



**USAID**  
FROM THE AMERICAN PEOPLE



# THE EISA WEBSITE: RECOMMENDATIONS FOR A NEW INTERACTIVE DESIGN

August 26, 2006

This publication was produced for review by the United States Agency for International Development. It was prepared by <Gail B. Burns.>

# **THE EISA WEBSITE: RECOMMENDATIONS FOR A NEW INTERACTIVE DESIGN**

TECHNICAL ASSISTANCE FOR POLICY REFORM II

CONTRACT NUMBER: 263-C-00-05-00063-00

BEARINGPOINT, INC.

USAID/EGYPT POLICY AND PRIVATE SECTOR OFFICE

<AUGUST 30, 2006>

GAIL B. BURNS, SENIOR INSURANCE ADVISOR

SO 16 < THE EISA WEBSITE: RECOMMENDATIONS FOR A NEW  
INTERACTIVE DESIGN

DISCLAIMER:

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

# The EISA Website: Recommendations for A New Interactive Design

## INTRODUCTION

The website is the least costly way of providing information and communicating with the Egyptian public and insurance sector but also with the global community. Websites have become an information tool for all levels of society not only in developed economies but also in emerging economies. The quality of the design and available information for the users is representative of the professionalism of the organization.

The Egyptian Insurance Supervisory Authority (EISA) has had a website since 1999. Over the years several enhancements have been made by the information technology department using the tools available to them, however; this year will be the beginning of major changes on the website with more interactive abilities not only for the consumers but also the insurance industry. Professional designers will become involved using the latest in technology for website design.

## WEBSITE OBJECTIVES

There are several objectives which must be met in the new website design such as:

- To promote a professional image of EISA in domestic and international markets;
- To describe EISA's supervisory role in the Egyptian insurance market;
- To make EISA a resource for information and assistance for the public; and
- To provide a portal in which financial information can be submitted by insurance companies over the Internet.

## RESEARCH

A comprehensive review of the English version of the EISA website was completed after discussing the various features of the website with the information technology department. Some features which are presently available on the Arabic version of the website are not available on the English version. The strengths and weaknesses of the presentation and content of EISA's website were compared with other international insurance supervisory websites. Comparisons were documented with the objective of selecting the best ideas from many websites and using them in the development of the new EISA website. These

comparisons included design, quality of content, and use of interactive features for both the public and the insurance sector.

## WEBSITE FINDINGS

International insurance supervisory websites have common features but most importantly they set the professional standard for the organization they represent.

Common features include; but are not limited to, an attractive home page with a mission statement, a profile or welcome message from the Insurance Commissioner, listing of executive staff and telephone numbers and/ or email addresses, logos or photo next to the name of the organization, interactive sections and a listing of all of the sections on the website. Drop-down lists which are activated by a “click” allow the viewers quick and direct access to every topic without having to refer to other pages.

Content and design of all the websites are created using the latest in technology with professional designers. The main features of each website reviewed are outlined below.

### **APRA (Australia) [www.apra.gov.au](http://www.apra.gov.au)**

The APRA website represents the Australian Prudential Regulation Authority. The emphasis on the first page of the website is on media releases and a clear message about the Supervisory Authority mission. Other features which can be assessed by clicking on the static button bar on the left hand side of the page include: careers, disqualification register, advanced search, and a site map at the top of the page. The site map gives the viewer the option of looking at all of the available topics on one page. Drop-down lists located at the top of the page are also available for the user.

This website has an extensive list of organizations in the section on links so it is divided into 4 categories to make the search more efficient for the viewer. The categories include;

- Domestic regulators;
- International regulators;
- Government bodies, and;
- Industry bodies.

Another feature which provides information is found under the static button “About APRA.” Here the viewer can learn more about the Authority under topics such as:

- Our vision;
- Our mission;
- Our values;
- Our supervisory approach;
- What we do, and;
- Code of Ethics.

The drop-down lists at the top of the page contain all of the topics on the website; including, APRA's newsletter and a detailed section on complaints. The complaint section not only has a form for filing complaints, but also gives information on the whole complaint process.

## **OCI (Hong Kong) [www.info.gov.hk/oci](http://www.info.gov.hk/oci)**

The website for The Office of the Commissioner of Insurance in Hong Kong is available in three languages. It has very simple but professional design for the front page with drop down lists on the left hand side which provide many topics for the viewer and a Welcome Message from the Commissioner on the right hand side. On the top of the page is a photo of the skyline of Hong Kong.

One of the many areas of interest in this website which should be considered in the new EISA website relates to the section on the Insurance Intermediaries Quality Assurance Scheme. The website has a question and answer section which addresses the rules in the Scheme including the hours needed for continuing professional development courses/seminars for intermediaries. Although continuing education requirements may not be part of the insurance law at this time, it will become an important issue when the Insurance Institute is set up in Cairo in early 2007.

Application forms for licensing, as well as other forms are also available on the site in "word" or "PDF" format on the website under Public Forms.

