

# Alaska Consumer Guide to **HOME INSURANCE**



State of Alaska  
Department of Commerce, Community,  
and Economic Development

**DIVISION OF INSURANCE**

# About the Alaska Division of Insurance

The most important function of the division is consumer protection, which includes oversight of the financial conditions of insurance companies. As insurance needs have grown, the need to assist Alaska consumers has also grown.

The Alaska Division of Insurance is a state agency headed by the Director of Insurance. There are two offices. One is located on the 9th floor of the State Office Building in Juneau. The other office is located on the 15th floor of the Atwood Building in Anchorage.

## Contact Us

### Consumer Services Office

907-269-7900 or toll-free 800-467-8725

#### Juneau

9th Floor State Office Bldg.  
333 Willoughby Ave.  
Juneau, AK 99811-0805  
Main Phone (907) 465-2515 • Fax (907) 465-3422  
TDD (907) 465-5437

#### Juneau Mailing Address

P.O. Box 110805  
Juneau, Alaska 99811-0805

#### Anchorage

Robert B. Atwood Building  
550 W. 7th Ave., Suite 1560  
Anchorage, AK 99501-3597  
Main Phone (907) 269-7900 • Fax (907) 269-7910  
TDD (907) 465-5437

## Visit our Website

<http://www.alaska.gov/insurance>

Shopping Guides for Health, Life, Personal Auto, Annuities, Umbrella and Long-Term Care are available as well as general information on how insurance is sold.

- Review our annual reports regarding specific companies.
- Obtain contact and certificate of authority information regarding certain companies
- Review law and statute, breaking insurance news, and locate other helpful links and resources.

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# What Type Of Insurance Do You Need?

Homeowners insurance is a comprehensive policy designed to provide for the repair or replacement of physical damage to your home. If you have a mortgage, your lender will usually require that you have homeowners insurance for no less than the current appraised value of your home. A permanent structure on your lot which is used as your primary residence will be covered by your homeowners policy, but there is no coverage afforded for the land on which this structure is located.

Most insurance companies offer several types of policies to provide some of the different coverages that are typically needed by a homeowner. The type of policy you will be offered will depend upon the rules established by the company to determine if a property is eligible for coverage, or underwriting guidelines. If you have a log home, a bed and breakfast in your home, a home with a unique type of construction, a home constructed over twenty years ago, a home in a remote area, or a business in your home, it may be more difficult to obtain a homeowners policy that provides the broadest coverage. However, there is often a policy available to at least provide protection against losses from fire.

## Coverage Provided By Your Policy

### Homeowners Policy

A homeowners policy is a package of coverages for your property, medical payments for others, and personal liability. This type of policy is available for homes occupied by the owners as their primary residence. Companies may offer coverage for single family homes or homes with up to four living units. The company may provide this coverage through an industry standard policy form called an HO-3 or they may have designed their own policy.

Your policy declarations page or your policy premium quotation will show the coverages your policy provides, such as Dwelling, Other Structures, Personal Property, Loss of Use or Additional Living Expenses, Medical Payments or Guest Medical coverage, and Personal Liability. **Because there are a wide variety of homeowners policies available, be sure to read your policy to determine exactly what coverage your insurance company provides.**

### Determining How Much Coverage You Need

You are ultimately responsible for making sure that your coverage amount is adequate, both at the time of application and at each renewal. The replacement cost of your home may not be the same as your local government's assessed value or the current market value of your home as different criteria are used to establish these values. Construction materials, the total square feet of the building, the number and types of rooms, the type of garage or carport, and special features of the home are all taken into consideration. Insurance companies have established formulas which are used to help recommend the appropriate limits of coverage. These formulas take into consideration the same types of information used in appraisals and the replacement cost of your home may be very close to the appraised value.

Once a coverage amount has been determined, it should be periodically reviewed to ensure that the amount of coverage keeps up with inflation and other changes that affect the cost to repair or replace any damage to your home. Many companies offer an automatic adjustment to your coverage to reflect anticipated inflation.

# Coverage Provided By Your Policy

Your policy may increase by a fixed percentage at renewal and this automatic adjustment may be one of the features required by the company to insure your home for replacement cost.

