PROFESSIONAL INSURANCE AGENTS
The Partnership

NATIONAL CONSUMER SURVEY

Touch Points

The Voice of the Customer

SURVEY REPORT

The National Association of Professional Insurance Agents, through its work with The Partnership has conducted a new survey research project designed to explore consumer attitudes regarding their personal insurance.

This research has been designed to survey the broadest group of insurance customers available. For this reason, qualifications to participate in the survey focus on personal lines auto policyholders.

Qualifications for participation in the survey:

- Minimum age: 18
- Licensed to drive
- Currently own or lease a vehicle which is covered by insurance
- Either the decision maker or share the decision about their vehicle insurance provider

Two surveys were conducted online utilizing the "General Marketing Survey Panel" provided by SSI (Survey Sampling International, LLC).

The first survey collected 904 completed surveys from qualified participants between February 3rd and February 9th, 2011.

The second survey collected 915 completed surveys from qualified participants between March 18th and March 23rd, 2001.

Based on these results with the total number of personal auto policyholders set at 187,126,241, one can say with 95% confidence that the maximum margin of error is +/- 4 percentage points. This is the same level of accuracy typically cited by Gallup for their surveys.

The following demographic distribution of survey respondents tracks well with the general demographics of the US population:

- ✓ Male 40% / Female 60%
- ✓ Age distribution: 50% age 18-34 / 50% age 35-55
- ✓ Customers with current insurance in the following distribution systems:
  - Direct over the Internet
  - Direct via phone
  - Captive agent
  - Independent agent

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✓ Geographical representation of individuals from every state (based on zip codes)

✓ Representative of the overall population in terms of:

- Marital status
- Children
- Employment
- Education
- Income

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Responses from first survey collecting 904 completed surveys from qualified participants between February 3rd and February 9th, 2011.

QUESTION #1

What is your gender?

		Q1 Gender					
		Male		Female		Total	
		Count	Percent	Count	Percent	Count	Percent
Purchase Channel	Direct	146	35%	163	34%	309	34%
	Agent	272	65%	323	66%	595	66%
	Total	418	100%	486	100%	904	100%

QUESTION #2

Which of the following best represents your age group?

		Count	Percent
Q2 Age	Under 18	0	0%
	18 - 24	111	12%
	25 - 34	337	37%
	35 - 44	162	18%
	45 - 54	292	32%
	55 and over	2	0%
	Total	904	100%

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QUESTION #3

Which of the following insurance policies do you currently have?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q3 Which ins policies currently have	Auto	309	100%	595	100%	904	100%
	Home	177	57%	361	61%	538	60%
	Condo	13	4%	15	3%	28	3%
	Renters	48	16%	95	16%	143	16%
	Motorcycle	35	11%	27	5%	62	7%
	Boat	22	7%	15	3%	37	4%
	RV	18	6%	17	3%	35	4%
	Umbrella	12	4%	27	5%	39	4%
	Other	10	3%	35	6%	45	5%
	Base	309	100%	595	100%	904	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q3 Which ins policies currently have	Auto	448	100%	456	100%	904	100%
	Home	239	53%	299	66%	538	60%
	Condo	19	4%	9	2%	28	3%
	Renters	87	19%	56	12%	143	16%
	Motorcycle	41	9%	21	5%	62	7%
	Boat	21	5%	16	4%	37	4%
	RV	18	4%	17	4%	35	4%
	Umbrella	19	4%	20	4%	39	4%
	Other	16	4%	29	6%	45	5%
	Base	448	100%	456	100%	904	100%

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QUESTION #4

What is the name of your current…

1 AUTO insurance company: [OPEN TEXT]
2 HOME insurance company: [OPEN TEXT]
3 CONDO insurance company: [OPEN TEXT]
4 RENTERS insurance company: [OPEN TEXT]
5 MOTORCYCLE insurance company: [OPEN TEXT]

ANSWERS NOT STATISTICALLY VALID - USED ONLY FOR VERIFICATION PURPOSES

QUESTION #5

How many vehicles does your current auto insurance policy cover?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q5 How many vehicles does current auto ins policy cover	One	151	49%	248	42%	399	44%
	Two	127	41%	237	40%	364	40%
	Three	26	8%	71	12%	97	11%
	Four	4	1%	30	5%	34	4%
	Five or more	1	0%	9	2%	10	1%
	Total	309	100%	595	100%	904	100%

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QUESTION #6

How did you purchase your current auto insurance policy?

		Count	Percent
Purchase Channel	Direct	309	34.2%
	Agent	595	65.8%
	Total	904	100.0%

QUESTION #7

When is the last time you were in contact with your auto insurance company?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q7 When is last time you were in contact with your au ins co	Within the past 6 months	110	62%	226	63%	336	62%
	6 to 12 months ago	43	24%	60	17%	103	19%
	1 to 2 years ago	9	5%	35	10%	44	8%
	More than 2 years ago	15	8%	40	11%	55	10%
	Total	177	100%	361	100%	538	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q7 When is last time you were in contact with your au ins co	Within the past 6 months	313	70%	271	59%	584	65%
	6 to 12 months ago	82	18%	88	19%	170	19%
	1 to 2 years ago	21	5%	40	9%	61	7%
	More than 2 years ago	32	7%	57	13%	89	10%
	Total	448	100%	456	100%	904	100%

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QUESTION #8A

How did you purchase your current home/condo/renters insurance policy?

		Q8_9LIST - PIPE FOR Q8 & Q9							
		home		condo		renters		Total	
		Count	Percent	Count	Percent	Count	Percent	Count	Percent
Q8 How purchase your current [Q8_9LIST] ins policy	Directly from ins co website	74	14%	0	0%	22	20%	96	14%
	Directly from ins co on the phone	95	18%	2	14%	16	14%	113	17%
	From an ins agent that sells ins from one co	274	51%	12	86%	57	51%	343	52%
	From an ins agent that sells ins from multiple cos	95	18%	0	0%	14	13%	109	16%
	Other	0	0%	0	0%	3	3%	3	0%
	Total	538	100%	14	100%	112	100%	664	100%

QUESTION #8B

How did you purchase your current home insurance policy?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q8 How purchase your current [Q8_9LIST] ins policy	Directly from ins co website	69	39%	5	1%	74	14%
	Directly from ins co on the phone	72	41%	23	6%	95	18%
	From an ins agent that sells ins from one co	25	14%	249	69%	274	51%
	From an ins agent that sells ins from multiple cos	11	6%	84	23%	95	18%
	Other	0	0%	0	0%	0	0%
	Total	177	100%	361	100%	538	100%

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QUESTION #8C

How did you purchase your current home insurance policy?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q8 How purchase your current [Q8_9LIST] ins policy	Directly from ins co website	45	19%	29	10%	74	14%
	Directly from ins co on the phone	51	21%	44	15%	95	18%
	From an ins agent that sells ins from one co	103	43%	171	57%	274	51%
	From an ins agent that sells ins from multiple cos	40	17%	55	18%	95	18%
	Other	0	0%	0	0%	0	0%
	Total	239	100%	299	100%	538	100%

QUESTION #9A

When was the last time you were in contact with your home insurance company?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q9 When is the last time you were in contact with your [Q8_9LIST] ins co	Within the past 6 months	69	39%	153	42%	222	41%
	6 to 12 months ago	52	29%	89	25%	141	26%
	1 to 2 years ago	26	15%	45	12%	71	13%
	More than 2 years ago	30	17%	74	20%	104	19%
	Total	177	100%	361	100%	538	100%

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QUESTION #9B

When was the last time you were in contact with your home insurance company?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q9 When is the last time you were in contact with your [Q8_9LIST] ins co	Within the past 6 months	113	47%	109	36%	222	41%
	6 to 12 months ago	65	27%	76	25%	141	26%
	1 to 2 years ago	31	13%	40	13%	71	13%
	More than 2 years ago	30	13%	74	25%	104	19%
	Total	239	100%	299	100%	538	100%

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QUESTION #10A

With regard to the individual or company you work with to provide you with insurance coverage, please rank the following factors in order of importance:

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q10_1 RANK imp individual/co you work w/ to provide you ins cov - Trust in the person or co	1	44	14%	108	18%	152	17%
	2	29	9%	80	13%	109	12%
	3	34	11%	66	11%	100	11%
	4	39	13%	62	10%	101	11%
	5	31	10%	64	11%	95	11%
	6	23	7%	53	9%	76	8%
	7	25	8%	44	7%	69	8%
	8	37	12%	41	7%	78	9%
	9	29	9%	46	8%	75	8%
	10	18	6%	31	5%	49	5%
	Total	309	100%	595	100%	904	100%
Q10_2 RANK imp individual/co you work w/ to provide you ins cov - Value in the rates they find for me	1	90	29%	152	26%	242	27%
	2	40	13%	82	14%	122	13%
	3	29	9%	70	12%	99	11%
	4	30	10%	42	7%	72	8%
	5	28	9%	59	10%	87	10%
	6	31	10%	51	9%	82	9%
	7	17	6%	38	6%	55	6%
	8	19	6%	35	6%	54	6%
	9	15	5%	33	6%	48	5%
	10	10	3%	33	6%	43	5%
	Total	309	100%	595	100%	904	100%

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QUESTION #10A

With regard to the individual or company you work with to provide you with insurance coverage, please rank the following factors in order of importance:

Q10_3 RANK imp individual/co you work w/ to provide you ins cov - Quick service response	1	22	7%	30	5%	52	6%
	2	34	11%	66	11%	100	11%
	3	38	12%	67	11%	105	12%
	4	32	10%	75	13%	107	12%
	5	32	10%	63	11%	95	11%
	6	41	13%	75	13%	116	13%
	7	36	12%	65	11%	101	11%
	8	29	9%	69	12%	98	11%
	9	31	10%	52	9%	83	9%
	10	14	5%	33	6%	47	5%
	Total	309	100%	595	100%	904	100%
Q10_4 RANK imp individual/co you work w/ to provide you ins cov - Personal attention	1	21	7%	57	10%	78	9%
	2	33	11%	60	10%	93	10%
	3	38	12%	56	9%	94	10%
	4	25	8%	52	9%	77	9%
	5	28	9%	61	10%	89	10%
	6	31	10%	64	11%	95	11%
	7	38	12%	71	12%	109	12%
	8	29	9%	75	13%	104	12%
	9	38	12%	52	9%	90	10%
	10	28	9%	47	8%	75	8%
	Total	309	100%	595	100%	904	100%

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QUESTION #10A

With regard to the individual or company you work with to provide you with insurance coverage, please rank the following factors in order of importance:

Q10_5 RANK imp individual/co you work w/ to provide you ins cov - They provide me with confidence that I am making the right ins decisions	1	19	6%	30	5%	49	5%
	2	30	10%	43	7%	73	8%
	3	26	8%	51	9%	77	9%
	4	33	11%	67	11%	100	11%
	5	34	11%	74	12%	108	12%
	6	43	14%	70	12%	113	13%
	7	41	13%	70	12%	111	12%
	8	22	7%	75	13%	97	11%
	9	43	14%	75	13%	118	13%
	10	18	6%	40	7%	58	6%
	Total	309	100%	595	100%	904	100%
Q10_6 RANK imp individual/co you work w/ to provide you ins cov - They are recommending sufficient ins protection	1	13	4%	33	6%	46	5%
	2	25	8%	52	9%	77	9%
	3	33	11%	56	9%	89	10%
	4	31	10%	60	10%	91	10%
	5	29	9%	71	12%	100	11%
	6	24	8%	56	9%	80	9%
	7	36	12%	84	14%	120	13%
	8	45	15%	64	11%	109	12%
	9	41	13%	67	11%	108	12%
	10	32	10%	51	9%	83	9%
	Total	309	100%	594	100%	903	100%

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QUESTION #10A

With regard to the individual or company you work with to provide you with insurance coverage, please rank the following factors in order of importance:

Q10_7 RANK imp individual/co you work w/ to provide you ins cov - That they are taking care of me and my ins needs	1	38	12%	84	14%	122	13%
	2	41	13%	57	10%	98	11%
	3	27	9%	77	13%	104	12%
	4	40	13%	72	12%	112	12%
	5	37	12%	64	11%	101	11%
	6	36	12%	64	11%	100	11%
	7	30	10%	59	10%	89	10%
	8	26	8%	53	9%	79	9%
	9	15	5%	39	7%	54	6%
	10	19	6%	26	4%	45	5%
	Total	309	100%	595	100%	904	100%
Q10_8 RANK imp individual/co you work w/ to provide you ins cov - They will go to bat for me when necessary	1	27	9%	43	7%	70	8%
	2	27	9%	63	11%	90	10%
	3	34	11%	58	10%	92	10%
	4	36	12%	70	12%	106	12%
	5	46	15%	53	9%	99	11%
	6	28	9%	64	11%	92	10%
	7	26	8%	63	11%	89	10%
	8	36	12%	66	11%	102	11%
	9	27	9%	71	12%	98	11%
	10	22	7%	44	7%	66	7%
	Total	309	100%	595	100%	904	100%

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QUESTION #10A

With regard to the individual or company you work with to provide you with insurance coverage, please rank the following factors in order of importance:

Q10_9 RANK imp individual/co you work w/ to provide you ins cov - They are able to offer me a choice of cos	1	13	4%	33	6%	46	5%
	2	13	4%	24	4%	37	4%
	3	15	5%	22	4%	37	4%
	4	9	3%	38	6%	47	5%
	5	17	6%	23	4%	40	4%
	6	26	8%	38	6%	64	7%
	7	26	8%	39	7%	65	7%
	8	31	10%	38	6%	69	8%
	9	31	10%	77	13%	108	12%
	10	128	41%	263	44%	391	43%
	Total	309	100%	595	100%	904	100%
Q10_10 RANK imp individual/co you work w/ to provide you ins cov - They are able to offer me choices of coverage	1	22	7%	25	4%	47	5%
	2	37	12%	68	11%	105	12%
	3	35	11%	71	12%	106	12%
	4	34	11%	57	10%	91	10%
	5	27	9%	63	11%	90	10%
	6	26	8%	60	10%	86	10%
	7	34	11%	62	10%	96	11%
	8	35	11%	79	13%	114	13%
	9	39	13%	83	14%	122	13%
	10	20	6%	27	5%	47	5%
	Total	309	100%	595	100%	904	100%

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QUESTION #10B

With regard to the individual or company you work with to provide you with insurance coverage, please rank the following factors in order of importance:

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q10_1 RANK imp individual/co you work w/ to provide you ins cov - Trust in the person or co	1	75	17%	77	17%	152	17%
	2	55	12%	54	12%	109	12%
	3	48	11%	52	11%	100	11%
	4	52	12%	49	11%	101	11%
	5	40	9%	55	12%	95	11%
	6	45	10%	31	7%	76	8%
	7	26	6%	43	9%	69	8%
	8	42	9%	36	8%	78	9%
	9	35	8%	40	9%	75	8%
	10	30	7%	19	4%	49	5%
	Total	448	100%	456	100%	904	100%
Q10_2 RANK imp individual/co you work w/ to provide you ins cov - Value in the rates they find for me	1	113	25%	129	28%	242	27%
	2	56	13%	66	14%	122	13%
	3	56	13%	43	9%	99	11%
	4	40	9%	32	7%	72	8%
	5	44	10%	43	9%	87	10%
	6	33	7%	49	11%	82	9%
	7	30	7%	25	5%	55	6%
	8	22	5%	32	7%	54	6%
	9	27	6%	21	5%	48	5%
	10	27	6%	16	4%	43	5%

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QUESTION #10B

With regard to the individual or company you work with to provide you with insurance coverage, please rank the following factors in order of importance:

Q10_3 RANK imp individual/co you work w/ to provide you ins cov - Quick service response	1	28	6%	24	5%	52	6%
	2	53	12%	47	10%	100	11%
	3	59	13%	46	10%	105	12%
	4	49	11%	58	13%	107	12%
	5	40	9%	55	12%	95	11%
	6	50	11%	66	14%	116	13%
	7	46	10%	55	12%	101	11%
	8	50	11%	48	11%	98	11%
	9	50	11%	33	7%	83	9%
	10	23	5%	24	5%	47	5%
	Total	448	100%	456	100%	904	100%
Q10_4 RANK imp individual/co you work w/ to provide you ins cov - Personal attention	1	36	8%	42	9%	78	9%
	2	38	8%	55	12%	93	10%
	3	47	10%	47	10%	94	10%
	4	28	6%	49	11%	77	9%
	5	49	11%	40	9%	89	10%
	6	49	11%	46	10%	95	11%
	7	62	14%	47	10%	109	12%
	8	55	12%	49	11%	104	12%
	9	38	8%	52	11%	90	10%
	10	46	10%	29	6%	75	8%
	Total	448	100%	456	100%	904	100%

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QUESTION #10B

With regard to the individual or company you work with to provide you with insurance coverage, please rank the following factors in order of importance:

Q10_5 RANK imp individual/co you work w/ to provide you ins cov - They provide me with confidence that I am making the right ins decisions	1	26	6%	23	5%	49	5%
	2	38	8%	35	8%	73	8%
	3	40	9%	37	8%	77	9%
	4	53	12%	47	10%	100	11%
	5	53	12%	55	12%	108	12%
	6	51	11%	62	14%	113	13%
	7	50	11%	61	13%	111	12%
	8	45	10%	52	11%	97	11%
	9	68	15%	50	11%	118	13%
	10	24	5%	34	7%	58	6%
	Total	448	100%	456	100%	904	100%
Q10_6 RANK imp individual/co you work w/ to provide you ins cov - They are recommending sufficient ins protection	1	23	5%	23	5%	46	5%
	2	43	10%	34	7%	77	9%
	3	45	10%	44	10%	89	10%
	4	47	10%	44	10%	91	10%
	5	51	11%	49	11%	100	11%
	6	38	8%	42	9%	80	9%
	7	60	13%	60	13%	120	13%
	8	53	12%	56	12%	109	12%
	9	45	10%	63	14%	108	12%
	10	43	10%	40	9%	83	9%
	Total	448	100%	455	100%	903	100%

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QUESTION #10B

With regard to the individual or company you work with to provide you with insurance coverage, please rank the following factors in order of importance:

Q10_7 RANK imp individual/co you work w/ to provide you ins cov - That they are taking care of me and my ins needs	1	57	13%	65	14%	122	13%
	2	42	9%	56	12%	98	11%
	3	40	9%	64	14%	104	12%
	4	56	13%	56	12%	112	12%
	5	57	13%	44	10%	101	11%
	6	48	11%	52	11%	100	11%
	7	50	11%	39	9%	89	10%
	8	43	10%	36	8%	79	9%
	9	27	6%	27	6%	54	6%
	10	28	6%	17	4%	45	5%
	Total	448	100%	456	100%	904	100%
Q10_8 RANK imp individual/co you work w/ to provide you ins cov - They will go to bat for me when necessary	1	39	9%	31	7%	70	8%
	2	44	10%	46	10%	90	10%
	3	46	10%	46	10%	92	10%
	4	53	12%	53	12%	106	12%
	5	50	11%	49	11%	99	11%
	6	42	9%	50	11%	92	10%
	7	46	10%	43	9%	89	10%
	8	47	10%	55	12%	102	11%
	9	43	10%	55	12%	98	11%
	10	38	8%	28	6%	66	7%
	Total	448	100%	456	100%	904	100%

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QUESTION #10B

With regard to the individual or company you work with to provide you with insurance coverage, please rank the following factors in order of importance:

Q10_9 RANK imp individual/co you work w/ to provide you ins cov - They are able to offer me a choice of cos	1	28	6%	18	4%	46	5%
	2	25	6%	12	3%	37	4%
	3	16	4%	21	5%	37	4%
	4	27	6%	20	4%	47	5%
	5	21	5%	19	4%	40	4%
	6	46	10%	18	4%	64	7%
	7	34	8%	31	7%	65	7%
	8	34	8%	35	8%	69	8%
	9	54	12%	54	12%	108	12%
	10	163	36%	228	50%	391	43%
	Total	448	100%	456	100%	904	100%
Q10_10 RANK imp individual/co you work w/ to provide you ins cov - They are able to offer me choices of coverage	1	23	5%	24	5%	47	5%
	2	54	12%	51	11%	105	12%
	3	51	11%	55	12%	106	12%
	4	43	10%	48	11%	91	10%
	5	43	10%	47	10%	90	10%
	6	46	10%	40	9%	86	10%
	7	44	10%	52	11%	96	11%
	8	57	13%	57	13%	114	13%
	9	61	14%	61	13%	122	13%
	10	26	6%	21	5%	47	5%
	Total	448	100%	456	100%	904	100%

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QUESTION #11A

When you think about the person you are currently dealing with for insurance, rate you satisfaction with regard to each of the following areas.

