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**Content and Useability of Australian Life  
Insurance Companies' Web Sites**

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# Content and Useability of Australian Life Insurance Companies' Web Sites

## Abstract

16 Australian direct life insurance companies have web sites, as do 2 Australian life reinsurers. This paper:

- Surveys the content and apparent purpose of these web sites.
- Introduces the concept of useability.
- Analyses the useability of the 16 direct life insurance sites using criteria suggested by Neilsen.
- Identifies several serious useability problems in these sites.

## Introduction

McGing (1999) analyses the implications of the internet for financial services companies. McGing's paper incorporates a very useful introduction to internet-related jargon for the newcomer to the field and carries out an extensive SWOT analysis for the financial services company contemplating employing the internet in its marketing of new products and provision of services to existing customers.

This paper focuses more closely on how one particular facet of the internet, the world wide web, is being used by one particular type of financial service provider, the life insurance company.

While this paper is based on reviews of web sites carried out over several months, all the material factors were re-checked during the last week of June 1999. It should however be noted that the web is a fluid medium, web sites being frequently updated. Hence, some of the findings reported in this paper will probably be out of date by the time the paper is published. For example, due to a recent takeover, at least one of the sites listed in this paper will probably no longer exist by the time you read this.

## How are life insurers using the Web?

This section briefly outlines which life insurance companies are on the web and what information they provide there.

The APRA web site contains a list of Registered Life Insurance Companies at:

<http://www.apra.gov.au/iands/Life/lifelist.htm>

At 30 March 1999 there were 44 companies registered to carry on life insurance business in Australia.

## Direct Insurers

38 of the 44 registered life insurance companies are direct insurers, (as opposed to reinsurers). From these 38 companies only 16 web sites were found with significant life insurance content. The following factors contribute to this low web presence.

- Most of the smaller life insurers appear to have no web presence at all.

- Some life insurance companies are part of a group which has a web site, but the life insurance operations have either no content or insignificant content on the site. The decision as to what constitutes “significant life insurance content” is of course subjective, but in practice it was not a difficult decision to make. There was a clear distinction between sites that appeared to be saying, “Oh, yes, we almost forgot to mention that in addition to all these financial services we also sell life insurance” and sites which made a serious attempt to entice the user to consider purchasing life insurance.
- In a small number of cases, two or three registered life insurance companies belong to the same group, and there is only a single web site for the group. In some cases this is due to a recent takeover, any previously existing web sites of the target companies having been withdrawn. In other cases it appears to be a deliberate management decision to write different types of business from different life insurance companies in the group, though the separation is not of interest to the consumer and so it is logical to have only a single web site for the group.

The 16 sites with significant life insurance content are listed with their URLs (web addresses) in Appendix 1.

The primary purpose of all 16 sites appeared to be to generate sales of new business, rather than servicing of existing clients.

The sites are roughly evenly split between those which try to arouse the visitor’s interest by general comments on the usefulness of life insurance and those which provide detailed product descriptions. Of the 16 sites, 7 provide the user with detailed descriptions of their products. (AM, AMP, FAI, GIO, National Australia, Tower and Westpac.) Users of these 7 sites could go at least some way towards comparing the competing products of different companies. Users of the other 9 sites would at best learn the name of the product and a means of asking for more information about it.

Of the 16 sites, 15 provided an internet-based means for the user to request further information. ANZ was the exception, suggesting users visit a branch for more information. The most common technique, used by 14 of the sites, was to provide a web-based form which users could complete and submit using their web browser. The form allowed the user to request further information on a particular product. Norwich’s site did not include a form but effectively provided a similar facility by giving different e-mail addresses for requesting information on different product groups.

AMP was the only company which allowed the user to download full Customer Information Brochures from the web. FAI allowed users to download the Key Features Statement section of the Customer Information Brochure. In both cases the downloaded document was in “pdf” format, now recognised as the web standard for downloading documents with complex formatting.

In general, the sites contained little information aimed at servicing existing customers. The only commonly occurring feature was the ability to find current unit prices for investment products, this feature being available on nine of the 16 sites.

One site provided a monthly summary of investment performance while another provided a summary of the current state of the economy. In both these cases the site structure suggested this information was being provided for the benefit of existing clients, though it could well be of just as much interest to potential clients.

