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**Auto**

- Consumer's Guide to Auto Insurance (PI-057)**—Explains the types of coverage provided in an auto insurance policy, how to shop for insurance, and collision damage waiver coverage for rental cars.
- Frequently Asked Questions—Auto Insurance (PI-233)**
- Teenagers and Auto Insurance (PI-200)**—Provides information on buying car insurance, saving money, and how underage drinking affects your insurance premium.
- Tips for Saving on Auto Insurance (PI-218)**

**Health**

**Long-Term Care**

- Companies Offering Long-Term Care Insurance Policies or Riders in Wisconsin (PI-046)**—Lists insurance companies indicating that they offer in Wisconsin stand-alone long-term care insurance policies.
- Guide to Long-Term Care (PI-047)**—Explains different types of long-term care insurance and the types of policies sold in Wisconsin long-term care insurance policies or riders.

**Medicare Supplement**

- Medicare Advantage in Wisconsin (PI-099)**—Explains options available to Medicare-eligible persons age 65 and over, and some Medicare-eligible disabled individuals under age 65, who are looking for information about the Medicare Advantage program.
- Medicare Part D - Things to Know Before Signing Up (PI-222)**—Provides a list of things all seniors should know before signing up for Medicare Part D.
- Medicare Supplement Insurance Approved Policies List (PI-010)**—Lists policies available in Wisconsin including benefits and current premiums.
- Wisconsin Guide to Health Insurance for People with Medicare (PI-002)**—Explains Medicare and supplemental insurance to cover those expenses not paid by Medicare.

**General**

- ANSI Codes**—Claim Adjustment Reason Codes are available at: <http://www.wpc-edi.com/codes/claimadjustment>.
- A Guide to Health Insurance and Worker's Compensation Insurance for Farm Families (PI-072)**—Provides information about health insurance and limitations for work-related injuries.

- A Shopper's Guide to Cancer Insurance (PI-001)**—Describes cancer insurance policies and the limitations many of these policies have.
- Consumer's Guide to Health Insurance Grievances and Complaints (PI-217)**—Provides information on how to resolve disputes with your health plan.
- Consumer's Guide to Managed Care Health Plans in Wisconsin (PI-044)**—Provides information on all HMO and Limited Service Health Organization Plans in Wisconsin.
- Fact Sheet on Continuation Rights in Health Insurance Policies (PI-023)**—Describes a consumer's rights under Wisconsin law and the federal COBRA law to continue group health insurance coverage after losing previous eligibility for health insurance coverage.
- Fact Sheet on Filing a Complaint About Health Plans (PI-231)**—Provides information on how to file a complaint and the complaint process.
- Fact Sheet on the Independent Review Process in Wisconsin (PI-203)**—Describes a consumer's right to appeal a health plan's decision to an independent medical expert.
- Fact Sheet on Mandated Benefits for the Treatment of Nervous and Mental Disorders or Substance Use Disorders (PI-008)**—Summarizes required coverages in group health insurance policies.
- Fact Sheet on Mandated Benefits in Health Insurance Policies (PI-019)**—Gives a brief description of current mandated benefits.
- Frequently Asked Questions on Mandated Coverage for Autism Services (PI-234)**
- Guide to Health Care Insurance (PI-225)**—Provides information on comprehensive health insurance and many of the Affordable Care Act changes.
- Health Insurance for Small Employers and Their Employees (PI-206)**—Discusses the Small Employer Health Insurance Law and contains monthly new business premium rates.

**Homeowner's**

- A Brief Guide to Renter's Insurance (PI-017)**—Explains the basic coverages included in a renter's insurance policy and gives tips on how to purchase renter's insurance.