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q11_1 Rate sat w/ - They provide value to me by finding good rates	Very dissatisfied	8	3%	20	3%	28	3%
	Somewhat dissatisfied	17	6%	22	4%	39	4%
	Neither satisfied nor dissatisfied	41	13%	74	12%	115	13%
	Somewhat satisfied	119	39%	233	39%	352	39%
	Very satisfied	124	40%	246	41%	370	41%
	Total	309	100%	595	100%	904	100%
Q11_2 Rate sat w/ - They can be trusted	Very dissatisfied	8	3%	15	3%	23	3%
	Somewhat dissatisfied	9	3%	12	2%	21	2%
	Neither satisfied nor dissatisfied	49	16%	80	13%	129	14%
	Somewhat satisfied	112	36%	190	32%	302	33%
	Very satisfied	131	42%	298	50%	429	47%
	Total	309	100%	595	100%	904	100%
Q11_3 Rate sat w/ - They offer quick service response	Very dissatisfied	7	2%	13	2%	20	2%
	Somewhat dissatisfied	10	3%	24	4%	34	4%
	Neither satisfied nor dissatisfied	47	15%	90	15%	137	15%
	Somewhat satisfied	126	41%	217	36%	343	38%
	Very satisfied	119	39%	251	42%	370	41%
	Total	309	100%	595	100%	904	100%
Q11_4 Rate sat w/ - They help me have sufficient ins protection	Very dissatisfied	6	2%	12	2%	18	2%
	Somewhat dissatisfied	12	4%	13	2%	25	3%
	Neither satisfied nor dissatisfied	53	17%	76	13%	129	14%
	Somewhat satisfied	106	34%	233	39%	339	38%
	Very satisfied	132	43%	261	44%	393	43%
	Total	309	100%	595	100%	904	100%

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QUESTION #11A

When you think about the person you are currently dealing with for insurance, rate you satisfaction with regard to each of the following areas.

Q11_5 Rate sat w/ - They are taking care of me	Very dissatisfied	10	3%	16	3%	26	3%
	Somewhat dissatisfied	13	4%	12	2%	25	3%
	Neither satisfied nor dissatisfied	59	19%	100	17%	159	18%
	Somewhat satisfied	109	35%	217	36%	326	36%
	Very satisfied	118	38%	250	42%	368	41%
	Total	309	100%	595	100%	904	100%
Q11_6 Rate sat w/ - They have high credibility	Very dissatisfied	6	2%	13	2%	19	2%
	Somewhat dissatisfied	16	5%	10	2%	26	3%
	Neither satisfied nor dissatisfied	52	17%	103	17%	155	17%
	Somewhat satisfied	94	30%	193	32%	287	32%
	Very satisfied	141	46%	276	46%	417	46%
	Total	309	100%	595	100%	904	100%
Q11_7 Rate sat w/ - They understand my unique needs	Very dissatisfied	8	3%	12	2%	20	2%
	Somewhat dissatisfied	22	7%	22	4%	44	5%
	Neither satisfied nor dissatisfied	81	26%	148	25%	229	25%
	Somewhat satisfied	102	33%	207	35%	309	34%
	Very satisfied	96	31%	206	35%	302	33%
	Total	309	100%	595	100%	904	100%
Q11_8 Rate sat w/ - They help me by filling in my own knowledge gap about ins	Very dissatisfied	9	3%	15	3%	24	3%
	Somewhat dissatisfied	24	8%	34	6%	58	6%
	Neither satisfied nor dissatisfied	82	27%	151	25%	233	26%
	Somewhat satisfied	102	33%	203	34%	305	34%
	Very satisfied	92	30%	192	32%	284	31%
	Total	309	100%	595	100%	904	100%
Q11_9 Rate sat w/ - They offer good advice	Very dissatisfied	8	3%	15	3%	23	3%
	Somewhat dissatisfied	18	6%	22	4%	40	4%
	Neither satisfied nor dissatisfied	86	28%	146	25%	232	26%
	Somewhat satisfied	92	30%	188	32%	280	31%
	Very satisfied	105	34%	224	38%	329	36%
	Total	309	100%	595	100%	904	100%

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QUESTION #11B

When you think about the person you are currently dealing with for insurance, rate you satisfaction with regard to each of the following areas.

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q11_1 Rate sat w/ - They provide value to me by finding good rates	Very dissatisfied	16	4%	12	3%	28	3%
	Somewhat dissatisfied	19	4%	20	4%	39	4%
	Neither satisfied nor dissatisfied	55	12%	60	13%	115	13%
	Somewhat satisfied	179	40%	173	38%	352	39%
	Very satisfied	179	40%	191	42%	370	41%
	Total	448	100%	456	100%	904	100%
Q11_2 Rate sat w/ - They can be trusted	Very dissatisfied	12	3%	11	2%	23	3%
	Somewhat dissatisfied	10	2%	11	2%	21	2%
	Neither satisfied nor dissatisfied	70	16%	59	13%	129	14%
	Somewhat satisfied	157	35%	145	32%	302	33%
	Very satisfied	199	44%	230	50%	429	47%
	Total	448	100%	456	100%	904	100%
Q11_3 Rate sat w/ - They offer quick service response	Very dissatisfied	11	2%	9	2%	20	2%
	Somewhat dissatisfied	21	5%	13	3%	34	4%
	Neither satisfied nor dissatisfied	66	15%	71	16%	137	15%
	Somewhat satisfied	188	42%	155	34%	343	38%
	Very satisfied	162	36%	208	46%	370	41%
	Total	448	100%	456	100%	904	100%
Q11_4 Rate sat w/ - They help me have sufficient ins protection	Very dissatisfied	10	2%	8	2%	18	2%
	Somewhat dissatisfied	16	4%	9	2%	25	3%
	Neither satisfied nor dissatisfied	58	13%	71	16%	129	14%
	Somewhat satisfied	180	40%	159	35%	339	38%
	Very satisfied	184	41%	209	46%	393	43%
	Total	448	100%	456	100%	904	100%

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QUESTION #11B

When you think about the person you are currently dealing with for insurance, rate you satisfaction with regard to each of the following areas.

Q11_5 Rate sat w/ - They are taking care of me	Very dissatisfied	17	4%	9	2%	26	3%
	Somewhat dissatisfied	8	2%	17	4%	25	3%
	Neither satisfied nor dissatisfied	74	17%	85	19%	159	18%
	Somewhat satisfied	174	39%	152	33%	326	36%
	Very satisfied	175	39%	193	42%	368	41%
	Total	448	100%	456	100%	904	100%
Q11_6 Rate sat w/ - They have high credibility	Very dissatisfied	10	2%	9	2%	19	2%
	Somewhat dissatisfied	17	4%	9	2%	26	3%
	Neither satisfied nor dissatisfied	74	17%	81	18%	155	17%
	Somewhat satisfied	151	34%	136	30%	287	32%
	Very satisfied	196	44%	221	48%	417	46%
	Total	448	100%	456	100%	904	100%
Q11_7 Rate sat w/ - They understand my unique needs	Very dissatisfied	12	3%	8	2%	20	2%
	Somewhat dissatisfied	20	4%	24	5%	44	5%
	Neither satisfied nor dissatisfied	99	22%	130	29%	229	25%
	Somewhat satisfied	169	38%	140	31%	309	34%
	Very satisfied	148	33%	154	34%	302	33%
	Total	448	100%	456	100%	904	100%
Q11_8 Rate sat w/ - They help me by filling in my own knowledge gap about ins	Very dissatisfied	13	3%	11	2%	24	3%
	Somewhat dissatisfied	34	8%	24	5%	58	6%
	Neither satisfied nor dissatisfied	98	22%	135	30%	233	26%
	Somewhat satisfied	171	38%	134	29%	305	34%
	Very satisfied	132	29%	152	33%	284	31%
	Total	448	100%	456	100%	904	100%
Q11_9 Rate sat w/ - They offer good advice	Very dissatisfied	15	3%	8	2%	23	3%
	Somewhat dissatisfied	23	5%	17	4%	40	4%
	Neither satisfied nor dissatisfied	108	24%	124	27%	232	26%
	Somewhat satisfied	151	34%	129	28%	280	31%
	Very satisfied	151	34%	178	39%	329	36%
	Total	448	100%	456	100%	904	100%

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QUESTION #12

How often do you want to hear from your current insurance provider?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q12 How often want to hear from your current ins provider	Monthly	79	26%	96	16%	175	19%
	Quarterly	90	29%	198	33%	288	32%
	About 30 days in advance of policy renewal	60	19%	137	23%	197	22%
	At policy renewal	76	25%	150	25%	226	25%
	Other	4	1%	14	2%	18	2%
	Total	309	100%	595	100%	904	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q12 How often want to hear from your current ins provider	Monthly	99	22%	76	17%	175	19%
	Quarterly	170	38%	118	26%	288	32%
	About 30 days in advance of policy renewal	88	20%	109	24%	197	22%
	At policy renewal	88	20%	138	30%	226	25%
	Other	3	1%	15	3%	18	2%
	Total	448	100%	456	100%	904	100%

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QUESTION #13A

How strongly do you agree or disagree with the following statements?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q13_1 How strongly agree - I want my ins agent/co to contact me when they have a suggestion for how I could save money	Disagree Strongly	10	3%	10	2%	20	2%
	Disagree Slightly	16	5%	13	2%	29	3%
	Neither Agree nor Disagree	45	15%	81	14%	126	14%
	Agree Slightly	81	26%	173	29%	254	28%
	Agree Strongly	157	51%	318	53%	475	53%
	Total	309	100%	595	100%	904	100%
Q13_2 How strongly agree - I want my ins agent/co to contact me when they have a suggestion for me to add coverage which I may be missing or increase coverage when I may be underinsured	Disagree Strongly	8	3%	18	3%	26	3%
	Disagree Slightly	24	8%	26	4%	50	6%
	Neither Agree nor Disagree	76	25%	128	22%	204	23%
	Agree Slightly	100	32%	219	37%	319	35%
	Agree Strongly	101	33%	204	34%	305	34%
	Total	309	100%	595	100%	904	100%
Q13_3 How strongly agree - I want my ins agent/co to contact me when my policy renewal date is approaching	Disagree Strongly	7	2%	11	2%	18	2%
	Disagree Slightly	8	3%	21	4%	29	3%
	Neither Agree nor Disagree	39	13%	105	18%	144	16%
	Agree Slightly	79	26%	167	28%	246	27%
	Agree Strongly	176	57%	291	49%	467	52%
	Total	309	100%	595	100%	904	100%

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QUESTION #13B

How strongly do you agree or disagree with the following statements?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q13_1 How strongly agree - I want my ins agent/co to contact me when they have a suggestion for how I could save money	Disagree Strongly	8	2%	12	3%	20	2%
	Disagree Slightly	18	4%	11	2%	29	3%
	Neither Agree nor Disagree	63	14%	63	14%	126	14%
	Agree Slightly	140	31%	114	25%	254	28%
	Agree Strongly	219	49%	256	56%	475	53%
	Total	448	100%	456	100%	904	100%
Q13_2 How strongly agree - I want my ins agent/co to contact me when they have a suggestion for me to add coverage which I may be missing or increase coverage when I may be underinsured	Disagree Strongly	10	2%	16	4%	26	3%
	Disagree Slightly	22	5%	28	6%	50	6%
	Neither Agree nor Disagree	113	25%	91	20%	204	23%
	Agree Slightly	164	37%	155	34%	319	35%
	Agree Strongly	139	31%	166	36%	305	34%
	Total	448	100%	456	100%	904	100%
Q13_3 How strongly agree - I want my ins agent/co to contact me when my policy renewal date is approaching	Disagree Strongly	7	2%	11	2%	18	2%
	Disagree Slightly	11	2%	18	4%	29	3%
	Neither Agree nor Disagree	68	15%	76	17%	144	16%
	Agree Slightly	139	31%	107	23%	246	27%
	Agree Strongly	223	50%	244	54%	467	52%
	Total	448	100%	456	100%	904	100%

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QUESTION #14A

Rank in order of importance the factors which give you the greatest level of trust and confidence in your insurance company.

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q14_1 RANK greatest level of trust/confidence in individual who will help you make decisions when purchase ins - Provide value by finding good rates	1	104	34%	183	31%	287	32%
	2	54	17%	102	17%	156	17%
	3	38	12%	82	14%	120	13%
	4	34	11%	90	15%	124	14%
	5	46	15%	89	15%	135	15%
	6	33	11%	49	8%	82	9%
	Total	309	100%	595	100%	904	100%
Q14_2 RANK greatest level of trust/confidence in individual who will help you make decisions when purchase ins - They demonstrate the ability to successfully address my ins needs	1	40	13%	65	11%	105	12%
	2	54	17%	110	18%	164	18%
	3	75	24%	113	19%	188	21%
	4	55	18%	138	23%	193	21%
	5	43	14%	102	17%	145	16%
	6	42	14%	67	11%	109	12%
	Total	309	100%	595	100%	904	100%
Q14_3 RANK greatest level of trust/confidence in individual who will help you make decisions when purchase ins - I have confidence in their ins knowledge and/or experience	1	34	11%	114	19%	148	16%
	2	52	17%	90	15%	142	16%
	3	50	16%	121	20%	171	19%
	4	73	24%	99	17%	172	19%
	5	60	19%	108	18%	168	19%
	6	40	13%	63	11%	103	11%
	Total	309	100%	595	100%	904	100%

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QUESTION #14A

Rank in order of importance the factors which give you the greatest level of trust and confidence in your insurance company.

Q14_4 RANK greatest level of trust/confidence in individual who will help you make decisions when purchase ins - They make it a priority to tell me what I need for the right amount of ins protection	1	48	16%	74	12%	122	13%
	2	49	16%	100	17%	149	16%
	3	48	16%	102	17%	150	17%
	4	66	21%	106	18%	172	19%
	5	58	19%	117	20%	175	19%
	6	40	13%	96	16%	136	15%
	Total	309	100%	595	100%	904	100%
Q14_5 RANK greatest level of trust/confidence in individual who will help you make decisions when purchase ins - They are taking care of my ins needs	1	64	21%	120	20%	184	20%
	2	54	17%	117	20%	171	19%
	3	56	18%	108	18%	164	18%
	4	48	16%	95	16%	143	16%
	5	57	18%	104	17%	161	18%
	6	30	10%	51	9%	81	9%
	Total	309	100%	595	100%	904	100%
Q14_6 RANK greatest level of trust/confidence in individual who will help you make decisions when purchase ins - They offer me choices of ins cos & coverage options	1	19	6%	39	7%	58	6%
	2	46	15%	76	13%	122	13%
	3	42	14%	69	12%	111	12%
	4	33	11%	67	11%	100	11%
	5	45	15%	75	13%	120	13%
	6	124	40%	269	45%	393	43%
	Total	309	100%	595	100%	904	100%

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QUESTION #14B

Rank in order of importance the factors which give you the greatest level of trust and confidence in your insurance company.

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q14_1 RANK greatest level of trust/confidence in individual who will help you make decisions when purchase ins - Provide value by finding good rates	1	133	30%	154	34%	287	32%
	2	79	18%	77	17%	156	17%
	3	64	14%	56	12%	120	13%
	4	64	14%	60	13%	124	14%
	5	64	14%	71	16%	135	15%
	6	44	10%	38	8%	82	9%
	Total	448	100%	456	100%	904	100%
Q14_2 RANK greatest level of trust/confidence in individual who will help you make decisions when purchase ins - They demonstrate the ability to successfully address my ins needs	1	57	13%	48	11%	105	12%
	2	86	19%	78	17%	164	18%
	3	73	16%	115	25%	188	21%
	4	94	21%	99	22%	193	21%
	5	79	18%	66	14%	145	16%
	6	59	13%	50	11%	109	12%
	Total	448	100%	456	100%	904	100%
Q14_3 RANK greatest level of trust/confidence in individual who will help you make decisions when purchase ins - I have confidence in their ins knowledge and/or experience	1	54	12%	94	21%	148	16%
	2	70	16%	72	16%	142	16%
	3	90	20%	81	18%	171	19%
	4	89	20%	83	18%	172	19%
	5	81	18%	87	19%	168	19%
	6	64	14%	39	9%	103	11%
	Total	448	100%	456	100%	904	100%

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QUESTION #14B

Rank in order of importance the factors which give you the greatest level of trust and confidence in your insurance company.

Q14_4 RANK greatest level of trust/confidence in individual who will help you make decisions when purchase ins - They make it a priority to tell me what I need for the right amount of ins protection	1	70	16%	52	11%	122	13%
	2	67	15%	82	18%	149	16%
	3	79	18%	71	16%	150	17%
	4	81	18%	91	20%	172	19%
	5	84	19%	91	20%	175	19%
	6	67	15%	69	15%	136	15%
	Total	448	100%	456	100%	904	100%
Q14_5 RANK greatest level of trust/confidence in individual who will help you make decisions when purchase ins - They are taking care of my ins needs	1	105	23%	79	17%	184	20%
	2	77	17%	94	21%	171	19%
	3	76	17%	88	19%	164	18%
	4	76	17%	67	15%	143	16%
	5	75	17%	86	19%	161	18%
	6	39	9%	42	9%	81	9%
	Total	448	100%	456	100%	904	100%
Q14_6 RANK greatest level of trust/confidence in individual who will help you make decisions when purchase ins - They offer me choices of ins cos & coverage options	1	29	6%	29	6%	58	6%
	2	69	15%	53	12%	122	13%
	3	66	15%	45	10%	111	12%
	4	44	10%	56	12%	100	11%
	5	65	15%	55	12%	120	13%
	6	175	39%	218	48%	393	43%
	Total	448	100%	456	100%	904	100%

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QUESTION #15

Why does [INSERT #1 RANKED FACTOR FROM Q14] give you the greatest level of trust and confidence in the person who helps you make your insurance decisions? [OPEN TEXT]

SAMPLE OPEN TEXT RESPONSES IN APPENDIX A.

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QUESTION #16A

Rank the following statements in order of greatest worry to least worry in regards to your insurance.

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q16_1 RANK greatest worry to least worry in regards to your ins - I am paying more than I need to	1	88	28%	169	28%	257	28%
	2	58	19%	114	19%	172	19%
	3	42	14%	80	13%	122	13%
	4	33	11%	65	11%	98	11%
	5	34	11%	66	11%	100	11%
	6	36	12%	53	9%	89	10%
	7	18	6%	48	8%	66	7%
	Total	309	100%	595	100%	904	100%
Q16_2 RANK greatest worry to least worry in regards to your ins - I dont understand whats covered and whats not	1	25	8%	40	7%	65	7%
	2	33	11%	80	13%	113	13%
	3	36	12%	86	14%	122	13%
	4	56	18%	105	18%	161	18%
	5	55	18%	95	16%	150	17%
	6	52	17%	98	16%	150	17%
	7	52	17%	91	15%	143	16%
	Total	309	100%	595	100%	904	100%
Q16_3 RANK greatest worry to least worry in regards to your ins - I don’t have sufficient coverage	1	37	12%	89	15%	126	14%
	2	58	19%	99	17%	157	17%
	3	56	18%	96	16%	152	17%
	4	53	17%	112	19%	165	18%
	5	49	16%	92	15%	141	16%
	6	36	12%	58	10%	94	10%
	7	20	6%	49	8%	69	8%
	Total	309	100%	595	100%	904	100%
Q16_4 RANK greatest worry to least worry in regards to your ins - My claim will be denied or not fairly resolved	1	35	11%	95	16%	130	14%
	2	49	16%	76	13%	125	14%
	3	67	22%	111	19%	178	20%
	4	43	14%	103	17%	146	16%
	5	48	16%	88	15%	136	15%
	6	34	11%	82	14%	116	13%
	7	33	11%	40	7%	73	8%
	Total	309	100%	595	100%	904	100%

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QUESTION #16A

Rank the following statements in order of greatest worry to least worry in regards to your insurance.

Q16_5 RANK greatest worry to least worry in regards to your ins - The ins co goes out of business and cant pay my claim	1	34	11%	42	7%	76	8%
	2	29	9%	41	7%	70	8%
	3	27	9%	66	11%	93	10%
	4	37	12%	55	9%	92	10%
	5	44	14%	73	12%	117	13%
	6	41	13%	82	14%	123	14%
	7	97	31%	236	40%	333	37%
	Total	309	100%	595	100%	904	100%
Q16_6 RANK greatest worry to least worry in regards to your ins - My coverage lapses and I have a claim	1	34	11%	41	7%	75	8%
	2	33	11%	63	11%	96	11%
	3	40	13%	75	13%	115	13%
	4	47	15%	84	14%	131	14%
	5	45	15%	110	18%	155	17%
	6	67	22%	153	26%	220	24%
	7	43	14%	69	12%	112	12%
	Total	309	100%	595	100%	904	100%
Q16_7 RANK greatest worry to least worry in regards to your ins - I wont be able to afford the ins I need	1	56	18%	119	20%	175	19%
	2	49	16%	122	21%	171	19%
	3	41	13%	81	14%	122	13%
	4	40	13%	71	12%	111	12%
	5	34	11%	71	12%	105	12%
	6	43	14%	69	12%	112	12%
	7	46	15%	62	10%	108	12%
	Total	309	100%	595	100%	904	100%

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QUESTION #16B

Rank the following statements in order of greatest worry to least worry in regards to your insurance.