One site allowed existing clients to download a range of forms to achieve such tasks as altering address details or switching investments between unit types. While this is certainly a useful feature, due to the absence of authentication on the site, the forms still needed to be printed and completed manually. One site had a password-protected area for existing clients. While it was not possible for me to examine this area, an educated guess would be that the password protection system was implemented to allow the customer to implement changes to their policies online.

### **Reinsurers**

Six of the 44 registered life insurance companies are reinsurers. Two of these companies, General & Cologne Life Re Australasia Ltd and Gerling Global Life Reinsurance Company of Australia Pty Limited, were found to have web sites for their Australian operations.

The web sites of reinsurers were, not surprisingly, far simpler than those of direct insurers. Direct insurers have off-the-shelf products which they sell in large quantities to the general public, so it is worth their time to develop complex web sites which attempt to sell these products. By contrast, reinsurers deal with a very small number of clients (the direct insurers) on a one-to-one basis, tailoring their products on a case by case basis as required. Selling reinsurance is a far more personal process and thus there is little point in attempting to sell it via a web site. Rather, the reinsurer's web sites provide brief descriptions of the services the companies offer, with General & Cologne's site also providing staff contact details and back issues of "The Cologne Ranger".

### **What is Useability?**

Useability is a measure of how quickly or easily users of a system are able to achieve their desired goal. Alternatively, if the system is particularly poor, it may instead be necessary to measure what proportion of users achieve their goal.

The number of web-sites providing literature on useability of computer systems may not be particularly large, but those that do exist are generally of high quality. This quality of such should perhaps not be surprising. Those who develop such sites are usually also useability consultants, and a high quality site would help generate business.

(The sites are also predominantly American, and adopt the spelling "usability".)

Three sites worthy of examination are

- Jakob Nielsen's site at <http://www.useit.com>
- Bruce Tognazzini's site at <http://www.asktog.com>
- Isys Information Architects' site at <http://www.iarchitect.com>
- Usability Professionals' Association site at <http://www.upassoc.org/>

These particular sites are recommended here since they make an effort to provide information in a form suitable for the beginner to the topic, though be warned that they also contain some far more difficult sections for the experts. They are also, often, very funny. The Isys site contains an "Interface Hall of Shame" which contains "examples of design practices that are worthy of extinction". If you enjoy complaining about Microsoft software, Tognazzini's site will provide you with further ammunition. The Usability Professionals' Association site contains an extensive list of links to further resources.

Jakob Nielsen's site concentrates on useability of web sites and is regarded by many to be the best site on this topic. The other sites are concerned with computer useability issues more generally. Web site design is one facet of this, but there is more emphasis on software interface useability.

It may at first seem strange that a site would deal with such apparently disparate topics as the graphical interface of a piece of software (Where should the toolbar go? How big should the buttons be?) and designing web pages. However, both tasks should involve determining the interface which allows the user to achieve their chosen task as efficiently as possible. Hence, when the web became popular, many of the previously developed principles of software interface design were successfully applied to web site design. However, there are also many web site designers who ignore these principles and design web sites of low useability.

If you browse the three sites listed above, you may gain the impression that there is a running battle between the "graphic designers" who attempt to make a web site or software interface which is visually appealing, and the "useability engineers" who are trying to make the web site or software interface useable. (Tognazzini (1998) provides a typical example.) This distinction into two distinct camps is simplistic, but it can be a useful tool for explaining what useability is. Here is an example involving software interface design.

If you use a recent Microsoft operating system, set a few applications running and take a close look at the task bar at the bottom of the screen. Notice that each task button in the task bar is surrounded on all four sides by a small gap. This might be described as the graphic designer's visually appealing solution. The effect is neat and pleasing to the eye. Now, note in particular that there is a one pixel high gap between the bottom of the task buttons and the bottom of the screen. Nielsen (1999d) points out that this is a useability error. To find out why, place your cursor in the middle of the screen and then use your mouse to move the cursor to a particular button in the task bar. You will find that, as you approach the button, you will need to slow down, otherwise you risk overshooting the button and landing in the one pixel gap at the bottom of the screen. The useability engineer would have run the button all the way to the edge of the screen, making it impossible to overshoot. This would allow you to access the button more quickly. Many other examples of this type are provided by Tognazzini (1999)

It is stressed again that the above example is not meant to imply that all graphic designers are ignorant of useability principles. It does however illustrate that there can be conflict between the "visually appealing solution" and the "high useability solution". This conflict will reappear later in this paper when we examine web sites.

## **Is Useability Important for Web Sites?**

It is if you are trying to sell something.