You should notify your insurance company when you have made additions or substantial improvements to your property. Not only is it important that the company learn of items such as additions which increase the value of your property, but undertaking major renovations, roof replacement, and electrical and plumbing system updates may also entitle you to discounts.

Most homeowners policies will offer Dwelling coverage for all perils. An all perils policy does not list the types of losses insured against, but will cover all losses or all physical damage not otherwise excluded by the policy. Common exclusions are for flood, earthquake, and maintenance related losses.

## Dwelling Coverage

provides for the repair or replacement of your home. Most homeowners policies provide for replacement cost for your home if the limit of coverage is equal to at least 80% of the amount it would cost the insurance company to rebuild it. Some policies may provide for an additional percentage



in value above this amount and some policies will offer guaranteed replacement cost, a guarantee that the company will bear the full cost to replace your home even if that cost exceeds the policy limits. However, a policy with guaranteed replacement cost may also require that the limit of coverage is at least equal to 80% or more of the amount it would cost the insurance company to rebuild it.

## Other Structures Coverage

provides for the repair or replacement of other permanent buildings on your building site. While this coverage will protect your detached garage or personal workshop, it usually won't provide coverage for other buildings on your property occupied by a tenant or buildings used for business. Your policy will usually include coverage for Other Structures in an amount equal to 10% of the Dwelling coverage. If you have several outbuildings on your property or an unusually large detached garage, you may want to purchase additional coverage. Other Structures coverage usually provides protection against the same perils as those covered under the Dwelling coverage of your policy.

## Personal Property Coverage

provides for repair or replacement of your furnishings and personal effects. Your policy will usually include coverage in an amount equal to 50% of the Dwelling coverage.

This coverage extends worldwide, but will usually only provide up to 10% of the coverage limit for personal property while it is away from your home. However, your child's personal property in their

# Coverage Provided By Your Policy

dorm room is covered without this restriction.

Increased limits on personal property may be available at an additional cost. You may use a current inventory of your property, including photographs and receipts, to help you determine if you need more coverage than your policy automatically provides. Repair or replacement under this coverage is usually made on an actual cash value basis, which is equal to the replacement cost less depreciation.

Personal Property coverage is usually on a named perils basis. A list of perils that the company insures these items against will be included in your policy. The named perils will usually include fire, lightning, windstorm, hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, vandalism and malicious mischief, theft, and falling objects.

There may be limits to the amount available for recovery under some of these perils. For example, your policy may provide up to \$50,000 in Personal Property coverage, but your policy may have a limit of \$200 for theft of money.

As with Dwelling coverage, there are exclusions with which you need to be familiar. Personal Property coverage will not cover the property of roommates or boarders. There is no coverage for your automobile. A small boat or kayak may be covered under this section of your policy, but coverage is usually restricted by the length of the boat and the presence of, or horsepower of, a motor. Property used for a business will not be covered, but you may be able to purchase additional coverage for some types of business property or inventory.

You may be able to purchase replacement cost coverage on your personal property or buy increased



# Coverage Provided By Your Policy

limits for certain types of personal property. Companies often offer increased limits on jewelry, sports equipment, cameras, stamp or coin collections, or computers.

Items that are unique or of significant value should be protected by purchasing Scheduled Personal Property coverage or by buying a separate floater for these items. Scheduled Personal Property, an itemized list of property with detailed descriptions, may provide broader coverage than the Personal Property coverage in your homeowners policy. Any items to be scheduled will need to have documentation of their value, such as an appraisal or receipt. Consider periodically having these items evaluated so that you have enough coverage to reflect their current values. However, not all your personal property may be insurable and your policy should list these exceptions.

## Loss of Use or Additional Living Expenses

provides for the increase in your housing expenses when you are displaced because of a covered loss. For example, if a fire damages your home and you need to relocate until the damage is repaired, this coverage will pay reasonable costs to temporarily live at another location. Your policy will usually include Loss of Use or Additional Living Expenses coverage at 20% of the Dwelling coverage limit without additional cost. There may be restrictions regarding the amount payable per month or a time limit that applies to this coverage. If you rent out part of your home and it is uninhabitable after a covered loss, this coverage will provide payment for the rental value of the unit.