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q16_1 RANK greatest worry to least worry in regards to your ins - I am paying more than I need to	1	118	26%	139	30%	257	28%
	2	85	19%	87	19%	172	19%
	3	60	13%	62	14%	122	13%
	4	49	11%	49	11%	98	11%
	5	58	13%	42	9%	100	11%
	6	44	10%	45	10%	89	10%
	7	34	8%	32	7%	66	7%
	Total	448	100%	456	100%	904	100%
Q16_2 RANK greatest worry to least worry in regards to your ins - I dont understand whats covered and whats not	1	32	7%	33	7%	65	7%
	2	66	15%	47	10%	113	13%
	3	63	14%	59	13%	122	13%
	4	77	17%	84	18%	161	18%
	5	72	16%	78	17%	150	17%
	6	74	17%	76	17%	150	17%
	7	64	14%	79	17%	143	16%
	Total	448	100%	456	100%	904	100%
Q16_3 RANK greatest worry to least worry in regards to your ins - I don't have sufficient coverage	1	67	15%	59	13%	126	14%
	2	73	16%	84	18%	157	17%
	3	65	15%	87	19%	152	17%
	4	77	17%	88	19%	165	18%
	5	81	18%	60	13%	141	16%
	6	44	10%	50	11%	94	10%
	7	41	9%	28	6%	69	8%
	Total	448	100%	456	100%	904	100%
Q16_4 RANK greatest worry to least worry in regards to your ins - My claim will be denied or not fairly resolved	1	66	15%	64	14%	130	14%
	2	63	14%	62	14%	125	14%
	3	86	19%	92	20%	178	20%
	4	76	17%	70	15%	146	16%
	5	54	12%	82	18%	136	15%
	6	64	14%	52	11%	116	13%
	7	39	9%	34	7%	73	8%
	Total	448	100%	456	100%	904	100%

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QUESTION #16B

Rank the following statements in order of greatest worry to least worry in regards to your insurance.

Q16_5 RANK greatest worry to least worry in regards to your ins - The ins co goes out of business and cant pay my claim	1	37	8%	39	9%	76	8%
	2	42	9%	28	6%	70	8%
	3	47	10%	46	10%	93	10%
	4	48	11%	44	10%	92	10%
	5	59	13%	58	13%	117	13%
	6	58	13%	65	14%	123	14%
	7	157	35%	176	39%	333	37%
	Total	448	100%	456	100%	904	100%
Q16_6 RANK greatest worry to least worry in regards to your ins - My coverage lapses and I have a claim	1	43	10%	32	7%	75	8%
	2	44	10%	52	11%	96	11%
	3	57	13%	58	13%	115	13%
	4	72	16%	59	13%	131	14%
	5	69	15%	86	19%	155	17%
	6	112	25%	108	24%	220	24%
	7	51	11%	61	13%	112	12%
	Total	448	100%	456	100%	904	100%
Q16_7 RANK greatest worry to least worry in regards to your ins - I wont be able to afford the ins I need	1	85	19%	90	20%	175	19%
	2	75	17%	96	21%	171	19%
	3	70	16%	52	11%	122	13%
	4	49	11%	62	14%	111	12%
	5	55	12%	50	11%	105	12%
	6	52	12%	60	13%	112	12%
	7	62	14%	46	10%	108	12%
	Total	448	100%	456	100%	904	100%

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QUESTION #17

If the price of two policies is nearly the same, which of these would cause you to choose one policy over another? (Select all that apply.)

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q17 How choose one pol over another if price is nearly same	Recognized co name	100	32%	169	28%	269	30%
	Co recommended by agent	30	10%	113	19%	143	16%
	Lower deductible	197	64%	384	65%	581	64%
	Better coverage	223	72%	421	71%	644	71%
	Better payment terms	155	50%	264	44%	419	46%
	Motor club or similar service included	76	25%	93	16%	169	19%
	24/7 claims service	124	40%	199	34%	323	36%
	Other	3	1%	18	3%	21	2%
	Base	309	100%	594	100%	903	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q17 How choose one pol over another if price is nearly same	Recognized co name	123	28%	146	32%	269	30%
	Co recommended by agent	65	15%	78	17%	143	16%
	Lower deductible	286	64%	295	65%	581	64%
	Better coverage	325	73%	319	70%	644	71%
	Better payment terms	228	51%	191	42%	419	46%
	Motor club or similar service included	75	17%	94	21%	169	19%
	24/7 claims service	170	38%	153	34%	323	36%
	Other	4	1%	17	4%	21	2%
	Base	447	100%	456	100%	903	100%

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QUESTION #18

In your words please tell us what it takes for an agent or a company to make you feel that your insurance is being "taken care of" by the person you are dealing with? [OPEN TEXT]

SAMPLE OPEN TEXT RESPONSES IN APPENDIX B.

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QUESTION #19

What is your current marital status?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q19 Current marital status	Married	153	50%	322	54%	475	53%
	Single, never been married	84	27%	157	26%	241	27%
	Single, but living in a couple relationship	30	10%	56	9%	86	10%
	Divorced	31	10%	47	8%	78	9%
	Separated	10	3%	4	1%	14	2%
	Widowed	1	0%	6	1%	7	1%
	Prefer not to answer	0	0%	3	1%	3	0%
	Total	309	100%	595	100%	904	100%

Q19 Current marital status	Married	214	48%	261	57%	475	53%
	Single, never been married	165	37%	76	17%	241	27%
	Single, but living in a couple relationship	53	12%	33	7%	86	10%
	Divorced	10	2%	68	15%	78	9%
	Separated	2	0%	12	3%	14	2%
	Widowed	1	0%	6	1%	7	1%
	Prefer not to answer	3	1%	0	0%	3	0%
	Total	448	100%	456	100%	904	100%

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QUESTION #20

Do you have children?

		Purchase Channel					
		Direct		Agent		Base	
		Count	Percent	Count	Percent	Count	Percent
Q20 Have children	Yes	175	57%	336	56%	511	57%
	No	134	43%	259	44%	393	43%
	Base	309	100%	595	100%	904	100%

		Age groups					
		18 - 34 years old		35 years or older		Base	
		Count	Percent	Count	Percent	Count	Percent
Q20 Have children	Yes	223	50%	288	63%	511	57%
	No	225	50%	168	37%	393	43%
	Base	448	100%	456	100%	904	100%

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QUESTION #21

Which of the following best describes your employment status?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q21 Employment status	Employed full time	161	52%	275	46%	436	48%
	Employed part time	27	9%	77	13%	104	12%
	Self-employed	27	9%	46	8%	73	8%
	Not employed, but looking for work	25	8%	50	8%	75	8%
	Not employed and not looking for work	11	4%	15	3%	26	3%
	Retired	11	4%	17	3%	28	3%
	Student	10	3%	29	5%	39	4%
	Homemaker	34	11%	77	13%	111	12%
	Prefer not to answer	3	1%	9	2%	12	1%
	Total	309	100%	595	100%	904	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q21 Employment status	Employed full time	217	48%	219	48%	436	48%
	Employed part time	63	14%	41	9%	104	12%
	Self-employed	26	6%	47	10%	73	8%
	Not employed, but looking for work	35	8%	40	9%	75	8%
	Not employed and not looking for work	3	1%	23	5%	26	3%
	Retired	2	0%	26	6%	28	3%
	Student	35	8%	4	1%	39	4%
	Homemaker	63	14%	48	11%	111	12%
	Prefer not to answer	4	1%	8	2%	12	1%
	Total	448	100%	456	100%	904	100%

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QUESTION #22

What is the highest level of education you have completed?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q22 Highest level of education completed	Less than 9th grade	1	0%	1	0%	2	0%
	9th to 12th grade, no diploma	3	1%	4	1%	7	1%
	High school graduate or equivalent	64	21%	127	21%	191	21%
	Some college, no degree	81	26%	169	28%	250	28%
	Associate degree	35	11%	61	10%	96	11%
	Bachelors degree	73	24%	159	27%	232	26%
	Graduate or professional degree	43	14%	68	11%	111	12%
	Other	8	3%	5	1%	13	1%
	Prefer not to answer	1	0%	1	0%	2	0%
	Total	309	100%	595	100%	904	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q22 Highest level of education completed	Less than 9th grade	2	0%	0	0%	2	0%
	9th to 12th grade, no diploma	5	1%	2	0%	7	1%
	High school graduate or equivalent	83	19%	108	24%	191	21%
	Some college, no degree	126	28%	124	27%	250	28%
	Associate degree	40	9%	56	12%	96	11%
	Bachelors degree	132	29%	100	22%	232	26%
	Graduate or professional degree	52	12%	59	13%	111	12%
	Other	6	1%	7	2%	13	1%
	Prefer not to answer	2	0%	0	0%	2	0%
	Total	448	100%	456	100%	904	100%

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QUESTION #23

Which of the following categories best represents your household's total annual income?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q23 Which best represents your HHs total annual income	Under $20,000	30	10%	63	11%	93	10%
	$20,000 to under $30,000	45	15%	86	14%	131	14%
	$30,000 to under $40,000	35	11%	80	13%	115	13%
	$40,000 to under $50,000	40	13%	63	11%	103	11%
	$50,000 to under $60,000	47	15%	90	15%	137	15%
	$60,000 to under $80,000	42	14%	83	14%	125	14%
	$80,000 to under $100,000	34	11%	51	9%	85	9%
	$100,000 or over	24	8%	54	9%	78	9%
	Prefer not to answer	12	4%	25	4%	37	4%
	Total	309	100%	595	100%	904	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q23 Which best represents your HHs total annual income	Under $20,000	48	11%	45	10%	93	10%
	$20,000 to under $30,000	66	15%	65	14%	131	14%
	$30,000 to under $40,000	65	15%	50	11%	115	13%
	$40,000 to under $50,000	59	13%	44	10%	103	11%
	$50,000 to under $60,000	65	15%	72	16%	137	15%
	$60,000 to under $80,000	59	13%	66	14%	125	14%
	$80,000 to under $100,000	37	8%	48	11%	85	9%
	$100,000 or over	31	7%	47	10%	78	9%
	Prefer not to answer	18	4%	19	4%	37	4%
	Total	448	100%	456	100%	904	100%

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QUESTION #24

Which of the following best describes your living situation?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q24 Which best describes your living situation	Own your home	180	58%	379	64%	559	62%
	Rent	112	36%	178	30%	290	32%
	Live with parents or other relatives	15	5%	30	5%	45	5%
	Live in student housing	0	0%	2	0%	2	0%
	Other	2	1%	6	1%	8	1%
	Total	309	100%	595	100%	904	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q24 Which best describes your living situation	Own your home	235	52%	324	71%	559	62%
	Rent	172	38%	118	26%	290	32%
	Live with parents or other relatives	33	7%	12	3%	45	5%
	Live in student housing	2	0%	0	0%	2	0%
	Other	6	1%	2	0%	8	1%
	Total	448	100%	456	100%	904	100%

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The second survey collected 915 completed surveys from qualified participants between March 18th and March 23rd, 2001.

QUESTION #1

What is your gender?

		Q1 Gender					
		Male		Female		Total	
		Count	Percent	Count	Percent	Count	Percent
Purchase Channel	Direct	109	35%	196	32%	305	33%
	Agent	200	65%	410	68%	610	67%
	Total	309	100%	606	100%	915	100%

QUESTION #2

Which of the following best represents your age group?

		Count	Percent
Q2 Age	Under 18	1	0%
	18 - 24	129	14%
	25 - 34	330	36%
	35 - 44	139	15%
	45 - 54	309	34%
	55 and over	7	1%
	Total	915	100%

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QUESTION #3

Which of the following insurance policies do you currently have?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q3 Which ins policies currently have	Auto	305	100%	610	100%	915	100%
	Home	175	57%	355	58%	530	58%
	Condo	13	4%	13	2%	26	3%
	Renters	40	13%	65	11%	105	11%
	Motorcycle	30	10%	42	7%	72	8%
	Boat	18	6%	27	4%	45	5%
	RV	11	4%	12	2%	23	3%
	Umbrella	15	5%	26	4%	41	4%
	Other	14	5%	43	7%	57	6%
	Base	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q3 Which ins policies currently have	Auto	460	100%	455	100%	915	100%
	Home	225	49%	305	67%	530	58%
	Condo	12	3%	14	3%	26	3%
	Renters	64	14%	41	9%	105	11%
	Motorcycle	44	10%	28	6%	72	8%
	Boat	23	5%	22	5%	45	5%
	RV	11	2%	12	3%	23	3%
	Umbrella	10	2%	31	7%	41	4%
	Other	23	5%	34	7%	57	6%
	Base	460	100%	455	100%	915	100%

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QUESTION #4

What is the name of your current…

1 AUTO insurance company: [OPEN TEXT]

2 HOME insurance company: [OPEN TEXT]

3 CONDO insurance company: [OPEN TEXT]

4 RENTERS insurance company: [OPEN TEXT]

5 MOTORCYCLE insurance company: [OPEN TEXT]

<u>ANSWERS NOT STATISTICALLY VALID - USED ONLY FOR VERIFICATION PURPOSES</u>

QUESTION #5A

How many vehicles does your current auto insurance policy cover?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q5 How many vehicles does current auto ins policy cover	One	305	33%	305	33%	305	33%
	Two	610	67%	610	67%	610	67%
	Three	915	100%	915	100%	915	100%
	Four	305	33%	305	33%	305	33%
	Five or more	610	67%	610	67%	610	67%
	Total	915	100%	915	100%	915	100%

QUESTION #5A

How many vehicles does your current auto insurance policy cover?

		Age groups					
		18 - 34 years old		18 - 34 years old		18 - 34 years old	
		Count	Count	Count	Count	Count	Count
Q5 How many vehicles does current auto ins policy cover	One	228	50%	192	42%	420	46%
	Two	181	39%	173	38%	354	39%
	Three	40	9%	67	15%	107	12%
	Four	8	2%	19	4%	27	3%
	Five or more	3	1%	4	1%	7	1%
	Total	460	100%	455	100%	915	100%

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QUESTION #6

How did you purchase your current auto insurance policy?

		Count	Percent
Purchase Channel	Direct	305	33%
	Agent	610	67%
	Total	915	100%

QUESTION #7.1

When was the last time you initiated contact directly with your insurance company regarding a billing or other payment related question or issue?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q7 When is last time you were in contact with your auto insurance company	Within the past 30 days	75	25%	123	20%	198	22%
	Between 30 and 60 days ago	37	12%	56	9%	93	10%
	Between 3 and 6 months ago	41	13%	112	18%	153	17%
	Between 6 months and 1 year ago	28	9%	65	11%	93	10%
	More than 1 year ago	47	15%	117	19%	164	18%
	Never	77	25%	137	22%	214	23%
	Total	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q7 When is last time you were in contact with your auto insurance company	Within the past 30 days	131	28%	67	15%	198	22%
	Between 30 and 60 days ago	60	13%	33	7%	93	10%
	Between 3 and 6 months ago	82	18%	71	16%	153	17%
	Between 6 months and 1 year ago	37	8%	56	12%	93	10%
	More than 1 year ago	60	13%	104	23%	164	18%
	Never	90	20%	124	27%	214	23%
	Total	460	100%	455	100%	915	100%

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QUESTION #7.2

When was the last time you initiated contact directly with your insurance company regarding questions, issues or changes related to your insurance coverage?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q7 When is last time you were in contact with your auto insurance company	Within the past 30 days	59	19%	102	17%	161	18%
	Between 30 and 60 days ago	49	16%	73	12%	122	13%
	Between 3 and 6 months ago	56	18%	117	19%	173	19%
	Between 6 months and 1 year ago	53	17%	96	16%	149	16%
	More than 1 year ago	44	14%	122	20%	166	18%
	Never	44	14%	100	16%	144	16%
	Total	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q7 When is last time you were in contact with your auto insurance company	Within the past 30 days	98	21%	63	14%	161	18%
	Between 30 and 60 days ago	82	18%	40	9%	122	13%
	Between 3 and 6 months ago	94	20%	79	17%	173	19%
	Between 6 months and 1 year ago	66	14%	83	18%	149	16%
	More than 1 year ago	59	13%	107	24%	166	18%
	Never	61	13%	83	18%	144	16%
	Total	460	100%	455	100%	915	100%

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QUESTION #8.1

How did you initiate your most recent contact directly with your insurance company regarding a billing or other payment related question or issue?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q8_1 How initiated contact directly w/ your insurance company - BILLING	By mail	21	9%	27	6%	48	7%
	By phone	157	69%	364	77%	521	74%
	By email	44	19%	24	5%	68	10%
	Other	6	3%	58	12%	64	9%
	Total	228	100%	473	100%	701	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q8_1 How initiated contact directly w/ your insurance company - BILLING	By mail	39	11%	9	3%	48	7%
	By phone	271	73%	250	76%	521	74%
	By email	34	9%	34	10%	68	10%
	Other	26	7%	38	11%	64	9%
	Total	370	100%	331	100%	701	100%

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QUESTION #8.2

How did you initiate your most recent contact directly with your insurance company regarding questions, issues or changes related to your insurance coverage?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q8_2 How initiated contact directly w/ your insurance company - Insurance Coverage	By mail	10	4%	17	3%	27	4%
	By phone	195	75%	401	79%	596	77%
	By email	49	19%	23	5%	72	9%
	Other	7	3%	69	14%	76	10%
	Total	261	100%	510	100%	771	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q8_2 How initiated contact directly w/ your insurance company - Insurance Coverage	By mail	21	5%	6	2%	27	4%
	By phone	315	79%	281	76%	596	77%
	By email	36	9%	36	10%	72	9%
	Other	27	7%	49	13%	76	10%
	Total	399	100%	372	100%	771	100%

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QUESTION #9

How important it is that you are able to initiate contact directly with your insurance company using your preferred method of contact?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q9 How important it is that you are able to initiate contact directly w/ your insurance company using your preferred method of contact	Very Important	221	72%	417	68%	638	70%
	Somewhat important	63	21%	151	25%	214	23%
	Neither important nor unimportant	18	6%	38	6%	56	6%
	Somewhat unimportant	1	0%	2	0%	3	0%
	Very unimportant	2	1%	2	0%	4	0%
	Total	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q9 How important it is that you are able to initiate contact directly w/ your insurance company using your preferred method of contact	Very Important	327	71%	311	68%	638	70%
	Somewhat important	103	22%	111	24%	214	23%
	Neither important nor unimportant	25	5%	31	7%	56	6%
	Somewhat unimportant	3	1%	0	0%	3	0%
	Very unimportant	2	0%	2	0%	4	0%
	Total	460	100%	455	100%	915	100%

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QUESTION #10.1

When was the last time contact was initiated by your insurance company regarding a billing or other payment related question or issue?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q10_1 Last time contact was initiated by your insurance company regarding - BILLING	Within the past 30 days	64	21%	95	16%	159	17%
	Between 30 and 60 days ago	38	12%	75	12%	113	12%
	Between 3 and 6 months ago	40	13%	84	14%	124	14%
	Between 6 months and 1 year ago	25	8%	60	10%	85	9%
	More than 1 year ago	45	15%	118	19%	163	18%
	Never	93	30%	178	29%	271	30%
	Total	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q10_1 Last time contact was initiated by your insurance company regarding - BILLING	Within the past 30 days	100	22%	59	13%	159	17%
	Between 30 and 60 days ago	70	15%	43	9%	113	12%
	Between 3 and 6 months ago	70	15%	54	12%	124	14%
	Between 6 months and 1 year ago	41	9%	44	10%	85	9%
	More than 1 year ago	57	12%	106	23%	163	18%
	Never	122	27%	149	33%	271	30%
	Total	460	100%	455	100%	915	100%

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QUESTION #10.2

When was the last time contact was initiated by your insurance company regarding questions, issues or changes related to your insurance coverage?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q10_2 Last time contact was initiated by your insurance company regarding - Insurance Coverage	Within the past 30 days	53	17%	82	13%	135	15%
	Between 30 and 60 days ago	55	18%	83	14%	138	15%
	Between 3 and 6 months ago	46	15%	92	15%	138	15%
	Between 6 months and 1 year ago	38	12%	82	13%	120	13%
	More than 1 year ago	41	13%	120	20%	161	18%
	Never	72	24%	151	25%	223	24%
	Total	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q10_2 Last time contact was initiated by your insurance company regarding - Insurance Coverage	Within the past 30 days	82	18%	53	12%	135	15%
	Between 30 and 60 days ago	86	19%	52	11%	138	15%
	Between 3 and 6 months ago	78	17%	60	13%	138	15%
	Between 6 months and 1 year ago	57	12%	63	14%	120	13%
	More than 1 year ago	54	12%	107	24%	161	18%
	Never	103	22%	120	26%	223	24%
	Total	460	100%	455	100%	915	100%