Poor useability can increase the chance that visitors will give up before finding the information they were seeking. This is not a catastrophe if you were merely creating a fan web site analysing the latest CD from your favourite band. However, if your site is meant to encourage users to purchase a product from you, poor useability can lose you sales.

Seminario (1998) reports:

"Zona Research Inc.'s 'Shop Until You Drop?' survey of 239 longtime Internet users who had shopped online within the past 60 days shows that nearly one in three, or 28 percent, reported finding it 'somewhat or extremely difficult' to locate specific products -- and 62 percent had given up looking for a specific product online at least once in the previous two months. Forty-

five percent of those who said they gave up searching for specific products in online stores turned to traditional stores or print catalogs, according to the survey.”

If a user accesses a life company web site and fails to locate the information they are seeking, not only has the insurer lost an opportunity for a sale, it may also have caused the consumer to develop a low opinion of the insurer’s organisational skills, reducing the chance that the user will bother to contact that insurer off-line. Having a web site with low useability can be worse than having no web site at all.

## **Measuring Useability**

The only sure way to test the useability of a site is to trial it on a sample of its intended audience. This does not mean that you allow the users to play with the site for a while and ask them what they thought of it. Rather, the users need to be given a specific task to achieve and the investigator studies how they attempt to achieve it. For example, in the life insurance context, a task might be: “You are concerned that your premature death may damage the financial security of your family. Find the product on this site which can help and decide whether you would purchase it in preference to these products from our competitors.”

While useability engineers regard this sort of testing as essential, it does not appear to be commonly used. For example, the errors described later in this paper seem to indicate that few life insurance company web sites underwent useability testing. Perhaps the expense of the process discourages designers from using it. As Nielsen (1998a) points out, the process can be expensive and time consuming, but typically the process can highlight serious errors before they are released on the general public.

An alternative approach is to have the site reviewed by someone with knowledge of useability issues. This person may attempt to mimic typical users and try to complete the tasks such users would attempt on the site. There are also a number of common useability errors and the experienced site reviewer will attempt to determine whether these errors occur in the site.

## **Useability of Life Insurance Sites**

In this paper, I will assess the useability of life insurance company web sites using a well-known set of criterion developed by Nielsen (1996a) in his article “Top Ten Mistakes in Web Design”. The mistakes were reviewed by Nielsen (1999a). This review did not seek to assess whether these 10 mistakes were still commonly occurring mistakes. Rather it verified that, in spite of improvements in web browser technology in the intervening 3 years, the mistakes would still have serious consequences for users when they occur. In fact some of these mistakes now seem to occur only rarely.

Nielsen (1999b) reviewed the sites of ten “big corporations”, being the 10 American companies with the largest annual sales in 1998 (according to Forbes magazine) for which web sites were found. He also reviewed ten “Popular web sites”, being the ten sites listed as receiving the most visitors in Media Metrix’ April 1999 survey. He states:

“Each of 20 major sites was scored for each of the design mistakes with an assessment of the extent to which the site violated the rules. Violations on home pages or prominent pages counted more than violations on secondary pages; consistent or blatant violations counted more than infrequent or minor violations.”

Thus each site is given a rating from zero to 10. A lower rating is better, indicating fewer useability errors.

I carried out a similar scoring process for the web sites of the 16 life insurance sites listed in the appendix. The reinsurer sites identified above were not included in this process since the relative simplicity of these sites precludes many useability problems and would not provide a fair comparison to the 20 large sites in Nielsen's sample.

## Results

On average Nielsen's "Big Corporation" scored 2.0 violations per site while his "Popular Web Sites" scored 1.3 violations per site. Nielsen's contention is that these popular sites are popular because of their greater useability.

By contrast, the 16 Australian life insurance company web sites scored on average 3.4 violations per site.

Where a violation occurs, there is some subjectivity in assessing the severity of the violation. Hence, I cannot claim that my calculations for Australian life insurance company web sites are precisely consistent with Nielsen's figures for "big corporations" and "popular web sites". However, even allowing for this subjectivity, it appears that Australian life insurance web sites suffer from significantly lower useability than the sites in Nielsen's sample.

That is, there is significant room for improvement in the life insurance sites.

## Rating the Frequency of the Top 10 Mistakes

This section compares the average violations for each of the top 10 mistakes. To determine the average violation rate for a particular mistake, each site was given a score from 0 to 1 based on the severity of the problem and these scores were averaged. The violation rate for the Australian life insurance sites is compared to that for Nielsen's 20 companies. I have presented the mistakes in declining order of frequency amongst the life insurance sites. A brief description of each mistake is provided following the table. More detailed explanations are available in Nielsen (1996a).

