance Regulation

An overview of current insurance regulation practices and modernization proposals, including creating an optional federal charter.



### Financial Condition of Insurers

Discussions of the financial condition of insurers, the operations of residual markets and proposed changes to insurance accounting.



### Insurance Company Insolvencies

A review of insolvencies in the insurance industry and the mechanisms of guaranty funds to protect consumers.



### Insurance and Disasters

The role of insurers in catastrophe recovery, briefs on disaster insurance, and discussions of public policy developments.



### The Liability System

The impact of liability systems on insurance costs and a review of reform proposals and alternatives to



### Medical Malpractice Insurance

An overview of medical malpractice insurance and public policy efforts to control costs resulting from medical

## TOOLBOX

### FACTS + STATISTICS

Looking for some facts and statistics issues or state.

By Issues



By State



**GLOSSARY** of insurance terms

**DIRECTORIES**



## DID YOU KNOW?

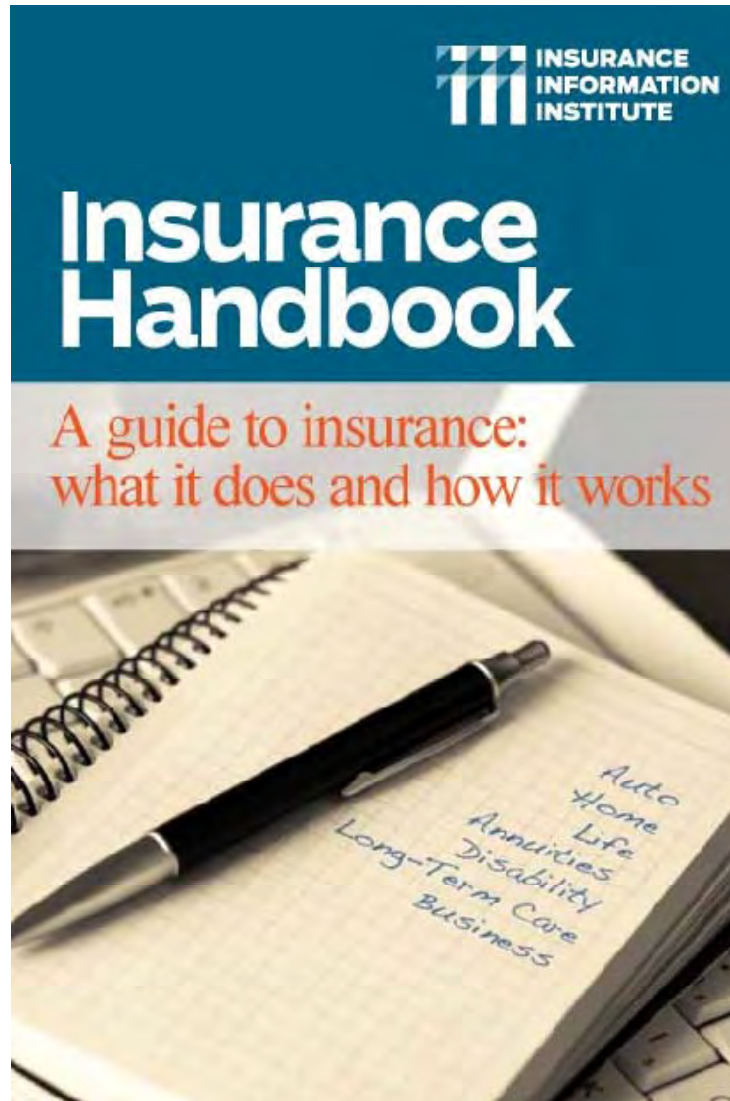
### COASTAL POPULATION IS GROWING

Hurricane prone coastal counties account for nearly two-thirds of the nation's coastline population, rising from 47 million people in 1960 to 87 million people in 2008, according to a new study from the U.S. Census Bureau.

Content is arranged so that material most important to policymakers is just one or two clicks away

# Resources and Website Overview

## Insurance Handbook



The new I.I.I. *Insurance Handbook* released in 2010 provides vital information for a wide variety of audiences:

- Public Policymakers
- Reporters
- Regulators
- Students
- Insurance Company Employees
- Academics





# I.I.I. and the Guaranty Funds Working Together

## Insurance Information Institute Online:

**[www.iii.org](http://www.iii.org)**

A copy of this presentation will be available on the  
NCIGF web site or contact me directly at:

**[lorettaw@iii.org](mailto:lorettaw@iii.org)**

***Thank you for your time and your attention!***