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QUESTION #11.1

How did your insurance company initiate contact with you regarding a billing or other payment related question or issue?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q11_1 How contact was initiated by your insurance company regarding - BILLING	By mail	65	31%	134	31%	199	31%
	By phone	87	41%	236	55%	323	50%
	By email	53	25%	35	8%	88	14%
	Other	7	3%	28	6%	35	5%
	Total	212	100%	433	100%	645	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q11_1 How contact was initiated by your insurance company regarding - BILLING	By mail	93	27%	106	35%	199	31%
	By phone	181	53%	142	46%	323	50%
	By email	48	14%	40	13%	88	14%
	Other	17	5%	18	6%	35	5%
	Total	339	100%	306	100%	645	100%

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QUESTION #11.2

How did your insurance company initiate contact with you regarding questions, issues or changes related to your insurance coverage?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q11_2 How contact was initiated by your insurance company regarding - Insurance Coverage	By mail	54	23%	115	25%	169	24%
	By phone	112	48%	275	60%	387	56%
	By email	59	25%	36	8%	95	14%
	Other	8	3%	34	7%	42	6%
	Total	233	100%	460	100%	693	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q11_2 How contact was initiated by your insurance company regarding - Insurance Coverage	By mail	73	20%	96	29%	169	24%
	By phone	218	61%	169	50%	387	56%
	By email	45	13%	50	15%	95	14%
	Other	22	6%	20	6%	42	6%
	Total	358	100%	335	100%	693	100%

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QUESTION #12

How important it is that your insurance company initiates contact with you using your preferred method of contact?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q12 How important it is that your insurance company initiates contact w/ you using your preferred method of contact	Very important	175	57%	328	54%	503	55%
	Somewhat important	86	28%	190	31%	276	30%
	Neither important nor unimportant	36	12%	75	12%	111	12%
	Somewhat unimportant	3	1%	10	2%	13	1%
	Very unimportant	5	2%	7	1%	12	1%
	Total	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q12 How important it is that your insurance company initiates contact w/ you using your preferred method of contact	Very important	250	54%	253	56%	503	55%
	Somewhat important	141	31%	135	30%	276	30%
	Neither important nor unimportant	54	12%	57	13%	111	12%
	Somewhat unimportant	8	2%	5	1%	13	1%
	Very unimportant	7	2%	5	1%	12	1%
	Total	460	100%	455	100%	915	100%

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QUESTION #13

What is the preferred method you want your insurance company to use when contacting you?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q13 Preferred method you want your insurance company to use when contacting you	By mail	47	18%	124	24%	171	22%
	By phone	106	41%	295	57%	401	51%
	By email	103	39%	86	17%	189	24%
	By text message	3	1%	3	1%	6	1%
	Other	2	1%	10	2%	12	2%
	Total	261	100%	518	100%	779	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q13 Preferred method you want your insurance company to use when contacting you	By mail	62	16%	109	28%	171	22%
	By phone	222	57%	179	46%	401	51%
	By email	95	24%	94	24%	189	24%
	By text message	6	2%	0	0%	6	1%
	Other	6	2%	6	2%	12	2%
	Total	391	100%	388	100%	779	100%

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QUESTION #14.1

When was the last time you initiated contact directly with your insurance agent or agency regarding a billing or other payment related question or issue?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q14_1 Last time you initiated contact directly w/ your insurance AGENT/AGENCY regarding - BILLING	Within the past 30 days	62	20%	38	13%	100	16%
	Between 30 and 60 days ago	47	15%	22	7%	69	11%
	Between 3 and 6 months ago	61	20%	61	20%	122	20%
	Between 6 months and 1 year ago	32	10%	39	13%	71	12%
	More than 1 year ago	47	15%	74	24%	121	20%
	Never	58	19%	69	23%	127	21%
	Total	307	100%	303	100%	610	100%

QUESTION #14.2

When was the last time you initiated contact directly with your insurance agent or agency regarding a billing or other payment related question or issue?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q14_2 Last time you initiated contact directly w/ your insurance AGENT/AGENCY regarding - Insurance Coverage	Within the past 30 days	58	19%	43	14%	101	17%
	Between 30 and 60 days ago	56	18%	31	10%	87	14%
	Between 3 and 6 months ago	56	18%	54	18%	110	18%
	Between 6 months and 1 year ago	44	14%	52	17%	96	16%
	More than 1 year ago	49	16%	77	25%	126	21%
	Never	44	14%	46	15%	90	15%
	Total	307	100%	303	100%	610	100%

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QUESTION #15.1

How did you initiate your most recent contact directly with your insurance agent or agency regarding a billing or other payment related question or issue?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q15_1 How initiated contact directly w/ your insurance AGENT/AGENCY regarding - BILLING	By mail	24	10%	8	3%	32	7%
	By phone	190	76%	179	76%	369	76%
	By email	10	4%	11	5%	21	4%
	Other	25	10%	36	15%	61	13%
	Total	249	100%	234	100%	483	100%

QUESTION #15.2

How did you initiate your most recent contact directly with your insurance agent or agency regarding questions, issues or changes related to your insurance coverage?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q15_2 How initiated contact directly w/ your insurance AGENT/AGENCY regarding - Insurance Coverage	By mail	13	5%	7	3%	20	4%
	By phone	208	79%	189	74%	397	76%
	By email	13	5%	16	6%	29	6%
	Other	29	11%	45	18%	74	14%
	Total	263	100%	257	100%	520	100%

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QUESTION #16

How important it is that you are able to initiate contact with your insurance agent or agency using your preferred method of contact?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q16 How imp it is that you are able to initiate contact w/ your insurance AGENT/AGENCY using your preferred method of contact	Very Important	199	65%	206	68%	405	66%
	Somewhat important	80	26%	76	25%	156	26%
	Neither important nor unimportant	24	8%	17	6%	41	7%
	Somewhat unimportant	3	1%	1	0%	4	1%
	Very unimportant	1	0%	3	1%	4	1%
	Total	307	100%	303	100%	610	100%

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QUESTION #17.1

When was the last time contact was initiated by your insurance agent or agency regarding a billing or other payment related question or issue?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q17_1 Last time contact was initiated by your insurance AGENT/AGENCY regarding - BILLING	Within the past 30 days	49	16%	36	12%	85	14%
	Between 30 and 60 days ago	44	14%	23	8%	67	11%
	Between 3 and 6 months ago	56	18%	42	14%	98	16%
	Between 6 months and 1 year ago	27	9%	35	12%	62	10%
	More than 1 year ago	47	15%	75	25%	122	20%
	Never	84	27%	92	30%	176	29%
	Total	307	100%	303	100%	610	100%

QUESTION #17.2

When was the last time contact was initiated by your insurance agent or agency regarding questions, issues or changes related to your insurance coverage?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q17_2 Last time contact was initiated by your insurance AGENT/AGENCY regarding - Insurance Coverage	Within the past 30 days	47	15%	39	13%	86	14%
	Between 30 and 60 days ago	47	15%	23	8%	70	11%
	Between 3 and 6 months ago	59	19%	44	15%	103	17%
	Between 6 months and 1 year ago	34	11%	45	15%	79	13%
	More than 1 year ago	46	15%	79	26%	125	20%
	Never	74	24%	73	24%	147	24%
	Total	307	100%	303	100%	610	100%

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QUESTION #18.1

How did your insurance agent or agency initiate contact with you regarding a billing or other payment related question or issue?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q18_1 How contact was initiated by your insurance AGENT/AGENCY regarding - BILLING	By mail	63	28%	67	32%	130	30%
	By phone	138	62%	112	53%	250	58%
	By email	12	5%	21	10%	33	8%
	Other	10	4%	11	5%	21	5%
	Total	223	100%	211	100%	434	100%

QUESTION #18.2

How did your insurance agent or agency initiate contact with you regarding questions, issues or changes related to your insurance coverage?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q18_2 How contact was initiated by your insurance AGENT/AGENCY regarding - Insurance Coverage	By mail	48	21%	62	27%	110	24%
	By phone	158	68%	130	57%	288	62%
	By email	17	7%	23	10%	40	9%
	Other	10	4%	15	7%	25	5%
	Total	233	100%	230	100%	463	100%

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QUESTION #19

How important it is that your insurance agent or agency initiate contact with you using your preferred method of contact?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q19 How important it is that your insurance AGENT/AGENCY initiate contact w/ you using your preferred method of contact	Very Important	169	55%	174	57%	343	56%
	Somewhat important	90	29%	85	28%	175	29%
	Neither important nor unimportant	41	13%	36	12%	77	13%
	Somewhat unimportant	4	1%	4	1%	8	1%
	Very unimportant	3	1%	4	1%	7	1%
	Total	307	100%	303	100%	610	100%

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QUESTION #20

What is the preferred method you want your insurance agent or agency to use when contacting you?

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q20 Preferred method you want your ins AGENT/AGENCY to use when contacting you	By mail	45	17%	69	27%	114	22%
	By phone	160	62%	140	54%	300	58%
	By email	47	18%	46	18%	93	18%
	By text message	3	1%	0	0%	3	1%
	Other	4	2%	4	2%	8	2%
	Total	259	100%	259	100%	518	100%

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QUESTION #21

How often would you like to receive contact from your insurance company, agent or agency to inquire if there are any changes in your life or circumstances which could create the need for change or adjustment in your insurance?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q21 How often like to receive contact from your insurance company, agent or agency to inquire if there are any changes in your life/circumstances which could create the need for change or adjustment in your insurance	Monthly	54	18%	83	14%	137	15%
	Quarterly	71	23%	160	26%	231	25%
	Every 6 months	85	28%	158	26%	243	27%
	Just before my annual renewal	80	26%	190	31%	270	30%
	Never	15	5%	19	3%	34	4%
	Total	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q21 How often like to receive contact from your insurance company, agent or agency to inquire if there are any changes in your life/circumstances which could create the need for change or adjustment in your insurance	Monthly	106	23%	31	7%	137	15%
	Quarterly	126	27%	105	23%	231	25%
	Every 6 months	120	26%	123	27%	243	27%
	Just before my annual renewal	97	21%	173	38%	270	30%
	Never	11	2%	23	5%	34	4%
	Total	460	100%	455	100%	915	100%

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QUESTION #22

How often would you like to receive contact from your insurance company, agent or agency to conduct a general review of your insurance coverages and costs to find out if you are paying too much or lacking coverage you may need?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q22 How often like to receive contact from your insurance company, agent or agency to conduct a general review of your insurance coverages and costs to find out if you are paying too much or lacking coverage you may need	Monthly	45	15%	83	14%	128	14%
	Quarterly	62	20%	134	22%	196	21%
	Every 6 months	92	30%	163	27%	255	28%
	Just before my annual renewal	88	29%	215	35%	303	33%
	Never	18	6%	15	2%	33	4%
	Total	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q22 How often like to receive contact from your insurance company, agent or agency to conduct a general review of your insurance coverages and costs to find out if you are paying too much or lacking coverage you may need	Monthly	101	22%	27	6%	128	14%
	Quarterly	115	25%	81	18%	196	21%
	Every 6 months	128	28%	127	28%	255	28%
	Just before my annual renewal	104	23%	199	44%	303	33%
	Never	12	3%	21	5%	33	4%
	Total	460	100%	455	100%	915	100%

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QUESTION #23

When you think about the insurance coverage you need, what are you trying to protect?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q23 When you think about the insurance coverage you need, what are you trying to protect	Damage to your car from an accident	258	85%	545	90%	803	88%
	Damage to your car while its parked	198	65%	447	74%	645	71%
	Medical expenses for myself or others who are injured	226	74%	477	78%	703	77%
	A lawsuit against me	208	68%	426	70%	634	70%
	Other	8	3%	21	3%	29	3%
	Total	304	100%	608	100%	912	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q23 When you think about the insurance coverage you need, what are you trying to protect	Damage to your car from an accident	401	88%	402	88%	803	88%
	Damage to your car while its parked	335	73%	310	68%	645	71%
	Medical expenses for myself or others who are injured	341	75%	362	80%	703	77%
	A lawsuit against me	294	64%	340	75%	634	70%
	Other	8	2%	21	5%	29	3%
	Total	457	100%	455	100%	912	100%

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QUESTION #24

You answered that you need insurance to protect you in the event of a lawsuit against you. In the event of a serious accident involving personal injury where you are at fault, how much coverage do you believe you could need to pay for legal expenses and any judgments you are ordered to pay by the court?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q24 In event of a serious accident involving personal injury where you are at fault, how much coverage do you believe you could need to pay for legal expenses and any judgments you are ordered to pay by the court	Less than $10,000	15	7%	44	10%	59	9%
	Between $10,000 and $50,000	49	24%	89	21%	138	22%
	Between $50,000 and $150,000	52	25%	107	25%	159	25%
	Between $150,000 and $300,000	52	25%	85	20%	137	22%
	Between $300,000 and $1,000,000	34	16%	74	17%	108	17%
	More than $1,000,000	6	3%	27	6%	33	5%
	Total	208	100%	426	100%	634	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q24 In event of a serious accident involving personal injury where you are at fault, how much coverage do you believe you could need to pay for legal expenses and any judgments you are ordered to pay by the court	Less than $10,000	40	14%	19	6%	59	9%
	Between $10,000 and $50,000	82	28%	56	16%	138	22%
	Between $50,000 and $150,000	73	25%	86	25%	159	25%
	Between $150,000 and $300,000	53	18%	84	25%	137	22%
	Between $300,000 and $1,000,000	34	12%	74	22%	108	17%
	More than $1,000,000	12	4%	21	6%	33	5%
	Total	294	100%	340	100%	634	100%

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QUESTION #25

You answered that in the event of a serious accident involving personal injury where you are at fault, you believe you could need (amount chosen in Question #24) in coverage to pay for legal expenses and any judgments you are ordered to pay by the court. With which of the following statements do you most strongly agree?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q25 You believe you could need [Q24] in coverage to pay for legal expenses and any judgments you are order to pay by the court - with which of the following statements do you most strongly agree	Amt should cover any legal expenses/judgments against me	130	63%	255	60%	385	61%
	Amt may not be enough to cover any legal expenses/judgments against me	52	25%	114	27%	166	26%
	If amt is not enough, I may lose my assets	10	5%	25	6%	35	6%
	If amt is not enough, I may lose my assets and have future income taken away	16	8%	32	8%	48	8%
	Total	208	100%	426	100%	634	100%

		Age groups					
		18 - 34 years old		18 - 34 years old		18 - 34 years old	
		Count	Percent	Count	Percent	Count	Percent
Q25 You believe you could need [Q24] in coverage to pay for legal expenses and any judgments you are order to pay by the court - with which of the following statements do you most strongly agree	Amt should cover any legal expenses/judgments against me	182	62%	203	60%	385	61%
	Amt may not be enough to cover any legal expenses/judgments against me	73	25%	93	27%	166	26%
	If amt is not enough, I may lose my assets	19	6%	16	5%	35	6%
	If amt is not enough, I may lose my assets and have future income taken away	20	7%	28	8%	48	8%
	Total	294	100%	340	100%	634	100%

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QUESTION #26

When you think about your insurance, how do you know what is covered and what is not covered?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q26 When you think about your insurance, how do you know what is covered and what is not covered	As far as I know, it's all covered	94	31%	166	27%	260	28%
	I read my insurance policy and understand what it says	131	43%	217	36%	348	38%
	I read my insurance policy but I'm not certain I understand	35	11%	39	6%	74	8%
	I ask my agent or insurance company phone representative	21	7%	95	16%	116	13%
	I trust my agent to help me get the coverage I need	9	3%	86	14%	95	10%
	The Website I use explains it to my satisfaction	13	4%	4	1%	17	2%
	Other	2	1%	3	0%	5	1%
	Total	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q26 When you think about your insurance, how do you know what is covered and what is not covered	As far as I know, it's all covered	170	37%	90	20%	260	28%
	I read my insurance policy and understand what it says	163	35%	185	41%	348	38%
	I read my insurance policy but I'm not certain I understand	41	9%	33	7%	74	8%
	I ask my agent or insurance company phone representative	46	10%	70	15%	116	13%
	I trust my agent to help me get the coverage I need	35	8%	60	13%	95	10%
	The Website I use explains it to my satisfaction	5	1%	12	3%	17	2%
	Other	0	0%	5	1%	5	1%
	Total	460	100%	455	100%	915	100%

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QUESTION #27

What do you expect your insurance coverage will do for you when you need it**? [OPEN TEXT]**

SAMPLE OPEN TEXT RESPONSES IN APPENDIX C.

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QUESTION #28

What is your current marital status?

		Purchase Channel: Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q28 Current marital status	Married	159	52%	280	46%	439	48%
	Single, never been married	72	24%	174	29%	246	27%
	Single, but living in a couple relationship	36	12%	70	11%	106	12%
	Divorced	27	9%	71	12%	98	11%
	Separated	3	1%	4	1%	7	1%
	Widowed	7	2%	9	1%	16	2%
	Prefer not to answer	1	0%	2	0%	3	0%
	Total	305	100%	610	100%	915	100%

		Age groups: 18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q28 Current marital status	Married	193	42%	246	54%	439	48%
	Single, never been married	171	37%	75	16%	246	27%
	Single, but living in a couple relationship	73	16%	33	7%	106	12%
	Divorced	18	4%	80	18%	98	11%
	Separated	2	0%	5	1%	7	1%
	Widowed	0	0%	16	4%	16	2%
	Prefer not to answer	3	1%	0	0%	3	0%
	Total	460	100%	455	100%	915	100%

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QUESTION #29

Do you have children?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q29 Have children	Yes	176	58%	331	54%	507	55%
	No	129	42%	279	46%	408	45%
	Base	305	100%	610	100%	915	100%

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q29 Have children	Yes	176	58%	331	54%	507	55%
	No	129	42%	279	46%	408	45%
	Base	305	100%	610	100%	915	100%

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QUESTION #30

Which of the following best describes your employment status?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q30 Employment status	Employed full time	154	50%	250	41%	404	44%
	Employed part time	26	9%	69	11%	95	10%
	Self-employed	23	8%	48	8%	71	8%
	Not employed, but looking for work	22	7%	61	10%	83	9%
	Not employed and not looking for work	7	2%	22	4%	29	3%
	Retired	6	2%	24	4%	30	3%
	Student	16	5%	44	7%	60	7%
	Homemaker	47	15%	89	15%	136	15%
	Prefer not to answer	4	1%	3	0%	7	1%
	Total	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q30 Employment status	Employed full time	206	45%	198	44%	404	44%
	Employed part time	52	11%	43	9%	95	10%
	Self-employed	26	6%	45	10%	71	8%
	Not employed, but looking for work	38	8%	45	10%	83	9%
	Not employed and not looking for work	9	2%	20	4%	29	3%
	Retired	0	0%	30	7%	30	3%
	Student	53	12%	7	2%	60	7%
	Homemaker	71	15%	65	14%	136	15%
	Prefer not to answer	5	1%	2	0%	7	1%
	Total	460	100%	455	100%	915	100%

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QUESTION #32

Which of the following categories best represents your household's total annual income?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q32 Which best represents your HHs total annual income	Under $20,000	35	11%	78	13%	113	12%
	$20,000 to under $30,000	34	11%	101	17%	135	15%
	$30,000 to under $40,000	32	10%	76	12%	108	12%
	$40,000 to under $50,000	43	14%	84	14%	127	14%
	$50,000 to under $60,000	41	13%	78	13%	119	13%
	$60,000 to under $80,000	52	17%	79	13%	131	14%
	$80,000 to under $100,000	30	10%	42	7%	72	8%
	$100,000 or over	28	9%	43	7%	71	8%
	Prefer not to answer	10	3%	29	5%	39	4%
	Total	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q32 Which best represents your HHs total annual income	Under $20,000	65	14%	48	11%	113	12%
	$20,000 to under $30,000	68	15%	67	15%	135	15%
	$30,000 to under $40,000	63	14%	45	10%	108	12%
	$40,000 to under $50,000	66	14%	61	13%	127	14%
	$50,000 to under $60,000	59	13%	60	13%	119	13%
	$60,000 to under $80,000	62	13%	69	15%	131	14%
	$80,000 to under $100,000	33	7%	39	9%	72	8%
	$100,000 or over	30	7%	41	9%	71	8%
	Prefer not to answer	14	3%	25	5%	39	4%
	Total	460	100%	455	100%	915	100%

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QUESTION #33

Which of the following best describes your living situation?