## Medical Payments

provides for the medical expenses of others when they are injured on your property. Most policies include at least \$1,000 of coverage, but higher limits may be available. Payment under this coverage is made without a determination of negligence. Any non-resident on your property with your permission is eligible for coverage under this section.

## Personal Liability

provides for expenses of others for which you are determined to be responsible. Most policies include at least \$100,000 of coverage, but higher limits may be available. When deciding how much coverage to purchase, consider the value of your total assets and how much you might lose if another person sued you and you lost the case.

Personal Liability coverage extends beyond your property limits. In addition to providing coverage against negligence that occurs on your property, this coverage can provide coverage if your child damages a neighbor's property. If an incident occurs involving family members, as defined in your policy, at other locations, the liability of your family members will also be covered by the policy.

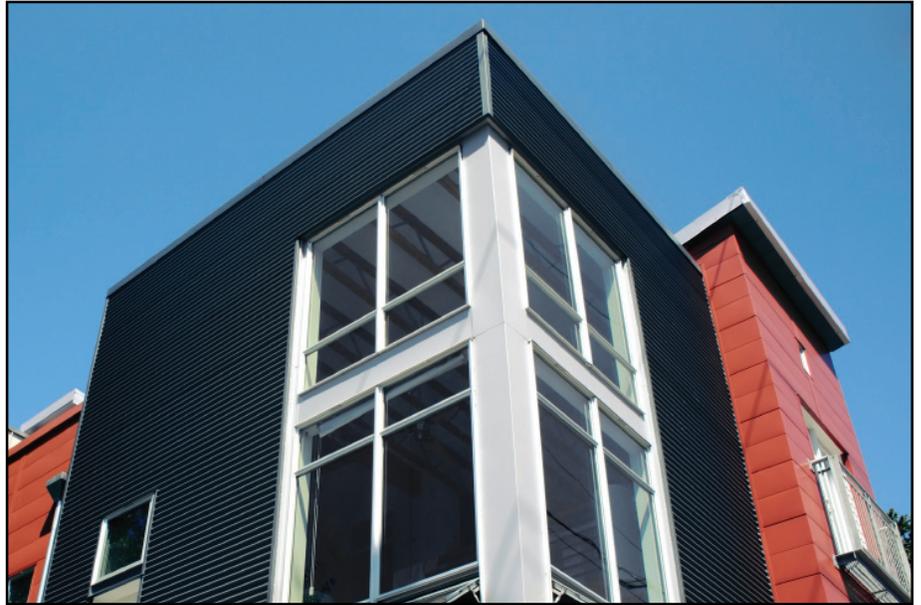
# Landlords Policy

Some companies offer a landlords package policy. This policy provides coverage comparable to a homeowners policy, but provides less coverage for any furnishings or personal property that remain in the structure. Additionally, a company may have certain safety requirements such as fire extinguishers, sprinklers, smoke alarms, and dead bolt locks in every unit. Higher liability limits are often available to cover the increased possibility of claims by tenants.

# Condominium Owners Policy

A condominium owners policy contains most of the coverages of a standard homeowners policy. This type of policy is available for condominiums occupied by the owners as their primary residence, but may also be available from some companies for condominiums occupied by tenants. The company may provide this coverage through an industry standard policy form called an HO-6 or they may have designed their own policy.

Because the building is covered by a condominium association policy, there is no coverage for the dwelling under this policy. However, there will be some amount of coverage afforded for building items inside your unit. In the event of a loss, this coverage would help restore a unit with bare walls to habitable condition by paying for cabinets, fixtures, or custom features not covered under the association policy.



An additional coverage available in a standard condominium owners policy is loss assessment. This coverage helps to pay for an assessment you may be charged to help meet your responsibility for covered losses that occur to common areas.

# Renters Policy

A renters policy, or tenants policy, contains most of the coverages of a standard homeowners policy. Because a tenant does not own their residence, Dwelling coverage is excluded from this policy. The company may provide renters coverage through an industry standard policy form called an HO-4 or they may have designed their own policy.

