



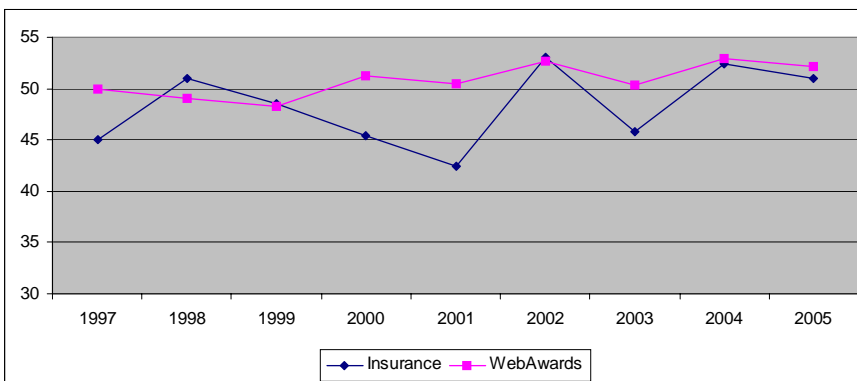
WebAward Internet Standards Assessment Report

Insurance Industry Benchmark Results

Average Industry Scores vs Internet Standards Assessment Report (ISAR) Index

<u>Year</u>	<u>Insurance</u>	<u>WebAwards</u>
1997	45	49.9
1998	51	49.1
1999	48.5	48.2
2000	45.4	51.3
2001	42.5	50.5
2002	53	52.7
2003	45.8	50.4
2004	52.4	52.9
2005	51	52.2

Score out of a possible 70 points

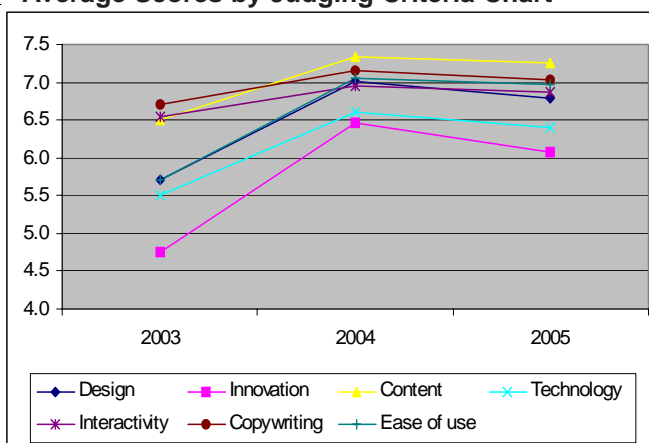


Average Scores by Judging Criteria

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>Total</u>
Design	5.7	7.0	6.8	6.5
Innovation	4.8	6.5	6.1	5.8
Content	6.5	7.3	7.3	7.0
Technology	5.5	6.6	6.4	6.2
Interactivity	6.6	7.0	6.9	6.8
Copywriting	6.7	7.1	7.0	7.0
Ease of use	5.7	7.1	7.0	6.6

Score out of a possible 10 points

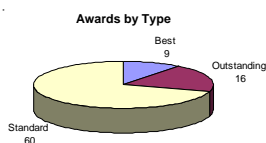
Average Scores by Judging Criteria Chart



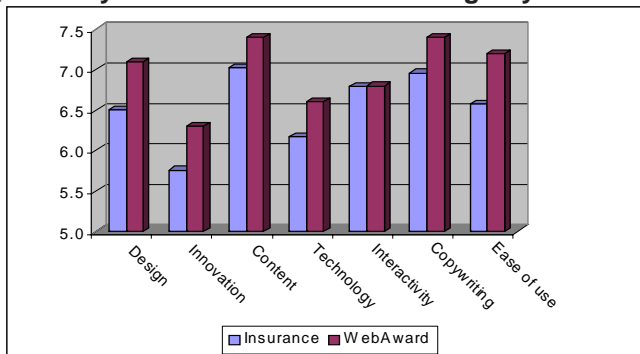
Commentary

The Insurance industry has under performed the overall industry benchmark in six of the past nine years. The under performance also is evident in the 3-year criteria averages where insurance Web sites lag behind the overall averages in every category.

Content and copywriting tend to be the strong suits for insurance Web sites while they lag in innovation due to the conservative nature and risk adverseness of the industry.



Industry vs WebAward 3-Year Average By Criteria



Best of Industry Winners

<u>Year</u>	<u>Winner</u>	<u>Web site</u>
2005	Internet Communications	Medical Mutual - Ohio's Get-Well Card TM
2004	GraficalInter.active	Horizon Blue Cross Blue Shield of New Jersey
2003	Empire BlueCross BlueShield	Empire BlueCross BlueShield
2002	Progressive Insurance	progressive.com
2001	Modem Media	John Hancock eVariable Life
2000	BBDS Interactive	Country Companies
1999	AGENCY.COM	AceLimited
1998	Arkwright Mutual Insurance Co.	SmartSite for Managing Risk
1997	Modem Media	jhancock.com/portraitplanning

About this Report

The Web Marketing Association has collected industry Web site development benchmark data since 1997 through it's WebAward program. Multiple independent judges review and score each site from 0-10 points on each of seven criteria for a possible 70 points. Best of Industry WebAward is given to the site that scores highest in the industry. The views of this report are based on observations of aggregated industry data and do not reflect the results for any particular Web site unless noted. For complete information, go to www.webaward.org