		Purchase Channel					
		Direct		Agent		Total	
		Count	Percent	Count	Percent	Count	Percent
Q33 Which best describes your living situation	Own your home	184	60%	369	60%	553	60%
	Rent	102	33%	182	30%	284	31%
	Live with parents or other relatives	15	5%	48	8%	63	7%
	Live in student housing	1	0%	2	0%	3	0%
	Other	3	1%	9	1%	12	1%
	Total	305	100%	610	100%	915	100%

		Age groups					
		18 - 34 years old		35 years or older		Total	
		Count	Percent	Count	Percent	Count	Percent
Q33 Which best describes your living situation	Own your home	226	49%	327	72%	553	60%
	Rent	173	38%	111	24%	284	31%
	Live with parents or other relatives	51	11%	12	3%	63	7%
	Live in student housing	3	1%	0	0%	3	0%
	Other	7	2%	5	1%	12	1%
	Total	460	100%	455	100%	915	100%

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APPENDIX A

QUESTION #15

Why does [INSERT #1 RANKED FACTOR FROM Q14] give you the greatest level of trust and confidence in the person who helps you make your insurance decisions? [OPEN TEXT]

Because they deal with a lot of different situations, and they'll know exactly how to deal with something if it comes up. I don't have to worry that it'll be difficult for them to deal with my needs
Because I need to have insurance
My need is insurance coverage and so far I have not been able to find another company that provides the coverage for what I pay, for less.
If I trust that they are taking care of me, I don't have to spend time double checking, or constantly researching to see if I have the best coverage for myself and the best prices.
Many companies talk about good rates for drivers, good driving records, etc. We have been with company for 15 years. Originally, started with the home insurance and then we added the cars later.
Because I have known my insurance agent for decades and when I had a terrible car wreck almost a decade ago, she and her insurance State farm office really came to bat for me big time and really took care of me well.
I'm unemployed -- I can only afford minimum insurance.
I want them to care about saving me money
I hope they are taking good care of my insurance needs. So therefore, I gave them the greatest level of trust.
I'm not an expert in the field so I want someone that truly is to help me with my insurance needs. I need to have the confidence that they are doing what's right for me and my family.
confidence in the fact that I have the proper coverage is based on my "confidence" in their knowledge and experience
In the past when I've had to change or update my policies with them, they have always been able to respond quickly and offer suggestions of what I may need, or what may save me money.
We didn't know exactly what we had to have when we bought this truck, they made us comfortable and knowledgeable with the ins. we had to purchase. we wanted
If they don't successfully meet my needs, the rest doesn't matter
At this point in my life, value is important. I do not want to spend more for insurance when I do not believe I have a high likelihood of using the insurance. It is there, but I do not want to spend too much for it.
Past experiences with several high-profile insurance companies have demonstrated that this particular company makes it a policy to inform, educate, discuss, evaluate and clarify all insurance information so I can make the best decision.
Too many agents just getting into selling don't have the knowledge/experience
If they did not, then I would be going elsewhere.
I have been with Alfa for years, they are always there for advice!
I trust that my agent knows what he is doing and has me in mind when insurance items change or need to be addressed.
Can see agent - he lives here.
They should know more about my insurance needs than I do and I want to make sure that I am

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covered in case of an occurrence.
keeps me from wasting money
I am on a low income and my agent lets me know when he can save me money and gives me a better rate
Because insurance is very confusing!
THEY ARE DOING WHAT THE NEED TO DO TO COVER ME AND LET ME GET ON WITH MY LIFE
They do a good job of this
because things change and I need to be made aware of those changes
whenever i call they take care of whatever i need and talk me through why or what
it lets me know they care about me and give me personal attention making me feel valued
because they know people in our position cannot afford high priced insurance
Because if something happens to me or I have questions I know they'll be there.
My parents
I have confidence in prior claims they have handled.
My family
It assures me I will be successful with them.
Having an agent that has a high level of experience and knowledge reassures me that I can rely on them for advice and trust them.
They just do. They made sure we have the right amount of coverage if anything would ever happen to our property and cars.
If I have a claim, I won't have any unpleasant surprises
When I have needed to file a claim, they were very helpful and were quick to settle it.
I beleive in them
they do it right
Bad insurance choices could be very costly. Trust in my agent and the Co. he represents is important to me.
becuase thats the most important thing to me. Ensuring my needs are meet
all insurance companies offer the same coverage but who can offer it at the fairest price while providing me with the best coverage
It makes me feel like I' m getting the best service.
great slogan
if you have an understanding of the product that you are seeking then you are more likely to a bargain shopper
because if they care enough to give me good rates and keep my a satisfied customer then I trust that.
always had good service and advice from them
communication
I need to know i trust them
they are being honest for me
because i want the best insurance that i can have so if they know then i will know what's best
they don't try to sell me more than what coverage would suit my needs just fine;
great to know
I'm not bothered with extra charges or things I'm worried about.

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i know i have the right policy
Because I know that they are looking out for my best interest whether it be price or sufficient coverage and protection. I have had them for my insurance needs for over 26 years and they haven't let me down. When you have a claim they are there within a call.
Means they are concerned about value.
saving money
So I know that they can make my policy as cheap as possible and understand I can make my payments and helps be me flexible.
Because it is unique.
Because they are a reliable and dependable service too me.
They cover all areas
because they know what they are talking about
they care and are good
the greatest thing in the world when you feel safe
They have never steered me wrong
Good service allows for trust to form.
I trust in them
I don't want to be over-insured to pad their pocketbook and it is important to have the right amount of coverage
because it shows they are looking out for my best interest
I want a company that I trust
well it seems as thou they are giving me what i need not just trying to over sale me when my insurance agent looks for a good price to fit me it helps to trust them
it has a good price
most for the least
cuz its important
I feel secure and that they are doing what I asked them to do. I don't have to worry about much else if they are taking care of me.
I need to know they are doing a good job
i trust them
I know I can trust them, and they will be there when I need them.
They understand the military and are always there to answer questions
When an insurance agent knows all of the ins and outs, I am more comfortable using their insurance because I believe they will get me the best deal for the price I can afford.
Saving money and getting good coverage is so important.
They are giving me what I need on my policy, it is not a generalized policy
I don't want to have too much coverage or too little coverage. I like an agent to let me know what they think I need in an insurance policy based on my situation.
It shows that they are just looking out for the best deal and are not trying to sell me something at a higher premium just to make a better commission.
Best coverage for good price
It shows me that they know the industry and what to look for

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For obvious reasons: you want your insurance company to be extremely knowledgeable about what they're doing.
State Farm is a brand I trust
I want to know I'm getting the best for my money
Because then you know they know what they are doing and you're covered. Why would I want someone who doesn't?
I know I am paying the least amount
Because it shows that they are looking out for me and not just the bottom line.
understand what i need and find appropriate package
because that is what I need an insurance agency for
I feel they are out to help me with my personal needs instead of selling me only the most expensive coverage.
it shows they are honest, they know which products work in which situations and which don't
Successfully addressing my insurance needs means that they are knowledgeable about their products, are able to find the best coverage for the price, and will make certain that my coverage meets state requirements.
That tells me they are working hard for me
It shows my agent is working hard to get me the best deal.
This way when my situation/need changes I'm not carrying a age old policy
This gives me the best value
I like the option of choosing my coverage and company.
because i need to feel fulfilled
they make it number 1 thing to do for me
because i feel that they will take care of my needs with insurance as i need it
if i am paying for insurance i would like to know that i am paying what i need to be paying for my coverage
To make sure that I have up to date coverage in case of accidents.
a good company with great rates
because truly believe all insurance business are crooked and all agents are crooks,,,so
i like to save money
In today's economy saving money is very important
good rates are my number one priority and most agents just look out for what's best for the company
Because why else would I be talking to them
THEY DON'T JUST WANT MORE OF MY MONEY
save money
i AM HAPPY WITH THEM.
saves me money
they need to know what they are selling
They're always able to answer my questions and satisfy all my insurance needs.
They can find me the amount of coverage I need to fit in my budget
It would give me the impression that the company is not just trying to make the highest sale
Because they take good care of my insurance needs

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that is their main job, so if they are taking care of that then i have confidence in the company
because this is the whole point of getting insurance, if they can't meet my insurance needs there is no point in having insurance.
Because we are on a very tight budget & we need to get the best coverage we can for the $ we pay.
all about money
Because they take the time to help me understand what they offer
i've been using this company a long time.
I don't know everything about insurance. If someone is proactively telling me what type of coverage I will need, and in what amounts, that will give me confidence that they can help me take care of my insurance needs.
Because this is one thing i know they have. And it is nice to know that they have multiple companies they work with. It provides more options for the best value.
Because if I am confident in them, i put my finances into their hands and trust that they are doing the right thing.
I know that they want to sell insurance. The thing that bothers me is that for $3 or $4 I can have more coverage in case an accident happens. Most insurance companies just want to sell you the basic coverage so they don't have to pay out a lot of money.
it is important that i am properly insured for my own protection. That should be a priority and something I want my insurance company to provide me with
They have excellent personal relationship with me to make sure all my questions and needs are taken care off
Shows knowledge of the business and helps keep me informed of things I may not have thought of
They are looking out for my best interest.
want best coverage
That means that they have my best interest in mind.
Because I am on a very limited income!
I want to make sure I am insured properly.
don't want to over pay
WANT TO PAY AS LITTLE AS POSSIBLE
Because they are shopping the company that can give me the coverage I need (most coverage) for the best possible premium.
THEY KNOW ME PERSONALY WHICH HELPS FILL MY INSURANCE NEEDS
It tells me they're not giving me what I don't need
Because insurance is the most important thing to cover unexpected expenses in the future. It's important that they are taking care of all my insurance needs
I always want to feel that I'm doing the right thing to protect myself and my family, so it's a big deal to have someone who knows more about the coverage options to help me through the process and make my family and I a priority.
I need to trust the person to make sure I'm covered correctly.
Because I have SR-22 and if they don't handle it correctly I could lose my license and be further penalized.
because i have been with allstate now for twenty five years
He gives options and advise

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They are well versed and can help me with my overall needs. Need their knowledge to help us make an educated decision
I know they are looking in my best interest
because i feel that they're looking for what's best for my needs instead of what they can make out of me
They aren't trying to gouge me
I have a very tight budget and I need the best possible rates.
I feel that they truly understand the amount of coverage that I need and offer the appropriate advice for me.
Offering quality service at low rates
It ensures that I'm neither underinsured nor overcharged
I am trusting them to protect me
Because that is their job to take care of my insurance needs so if they are doing their job well then I have great trust in them
That I receive the highest level of coverage I need for the best prices
They know I want to save money.
Choices make a difference.
because in todays economy i do not want to be paying more than i have to for insurance it is expensive enough so i want them to give me the best rates
THEY INSURE ALL MY NEEDS AT A GOOD RATE AND GIVE DISCOUNTS.
go out of their way to make sure i understand my needs and circumstances behind those needs
it is always nice to know that if i dont have the coverage i need incase something does happen i would like to have all the info i get incase something goes wrong
I just know that I have what I need, and I don't have to think about insurance at all!
save me money
Because I want to be able to find the best rate with a coverage option that is best for me.
I get confused on all the coverages
because they research it untill they find something affordable and with the full insurance that fits us.
good rates providers are always welcomed by every person
If they show they can address my needs, they will gain my trust.
They understand their field they work in and get me the ability to discuss my concern and they in turn answer it very professionally (I HAVE A GREAT AGENT)
if I didn't see value in their expertise, I would just use the internet to get my insurance
it is always about saving money any time you can and insurance is such a costly expense
i sometimes don't know what to look for.
I trust them not to screw me.
Because by giving me good rates, I have more trust in all other aspects of their company.
my contact works well with me on this
Because if I have a problem with anything on payments or anything
They have experience in making these determinations, I do not.
Giving me the coverage I need and don't need shows they can be trusted. It's rare if nonexistent that an insurance company will tell me I don't need something that I'm paying them for.

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Makes me think they care.
Because my agent meets this statement. He is very sharp and knows what he is doing.
I believe it to mean that I am sufficiently covered in all the areas that are the most important
it saves me money
I neeed this so I am sure to get the best
because if they can help me save money but still have total protection, that would be a bonus
They know my situation.
need low rates
I have a very limited income, so it very important that I get the best rate possible.
Because I want my insuarance person to be able to address my insurance needs quickly and professionally and so far they have done that quite well
because they are looking into it for my best interest
because then I know that they are thinking about me
If they do not know anything about insurance, I want help from someone who does.
Because I know that what they are doing is saving me money
It tells me that the person or company is concerned for my well being and that I am adequately insured.
It assures me that they are looking out for my best interests.
they get me great rates and provide me with quality service
comfortable
they are providing me with the everybest insurance rates and have taken care of my family for a long time.
they give me what i want at a good rate
better price
i want to know I have a reputable agent and company
I want to pay the least amount for the best coverage.
I want to know they are looking our for my needs
Need to make sure I am adequately insured so I don't lose assets in a claim
DONT WANT TO PAY NO MORE THAN I HAVE TO
Because I'm looking to get the best value for the least money.
Because they always have an answer for me and pay attention to me
I know that they care and want me to get a good value. They are looking out for me.
they have demonstrated their knowledge by providing good advice over the years. that gives me the confidence to trust them to continue to do so.
the fact that they are taking care of my needs tells me that they understand my needs
they make sure that I'm covered with the right amount of insurance and explain thoroughly why I should have that amount of insurance
knowlegable about my insurance needs for what I have and own
Why wouldn't it?
Whether I have a problem or they are finding the best coverage or rates, everything is taken care of.
no matter which company

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good coverage for the money
Because i know that i am not being scammed for the most amount of money and they actually care about me saving my hard earned money
because they come out to my job the day of an accident to take my claim
I don't want someone to tell me they can do it, I want them to do it.
I trust the company will give me good service so all I need is a good rate to keep my business
It is personal everybody is different and so are their needs
When my husband and I trade vehicles or moved locations they were always there any time of day to take care of our needs.
They are finding me the best rate possible for my needs
Feels secure and reliable
Because it saves you money.
I value experience
Because money is tight these days and I want a company that is looking to give me good value at a decent price.
Because I want to know that they're not biased and they're truly looking out for me
I trust a company that is willing to offer me rates from other companies,and do there best to beat them.
vlaues my money
I have piece of mind that I do not have to worry about insurance
I have auto and home insurance with them. I need to be confident in them.
The company I deal with have always been honest and faithful to me and my family. They have in the past contacted me to let me know that I would save money while getting greater protection by switching to a newer plan they had coming up.
Because I need to know they understand what I want/need.
Because this tells me that they are really trying to make my budget and lifestyle a priority while maintaining quality service.
If a company has a lengthy history, it is probably for a good reason.
reasonable rates for my driving record and history
Having my needs taken care of is always the most important thing. If they can't take care of my needs, then the insurance policy is useless.
We have been long time clients
i know what others pay any my rates are extremely low.
I have to trust the person before I can trust the product...If she/he knows what they are talking and taking the "right action" then i can trust them to provide me sound advice.
they know what they are doing
If I didn't have any confidence in his knowledge and experience I certainly wouldn't trust him.
She has been doing this for a long time and I trust her.
I have always felt that State Farm is one of the best insurance companies nationwide
Because their willingness to provide value by finding good rates indicates they are considering my insurance needs and not just their profit line.
Because the agent I deal with is knowledgeable and has been an agent in my town for longer than I've been alive

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they have to know what they're doing! all the other stuff comes next.
If my agent is knowledgeable I know she will be able to give me good service
I want the best coverage at the lowest cost
I want to make sure I have the proper amount of insurance
Shows me right there the company isn't just out to take advantage of me.
They have been responsive over the years and have provided good service.
need good rates
I do my own research, I just want to get the insurance I want
With the economy the way it is right now, it is all about value and what we can afford.
I want the cheapest price for what I need
I feel that they understand my needs
I don't want to pay for coverage I don't need, but I also don't want to overpay on coverage that I have.
I feel they are interested in me individually and what my needs are. Many years of experience in the insurance field heightens my confidence.
That is their primary job
They know what they're doing. They have experience with dealing with all the issues I may have. You need to be able to trust your insurance agent & know that they aren't just telling you something to get more money out of you. They genuinely want to ta
I want the best insurance at the lowest price.
If I feel they are "taking care ofmy Insurance needs". By definition they are doing the other items on yourlist.
Experience counts
I can trust what they tell me I need without second guessing them
Beacause I know they they are doing their job
I know that they are taking into account my budget and the amount of coverage I need.
I would not be able to trust an insurance agent if they gave me bad advice, offered too much or too little insurance coverage or tried to milk me for more money.
I have the insurance that I need
All my needs are meet and seem fair
i like my opitions
They give me the information but let me make the decision
Insurance can be a rip off in many cases.
Im covered
because if I don't know what I need then they will let me know.
I depend on them to know about my assets and what the price is to protect them in today's market.
everyone wants to get the most for their money and if they can find you a good rate, that is the first step in establishing a great lasting relationship
It helps me save money
assist me in getting the required coverage I need
I'm with a single company
long time customer
I want good coverage that isn't gonna cost me a arm and a leg

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to know that my needs are taking care of is importatn in case somethng should happen
it is really the one thing I care about
econony
Because I want the person that I am dealing with about my insurance to be knowledgeable in the field and to be able to get me the specific insurance that is necessary for my needs. If a person cannot do that then I have no confidence in that person and wo
beacause i want to be covered and have everything replaced if it were damaged.
thats what they do
need someone that understands and can handle my needs
so i can afford it
low cost
Because they telling me the truth and being honest upfront.
they will offer the best advice on what i need for my insurance needs
confidence that i am covered in all areas.
To know that I am protected if anything happens
Trust
I want the job done
I feel this insurance is really good and avordable.
looking out for my needs
money is tight
shows that they take the time to ask questions and listen to me
not overselling
I know they are giving me the most insurance for what I can afford
because i know they aren't giving me more coverage than i need to make more money
That is their job and what they aim to do.
I also check on and verify rates with other companies to make sure I'm getting the best rate amd I know my agent and deal in person with them.
BECAUSE ALL MY NEEDS ARE MET THEREFORE I AM COVERED THROUGHLY
I want the best price with the most coverage
The reason is that way I know i am properly covered for any situation that may arive at my door step
i want the best value for my money
they are there when I need them
have my needs to sight
alway looking for way to save money
I believe they know the best products for me better than I do.
low cost better coverage
because miney is always a concern
keeps me from over paying
Because I know our agent has many years experience and a good reputation.
I want to be confident that my needs are being met w/o any worries.
The bottom line of how much I have to spend for the insurance

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best values
showes they can do the job rite
Because you want value, not just protection
They handled an accident situation well.
it has to be inexpensive
Because if they fail to give me what I need, I probably wouldn't trust them with my insurance.
i dont want to be sold something i don't need
letting me know what i need and nto trying to sell me coverage i don't.
Because it shows that they're knowledgeable to recognize if there is too much or not enough insurance
I know I am getting the best deal
It's nice to not spend too much on things you don't need.
I first and foremost want to ensure that I have proper protection in the event of an accident/ disaster.
That they have the experience to know what insurance coverage I'm going to need if something were to happen.
I can know that they know what they are doing, and they will do what is best for my family
They know the ins. company wills and wonts they have delt with ins. companys enough to know witch one works for me.
From experience
They are looking to give me the best deal for my money in order to keep me as a customer
no matter what it is, we always want a good deal and cheapest rates, but no skimping.
Insurance rates are quite high in NJ and it is important to find the lowest price without compromising service.
it is very important that i get the best rates available
Long term relationship and investment should be backed by knowledge and competence of the job.
Because I want them to get me great coverage at a great rate
They should be able to tell me exactley what I need for my particular situation and be able to provide it at a good cost.
Knowing I have the right amount of insurance protection makes me worry much less about the future.
it works
I dont want to pay more than I have to for the amount of coverage that I need for my insurance
well they know what they are doing
They don't tell me what I need until I tell them what I want and then they give me that and tell me what else is available that would do me good, so they are addressing my needs.
getting me more for my money
best knowledge to help me
because I know that and trust that I am covered under their policy and have had great results stemming from a claim.
i really know nothing about insurance except that i need it for my house and car, someone who is knowledgeable about the insurance industry can provide advice about what would help be better like once it was suggested that i get full tort because you have
i feel safe

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covering everything that needs to be covered
LOW RATES ARE IMPORTANT,MY COMPANY DEALS WITH SEVERAL COMPANIES TO COMPARE RATES TO
good prices for coverage
cuase they know what they are talking about
If they can address my needs ahead of time it says me time and money.
Then it shows that they are trusted
That is how i feel
I want them to know what they're talking about and I may know the amount of insurance I think I need, but I want the assurance from them as well.
I know that I have the coverage that I need and want with the agents that I have.
help me find best rates
Knowing they are able to understand services and being there when needed for questions
because if they can't complete a filed claim to my satisfaction,whats the point?
help mee help me
If I can't afford it, it is of no use to me
This is ideal in choosing the right company for providing insurance services.
I know that he is looking out for my best interests.
If they are taking care of my insurance needs, they know who I am, what I need and don't need and recognize that
Then I feel like they aren't just trying to take money from me. If they are finding me the the better value, they are concerned with my money and not making money.
that's what i'm paying for
because that is the service they are providing. Good coverage equals good insurance.
lets me know they are working my account and finding me the best insurance at the best coverage
It let's me "know" they're paying attention.
they make sure im getting the best price for the most amount of coverage. i love it when i can save a little money
some insurance has higher rates and want the best for your money
they just do
Because they care about me and my money.
that's the main thing
It makes me think they are saving me some money.
Because they view me as an individual
I know I will be covered if an acident happens
tells me I'm getting my moneys worth
sometimes I woul dunerestimate the amount of covberage and the agent will point out why it should be increased. If I agree, so be it
so i know i am totally covered
find the best ins. coverage at the best price
I know enough about insurance. I don't need my hand held. Give me good service at a low rate, and I'm happy. Don't do that and you won't have my business more than 6 months.