While Nielsen's data quoted above shows a significant difference between the 10 big corporations and the 10 popular sites, when discussing the individual mistakes he only supplies the combined average violation rate for the 20 companies. He does however note that the bulk of the difference between his two categories arose from only 2 of the 10 mistakes, long download time and use of frames.

Mistake	Average Violations per Site	
	16 Australian Life Companies	Nielsen's 20 sites
1. Overly Long Download Times	94%	84%
2. Non-standard link colours	47%	17%
3. Scrolls, animations, etc	44%	12%
4. Frames	44%	11%
5. Lack of Navigation Support	44%	4%
6. Long scrolling navigation pages	31%	15%
7. Gratuitous inappropriate technology	14%	7%
8. Complex URLs	13%	6%
9. Outdate Information	8%	1%
10. Orphan Pages	0%	10%

### **Mistake 1. Overly Long Download Times**

The presence of slow loading pages is the most common useability problem for Australian life company web sites. Excessive use of graphics files appears to be the most likely culprit.

Neilsen (1998b) notes:

“Web design must aim at optimal usability over a 28.8 kbps modem.”

and

“For the next five years, the Web will be dominated by users with so slow connections that any reasonable Web page will take much longer to download than the response time limits indicated by human factors research. Thus, the dominant design criterion must be download speed in all Web projects until about the Year 2003. Minimalist design rules.”

In short, for the next few years, assume that a significant proportion of web users do not have the patience to wait for pages which use extensive graphics.

This is another example of a direct conflict between graphic designers, who try to use visually appealing graphics in their web pages, and useability engineers, who assume that many users either won't wait for such a page to load or will configure their browser to load the page without the images.

### **Mistake 2. Non-standard Link Colours**

Users are used to links being blue, and followed links being, depending on which browser they use, purple or red. Manually resetting links to other colours or using these colours for text which is not a link confuses users. Underlining non-link text may also cause confusion.

### **Mistake 3. Scrolling Text, Marquees, and Constantly Running Animations**

The presence of incessantly moving items on a web page is very distracting and makes it harder for users to read the static items.

Also, in recent years, many users have learned to equate these items with advertisements from site sponsors and will not read them. (This surprising finding arose when useability engineers used “eye-tracking” devices to record precisely where users were looking when they read web pages.)

### **Mistake 4: Using Frames**

Frames are a devise which allows the page designer to divide the window into different areas, such that clicking a link in one area can affect the content displayed in other areas. Each area may also have its own scroll bar. Each area is called a frame, the collection of frames for the window being called the frameset. It may not always be immediately obvious whether a site employs frames. For example, a page may display text in several different areas, each area having a different background colour, but all the areas scroll together. This effect can be created without frames and the resulting useability problems.

The useability problems of frames are numerous. The interested reader may refer to Neilsen (1996b), an entire article dealing with nothing but the useability deficiencies of frames. A brief summary of the major difficulties follows.

- Users have difficulty predicting the result of clicking on a link and are more likely to feel lost in the web site.

- Bookmarks fail. If you create a bookmark within a framed site, using that bookmark will not usually return you to the same view. While Internet Explorer version 5 has solved this problem, Nielsen (1999c) notes that designers cannot yet assume any significant number of users have this browser.
- Often, URLs (web page addresses) are not correctly displayed. Other designers cannot create a link to a page within the site and users cannot pass on a recommended URL for pages within the site.
- The “open link in new window” option can have unpredictable results. The new window may display a single frame rather than a complete frameset. If the designer did not allow for this action, the visible frame may be bereft of any navigation features.
- Attempting to print a page in a framed site has unpredictable results.
- The code required to create a framed site is significantly more complex than for a no-frames site. Many web authors seem unable to cope with the extra complexity, resulting in far more coding errors on framed sites.
- Search engines sometimes have difficulty determining the item in the frameset to which they should link. Following a link from the search engine may display a single frame rather than a complete frameset.

#### **Mistake 5. Lack of Navigation Support**

At a minimum, a site containing more than a few pages requires a site map, a search facility, and page headings which indicate the page’s position in the site structure. Poor headers are probably a sign that the site was only ever tested by those who wrote it. Those who know the site well tend not to notice the absence of clear navigation hints.