Your landlord's insurance will cover the building and any of the landlord's personal property that might be in the rental unit. Your landlord's policy does not provide any coverage for your personal property. While you are a tenant, you still have many of the same liability exposures as a homeowner. If your dog bites a guest, the liability coverage included in your renters policy would be able to assist you with the expenses that would arise from such an incident.

The property of a roommate or a domestic partner may not be included on your renters policy. Check with your insurance company to see if multiple tenants may be covered under one policy or if you will each need your own policy.

# Optional Coverages

## Earthquake or Earth Movement Coverage

provides for repair or replacement of your home following an earthquake or earth movement, as defined by your policy. Some companies may require that your property meet certain criteria, such as having a secured hot water heater, in order to purchase this coverage.

The amount of this coverage will match your dwelling coverage, but you will have a separate deductible for this coverage, which is usually 10% of the dwelling coverage amount. Your policy will define what situations are included in this coverage and will include any limitations which may apply to this coverage.

A common definition of earthquake or earth movement includes aftershocks for up to 72 hours after the initial event. Check your policy for the period of time which your insurer uses to define an earthquake or earth movement.

## Flood Insurance

is available as a separate policy and provides coverage for direct physical losses caused by flood, flood-related erosion, abnormal tidal surges, and mudslides. The National Flood Insurance Program provides these policies through an arrangement with private companies. If your property is located in an area with a high likelihood of flooding, your lender may also require that you obtain this coverage.

There are several policy forms available and the policy you will be offered, and the price you will pay for it, will be largely determined by the location of your home.

### State & Federal Flood Insurance Info

1 888 FLOOD 29

<http://www.fema.gov/nfip/>

<http://www.floodsmart.gov/>

(907) 269-4567

<http://commerce.alaska.gov/ins/Insurance/programs/Licensing/floodInformation.html>

Your agent should be able to determine what flood zone applies to your property or you may be able to obtain this information from your city planning or engineering department. You may also be required to obtain an elevation certificate, a document from an engineer that shows the relative elevation of different areas of your home.

## Home Daycare Coverage

provides liability coverage for daycare facilities in your home where you care for a limited number of children. In order to qualify for this coverage, you may have to provide a copy of your daycare license and show that your property is fenced or meets other safety requirements.

## Home Business Coverage

may be offered as a part of your homeowners policy. Each insurance company will define the type of home business it is willing to cover on a homeowners policy. Some companies will offer additional liability coverage and coverage for business property for an office or shop on your property. Other companies may only provide additional personal property coverage for items used in your business or for a limited amount of inventory for your business.

# Optional Coverages

## Identity Theft Expense Coverage

is a relatively new coverage to be offered and is a response to a growing area of concern to the public. This coverage typically provides reimbursement of expenses you incur while repairing the damage caused by an identity theft incident. Covered expenses can include items such as the cost of long distance telephone calls to creditors, the cost to obtain notary services for required documents, and the cost to make copies of documents. Your policy will outline the reimbursable services, or free assistance, available to you under this coverage. In addition to being offered with homeowners insurance, this coverage may also be available to you through your credit card company or other providers of financial services.

# Shopping for a Policy

A premium quotation, an estimate of the cost of insurance, can be obtained by visiting or calling a local agent or broker, calling a company's toll free telephone number, or by visiting a company's website. In addition to obtaining price and coverage information, you will also want to learn how you will be able to make changes to your policy or report a claim. How do you prefer to conduct business after purchasing your policy? Do you want to be able to sit down and discuss your policy with someone in your community? Are you very comfortable with insurance and willing to make your own changes online? Is it important to you that the company have a local adjuster or claims center?

Be prepared to provide the following information:

## Property Information

A copy of the current appraisal is an invaluable tool to provide to your agent. If you do not have a current appraisal, the company will want to know the following information: the street address of the property, the year your home was built, the number of living units (single family home, duplex, four-plex), the type of construction material used (brick, frame, log), the type of foundation (concrete, pilings, pier and post), the number of square feet of living space, the number of rooms, the age of the roof and roofing material, and the age of the heating, plumbing, and electrical systems. You will be asked for the full name and other personal information on each occupant of your home. You may be asked for photos of each side of your home or an agent or inspector will visit your property to take photographs.

