



DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
Insurance Division

DCCA News Release

LINDA LINGLE
GOVERNOR

LAWRENCE M. REIFURTH
DIRECTOR
Phone: (808) 586-2850
Fax: (808) 586-2856

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HAWAII INSURANCE COMMISSIONER PROMOTES NATIONAL INSURE U EDUCATION PROGRAM

HONOLULU -- Hawai'i State Insurance Commissioner J.P. Schmidt announces the expansion of a national insurance 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.

"The Insure U program directly reflects the varied life situations and needs that characterize our diverse nation and state," said J.P. Schmidt. "Insure U is an important resource that will help Hawai'i consumers better understand insurance issues specific to their experiences."

The Insure U curriculum, available at 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, Hawai'i's Insurance Division -- along with the National Association of Insurance Commissioners (NAIC) -- conducted national research among domestic partners, single parents, grandparents raising grandchildren and members of the military.

Following is a summary of the key research findings, with interpretive commentary provided by Hawai'i State Insurance Division:

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 Hawai`i State insurance Division and the National Association of Insurance Commissioners are committed to educating consumers across multiple life situations on insurance issues that could impact their lives,” said J.P. Schmidt “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 Hawaii State Insurance Division at 808-586-2790.

For more information about their particular insurance needs, consumers may contact the Insurance Division’s Education Specialist John Wienert at 808-587-6742.

The 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.

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For more information, contact:
Christine Hirasa
Public Information Officer
Phone: 586-2622