Another interactive section which has been designed for easy use for the public is the complaint section. It has been divided into complaints against insurers and complaints against intermediaries. The consumer is given the option of filing a complaint by mail, telephone, fax or e-mail. It also explains the role of the Commission when there is a complaint filed. This is very important since it sets the expectations for the consumers in the initial stage of filing a complaint.

## **IRDA (India) [www.irdaindia.org](http://www.irdaindia.org)**

The Insurance Regulatory and Development Authority's mission is very brief but clearly stated on the first page of the website. The layout of the website is a simple design yet very detailed and informative. Each section of the website is listed on drop-down lists on the left hand side of the front page which are activated by a click, allowing access to more information within the website.

Some of the sections in this website which should be considered in the design of the new EISA website include:

- Insurance awareness campaign;
- IRDA journal published monthly;
- Grievance section, and;
- Conference/Seminars;

The website lists all of the monthly journals published by IRDA, however; opening some of the publications is difficult even using a high speed internet connection due to the size of the journals.

Market performance statistics are represented as pie charts and columns which provide more interest for the viewer than simply having lists of figures. Both should be included in the design of the new EISA website.

## **DPFR (State of Maine) [www.state.me.us/pfr/ins/ins\\_index.htm](http://www.state.me.us/pfr/ins/ins_index.htm)**

The Department of Professional and Financial Regulation website includes a mission statement on the homepage and a profile of the Superintendent of Insurance. There is also a listing of different examinations completed by the Bureau of Insurance with the dates and types of exams, as well as, a detailed report on the examination of each company for the public's view.

Sections available on the website include:

- About the Bureau
- Consumer Information
- Insurance Company Information
- Producer Business Entity Information
- Law, Rules, Decisions
- Hearing Schedule
- Frequently Asked Questions
- Send Us Email
- Links
- Insurance Home Page

Included in the website is a section which lists the name, title, telephone number and email address of every employee. It also outlines the different departments and their responsibilities. Some sections include: press releases, brochures, links to other websites within the state, recent news in the industry and a list of all regulations, including: laws, rules and decisions that govern insurance activities in the state.

## **State of New York: [www.ins.state.ny.us/](http://www.ins.state.ny.us/)**

This website provides a wealth of information regarding insurance activities in the State of New York. The first page has a photo of the Governor and the Superintendent of Insurance and the state symbol. The static buttons at the top of the page direct the viewer to various sections of this extensive website.

The mission statement with the history of the agency is clearly displayed for the viewer. Additional sections include; biographies of the insurance department executives (superintendent and 5 deputies) and "Latest Updates." Here the reader can find a table with the latest updates to the website including the date posted and the location.

A large section on Disciplinary Actions provides the reader with detailed disciplinary actions against companies, agents, brokers and adjusters resulting from market conduct examinations.

The “downloads” section has numerous forms, an Individual File Index, as well as, a Bi-monthly Bulletin produced by the insurance department. This Bulletin provides the reader with general insurance information, as well as, market conduct examination results and approved continuing education courses.

## **NAIC: [www.naic.org](http://www.naic.org)**

The National Association of Insurance Commissioners in the USA is now using their website as a tool for insurance companies to file financial information over the Internet. Access to this section of the website is available by clicking on the static button named “Financial Internet Filing.” The viewer will notice that the website will then display a section for quick login with user ID and password.

A static button bar is located on the left hand side of the first page of the Financial Internet Filing section of the NAIC website. These static buttons include: login, signup, submit filing, online user guide, system requirements, FAQ, feedback and logout.

Site availability is also listed with specific days. The site indicates that Internet Filing is generally available outside of these times and on other days of the week but may be taken down for application, database or server maintenance.

When signing onto this section of the website for the first time, in approximately 5 to 7 business days, the ID and password is sent to the individual listed as the Annual Statement Contact for the company. The user is advised to alert this person that he or she has signed up at the Web site and is expecting the user ID and password.

In order to help ensure efficiency and accuracy, the NAIC is expecting each company filing submissions, to meet a specific format. This format has been carried over from the pre-Internet Filing days when electronic filings were submitted on diskette. The primary difference between a diskette filing and an Internet Filing is the filing submission must be a single file for Internet Filing. For diskette filings, the company could allow their filing to span onto more than one diskette, as typically a filing would not fit on a single diskette. With Internet Filing, a company must create a single, compressed file for uploading.

When creating a filing submission, the company may use one of the many automated statement generation software tools available. These tools are capable of hooking into financial data sources and constructing the necessary components that make up a filing submission. Many of the tools will also perform the zip compression for them. If by chance a company is not using statement generation software, it is possible to create these components if the company has the necessary tools.

## **RECOMMENDATIONS FOR THE NEW EISA WEBSITE**

This is a major project, which can't be completed immediately but must be managed with a timetable for completion since the present website is not adequate for the needs of EISA and for the public. It does not have interactive sections for filing complaints by the public nor for filing financial statements by the insurance industry. Most importantly it does not incorporate new technology such as "flash" which would make the website more interesting, hence, attracting more visitors to the site.