## Community Fire Protection

You will need to provide the distance from the nearest fire department and the distance from the nearest fire hydrant. If your community is served by a subscription fire service, you will need to provide the name of that service.

## Prior Insurance

If you currently have a homeowners insurance policy or have had a policy in the past, you will need to provide the name of the company and the dates you were insured. An uninsured property you have owned for several years will be more difficult to insure than a property you have just purchased.

# Shopping for a Policy

## Loss History

Although insurance companies may share loss information through a common database, you will be asked to disclose any property losses in the past. The loss history that the insurance company obtains on the property may also be taken into consideration when the company considers your application.

## Credit Information

You may be asked to provide information regarding any bankruptcy, judgments, or credit problems. The insurance company may also ask your permission to obtain a credit report or will disclose to you that an insurance score will be used to complete the premium quote. An insurance score is a unique score defined by individual insurance companies which may be based on personal characteristics, including information regarding your use of credit. Alaska law allows insurers to consider credit information in the selection of applicants and setting of rates. Alaska Statute 21.36.460 sets limits on the types of credit information that may be used, what consideration it may be given, and how often it may be considered.

### Info on Insurance and Credit Scoring

[http://commerce.alaska.gov/ins/Insurance/programs/Consumers/Credit History Information.html](http://commerce.alaska.gov/ins/Insurance/programs/Consumers/Credit%20History%20Information.html)

<http://www.consumer.ftc.gov/>

To obtain your credit history, you may be asked to supply your date of birth, social security number, and current or prior address. A credit score, insurance score, or rating is assigned to you based on information contained in your credit report. More information on insurance scoring and credit scoring are available from the Division of Insurance.

### You Can Request One Free Credit Report Per Year

1-877-322-8228 • <http://www.annualcreditreport.com>

The credit report vendor used by the insurance company may not be the same one recently used by your bank or loan company, so periodically reviewing the information on file with all three credit report vendors is a good idea. Under the Fair and Accurate Credit Transactions Act you may now obtain one free credit report per year.

# Ways To Reduce Your Premium

## Increased Deductibles

Increasing your deductible can make a significant difference in the cost of your policy. Choose the largest deductible your budget can handle.

## Safety Features

Many companies offer discounts for installing smoke detectors, fire extinguishers, and safety devices such as central station burglar and fire alarms and heavy duty locks to name a few. If your home has any safety features, check with your agent about the discount options available.

# Ways To Reduce Your Premium

## Group Discounts

Several companies also offer home insurance at reduced rates to members of qualified groups, organizations, and trade or business associations. Members of credit unions and employees of certain businesses may also be eligible for group insurance rates. If you are a member of one of these types of groups, ask your agent if you qualify for group home insurance.

## Senior Citizens

Many companies offer a discount on home insurance to senior citizens over 55 years of age. If you qualify, check with your agent to see if this discount is available from your company.

## Construction Discounts

A discount may be given if you have updated the mechanical systems in your home such as the plumbing, heating, electrical systems or if you have recently installed a new roof. Some companies also give discounts if your home is constructed with fire resistive materials.

## Multi-Policy Discounts

Some companies offer a discount on all policies you purchase from them if you purchase more than one. For example, if you buy a home and auto policy from the same company, you will receive a discount on both policies. Other companies offer the discounts on other types of policies.

## Renewal or Valued Policyholder Discounts

A person can receive a discount if they stay with the same company for a number of years. The discount is based on the number of years you have held a policy with that company, as well as how many claims may have been filed during that time. Each company that offers this discount may use different criteria. You will need to ask questions of the agent to determine if the company you purchase a policy from will use this discount.

## Age of Dwelling or New Home Discounts

Many companies have a discount program based on the age of the home, starting with new until the home is 10 to 20 years old, depending on the company.

