



# *Journal of Insurance Regulation*

## **2022 Call for Papers**

Insurance policies are complex products and consumers can have difficulty in comparing products across insurers as well as understanding coverages, exclusions, and policy limitations. As such, researchers, regulators, and others have an interest in issues related to consumer protections, consumer disclosures, and related topics. For example, the NAIC Transparency and Readability of Consumer Information Working Group was created in 2010 to examine this issue and developed several documents designed to assist consumers. However, as noted in, Schwarzbach and Weston (*JIR*, 2016) some academic studies find that “(t)he use of more disclosures to improve consumer knowledge in various financial transactions had been largely ineffective.” The work of other NAIC working groups cover related topics. The *JIR* invites papers on this subject. Potential topics can include but are not limited to:

- Consumer understanding of insurance policies and the underwriting process and how this may impact consumer decision-making
- Consumer response to product messaging and how this may impact consumer decision-making
- The use of data to improve consumer understanding and product messaging
- The role of insurance agents in the improving consumer understanding
- The role of regulation in consumer protection
- The impact of complaint reporting and processes on consumer protection
- The impact and use of consumer liaisons and their impact on consumer protection

Papers can be discussion pieces or empirical in nature but must focus on major regulatory and public policy issues. Authors are encouraged to review the article submission guidelines and recent articles on the [JIR's](#) website before submission. Submissions are requested by March 1, 2022 and will undergo an expedited blind peer-review process.

The *JIR* also welcomes articles on any of the [Key Initiatives](#) of the NAIC. If you have questions, contact the editors at [jireditor@gmail.com](mailto:jireditor@gmail.com).

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