Compared to the sites reviewed by Nielsen, the Australian life insurance web sites score particularly poorly on this mistake, perhaps indicating a lack of testing on a suitable audience.

#### **Mistake 6. Long Scrolling Navigation Pages**

Many users decide whether to read a page based on the first information it displays rather than scrolling down the page. This appears to be particularly the case for navigation pages composed largely of links. Ideally pages, particularly navigation pages, should not exceed one “screenfull”, but where this cannot be avoided the first screenfull must give a clear indication of what the page is about and should contain the most important links.

#### **Mistake 7. Gratuitous or Inappropriate Use of Bleeding-Edge Technology**

The unnecessary use of new or uncommon features or plug-ins can alienate users, particularly if the features employed do not add any extra useful content. Sites which can only be viewed with the latest versions of a browser also fall into this category, since Nielsen (1999c) notes that it is now uncommon for users to have the latest version of their browser.

#### **Mistake 8. Complex URLs**

Long URLs (web addresses) can cause difficulties for users who attempt to e-mail recommended pages to each other. While sensible e-mail packages allow users to click on an URL within an e-mail to launch their browser to that site, this feature is usually defeated by URLs which are so long that they extend over a line break. Long URLs and URLs with

uncommon special characters also cause difficulties where users must manually type an URL into their browser.

Neilsen (1996a) also notes that since so many sites have poor navigation support, many users use the URL as a navigation aid. Hence it is important that URLs contain recognisable words rather than incomprehensible patterns of letters and numbers.

#### **Mistake 9. Outdated Information**

The presence of outdated information on a site damages the site's credibility. Outdated information should be removed.

Note that there is a distinction between outdated information and archival information. For example, if a life insurance company has withdrawn a particular product, a web page inviting visitors to purchase the product is outdated information which should be removed. However, if some of the information in the page was still of value to customers who have already purchased the product, the page may have archival value on the site, provided it is amended to make it clear the product is no longer available for sale.

It should be noted that the score for this mistake is somewhat unreliable, since it is impossible for an external reviewer not familiar with a company to be correctly identify all outdated information. Thus, on this mistake, Neilsen's ratings and my ratings only reflect information that was obviously outdated to someone not employed by the company in question. Testing for outdated information is one testing task which is better performed by the company expert than by the sample of the target audience.

#### **Mistake 10. Orphan Pages**

Orphan pages are those which don't clearly identify which company they belong to or which don't have a link back to the site's home page. A user arriving at this page via a link from another site can easily be confused as to which company they are visiting.

No orphaned pages were found in Australian life insurance web sites, making this the only mistake for which they outperform the sites in Neilsen's survey. It should however be noted that, if a site employs frames, it is usually possible to create an orphan page by using the "open link in new window" option to display a single frame separately from the rest of its frameset. I have not counted this as a violation, since it appears that doing so would double count mistake 4, but Neilsen does not make it clear how he has handled these cases in his ratings.

### **Some Extreme Useability Errors**

Surveys of useability often include examples of some of the more extreme or humorous useability errors encountered. This paper is no exception.

Some of these problems are examples of the ten mistakes listed above, while others are not, though still being quite serious in nature.

#### **1. Recent Browser Requirements**

Some sites required users to have at least version 4 of a Netscape browser or Internet Explorer. Large sections of these sites were unusable with a version 3 browser. As noted by Neilsen (1999c), many users still use version 3 of these pieces of software. I find it amazing that a life insurance company would refuse to deal with these potential customers who have come knocking at their web site. An analogous "real world" scenario would be that a customer

approaches a life insurance agent to ask the price of a product and the agent refuses to talk to the customer because she's not wearing this season's outfit!

## **2. Assuming Javascript is enabled**

Web pages may include programs in a language called javascript. Web browsers contain an option allowing users to enable or disable javascript. That is, users can determine whether or not javascript programs are run. Some users deliberately disable javascript, either to avoid a virus risk or to stop irritating programs, (such as those which open new windows containing "A word from our sponsor"). Less experienced users may not realise they have javascript disabled and may not know how to enable it.

Yet, some life insurance sites have been designed assuming javascript will always be enabled. One site has a main page with a javascript "continue" button which must be pressed to enter the sight. If javascript is disabled, pressing the button does nothing and the user gets nowhere. This is particularly irksome given that there is no need for javascript to have been used; a link labelled "continue" would have achieved the same result. In another case, attempting to access the company's home page with javascript disabled produces a completely blank page, perhaps leaving the customer wondering whether the company has gone out of business! In neither of these cases did the page designer bother to test whether javascript was disabled and provide the user with an appropriate warning if this was the case.