## Credit Scoring Discount

This discount is often the largest discount available to policyholders and it is based on the credit history of the primary policyholder. Companies use various names for this discount, including Blue Ribbon Discount, Advantage Credit, Budgetwise Discount, Financial Stability Rating, Prime Discount, Insurance Score, Financial Responsibility Rate Factor, Account Credit, VIP Discount, as well as other names. If you have a good financial credit rating, you will want to be sure to ask the agent about any credit score discounts that would be available to you.

## Miscellaneous Discounts

There are many other types of discounts offered by one or two companies, such as the Paid in Full Discount if you pay the whole premium up front, the Prior Carrier Discount if you have been previously insured with another company, the Married Discount if you are married, the Mortgage Paid in Full Discount if your home no longer has a mortgage, a Claim Free Discount based on the number of claims you have filed during a certain period, a Non-Smoker Discount, and Payroll Deduction Discount.

# Ways To Reduce Your Premium

This list of discounts is certainly not a comprehensive list. Companies are adding new discounts to their programs all the time. Be sure to ask for a list of those that are offered from each company you are considering buying a policy from. However, most companies have a cap on the total amount of discounts that a person can use to reduce their premiums. For example, if you qualify for several discounts that amount to over 90% of the premium, the company may cap your total to 50% of the premium.

Insurance companies can develop any type of discount for any group they feel may experience reduced losses or expenses. It is critical when shopping for home insurance to ask for all the discounts the company offers. **Discount amounts vary depending on the insurance company so SHOP AROUND!**

## If You're Unable to Obtain a Policy

A variety of circumstances can make it difficult to obtain a homeowners policy. If you have filed claims on a prior policy, if your claims history contains certain types of losses, if your home is over a certain age, or if your home is located in a remote area there may be limited options available for coverage for your property.

If you are told that a homeowners policy is not available for your property, ask about other policy forms which might provide coverage for your property.

A dwelling fire policy may be one option to explore. The dwelling fire policy is available in several forms with a variety of coverages. Most dwelling fire policies provide coverage on a named perils basis, only protecting you from loss from a list of perils included in the policy. For example, a basic dwelling fire policy, sometimes called a DP-1, may only provide coverage for losses from fire and lightning.

However, using the DP-1 as a base policy, additional coverages may be added to provide protection against losses from perils such as windstorm, theft, and vandalism and malicious mischief. A form of the dwelling fire policy, sometimes called a DP-3, may have an extensive list of named perils or may provide coverage for all perils except those specifically excluded.

Losses under a dwelling fire policy are usually paid on an actual cash value basis, but some companies may offer an endorsement which will pay losses on a replacement cost basis. Actual cash value is computed as the replacement cost of your property less a factor for depreciation.

You may also want to ask your agent about surplus lines insurers, companies who are not issued a certificate of authority by the Alaska Division of Insurance, but are allowed to sell policies for difficult to insure situations. If your agent is unable to assist you, a list of surplus lines insurers is available on the Division of Insurance's website at <http://commerce.alaska.gov/ins/Insurance/programs/Consumers/Bulletins/2012/B12-07.pdf>.

If you are unable to obtain or maintain insurance on your property, your lender may provide coverage. This type of policy provides protection for the lender, not the homeowner. A forced placed policy provides coverage limits equal to the balance of your loan and you may not have any protection under this policy for your personal property or liability exposure.

# Claims

Your policy will be able to serve as a guide as to what losses may or may not be covered. However, claims are settled on a case by case basis. Although your agent may be able to review your coverage with you, only the claims adjuster or claims department of the insurance company will be able to determine if your situation will be covered. Because the frequency, severity, and type of claims filed is an important consideration when applying for a new policy or renewing your current policy, you may wish to use the following information to help you decide if you should file a claim.

Applying the “sudden and accidental” gauge to a loss may help you determine if a loss may be covered under your policy. If your policy provides all perils coverage, all causes of loss except those excluded, a loss that is unpredictable is likely to be covered by your policy.

A loss that is related to a lack of maintenance, or could be predicted, is not likely to be covered by your policy. For example, a tree branch touching your roof may, over time, lead to destruction of shingles, roof damage, and eventually lead to leaks and additional damage to your home. This situation is maintenance related and may not to be covered by your insurance policy. However, if wind causes a branch from a nearby tree to break and damage your roof, this situation is unpredictable and may be covered by your insurance policy.