- Buying a Home and Your Insurance Needs (PI-100)**—Provides information on homeowner's, flood, private mortgage, and title insurance and discusses other insurance options to consider when buying a home.
- Buying a Home—Insurance Terms to Remember When Buying a Home (PI-221)**
- Condominium Insurance (PI-068)**—Explains the basic coverages included in a condominium unit owners policy.
- Consumer's Guide to Homeowner's Insurance (PI-015)**—Explains the basic coverages included in homeowner's and tenant's insurance policies, the types of policies, what you should do if you have a loss, and the Wisconsin Insurance Plan.
- Frequently Asked Questions—Homeowner's Insurance (PI-232)**
- Manufactured Home Insurance (PI-066)**—Explains the basic coverages included in a mobile home insurance policy.
- Personal Property Home Inventory (PI-224)**—A personal property home inventory guide to use to list all the items that you have in your home.
- Settling Property Insurance Claims (PI-084)**—Provides information on what to do after a loss, how to settle an insurance claim, flood insurance, and tips on what to do before a loss.
- Tips for Saving on Homeowner's Insurance (PI-219)**
- Understanding Home-Sharing in Wisconsin (PI-235)**—Provides information to potential guests and hosts on important insurance considerations for home-sharing.

## **Liability**

- Consumer's Guide to Commercial Liability Insurance (PI-045)**—Contains basic information on commercial liability insurance, risk management, legal protections, required coverages, and optional coverages.
- Consumer's Guide to Day Care Liability Insurance (PI-054)**—Answers questions about liability insurance coverage for day care facilities.
- Consumer's Guide to Insurance for Small Business Owners (PI-085)**—Provides information about business, worker's compensation, health, and auto insurance.
- Consumer's Guide to Worker's Compensation Insurance for Employers (PI-065)**—Provides information on worker's compensation insurance requirements and answers frequently asked questions.
- Fact Sheet on Foster Parent Liability Insurance (PI-048)**—Answers questions about liability insurance coverage for foster children.
- Surplus Lines Insurers and Agents (PI-026)**—Answers questions about surplus lines insurance and procedures for placing surplus lines insurance.
- Warranties (PI-069)**—Discusses the Magnuson-Moss Warranty Act, the federal law that covers warranties, and answers questions about extended warranties.

## **Life Insurance and Annuities**

- Life Insurance Coverage and AIDS (PI-064)**—Summarizes rules regarding life insurance and coverage for AIDS and includes Resources for Persons with a Positive HIV Test/The Implications of Testing Positive for HIV (OCI 17-001).
- NAIC Life Insurance Buyer's Guide**—A copy of *The NAIC Life Insurance Buyer's Guide* is available at [www.insureuonline.org/consumer\\_guide\\_life.pdf](http://www.insureuonline.org/consumer_guide_life.pdf).
- State Life Insurance Fund**—Information about the State Life Insurance Fund that offers life insurance to Wisconsin residents. This also includes a rate table and an application. For more information, call 1-800-562-5558 (Wisconsin residents only).
- Understanding Annuities (PI-214)**—Explains the different types of annuity contracts, describes the various contractual features and discusses how to shop for an annuity.
- NAIC Buyer's Guides for Annuities**—Available at [www.naic.org/prod\\_serv\\_publications.htm](http://www.naic.org/prod_serv_publications.htm).

## **Other**

- Consumer's Guide to Insurance (PI-051)**—Provides general information about health, life, auto, homeowner's, and worker's compensation insurance.
- Documents and Records (PI-223)**—Provides a list of documents that will need to be replaced if they have been destroyed and whom to contact for replacements.
- Fact Sheet on Credit Insurance (PI-205)**—Provides information on credit insurance.
- Fact Sheet on Insurance Terminations, Denials, and Cancellations (PI-024)**—Summarizes the laws dealing with notice requirements when insurance coverage is terminated.
- Frequently Asked Questions About C.L.U.E. (PI-207)**—Tips to help you understand how claims information obtained from a C.L.U.E. report may affect your insurance premiums.
- Insurance 101, A Guide to Insurance Basics for College Students (PI-215)**—Provides information about the types of insurance college students should consider when going away to school.
- Insurance Complaints and Administrative Actions (PI-030)**—An annual report summarizing complaint activity and enforcement actions.
- Other Sources of Help**—Provides information on Small Claims Court.
- Tips for Buying Insurance on the Internet (PI-220)**
- Understanding How Insurance Companies Use Credit Information (PI-204)**—Tips to help you understand how your credit information may be used and how it may affect your insurance premiums.
- Volunteers and Insurance (PI-236)**—Tips for understanding volunteer insurance for volunteers and organizations. This also provides a list of insurance carriers offering volunteer driver coverages.