For information on incorporating the recommendations into a best possible website design review the websites referenced earlier in this report. The following should also be included in the new website:

### **Flash Front Page:**

- Use of flash technology using photos of the pyramids, photos of other ancient sites then photos of modern Cairo with a photo of the Nile and skyline of the city. Give the viewer an option of not downloading the front page.

### **Home Page:**

- Provide the viewer with an option of selecting an Arabic or an English version. Each version must have the same content.
- Place the full name (Egyptian Insurance Supervisory Authority), the abbreviation (EISA) and the logo (the eye) on the Home Page.
- Provide viewers with immediate access to information by clicking on a drop- down list placed at the top or left hand side of this page.
- Name the drop -down lists (tabs) as follows:
  1. About EISA
  2. Consumer Information
  3. Insurance Company Information
  4. Financial Internet Filing
  5. Intermediary Information
  6. Insurance Law, Regulations and, Decrees
  7. Public hearings schedule
  8. Upcoming Events (conferences)
  9. Frequently Asked Questions (FAQ)
  10. Press Releases/ Quarterly News Letter from EISA

11. Send Us Your Email
12. Links

### **Descriptions of Drop-Down Lists (tabs):**

#### About EISA

Include a drop- down list entitled “ About EISA” which would include a profile of the Chairman, photo and a list of key persons (chief executives), as well as, Our vision; Our mission; Our values; Our supervisory approach; What we do; and, Code of Ethics.

#### Consumer Information

Include in the Consumer Information drop- down list the following information;

1. How to file a complaint against an insurer and a complaint against an intermediary for both life and non-life. The consumers should be given the option of filing a complaint by mail, telephone, fax, e-mail or in person.
2. Detailed description of the complaint process from beginning to end with time frames.
3. A section on what EISA “Can Do’ and “Can’t Do” regarding complaints.
4. A complaint form should be available which can be completed manually or sent electronically to EISA by the consumer. See websites mentioned previously for sample forms.
5. In addition to the above, brochures and/ or explanations of different insurance policies should be included on the website for the consumer.

#### Insurance Company Information

The insurance company information drop-down list should include: a list of licensed insurance companies with contact information, market performance figures using pie charts and columns, in addition to statistics on spread sheets

#### Financial Internet Filing

The Financial Internet Filing drop- down list should provide access through use of a login ID to the section of the website which would enable them to review instructions on downloading financial information to EISA. It may include the following;

1. Signup
2. Submit filing
3. Online user guide
4. System requirements
5. Frequently Asked Questions(FAQ)

## 6. Feedback and logoff

### Intermediaries

The intermediary( broker and agent if applicable) information drop-down list should include the licensing process, renewal process, professional continuing education requirements and a list of intermediaries whose licenses have been revoked.

### Public Hearing Schedule

This section provides a location for the general public as well as the insurance industry to review the schedule of any public hearings related to the insurance sector.

### Upcoming Events (Conferences)

The drop-down list for this section should feature upcoming seminars and some past seminars. Contact information for registration of future seminars should be available, as well as, the program of events. Any past seminars listed on the website should provide a brief overview of the event and allow the viewer to download any presentations made by the speakers.

### Frequently Asked Questions

These questions can be designed to provide information on various topics which would assist the consumer in dealing with intermediaries, insurance companies and EISA.

### Press Releases/ Quarterly News Letter from EISA

This drop-down list provides the consumer with press releases as well as a location to download a quarterly newsletter covering various topics such as any insurance reform initiatives within Egypt, changes within EISA or major developments within the insurance sector. This newsletter would be available not only to the public but also to other governmental agencies. It would be a cost effective way of distributing any statistical data or general insurance information which may be distributed now in a hard copy format.

### Send Us Your Email

This tab allows the viewer to send comments or questions to EISA.

### Links

The drop-down list for links is very important. It would be a resource for both local and international viewers. The list should provide different categories such as: domestic regulators, international regulator, government bodies, and industry bodies.

## SUMMARY

The new EISA website, using the most current technology available, will be as informative to the insurance sector and the local consumer as any other Insurance Supervisory Authority website in the world. With the addition of the Financial Internet Filing feature, insurance companies will have an efficient low cost method of providing financial information to EISA. This feature, which is available now on the National Association of Insurance Commissioner's (NAIC) website, is not available on most international websites. Completion of this challenging project will provide EISA with an inexpensive distribution tool to assist in accomplishing its mission of supervising the insurance market, while improving its image in Egypt and internationally.

**Technical Assistance for Policy Reform II**  
**BearingPoint, Inc.,**  
**8 El Sad El Aali Street, 18<sup>th</sup> Floor,**  
**Dokki, Giza**  
**Egypt**  
**Country Code: 12311**  
**Phone: +2 02 335 5507**  
**Fax: +2 02 337 7684**  
**Web address: [www.usaideconomic.org.eg](http://www.usaideconomic.org.eg)**