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Because I'm cheap and my agent should know that about me.
I don't want to have to settle for the most popular insureance company, I want the one that will take care of me the way I need it done
looking out for me
every little bit of savings is good
Because it is easy to be baffled by insurances, and some agents will oversell, and if a tragedy were to strike, you will only be able to claim for what you had, not the "oversell" on the policy
We will know they offer correct prices
because that is why they are in that business to help people with insurance needs
Because money is scarce and I want to make sure I am getting the most for my money.
I must be able to know that they know what they are talking about. I would never want a person to help me if they dont know about insurance
always trying to save money where we can
dont want to over pay for what i dont need
save money low rates
I don't want to overpay for coverage I don't need
So I don't have to pay for coverage I don't really need and that I am covered for what I do need.
A company that address my needs, is a company providing me with the service I require. I'd rather pay a higher rate for the right services then a cheap rate for no service.
If I need to file a claim there their for me
THEY MIGHT TAKE FINANCES INTO ACCOUNT FACTORED WITH MY HISTORY AND RECORD.
I know then they aren't just trying to get me to spend the most money.
It means they know me and what I want
good prices
they go the extra mile to make sure I am not paying to much and find me great rates
not trying to rip me off
I WANT THEM TO BE ABLE TO PROVIDE ME WITH THE BEST INSURANCE NEEDS
Cauase that is what it is all about.
Rates are important today with so many different companies that prices are so higher and then some or lower. With a agent i trust him to give me the coverage i need at the best premium possible.
Their past creditablity would talk for me and as well as their reputation. Hearing good things from others.
I want to believe I have the best rate for what I need and I trust my insurance agent to do that for me.
Helps me to save on insurance premiums
It shows that they looked at my individual needs and are able to find the right deals/package for me.
They are a veteran. They retired and have been in the new business for some time.
because they have proven to take care of my needs when needed
That I am covered in the event something does happen. I pay for insurance and do not want to hear that I am not covered for any reason at all. I will pay what it cost but for my money I want to be covered for all instances
I want to feel like I am being taken care of.
I want to KNOW that I am covered

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They are thinking of me and my needs.
because I have several cars to insure along with my home and my agent gets me the best policy and rates
comparaison
that way if i need to make a claim i dont have to worry about being under insured
because if they are showing me this, i know that i can trust them, and should consider them for future needs.
in want to feel taken care of properly
the best price for the best coverage that is not expensive
to get the right rates
Because it means they are taking the time to try and find me the best rates from all different places.
it sounds confident
find the best value for customers
they are being honest
i dont have to worry if something happens
because i want to know that i am getting what i pay for.
easy to work with
They need knowledge to be able to answer my questions and communicate what I need to know.
myself and the people at abc insurance agent
They are providing me with insurance.
save me money
I don't feel like I am paying too much for the amount of protection I am getting.
save money
because i dont want to have a dumb insurance agent
I want to know that my insurance agent that is taking my money knows what coverage I need and is ready to help me find that coverage.
dealing with someone who has a proven track record
they provide good service for the rates offered
If I didn't have confidence in their insurance knowledge, I would not do business with them.
Finding a good rate for insurance shows that they have done their job and want to provide me with the best deals possible for the right price.
to get the best rates
Because I want to pay as little as possible
If I didn't have confidence in them I may as well not have insurance. It's a necessary evil but I need to feel like I'm taken care of.
If I don't trust them I would find someone else.
They understand that we are struggling with the current economy and help us save money while still getting good insurance coverage.
diligence by the agent
because it indicates they care
because i have been with them for more than 20 years and they are always knowledgeable and helpful.

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they offer everything i need
they make me feel safe and protected
LOOKING OUT FOR MY BEST INTEREST
shows they are doing their job
less worries for me
They have trust
Insurance is a necessary evil, therefore value is most important to me.
I'm not familiar with insurance and what they have to offer, so it is important that the person I speak to, is able to understand my sitution and at the sasme time provide me with adequent insurance to meet my needs
cost conscious
Because this statement is the most important part of insurance.
it saves me money
Easy to deal with and know individuals are their specific needs. small office
Value and covereage are very important
i believe insurance rates are overpriced, and the cheapest rate with best coverage is most important
They are not trying to push the policy that gives them the biggest commishion. That suggest that they are looking out for me
If they seem knowledgeable, I am more willing to follow their advise and be happy with the decision.
I've never had a problem.
I don't want to pay more than I have to.
Because I have to have confidence that the person selling me the policy knows what they are talking about.
Dont want to pay to much for coverage I dont need.
Because this is one of the most important factors in making a decision.
because times are tough financially and we all need to save money
Because i will know that they are looking in to the best and affordable rate for me and not just theirs
my insurance is very good, and protect all my dreams.
i dont want to pay more than what i have to.
it is important for me
independent agent
Because in these tough economic times I trust someone that understands that idea and will try to get you the best rates.
Helping me do better makes me trust them
because we have been with this insurance company for years to know they are doing there best for us
It's very improtant to me that I am saving money while getting the coverage I need.
Because they should know more than I regarding this
not to much not to little for my best interst not theirs
I have trust in them and have used them often and they do take care of me with no beating around the bush!
This is why I have insurance!
This is the reason I am choosing the company. If they cannot give me coverage for what happens in

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life so I feel secure, I would not stay with the company. I need to feel safe with my provider. If something happens i am covered.
I feel taken care of
Because my agent has been in the business for many years and never steered me in the wrong direction.
price
money is tight
Because she nows hwe business and my particular needs.
I'm trusting them with my financial stability in case of an accident.
I need someone who understands not only the laws of coverage but what would be good for me and my family. I don't personally know the ins and outs of insurance so I need a person to help me make the right choices.
Keep my covered in all areas I need
They are going to handle the whole situation, I don't need to fill out forms upon forms to get quotes.
it's the most important thing
Confidence that ill becovered if something goes wrong
because im positive they know their business and wont steer me in the wrong direction
shows that are focused and atentive to mu situation and budget
because they do
GETS YOU CHEAPER RATES
I dont have a lot of money so i want to get the most i can get for less money
I like them
Because they can tell me any amount and I wouldn't know better
BEST
SO I'M NOT SURPRISED BY LACK OF COVERAGE WHEN SOMETHING HAPPENS
I want the best rates I can get.
I'm always looking for ways to cut expenses
My Mom knows best
Because that means that they are taking my individual needs in account.
Because they are taking care of my insurance needs....the other things automtically fall into place because I have faith in the agent.
I have trusted my insurance agent to provide the best coverage for my auto and home
Because their could be oversights on my part that could pose a problem should I need to file a claim.
It is always important to get great value.
I want someone who is knowledgeable in their occupation. Since I do not know much about insurance, that gives me confidence in them.
It means that they are looking out for my best interests and that I am not just another client.
Because when I am paying for something I want to have confidence that it's the right decision.
Because any question or concern I may have they have dealt with numerous times. They deal with various clients whom all have different needs, so they should be able to cater/direct to all variables
because i want them there when i need them regardless of the case and or money and at a value that i can work with

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they can answer clearly and sufficiently any insturance related question I have and they are very familiar with my own insurance policy terms and my needs.
It is what I am paying for
I do not like to spend more money than I need to.
Because a lot ot the time, I may not know exactly what I need.
Each state has different insurance minimums and I want my insurance agent to know all this
To save money
So far they have offered the lowest rates
My insurance needs come first
Because I don't know that much about it and I need to know they know what I need.
They have been in the insurance business for years.
Because they make it persoanl to me and my needs. it shows they care about what I want.
so that I know that I am "fully" covered
I need a company that's competitive because I don't have a whole lot of extra money.
I need the best coverage at the best price
They will do the right thing by me
I want ot be safe.
always have been there for me and my needs
reliability
I need to save moeny whenever I can
helps me the most
i feel safe with them
know thwy have the knowledge to help memake the best choices
so i can get the best rates
I have known my agent for over 20 years
have best interest in mind and open w options
I know that they are doing their job by making sure that I'm fully covered, yet not over covered
i seem to get the best value
they have always answered all my questions regarding insurance.
they explane the choice in a way the help you make a decision
thats what is needed out of insurance
they give me the best rates which is meaningful.
it is all encompassing
Tough economic times - need value for my money
That they know what they are doing so I get the correct coverage or if something were to happen and I needed to use my insurance.
that they are working for you
It is a combination of knowing the right level of coverage and the appropriate cost you should be paying for that coverage.
They address me personal
Knowing they are taking care of me.

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it show integrity and willingness to help the comsumer
When you have a lot of insurance companies, you can choose you best rate
it speaks for itself
good slogan
This will help me feel more confident in the company
honesty and integrity
because they are saving me money
i need that
Enough coverage so there is no out of pocket expense.
they try to save me money, and that is high priority to me. this makes me trust that they are looking out for my best interests.
MAKE SURE THEY TAKE CARE OF EVERYTHING
If they are willing to help me save money, I don't assume they just want my money.
They save me money on my policy.
As I find that the agent continues to provide a satisfactory level of service and answers my questions and addresses my concerns, my confidence and trust in him grows.
I want to get the best and right amount of coverage for the best price.
Life changes and our insurance helps us keep up with these choices
i know the person is working for me
to save money
They get the job done
It makes me feel that they definitely want my business.
money talks
Because that is what is most important to me; that my needs are being met.
best price anywhere!!!
base it on cost
Because knowing that I'm getting a good value insurance rate shows that the person who is helping make my insurance decisions is looking out for my best interests and will be trustworthy.
I do not want to deal with an insurance company that is not addressing my needs. If I didn't need insurance obviously i wouldn't be talking to an insurance agent.
Because that is the most important for me when shopping for insurance
they are honest
no, but I have an information on the policy
if i feel that they are showing me their ability to address my needs by handling my insurance needs in a fair and honest way, then i am confident in them that they are capable
Providing me with the coverage I need at a good rate and being there when I need them or have questions or concerns about my coverage.
reputation
because they have helped me in years before
because it shows me that they know what they are doing, and that they will take care of my needs
if I know they know what they are talking about I will feel safe in there hands
because that is what is most important to me and if they can spend the time to actually save me

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money I feel like they can perform well in other areas too and it makes me feel like they are willing to spend time on me.
it saves me money and shows personalised attention
Because I need someone I can trust
Because I'm in good hands with Allstate. And their hands aren't stuffed into my pockets, reaching for my wallet.
Rates are expensive for me since I'm a new driver.
Because they are looking out for me and not trying to sell me more expensive insurance
they give me good advice and explain detail
the service
so that I am saving money
well with out the good rates i would end up paying more.
becuase they know exactly what i want and find the best rate possible for what i want. they save me money plus get me exactly what i want without paying too much
to give the best rates and benfits
because they know what they are doing
Hecause I have a personal relationship with my agent
The cheapest rates possible.
by helping me save money
they make me feel good about the rate they give me
Because I like having a lot of options to shop around and get the best price, and with my car being from a dealership It is important for me to have the right kind of coverage, and as a college student I have limited money so the better coverage for the l
I want to be sure I'll be covered in a time of need.
because that is the primary purpose of insurance
Since I'm on a tight budget these days, I want to save as much as I can when shopping for insurance and finding the best rates is one way
I live on a budget and the better rates i can get for the right amount of coverage i need helps me stay on budget and protected.
i know i can trust them to come through for me in a pinch
because i want an insurance policy that fits my specific needs
It tells me that they are protecting me by educating me and insuring that I make informed decisons, regarding my insurance policy.
because you could be under/over insured and not even know it
low prices
well known company
I know they are looking out for my best interests
that they are not trying to cheat me, they are still offering me the appropriate coverage but at a value price
I am low-income on a fixed budget
They give me what i ask for and offer advice if they think i something different and fellow up with me quickly and get the best price
QUICK EASY SERVICE AND RELIABILTY

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So that i know they aren't just trying to make a buck and really are trying to save me money.
they know the laws and help me make confident choices
it makes it easyer on me
good rates
give me best way to save money
They present my options
the friendly, helpful mannor of the girl on the phone
just does
cost effectiveness
because i want to know whats going on
That I will be completely covered.
they understand that with todays economic crisis and knowing what coverage i need i need the best pric ei can get
They have already proven themselves trustworthy.
Saving money
I need to know that my insurance company isn't taking advantage of me and my money.
I need the lowest rates possible due to my status as an unemployed person.
it saves me money
I want to feel like I'm their main priority.
they give me other options, they are looking out for u to save
They just have many different choices that fit within my budget. It just happens that since I don't travel much I get the policies that I feel I will need and not have to pay extra for something I do not.
Good coverage at a low price.
I like to know I'm not overpaying for my coverage.
It's most important that my needs are met
Because it means they are doing their job.
I can't aford high payment
I've never had a problem with them.
Becuase im not getting sold on the company...they're giving me reall options to fit my budget.
Because i have been dealing with this company when no one else would insure me they helped me out and didn't turn there backs.
Its good to know they have knowledge and experience because I dont
Its good company
It's important to have good rates.
I deal with a company which provides many different insurance companies. They make it simple to find auto insurance by providing the best rate for the best price.
savings
can find competitive prices
because every body is different and relies on different options
because they are more knowledgable than i am so i have to trust them
I feel that they know my situation and find the right plan for me. They explain everything in detail

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before I agree.
it just does i have been with this company for a long time and so has my mom they have never steered me wrong
That's their job so I want to know that they are taking care of me.
Because it's very helpful
because if i need something i know im getting a good response
I need to feel that a company can take care of my insurance needs before I'm going to hire them to actually be my insurance company.
they ask me what kind of insurance im looking for and give me the very best rates that are there and they give me respect
in these economic timesneed value everywhere i can
I want to pay as little money as possible
They are always trying to find what is best for me, the patron.
I want to know that they have experience and have done this before
because everyone wants the lowest price paid
my opinion is what determines my trust of them most
I like choices
they providea good price
Because it shows that they care enough to research what I need.
they understand my needs
That the company has a proven track record and has been in business for many many years.
It is the most important
because I know they are standing by their word and backing it with action
There taking care of me
Because i want to know that my insurance agent knows what they are talking about
they have never let me down and when I have tried to find a better rate elsewhere I always end up back with my agent
Because I am on a budget.
So I dont get overcharged for insurance I dont really need
he take the time i need to help me
because i like knowing that im covered if there is a problem
all i need
I trust myself only.
because it means they are seeing what is out there and therefore, i can make an informed decision
shows good management
They help me save money and help me chose the best policy
different options
affordability
because they are listening to me.
because i said so
Because U have to work with what you got and still be covered

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they respond quickly
With the economy right now, it is important to still have the coverage that I need yet still save money.
by offering me the lowest rates they successfully address my needs
i know that if i had anything happen like just recently i was unable to pay that month and they said that it was ok they would cover for me and let me pay the next month that how they take care of my needs
Because my insurance needs are the objective of insurance.
because of my teenagers that drive also
I want my insurance to cover what I want it too not have the company tell me what it should cover
It helps me to make the best decisions in case I have an accident from a drunk driver, or even if a natural disater destroys my car.
I assume they know what they are doing.
It tells me the person or company is truly listening to me and what it is I need to get out of the insurance I'm interested in purchasing.
it shows they have my best interests in mind
Money talks...the best rate is the most important in this crappy economy.
It lets me know that they care about me and are looking for the best deal.
Because in the past I have paid a fortune for auto insurance when I could have been paying less than a quarter for the same coverage from reputable companies. This was because I had an agent who had no clue what they were doing.
I like to feel confident with my decisions when choosing a insurance company and an individual who handles my business.
on a budget cant afford to much
I want basic coverage and they provide it
Because in order to be comfortable with some one, you have to trust them.
I don't make a lot of money right now and having good rates helps out alot
best prices out there
They provide multiple companies that can take care of my insurance needs and multiple price options then I get to choose
Because I don't want to find out once I have an accident I'm not covered in areas I should be ivhave no idea what's right and wrong when comes to ins. That's why I go to them
If at least some of the choices are not those companies represented by the agent, there is a greater degree of impartiality involved.
because it shows they know what there doing
when processing my last claim they suggested different deductible and better rental car coverage
insurance is expensive
been with them for years amd they are a traditional company
they have been in the insurance business for a long time and also have been in this area for a long time so they have a good grasp of the nature of life in this area and how accidents in our area happen and how much they usually costs so they know pretty
honesty
because i want the lowest price possible for the best coverage needed
because that mkes me feel like that they care about my families and my saftey along with my value for

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money
i have the coverage i need for any situation that may occure
I know they our listening. If they can successfully address my needs.
good one and help me in every aspect
keeps my options open
because i need to trust someone in that department and not have to worry about it to much
best price
I want the best value for my money.
So i can assess which company is right for me.
they are doing everything they can to help me save money in these current hard times by getting me the best value for my dollar
I have dealt with this insurance company for years and I know they take care of my insurance needs.
It is a proof that they understand what I want
If I know that they're trying to provide me a good rate then I know that they're looking out for my best interest buy providing me the coverage that I need and can afford.
reassures me that they know what they are doing
Help you find the lowest rate for the amount of coverage desired
So I can have peace of mind that I'm Covered
because it makes me believe they have the best interest in me and want to keep me as a customer
I want someone who will provide me the right amount of insurance I need without trying to convince me I need more coverage than necessary or trying to insist I purchase items of coverage I don't need.
it shows they are interested in me not making money for the company
The agent appears well-informed, and eager to learn about my insurance needs in order to better assist me.
My insurance needs are above and beyond what i need, i am excellently covered.
I just want to know that I am covered legally, and that I have the extras that I want.
Because they take my needs into consideration, and that's important to me.
NONE
THEY ARE ALWAYS LOOKING FOR GOOD RATES FOR ME
If they demonstrate the ability to successfully address my insurance needs then they have obvisously gained alot of people's trust not just mine.
cause they are very knowledgeable
They help me take care of my policy
They have more hind-sight than I about potential insurance issues and teach me via their experience with other clients.
I have been with them 20 years and they are phenomenal
Sometimes agents will not listen to the customer and coerce the customer to buy more coverage than needed.I appreciate an agent who will listen to my needs.
i want good rates at affordable price
If they don't know about insurance, then how can I trust them to get me the coverage I need.
I just need basic insurance, so the cheaper the better.
I need to know they know all about insuances I need and are able to take care of any needs or

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questions I may have
because I am poor!
To making me feel save
this gives me the gratest level of satisfaction simply because when i have a question or need any sort of information they are quick and eficiant to respond.
Because I like options. I would like to choose the rate and company that suits my needs.
It means they are helping me in my needs overall
they explain all the pros and cons, and justify the coverages.
they are confident every time i call
We don't make a whole lot of money and having to insure 4 people can be quite costly.
i know lttle about changing laws and i always want to have the correct coverage
They let me know what is needed and not just they want me to get.
Because i know that they are not trying to just sell me a high costing insurance to just make more money
if they do well by me thats the best thing

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APPENDIX B

QUESTION #18

In your words please tell us what it takes for an agent or a company to make you feel that your insurance is being "taken care of" by the person you are dealing with? [OPEN TEXT]

How dependable the company is. These people are dealing with your car or your house in a time a crisis. i need to know they will be there, doing everything they can to make sure my problems are dealt with quickly and responsibly
theyv are knowledgable and make it simple to buy the needed insurance
When or if I have a claim, I am treated as their customer, not a claimant trying to work an insurance scheme.
Knows me by name, and will call with any concerns. Will let me know if any policy changes are recommended. Will follow-up in a timely manner.
That when I have a real problem , I have a real person that i know and can go to in my town (neighborhood) who are warm, helpful and can suggets ways that I can be helped better in times of crisis.
Insurance is a business and it's run that way. Anything else is a facade.
if i were to get something back
Feeling that the agent is highly knowledgeable in the field of insurance. Also, feeling confident that they are doing the best they can to get me the best rate--without sacrificing coverage. When it comes to insurance, I don't mind paying a bit more for p
Not clear -- personal economic conditions are so bad for me if I was thrown into prison it would be a relief.
Handled in a timely fashion
It means you are treated with respect, all your answers to any question you asked is answered and dealt with, and someone went over your policy and found you the lowest rates.
They listen to what I need and then give me lots of options to choose from along with their expert suggestions of what would fit my needs best. They handle my questions quickly and accurately. My agent is just a phone call away and feels more like a fri
my personal (in person) communication and experience with agent
When you contact your agent, they know who you are, what your policy is, why your policy covers what it does, and are able to make suggestions about your policy to help you.
they have called if there is a change or a better kind of policy we should go with.
History of doing so--handling claims efficiently, giving me advice on coverage needs, etc.
That the insurance company is honorable enough to honor claims according to industry standards. If I am in an accident, they will handle the claims professionally and promptly.
In the face of rising automotive costs and property values, and the frequency with which laws and regulations change--my current insurance agent keeps me informed when I am missing necessary coverage or am under-insured, or when they notice anything chang
told me how to lower my house insurance by ~50% without changing my coverage
When I file a claim, they handle everything and only contact me if there is a problem.
Being knowledgeable and helping me understand the whats, whos, and whys
I have had the same agent for many years, she has yet to fail in providing me information and advice I have needed.

