

# 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. Actuaries, researchers, regulators, and others have an interest in issues related to consumer protections, consumer disclosures, and related topics. For example, 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 (JIR, 2016) some academic studies find that “(t)he use of more disclosures to improve consumer knowledge in various financial transactio