## Problems filing or resolving a claim?

Contact Consumer Services **907-269-7900**

Toll Free in Alaska: **800-467-8725** or **(800) INSURAK**

Does the cost to repair the damage exceed your deductible? Get an estimate before filing claims for small damage. If the cost to repair does not exceed your deductible, there is no need to report the claim. If the cost to repair exceeds your deductible by a small amount, you may want to pay for the repairs without filing a claim.

The following guidelines should assist you as you work with your insurance company to resolve a claim:

- Telephone your insurance agent or claims office as soon as possible. Ask what forms or documents will be needed to support your claim. Although many claims are now filed electronically, you may need to supply supporting documents such as medical receipts and receipts for temporary repairs.
- Photograph the damage and preserve all damaged property.
- Promptly supply any information your insurance company needs. Cooperate in its investigation, settlement, or defense of any claim.
- Keep records of all your expenses.
- Keep copies of all your paperwork. Store copies of all your claims-related paperwork with your other important papers.

Be prepared for possible losses by maintaining an inventory of your personal property and current photographs of your home. A home inventory can be as simple as a sheet of paper containing a list of all items in your home. A comprehensive inventory would include full descriptions of each item you own,

# Claims

including price, brand name, date purchased, and would include receipts to document those pieces of information. Use your camera or video camera to supplement your inventory. Your agent will probably be able to provide you with a form you can use for this purpose. Additionally, there are forms and free software available on the Internet to help you in preparing your inventory. The Insurance Information Institute (<http://www.iii.org>) has free home inventory software available for download.

After you've prepared your home inventory, you need to make sure it is stored in a safe and accessible place. Keep a copy in your safety deposit box at your bank and a copy with your insurance agent, relatives, or friends. If you have a web based email account, you could maintain a back-up copy there. Your inventory is only helpful if it is current and available to you at the time of loss.

# Premiums Comparison Guide

<http://commerce.alaska.gov/ins/Insurance/programs/Consumers/pubs/homeownersrates.pdf>

You can view comparisons among participating insurance companies online. Premium examples are included for the communities of Anchorage, Bethel, Fairbanks, Juneau, Kenai, Nome, and Wasilla. These examples are not meant to replace a premium quotation from the companies that participated. However, you may be able to determine which companies may best be able to provide the coverage you seek.



# Other Publications

The Division of Insurance offers other publications to help Alaskans become more knowledgeable insurance consumers. Many of these publications are also available on the division's website [www.alaska.gov/insurance](http://www.alaska.gov/insurance).

## **2013 Auto Insurance Guide**

Explains homeowners insurance policies and provides premium comparisons from various insurance companies.

## **2011 Medicare Supplement Insurance Rate Guide**

explains basic facts about Medicare supplement insurance and compares the rates of several companies. The guide also provides tips for purchasing a Medicare supplement insurance policy.

## **A Shopper's Guide to Long-Term Care Insurance**

discusses the cost of long-term care, types of coverage available, limits available, and questions you should consider asking before you purchase coverage.

## **Alaska's Long Term Care Consumer Guide**

complements the "Shopper's Guide to Long-Term Care Insurance." The Division of Insurance prepared this publication to assist Alaskan consumers in making decisions regarding long-term care insurance. To get the full benefit of this guide, the reader should also have a copy of the "Shopper's Guide to Long-Term Care Insurance."

## **A Consumer Guide to Choosing an Insurance Company**

provides information to assist consumers in selecting financially sound insurance companies.

## **The Workers Compensation Rating Guide**

is intended to help employers understand some of the factors that affect the costs of workers compensation insurance. It also outlines procedures to follow if an employer does not agree with the workers compensation classification they receive.

## **State of Alaska, Division of Insurance Annual Report**

provides a summary of business written by insurers, premium taxes collected, licensing statistics, consumer complaints, and disciplinary actions against insurance businesses in the state.

## **What Alaskans Need to Know About Credit Use**

explains the responsibilities of both insurers and consumers for the use of credit information for insurance purposes in Alaska.