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Trust in knowing that my agent will inform me of changes or particulars in my policy that need to be addressed.
Be honest and provide clear accurate information. Work with people to provide needed protection without padding commissions.
If and when I have a claim everything is taken care of by the agent
Their knowledge and understanding of my needs.
that I have sufficient coverage for the money but not over insured
seeing them enter the information in to the computer and getting good results
That I am actually covered. That I get a quick response. That I am getting the most for my money.
THAT I HAVE THER SUFFICIENT COVERAGE I NEED
Know what my family needs
phone conversation with that person
the person tells you if they need to look into something to answer your questions. They call you back the same day. Talk to you like a friend
personal attention to my overall needs and giving me tips/advice as to what i should do to be better covered in the long run
they do their best to help and don't make you feel like its a chore to help you
When I call they can answer the phone or call me back really fast if they don't answer.
i am satisfaction
knowledge of products they are selling or offering. Explaining why it is important to have some of the coverages they offer or products they offer
trust and proof
Their custoemr service and testimonies.
If my agent knows me on a personal level and knowsn my history and is familiar with my current life situation, I feel as if he/she can take care of my insurance needs.
They answer any questions that we ever have.
Claims will be processed quickly, and wihtout a fight
They don't really bother me about insurance, but once in a while they will call and find out if I have the right coverage.
THERE PERWSONALTIY FIRST AN THEN FINDING ME THERE RIGHT PRICE
going over the plan
My Agent takes the time to get to know me and my family.
good service
When the insurance agents actually care for me and the truth (evidence provided) rather than just trying to push claims through.
they meet may insurance needs, reply in a timely manner, and are honest about my choices
Good rates, best coverage, trusted name
I want them to explain things to me thoroughly.
responsbility and knows how to follow up
When they make sure I'm getting the best cobverage for a good price.
fast service on claims, good rates, trustworthynes
comunication

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I am covered in all of my needs and do not have to be concerned
just respect and honesty and full work
help me out
offering me lower rates for a long time customer
contact
Th peace of mind of having all contingencies provided with a viable solution.
answering all questions
Experience with the company over the years, they have proven to me that they are looking out for me.
Personal contact when appropriate
doing what you ask them to do
They understand what automobiles I need insured and what coverage I need. Also being able to have flexible payments.
quality
That they are unique.
By talking too me and letting me know about what can be taken care of.
Personal service and KNOW MY NAME.
offer good prices and explain policy
convenienet
Notifies me of changes and if i am in an accident resolve it quickly
Contact by insurance agent.
Honesty above all other
My agent keeps in contact and let me know if there are any changes to my plan or if any changes should take place based on my needs.
prompt service
offering low rates and great service
they are there for you and understanding
when that person spends time going over options that fitmy life and buget if the agent can cover al my needs for homes cars and life and can compaer prices for me
more confidence
clain beibg addressed
contact me frequently
better rates
good
They go through every detail and talk about it with me and explain things to me.
They need to call and tell me
their professionalism and how they handle the situation
I have confidence I am getting what I need when I contact them.
they are always there to anser the phone when I call
informative and seems honest
They bring options to the table. Bringing several ideas shows that you are trying to get the customer

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the deal they want. Working with the customer is a great way to get trust.
Making me feel secure that all my needs are taken care of.
My agent makes me feel like he cares and is concerned and gets to know myself and my family
The individual must appear organized and seem engaged in his or her job. I will feel especially "taken care of" if the agent listens to my insurance needs and offers suggestions in his or her opinion what type of coverage I need.
When the insurance agent explains the paramaters of my insurance coverage and can advise me of the benefits and risks of cerain policies. It's also good when they communicate with me to let me know that I still have insurance.
prompt attention to request
Basically helping me to stay on top of my insurance, quick help with claims, spending time listening to me when i have a concern
They must respond promptly to my attempts to contact them and have answers to all of my questions.
I don't get the run around when I have a concern.
That they are honest, proven, and follow through when needed.
my premiums are being paid on time
They return calls quickly. They help me find a good deal. They check to make sure that my claim has been taken care of and that I am satisfied with it.
he is very responsive
they take the time needed to set me at ease and explain any questions I may have
They take interest in what you do, what your family situation is and that they only try to only sell you services you need. Not everything they have to offer
they do not engage in double talk, they don't work for a "fly by night" company with questionable ethics, they are honest and not trying to push products, they listen
Responses quickly when I call with questions or a claim, keeps me informed of progress during a claim
His personal attitude, he calls me by name whenever we meet or talk over the phone.
Working hard to save me money and making sure my policy is the right fit.
more often contact to review my situation
They provide details and comparisons
When they respond to my calls and are punctual with my claims.
assurance and trust in the insurance coverage that i have
to show me by keeping in touch and keeping me up to date
when i am getting updates on changes and recommendations
I expect to receive a contract stating everything that i am paying for and also before signing a contract i would like to see some comparison quotes.
One who treats you like they would their family. have knowledge of the products they are selling. Good service
they are experienced
a well known company that will be around that you san trust thats why i will stay with state farm
cheap reliable
just got to tell me and get itdone and be responsiable if something happens and makeup forit
i have read the policies and know i am covered as i asked to be

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When an agent treats you like an important individual person and not some random customer.
prompt resolution, access to at any time
they are knowledgeable and confident in their conversations with me
just do their job if i need them
BEING IN CONTACT, SENDING MANY MAILINGS, PHONE CALLS.
nothing I know what my insurance will do
it gets done
They're able to provide me with information I need to make the best choice for coverage.
I would rather be given too much infomation in writing than too little. That way when I am ready I can review everything and they can anwser my questions
Cant really say
Time and attention
they need to help me when it comes to claims and getting accidents covered
I need to see results, I don't have any basis until something happens and they either help me through it or fail to do so.
I feel taken care of when I save money I otherwise would not have known about had it not been for the insurance agent.
Because every time I am in contact with them, they can explain very quickly anything that I don't understand & they run a quote check often & find out that what we are getting is still the best rate. I also have checked with several other insurance compan
They need to help me as much as they can
that they handle the issue quickly.
That they are assessing the coverage levels I need, and that they are informing me if they discover I could get sufficient coverage for less money.
I just trust my agent and that he is doin the right thing.
They keep in contact with me, and always reassure and be honest.
He sends me emails on occasions but I am not sure that he is really taking care of me or not. I don't hear from him a lot anymore. To tell you the truth, I am so busy these days that I don't have too much time to talk to him anyway.
that they treat me with respect and attention to my needs and answer all of my questions while taking the time to explain benefits to me
goes out of thier way to help with questions; takes alot of time to provide service. goes over plan throughly to insure no issues. calls frequently and makes sure i am covered
personal calls and confirmations going through the steps
Confidence in their voice and they seem to be knoweldgable.
fast action
Assigning one person to handle all of our insurance needs.
I don't get jerked around.
they are in constant contact with me.
MORE PERSONAL CONTACT
They let me know of any changes that may affect the price of my policy and can make recommendations on how I can save money but still maintain adequate coverage/ protection to cover me.

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KEEPING UP WITH CHANGES I MAY HAVE OR ANY CHANGES THAT MAY NEED TO BE MADE ON MY POLICY
Prices low and no problems
In order to feel this way I should be getting the best level of coverage and the best rates. If I have a claim everything should be handled promptly and professionally.
Someone who knows me by name, not just a policy number, and can give it to me straight, not beat around the bush just to make a commission.
They call me if they see a problem with coverage or see that I could be saving money.
They would offer me low rates, help me jump through all the hoops of SR-22, keep in touch and make sure all the information in my glove box is correct. So I don't get flak when I get pulled over.
trust trust trust
He makes me feel that Im important to him. My needs are important. Listens to my needs and gives advise.
I buy insurance based on relationship. If I trust my agent, I know he / she will look out for my best itnerest. He / she will also be there when I need then when something happens.
they are up to date on my insurance and situations
that we have a personal relationship to where they understand of of needs and wants for my coverage
That they understand my needs.
I want to know when my policy needs to be renewed and for them to handle my claims without hassle
Quick, efficient service from some one who is knowledgeable and able to answer my questions.
Meeting my needs as a customer to my satisfaction
Being honest, prompt, thorough, complete, efficient & courteous.
When they are personable and explain my policy in laymans terms
The agent would provide fast and friendly service and answer all of my questions.
To be open and responsive at all times
They handle claims quickly and keep in contact with me.
They know your name and remember your situation.
knowing that they are checking my policy at least on a quarterly basis to make sure that no changes are needed to be made and that they are given me the best policy that they can
THEY GIVE ME DETAILED INFORMATION ON MY INSUREANCE WHEN I MAKE A PAYMENT. THERE IS NO SURPISES
trust and reliability. There actions speak louder than words
someone who actually talks to me and knows either what im going thru or can make insurance decisions easier and understandable to me. someone who know what they are talking about and not just reading a book
I just don't have to think about it- insurance should be basically invisible until you need it.
personal attention
they call me to keep me updated on what is happening
knowledge of the insurance company "Best bang for my buck"
when i call at whatever time because i have a question and they are prepare to answer it and also i like that my agent remembers my name makes me feel more confident that he knows my case
better coverage and affordable quotes with 24/7 customer support
If they show they know my coverage, etc. when I talk to them.

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My agent 99% of the time answers the phone with in three rings and the 1% he gets back extremely fast, As I said earlier, I have a great agent.
the agent is doing the thinking so i can relax
to take care of my needs without trying to sell me everything that i dont need or cant afford
the policy is tailored to my needs and finances.
That I have the right coverage, they show me ways to save money on my polices, and rates are as low as possible
By talking with me about my policy in detail before sigining me up, and making sure I have everything I need.
helps out a lot
someone who contacts and explains everything to you
Answer questions with a minimum of jargon. Make useful suggestions. Find good rates.
Honesty. Simple as that. Agents I've ever dealt with always put on the showroom salesman routine to sell you a policy.
kind,respectful,know a lot about insurance
They are very detailed and know about me in some manner. They make an effort to do what's right for me w/ my policy.
I understand the policy because it is explained to me.
answer my question and procees claim quickly
fully explaining my policy and taking the time to understand my situation so that I am sufficiently covered.
Get to know the client and their needs. Not just another account to make money.
good service
I just don't want to feel like I am number. I want individual service.
They update me on what is availableout there that fits my needs and contact me to tell me this information, not me contacting them to find out this information
when they show that they care
i would like for them to review my policies prior to renewals and see if they can get me comparable coverage for cheaper rates, and/or contact me prior to renewals to see if things are different or need to be tweeked. I never hear from my agent unless I C
The person must seem to know what they are talking about and not trying to overcharge me for their benefit.
The person I talk with is knowledgable, courteous, and willing to talk back and forth
familiar with my policy terms
An understanding of my insurance needs. Contact from that company at regular intervals to see if my needs have changed.
That I am reassured that I am covered for what I am paying for in my policy.
great rates, great service, quality product
the way the agent talks over the phone in having great customer service skills, and in understanding were i am caming from in life.
they listen to me
trust
reputable and reliable

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Personal service. Friendly phone calls and nice letters. Also, reminders when I can save money.
they respond to my inquiries in a timely manner
inquiries resolved in timely manner. docs that i receive do not contain errors vs what was on the application. ability to explain in terms i understand. guides me through claim process if i have one.
KEEPING ON TOP OF MY POLICY,
checking and making sure that we have enough coverage and if we have any questions por anything new happening
Quick and knowledgeable responses.
They contacting me and make me feel like I'm getting a good deal
That the company that I am dealing with is highly rated and in good standing.
answers my questions promptly. tells me when there are significant changes that affect my coverage/policies.
I feel that I'm taken care of when I feel that I have adequate coverage while paying a fair price.
when they sit down and talk to you and explain what insurance you should have and why you should have it
explaining to me my options
They are attentive to what you are saying and listen to your needs.
That they are available and communicate to me with my preferred communication channel and on a timely basis.
good communication
don't have to wory
They make me feel like they actually care about my policy and make efforts to save me time and money while still providing great coverage and service
threy respond and take my calls when i need them to
I like that I can call or email and they get back with me right away
confidence
If I feel that whatever happens I will be covered either in a car accident or a problem with my house. That I will get my car or house fixed or replaced if the need arises.
contact me after something happens. For example we had a hail storm that did ldamage to a variety of roofs. Agent never reached out that its why I am considering go else where
My insurance company salesman is localy in our town and i know that way we are always taken care of.
They let me know what I am covered for and make sure its enough. They respond quickly to messages.
If they can persuade me with the exact premium that I would be paying and how it would be lower than the other companies.
Helping me save money and meeting my needs
More than once a year contact, and inquiring about any life situations that may have occurred
Personal attention, good advice offered.
I want to know that I'm not going to be losing anything or having a lot of costs when it comes to any accidents or whatever
I usually only deal with insurance agents that I personally know
gives details
They know me by name and I am able to have a conversation with them. I feel that I am more than

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just a number.
I can call them when I have a need or claim.
Treat me as you would a member of your own family. Be honest and faithful.
Personal touch, good listener, prompt responses, low rates.
personal service (using my name, knowing my children's names, etc.), showing they really care, keeping good communication with me and my husband.
Personal interaction on a regular basis
Response and attentiveness at every level
That my needs of price and coverage are being met.
Knowledge and honesty
sending me info about coverage i may need, or how to save money on the policy (by adding security system or the like)
she keeps me informed of insurance options and decisins I must make and keeping me abreast of any changes that affect me in the insurance industry.
nothing...we are required to carry insurance and they know it. With that being said the human factor gets left out.
The agent takes time to explain my policy and what it will cover, that he tells us exactly why he fills it is the best policy for us and that he comes across as being knowledgeable about the companies products and services.
They remain in contact and keep me up to date with any new information or options.
24/7 availability. When I call night or day weekday or weekend, I get to talk to a PERSON
They make an effort to learn about me, my family, and my needs before suggesting policies or coverage. They respond promptly and courteously to my inquiries, which instills confidence in their overall ability. They provide me with options from which to ch
To stay in touch with me on a regular basis and letting me know when and/or if things have changed
Personal attention
no hassles in dealing with them when things go haywire
Quick and prompt service
good rates
they explain things to me
Consistent contact by my insurer updating me on my policy and what it covers.
That they are suggesting ways for me to have sufficient coverage and ways for me to save money.
speed service
Knowledge of the insurance industry without trying to sell me on more
Actually having phone calls returned and calls from the agent showing they know who you are and that they care.
They check in with me around renewal times to discuss my current coverage needs.
That when I speak with them, they are familiar with me and my needs.
Timely response
They take time to listen to my needs and concerns and address these in a timely manner. They explain things in layman terms that are easy for me to understand.Not pushy or trying to over sale
They pay their share

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They have to be able to clearly explain the coverages and why they feel we need the coverage. And they need to actually know your situation. Know you by name and have a real interest in taking care of your needs.
They know me and my needs. They listen to what I want.
At my semi-annual policy review be able to tell me I'm covered to my comfort level and cost is afordable
personalized service
personal service, check with me from time to time
They need to get to know me and find out what coverage I need, but not for it down my throat.
I feel I am being taken care of when an agent is prompt in getting back to me and keeps me informed of the claims process.
The agent responds to my queries in a timely manner. Any claims are processed quickly. The agent calls me if they find they can up my coverage at the same price or keep my coverage the same at a lower price.
everything
follow up to make sure claims are resolved satisfactorily
Listen to my concerns and problems. Offer solutions. Take the time to really get to know me and remember me
By the way they answer my questions
They know me and my situation, I have a history with them
Periodic checking to make sure coverage is adequate.
to tell me all about the good things and the bad no matter how bad i want to know that lets me know there trust worthy
im covered at a good price
them knowing what exactly I need and for them to make sure that I am getting what I need.
they send me info periodically and call once in a while to see if I need anything.
that they seem to care about the individual
nothing in particular comes to mind
a good explination of what im paying and fast and reliable service when it comes to my claims and my concerns.
Informs me of any changes or ways to save money
addresses my concerns regarding coverage ensuring I have enough. At a proper,wise price
provide all my needs
keeping me informed
know you on a personal level
When they personally call themselves
understankdin my personal needs
personal attention customized to fit my needs
personal service
That everything I need insured is for a fair price and that they have not overlooked anything as far as coverage, discounts, and that everything I have requested to be insured is. Also, if my agent has ways of saving me money he/she notifies me of this.
tryin to get me the best rates and let me know if anything is going to change in the policy. also saving

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me money.
good coverage
know me and family by name
i dont know
informed competent person
They are fast, reliable, and honest.
if i have to file a claim i dont have to worry about how long it will take to complete and my agent will be there to assist me if i have questions
friend
Just as it says, take care of me when I have a question, claim or whatever.
taking an interest in me personally
paying claims on time
I need to know and trust the agent.
talking to me personally when i have a question or problem
quick response when needed
regular reviews
they call on a regular basis to make sure I am satisfied and that they have met my needs
personal service from an agent and not a call service or web service
Giving you the coverage that fits your budget and lifestyle
That the can show me online comparisons from other companies to ensure I am getting the best coverage. That the continue to personally call to see if there is anything they can do to help me.
I RECENTLY HAD SIGNED UP TO PAY MY PREMS. ONLINE, FROM TIME TO TIME I WOULD FORGET TO CHECK MY EMAIL, I WAS LATE MAKING A PAYMENT AND MY BROKER CALLD ME TO REMIND ME THAT A PAYMENT WAS PAST DUE.
There whn I call
I feel an agent needs to be in touch with me. he also needs to go over my coverage at least once a year to make sure I am properly covered
getting the best policy with the best rates
show they care about my needs
let me know how i can lower my rates
They can present me with real life examples and comparisons.
lowest payments
a good record of credibility
A statement in the mail of what is covered in our insurance and a low price we can afford
Simply being here when needed.
my agent being knowledgeable and honest.
I don't want to be forced into constantly "checking up" on my agent to see that everything is taken care of.
Cover all my bases and anticipates my questions and needs
close contact
to show that i am paying the best price
They act in my best interest and give me coverage options at a fair price.

