

# PRESS RELEASE

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## For Immediate Release

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## **NEW INSURE U TOPICS REFLECT CHANGING NATION** *Program Adds Domestic Partners, Single Parents, Raising Grandchildren, Military*

**Concord, NH— June 5, 2008** — The New Hampshire Insurance Department today announced the expansion of the award-winning Insure U consumer education program with new topic areas for consumers in four life situations: domestic partners, single parents, grandparents raising grandchildren and members of the military.

“Expanding the Insure U program directly reflects the varied life situations and needs that characterize our diverse nation,” said Roger Sevigny, New Hampshire Insurance Commissioner and President Elect of the National Association of Insurance Commissioners (NAIC). “Insure U is an important resource to help consumers better understand insurance issues specific to their experiences. I’m proud that we have four new ways for New Hampshire residents to get smart about insurance.” Commissioner Sevigny commented on Insure U while participating in the national launch event for the expanded program today at the national meeting of the NAIC.

The Insure U curriculum, available at [www.insureUonline.org](http://www.insureUonline.org), provides insurance tips and special considerations on four basic types of insurance: auto, home, health and life. The expanded topics build on the four life situations already available on the site: young singles, young families, established families and seniors.

In developing the new Insure U content, the New Hampshire Insurance Department — along with the NAIC — conducted national research among domestic partners, single parents, grandparents raising grandchildren and members of the military.

“In order to help us develop relevant tips and information, we first needed to find out where the information gaps occur,” said Commissioner Sevigny. “Our research identified many misperceptions and misunderstandings about insurance among these consumer groups.”

Following is a summary of the key research findings, with interpretive commentary provided by the New Hampshire Insurance Department:

### **Domestic Partners**

- 49 percent of domestic partners said they have no formal documentation providing evidence of their relationship.
  - For insurance purposes, such documentation is important in situations where policies specifically provide benefits to members of a family or household.
- Only 47 percent of domestic partners said they had plans that allowed coverage of their partner.
  - That means more than half the people in these committed relationships had to obtain coverage from another source, likely paying more money than if they were treated in the same way as a married couple.

### **Single Parents**

- 15 percent of single parents said their children did not have health insurance.
  - These parents may not be aware of state and federal programs that provide health insurance for children – information that is available through state insurance departments.
- Only 37 percent of single parents said they carried life insurance for the benefit of their child. Of those, 70 percent listed the child directly as the beneficiary.
  - Because laws generally preclude underage children from receiving an insurance payout, this financial benefit could be tied up in probate, rather than directly becoming available to help a surviving child.

### **Grandparents Raising Grandchildren**

- 52 percent of grandparents raising grandchildren said they had no proof – such as legal guardianship papers – to document their role in raising their grandchildren.
  - Such documentation is useful, if not essential, when dealing with public schools, seeking access to government programs and addressing insurance issues.
- 57 percent of grandparents who were raising a teenager of driving age said they did not have their grandchild listed as a secondary driver on their auto insurance policy. Similarly, 35 percent said their homeowners policy did not provide coverage of their grandchild’s possessions.

- Specifically adding the grandchild to these policies will ensure that their belongings and their actions are covered by the grandparents' insurance.

### **Members of Military**

- 38 percent of members of the military did not know whether or not their policies covered death due to an act of war.
  - Many standard life insurance policies, in fact, exclude acts of war. Members of the military who are subject to combat conditions should verify whether their insurance policy provides benefits for a war zone or an act of war.
- 32 percent of members of the military were unaware whether their homeowners policy limited coverage of unoccupied homes.
  - Many homeowners policies do not cover unoccupied homes – a provision that could directly affect military personnel deployed away from home for long periods of time.

“The New Hampshire Insurance Department and the NAIC are committed to educating consumers across multiple life situations on insurance issues that could impact their lives,” said Commissioner Sevigny. “The Insure U program is at the foundation of this public duty – reaching millions of consumers each year and helping them make informed decisions.”

The Insure U curriculum also provides information about how to avoid being scammed by fake insurance companies selling fraudulent insurance policies. Disaster preparedness and long-term care insurance tips are also included. After reviewing the curriculum, consumers can take an online quiz and download an Insure U diploma.

Consumers who want to check on an insurance company before purchasing a policy or who have other questions about insurance should contact the New Hampshire Insurance Department at 1-800-852-3416. For more information about their particular insurance needs, consumers can also visit [www.nh.gov/insurance](http://www.nh.gov/insurance) or [www.insureUonline.org](http://www.insureUonline.org).

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### **About the NH Insurance Department**

The first insurance regulator in the US, the NH Insurance Department was created in 1851 and charged with enforcing and administering New Hampshire's insurance laws. The department, an agency of the executive branch of New Hampshire state government, conducts safety and soundness and market conduct examinations of licensees, licenses insurance companies and insurance producers, reviews premium rates and policy forms, provides assistance, information and referral services to New Hampshire insurance consumers, and administers the filing and collection of New Hampshire's insurance premium tax. For more information, visit the Insurance Department's web site at: [www.nh.gov/insurance](http://www.nh.gov/insurance).

**About the NAIC**

Headquartered in Kansas City, Mo., the National Association of Insurance Commissioners (NAIC) is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia and five U.S. territories. The NAIC's overriding objective is to assist state insurance regulators in protecting consumers and helping maintain the financial stability of the insurance industry by offering financial, actuarial, legal, computer, research, market conduct and economic expertise. Formed in 1871, the NAIC is the oldest association of state officials. For more than 135 years, state-based insurance supervision has served the needs of consumers, industry and the business of insurance at-large by ensuring hands-on, frontline protection for consumers, while providing insurers the uniform platforms and coordinated systems they need to compete effectively in an ever-changing marketplace. For more information, visit [www.naic.org/press\\_home.htm](http://www.naic.org/press_home.htm).