## **3. Assuming cookies are enabled**

This problem is similar to the previous problem. "Cookies" are text fragments which a web site can store in a cookies.txt file on your computer. Options allow you to stop this occurring. (And yes, there is indeed a piece of software called "Cookie Monster" which allows you to delete unwanted cookies.) While there is no direct virus risk from cookies, or at least not yet, a malicious site could attempt to overload your hard disk or slow your system with a large quantity of useless cookies. There are also privacy implications. Your cookies file includes the addresses of the sites which set the cookies. Sites that you visit subsequently can read this file and find out where you have been previously.

One life insurance site fails to operate if the user has disabled "cookies" in their browser. Again, the page designer did not take the time to test whether cookies were disabled and provide a suitable warning message if they were. Instead the site simply fails to deliver the page the user requested.

## **4. Web Page or Colour-blindness test?**

One site challenges your colour sensitivity by presenting black text on a dark blue background. If you find this too easy, you can also try to read mid-blue links on the dark blue background. It is interesting to speculate who was constructing these pages, since neither a graphic designer or a useability engineer would be likely to implement such an atrocious colour scheme.

## **5. Feedback? What's feedback?**

By now, you are probably saying: "But why hasn't someone told them what they've done wrong?"

This can be a remarkably hard thing to do, though it should be easy. Every page should contain the e-mail address of the person responsible for correcting errors in that page. Few do. Of the 16 sites surveyed, only one provided a clearly identified "webmaster" e-mail address for

providing feedback, and this address only appeared on the first page of the site. A further 9 sites provided a feedback form which could be submitted on-line but in most cases these are large affairs which would discourage bug-spotters. For example, while some users would gleefully use a webmaster e-mail address to point out a broken link, a spelling error or a split infinitive, few of these people would have the patience to complete a feedback form that also requires you to give numerical ratings to half a dozen different aspects of the site before it will accept your information.

Also, though I have not carried out any experiments with respect to the life insurance company sites surveyed here, from experience with other sites, it is surprising how often e-mails to the webmaster are ignored, even when the errors being reported are quite serious.

#### **6. Poor or Broken Links.**

Link problems are remarkably common, though they usually occur in the less important sections on the site. However, one site provides an excellent site map, but the only link to it is from the search page, where many will not find it. In another case the web site of a holding company appears to have no link to its life company subsidiary. Perhaps the most amusing broken link is the site which has on their home page a broken link which should lead to the page which allows users to contact the company. That is, the link which users might try to use to report the broken link is itself broken!

#### **Conclusions**

While life insurance companies are employing the world wide web to try to boost sales, the sites developed are disappointing. While many of the sites may be visually appealing, they exhibit significant useability problems. There is considerable room for improvement.

## **Appendix 1: Australian Web Sites with Significant Life Insurance Company Content**

AM	<a href="http://www.amcorp.com.au">http://www.amcorp.com.au</a>
AMP	<a href="http://www.amp.com.au/">http://www.amp.com.au/</a>
ANZ	<a href="http://www.anz.com.au/">http://www.anz.com.au/</a>
Colonial	<a href="http://www.colonial.com.au/">http://www.colonial.com.au/</a>
Commonwealth	<a href="http://www.commbank.com.au/">http://www.commbank.com.au/</a>
FAI	<a href="http://www.fai.com.au/">http://www.fai.com.au/</a>
GIO	<a href="http://www.gio.com.au/">http://www.gio.com.au/</a>
Mercantile Mutual	<a href="http://www.mercantilemutual.com.au/">http://www.mercantilemutual.com.au/</a>
MLC	<a href="http://www.mlc.com.au/">http://www.mlc.com.au/</a>
National Australia	<a href="http://www.national.com.au/">http://www.national.com.au/</a>
National Mutual	<a href="http://www.nm.com.au">http://www.nm.com.au</a>
Norwich	<a href="http://www.norwich.com.au/">http://www.norwich.com.au/</a>
NRMA	<a href="http://www.nrma.com.au/">http://www.nrma.com.au/</a>
Tower	<a href="http://www.toweraustralia.com.au/">http://www.toweraustralia.com.au/</a>
Westpac	<a href="http://www.westpac.com.au/">http://www.westpac.com.au/</a>
Zurich	<a href="http://www.zurich.com.au">http://www.zurich.com.au</a>

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