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Handling a claim well and fair.
they don't try to swindle you or keep you in a policy with a higher rate
To solve and answer to all of my problems dealing with my insurance.
they just need to know what they are doing, be able to answer my qustions accuratly, and to actualy want to save me money
Assurance on paper that my need are being met
They explain the insurance in layman's terms. They call if they find a better deal. Also, they keep in contact periodically to make sure we're satisfied with the policy.
Be personable, and go the "extra mile"
Trust
When I call I receive prompt attention and the matter is quickly addressed and resolved.
being contacted when my insurance is needed, getting a phone call to let me know they have found a better insurance rate for me
Personal phone calls or letters, contact throughout you policy.
only one thing can do that. I need to know that person personallay.
They are all friendly, knowledgable, if they can't help me - they know who can and will transfer me in a timely fashion.
keep in contact with what is going on with the coverage, try not to be too expensive
An agent or company's reputation and recommendation from other people I know is what makes me feel like I'm being taken care of.
they explain all of the optoins in advance so i know exactly what i am getting into
Providing stories of what happened and how the agent took care of the family. Good stories build trust
When they repeat what I am saying and tell me what I need!
Having the answers to my questions immediately and not putting me on hold to go find the answer.
Being treated as an individual and not a file number makes me feel taken care of.
They give me straight answers
Personal attention, good advice, low rates and excellent customer service
they taken take care of my insurance needs
not sure but i guess not contacting me unless they need something
A contract that I can understand where there are no "loopholes" and I can plainly see what is being offered, the pricing of the same and what is covered.
bascially good rates
gett along with the agent
I feel confindent that I get the maximum coverage needed to protect me against accidents and such
an agent who does all the work after an incident or accident, one who suggests beter options
if i have no problems
answer any questions
A PHONE CALL OR LETTER BEFORE RENEWAL
I like to talk face to face with my agent
keep me informed and what is going on
They keep you in the loop if there any changes that would help you with your insurance. They also

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make sure if you have an issue that they stick with you the whole time and let you know what the status is.
I think a agent should go out of his or her way for you.
I would like the person to be knowledgeable about my situation as well as the policies provided by their company, so that they may make an informed recommendation as to which policy is appropriate for me.
I need to have confidence that they are honest and have knowledge of the available policies and my needs.
over all good value and rate
open to answering questions, giving advice and being actively involved with insurance issues
They should be sending via snail mail or email on a quarterly basis a comparsion sheet/list of companies and their rates so I know I'm getting the best deal.
know my needs
gives me the coverage I need at a good price, and doesn't try to sell me more than I need
By getting the best rates and service possible.
I have to be able to trust that agent.
All my questions are answered, I understand their policies, my needs are met
Being able to get a hold of them when needed and having them call you back if you need them quickly. Also, working with you to see if you can lower the amount you owe if things change.
constant contact with that person
listen to my needs and offer what i ask for
make sure they answer your questions with respect and knowledge.
get good information about my policy and I hear from them like they care about my policy
complete details of coverage, benefits and cost.
when the know me and what policy i have
don't know
They assure me that they will contact me if any changes occur if action on my part is needed. If I contact them for a reason ,they should respond back promptly to my calls.
someone who speaks English
They are very knowlegable about the insurance plans that I may need. Also, that they are willing to help out when in need.
The person must be well schooled when it comes to insurance. Must know all aspects of the business.
Friendly and understandable
they know what they are talking about when I ask questions
personally contavcting you and reiewing your policy when it is due. if a clima if being filed, the an agednt in touch would you immedaitely to walk you thru the processes would be appreiate.
knows my situation
the know your needs for different types of ins. one may need
they know the answer to that one even if you don't.
My agent is friendly and knowledgeable. She makes any needed changes quickly and gives good advice.
By staying intouch with me and letting me know of any issues they may see in my policy
they treat me as one of their own

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there for me when i need them
giving me good rates
To provide easy to read binders, which they go through with us prior to signing up. Updates on any changes in the terms, constantly looking at other companies to see if there are cheaper and better products out there for us
sufficient coverage
if I need them they will take care of my problem
Coverage for year of vehicles and age of drivers
They must be personal. When I talk with them, I dont want to feel uncomfortable.
claims being processed quickly and efficiently
honesty
personal attention, low rates, good solid communication
I shouldn't have to call to find out why the rates increased, and then be offered a different rate for same policy
That they are helpful and knowledgeable.
I need to know their process.
Prompt response and service
They personally know my name and history.
Person listens to what we need.
They take time to talk to me
making sure I AM FULLY COVERED
they make contact with me and get the ball rolling
THEY LET ME KNOW WHEN RATES GO UP OR IF I NEED ADDITIONAL INSURANCE
they call back and keep in touch with me.
GO OVER EVERYTHING WITH ME ONE BY ONE TO AMEK SURE I HAVE THE RIGHT COVERAGE AND THAT I UNDERSTAND WHAT EACH MEANS
Today we have to look at the person as that he is going to give us the needs that we need and back by a major player in the field of car insurance. Sometimes it just gut feeling about and agent and checking on the company he or she works for,
Understanding our needs and our concerns...
looks after my needs
Helping to explain the coverage and responding timely to my questions, inquiries or issues.
Bundle all my insurance needs in one policy
They would need to respond to email and other corresponds quickly. They should answer all questions and concerns in a timely matter. In case of emergencies I should be able to see someone right away.
I can reach them easily. I see results in my statements. They get back to me in a reasonable time.
emailing and calling once in a while to check up on us. when calling them they pick up or call back soon. Letting me know if I need anything to just call or email anytime.
The policy is explained and fully understood and not just some sales pitch to get your money
I am getting the best possible coverage at the best possible price.
I want to have discussions with my agent, & then have him be able to tell me what coverage I need
Contact me every once and a while

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We meet periodically and update my policy to cover or what I no longer need for each policy
answer my questions or needs clear and fast
they get me the all the insurance i need at a fair price and then make sure its always enuff coverage
Be in contact with me, and process my claims in a fast and efficient manner whenever they should arise.
personal attention
low rates great coverage
They keep me up to date on changes and help me understand what is being covere and what is not.
to make sure claims are handled
good rates and coverage
kindness, commercials on tv, telling the truth
a person that has experence in the way we live will meet face to face
no issues
keep in contact with me
covers what I need it to
the way they take there time and talk and help me out
i feel comfortable with that person.
always available
They spend some time getting to know what you need insured and making sure you aren't paying too much for it.
answer questions i have
him to do his job
They need to be familiar with my needs and stay up to date with my information.
offering suggestions and information that is relevant to my case and giving options
the quick service
Competent knowledge of the insurance business, listening to what my needs are and recommending coverage accordingly and prompt attention to my calls.
Proper response times for any questions. THe agent quotes on a regular basis to make sure I have the proper insurance and a fair price.
looked out for your best intrests to save you money
That they will stand behind me and cover my claims in a timely manor
Maybe simple things like a birthday card or newsletter
Truthful explanations
Honesty, keeping me up to date on my policy and prices, helping me get the best coverage that I can aford, and taking care of a claim quickly and efficiently.
confidence I have enough coverage and that claims will be honored
caring about your situaton andtaking care of claims quickly
they are able to answer any question that i have and they do not try to overcharge or cheat me out of coverage to benefit there own needs
talking
i've never had a problem
they know you by name

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HE EXPLAINS TO ME WHAT I NEED AND LISTENS TO MY NEEDS
tell me so
honesty
let the people know whats going on
Finding good rates for the coverage I need.
When an insurance company calls asking for feedback or asking if I am happy with their coverage.
not sure
personal touch
It takes an company to treat me like I'm their number one customer.
good service after the accident and coverages
honest backs up with information
not sure
that when I call they speak with me and not put me on hold forever
low price, no hassle, claims resolved quickly
stop this
They tell me when I can get better rates by doing something
Their responses to my questions/concerns are addressed in a reasonable matter that makes sense to me.
To where I don't have to deal with anything.
Confidence in my agent...no lies or questionable situations.
That he makes sure I have the best policy they can.
Explain my coverage.
When I talk to that person directly over the phone, or in person at the office.
by being available to contact and give good advice3
If they listen
That they offer me competitive rates and good coverage for all my needs.
is good agent
contact me when they have a better coverage or price.
many position of warranty
confidence in them
When they cmmunicate in a clear manner and are upfront about things.
Good coverage. Agent keeping in contact
when they contact you by phone to let you know that there is a cheaper insurance company to save me money
When my agent is calling me before I get a chance to call them to let me know what's going on with my claim. An agent who is "on the ball" with things.
Takes the time to explain and answer all questions. Conveys warmth and sincerity. Responds quickly to all inquiries.
from a tto z everything i need ill nveer belost or confused
Reliablity, honest and confident from the person.
Attentive service

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explains rates and terms and applies them in necessary situations. Mailed changes to company policies and reminder of current rates.
The agent needs to be knowledgeable and provide me with all the info I need and give honest answers and rates.
That I have enough coverage when it is needed.
one payment for mutiole ins
Contacting me to give new information or coverage that I need specifically.
Being local, knowing the area, knowing the product they are selling, and knowing who I am.
I am taken care of when my wuestions can be properly answered, my phone calls are promptly returned, and statements are on time and accurate.
A phone call and follow up
They keep me informed throughout the purchasing process and follows up periodically to see if anything else is needed to be modified about the policy.
they're attentive
They take care of us when something goes wrong. They do what they need to make things right.
that they know and understand me and my needs
the communication is on a personal level and relaxed interaction
they keep in touch every renewal an d go over the policy to be sure i am covered completely
KNOW AND TRUST THAT PERSON
that they give me the coverage i need at the lowest price and making me feel comfotable that if i did have a claim it will be paid
take care of my needs
If they explain to me the details of my policies
TRUST
I LIKE TO HEAR FROM MY AGENT AFTER I ORIGINALLY SIGN UP. THIS WAY I KNOW MY AGENT KNOWS ME AND CARES ABOUT ANY CHANGES THAT NEED TO BE MADE
Prompt attention and knowledgable
thatthey know what they rare talking about and explain the policy to me
Saves me the most money in the long run
Contacting me more than once a year to discuss my insurance and making sure I have enough coverage.
Knowing me, my needs. Being familiar with my family.
They handle everything from the inception of the policy to any possible claims to resolution
To have the Declaration simple and easy to read and comprehend. The agent will work diligently to settle my claim and treat me with the best customer service available.
They call and stay in touch.
They quickly have answers for me when I ask questions.
They always know the answers to my questions and go out of their way to make sure my coverage is what I should have.
If they can consistancy answer my questions clearly, are easy to contact and efficient in providing feedback. Notify me of discounts without being asked to or inquired about first. Regular communication.
when they can put it in writting and guarantee me that i have what i need and at the value i want

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the person knows my situation and policy like his own and volunteers any useful information to me e.g. how to lower my premium, what payment options I have etc. without me specifically asking for it.
That my coverage is exactly what I neede
They actively sek out lower rates on my behalf,
they have reviewed my needs and have offered suffecient coverage.
Good customer service and finding the best rates for me
finding me ways to save
Avavilable whenever I need them
Care for the customers more
When th agent asks questions regarding my personal needs for the insurance and giving me a policy that fits me.
My agent would call me from time to time and ask me if I had other needs and also inform me if the price was going to change
When they call me periodicatly and we just sit down and go over the coverage or if I have any questions that need addressed.
thta they are lookign out for my needs
I like being able to meat them in person.
That I am covered at all times
Makes sure all my bases are covered at all times
the price I am given is the price I pay, no suprises.
offer examples of what if?
truth
Everything mentioned in the survey best coverage for the best price
explaining policy to my understanding
i am covered and abding by state laws
person explains to me what is covered,my deductible, payment options,allaspects of my policy
you hear from the agent from time to time
personal service
coverage that fits my needs and protects my liablilty not what agent wants to sell to make a commission
They know my policy and my desires for coverage for my family
quick response
when they cover everything i have requested them to cover on my policy.
answer my question within two days   looks for ways to save me money but keep me covered
proven record
the give you the best and your in the know about what's happening.
good price, good communication, there when you need them
good price - value - contact with agent
That they take the time to answer my questions when I ask them. If they can't do that they wont be there to help when you do have a claim.
they are finding you the lowest rates
They understand what coverage I need, but also know what coverage I don't need. Being able to wirk

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within a variety of limitations.
I trust them completely
Personal contact with me.
telephone call
the company name, you know who is, and you can trust
to be there
when insurance is the farthest thing from my mind
good service
Quick action with noticeably results seen
honesty and integrity
finding the best rates with top coverage returning calls
knowledge
frequent correspondance
good communication, checking my policy regularily for ways of saving me money.
THEY TAKE CARE OF EVERYTHING FOR ME
Be available when needed, any time.
They are in constant contact with me.
He demonstrates depth of knowledge and thoroughly addresses all my concerns on an ongoing basis. He anticipates any questions or areas of concern I may have.
That they do all the work and I all I need to do is do is contact them and they will take care of the rest.
the changes in how insurance has to change and lets us know what to do
making sure i am getting the lowest price
to answer all my questions
Being straight and simple
Prompt response when I have a claim or other issue.
gets me the best rates and is there when I need them
That I experience a minimum of problems and inconvenience when dealing with a claim
discounts every year at renewal making my premium smaller every year!
honesty
When I go to purchase insurance I want to know that my agent will let me know of any changes in my policy, and they would have my back in any type of emergency or other situation.
They explain insurance to me. The coverage that is required by state law, and what they recommend for me as a person. They are knowlle4gable. And They are professional and poliet. And they get the job done in agood amount of time.
I think the time the agent or company dedicates is crucial, because then i could tell if they really care about my needs or not
they smile, and have a proffesional look
pormpt response
they are knowledgeable and confident in their actions and words. how they treat me as a customer
Just trusting that they would handle any claim filed properly and in a ligite, timely manner.
i dont. done thru internet

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by telling me that i have good coverage and how i can save some money
prompt service, answering any questions or concerns in detail, letting me know if there are better or different options
they know who I am and what my facts are
that they contact me on a regular basis or atleast once every 6 months and they always try to find ways to save me money on my insurance and spend a reasonable time on me and not make me feel like I'm just the next person in line.
clearly tell the terms
I need someone who will help me find the best coverage at the lowest price
let me know if things change
Being "taken care of"? You mean like how the mob "takes care" of a problem? Oh, jeez. Allstate's hands aren't gonna put me in cement shoes, are they? I'm scared. I want a car insurance company that makes me feel loved. A car insurance company that I co
they contact me and let me know where I stand with coverage
good rates. Enough coverage.
That they provide me with the cheapest insurance and the correct coverage I need
return my call promptly
I just want toknow that it is being taken care of and not thrown to the side
knowing that my insurance agent is there any time i need them
not sure
make sure they contact you and there up to date with all the information with your policy
when they contact you
A relationship with the agent
To know that my policy is good and have the best rate possible.
Competence of the agent and explaining all coverage to me.
upfront and honest service
if something happens the are right there to call in a timley manner
I think I am being taken care of when my agent gives me several coverage options, explains them carefully, and makes sure they stay on a personal relationship with me for example remember i go to college, and ask me how classes are going.
They agent of company could show me data about how many claims are fulfilled and reviews of what other customers have said about the claim process.
I want to be assured that they are looking out for my best interests and not those of the insurance company
Having the agent explain the policies, needed coverages and other factors that one deals with like claims when getting insurance.
prompt customer service and knows me by name not by account number.
that they will not deny me coverage.
they know me
when they know what they are selling (no trouble answering any question i have)
not sure
getting a call for something other than a sales call. Maybe just a check in call to make sure no other inc cov needed

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good explanations
integrity
Best rate
knowledgeable, good at listening w/o having to have me repeat multiple times what i need, searching out deals for me and presenting me w/all options rather than just providing me w/one
I want to know that my insurance is covered.
knowledgeable
BEING ABLE TO PROVIDE ALL OF MY NEEDS.
The agent needs ti inform me every step of the way as to what i am being covered for and not for, he also need to show me the difference between other companies and which is a better deal.
when they handle all aspects of my coverage, are always available via telephone.
they help me with wat I need
they listen to what i want and not sell me things I dont need
best covrage and price
service
Good explanation of coverage, prices
I won't know that until I have an accident
good customer service
thi is what you need
great coverage
that it's affordable, that it's very clear in what it covers and doesn't and that the company is willing to go out of its way to make me satisfied as a consumer
Regular contact with that person.
letting me know if i can save or if i do not have enough coverage
Communication
When they are very knowledgable about insurance and help me to understand it better.
Good coverage
Low price great coverage.
All I have to do is select coverage and pay the bill.
they take care of things and then send me the paperwork
Total disclosure and honesty
if they pay attention to my needs and what i can and cant afford they work with me finding places to fix my car incase of accidennt
They know what they are doing and are 100% honest with me!
NOTHING. They are all the same. A necessary evil.
That I understand what I am paying for and how I am covered.
They keep in contact with me about my policy, possible discounts, renewal time, etc.
All of my needs are met easily and quickly
They are personable and provide me wi.th the lowest rate
Haveing one person to deal with at all times
They answer and give no problems if I ever needed their services.

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calm, open, helpful with claims and questions
Nothing I strongly believe in my insures company.
All I have to do is pay the bill; they take care of the rest
nice speach, prove of their work
If I get good rates and full coverage .
By providing better personal service.
good
explaining all coverage
fast prompt claim services
showing improvement
how personal they are
i have to be comfortable with the person and they need to know exactly what I need and can afford but also can cover my needs.
when they help me with any broblems or questions that i may have and not takeing forever to do it
I have the right coverage with a price that is comparable and affordable.
They just have to be very intuitive and very concerning
being able to to be taken any time of the day
Personal concern and attention, particularly when making a claim. Not just driving a sale to get a sale, but to really help the customer get exactly what they need for a reasonable price and having the utmost confidence in the product that they are sellin
the respect they give me and the price
promt attention and service
I see the results in a prompt manner
They explain my policy in detail and provide me with options to determine exactly what coverage I need for my particular circumstances.
I know the terms of my policy and they discuss better options for me in real terms, I need to be able to reach someone 24/7 and they have to remember who I am and what my need are and be with me if those needs change
it would be nice if my agent called and told me there was a cheaper price out there for the same coverage
my needs met
the words we will take careof this matter
The amount of knowledge they know regarding my policy and anything pertaining to it
getting help when i need it
That they periodically send me info or emails whenever something comes up that would be of interest to me and the policy I have with them. Also, that they know who I am when I call by recognizing my voice and addressing me by name. That factor shows tha
Addressing my personal insurance needs
They show concern about your rates and coverage in turn making the customer more confident as an insurance provider.
How im treated, and how much respect they have for the company they work for.
speaking directly with me and actually remembering me the next time i talk with them

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agree on lowest price with the best coverage and she calls me when she needs to
That I meet the minimums required.
they are professional and treat you in a courteous manner.
they explain everything and can answer all my questions
that i can understand what they are saying and that i trust i am covered
Better rates on my insurance policy, saving money.
frequent correspondence by the same person makes me feel like my paperwork is not being pushed around
trust
I like to know that I am getting the best coverage and not the most expensive
hear from them now and then.
seeing details
keeping me up to date, and finding me good rates with my insurance.
reassurance and trust
handle claim quickly and keeps me informed
They're attentive to my insurance needs
if everything is clear and i dont find out new or missed info
i like to know the things that are going on with my insurance. for instance if i can lower my cost i like them to tell me right away and i like they tell me what kind of coverage i need to have or if there is a lower company that i can go with.
I usually go with a trusted name and a larger company that's tried and true.
means that whatever I need for coverage is provided and I am comfortable with the payments
They understand my needs and don't try to oversell me insurance
If I am in constant contact with my agent through the process, and don't feel left out in the snow.
They are up-to-date on what I am doing and how much I drive.
I can usually tell within about ten minutes of meeting with or speaking to the agent or company representative whether or not my needs are being "taken care of." This includes, but is not limited to, feeling the person or company rep is truly listening t
they treat you with respect and make sure you clearly understand everything you need to know about your policy
Being reputable and having decent rates.
It puts me at ease knowing that they search multiple insurance companies and offer multiple options.
That if I independently request a quote, that the quote from the agent will be a better deal. And that if I have a question I get an inteligent answer in a timely fashion.
It takes plenty of communication and compassion in order to meet my needs.
keep me covered for the least amount of money and vanishing deductable
Consant updates on my policy
THe explaine the rates and coverage opitions
knowing whats best,best coverage at the best price
They are prompt on answering the phone my questions and returning phone calls
When I can meet and talk to the people that work there
Not stalling when there is a problem

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they know what they are doing and no complaints to the BBB
acctual phone call from the agent about a claim
when they know the least costly ways to insure my vehicle
personal customer services via phone or letter of contact
they contact me when it would be a good idea to change my coverage but don't bug me by trying to contact me trying to sell me stuff I don't need
show they care
respond to any questions that I might have
i dont have to do anything on my part but pay for the policy
they need to know what they are talking about and need to be able to help when a situaton comes up
If they have met my needs and our flex able when they change
good and i like that company
Keep me informed. Know that they have my best interests in mind.
they compare their prices with other companies to show that they are the ones to go with and that theyll save me money in the long run
best price
I want someone knowledgeable
Handles everything.
they make sure i am not over paying for the coverage i need or that i am not paying for anything i dont need
Name and experience with company.
They have progress report
they give me all my options and find me the lowest rates while getting me the best coverage
They are making sure that you have the coverage you need or want
Thst I'm cover for all need of collison and liabilty at the lowest possible premuin Seen I have a very excellent driving record
watching out for me
If I see the agent go to bat for me when I have a pricing issue, and doesn't try to intimidate me when he or she decides I need to increase my coverage.
they show that they care about me, not just about making money, and take the time to listen not just sell me stuff
They are competent, and understand the needs of the customer in terms of what policy the customer wants and can afford. Additionally, the agent/company needs to be approachable, and that the customer's business is of value to the agent, creating a sense o
That i have only one person to deal with, and they meet my needs, and also take care of me financially and find something can I can afford.
All I want is to be legally covered, and not have to hassle with the company or agent.
Provide me with better rates, and lower deductible for a reasonable coverage
THAT THEY KEEP IN TOUCH WITH ME ABOUT RATES AND COVERAGE
I would like to be in the know. Just call me every couple months for advice on changing anything or just to let me know I have a payment coming up.
they help me when its needed
Makes me feel comfortable and knowledgable

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a feeling of security knowing that no matter what happens, they'll cover me and help me through it
WE HAVE U COVERED
I have been dealing with them for 20 years and never had a problem-everything is handled very satisfactorily
If the agent is communicating with me every step of the process, I feel confident he/she is taking care of me.
the rates and prices
They make sure your policy doesn't lapse, you have great coveage, and the cost does not break the bank.
For them to keep consistent, and not change or add unnecessary charges.
taking the time to listen, not prolong your issues. handling claims on their own. letting they're customer know, by showing them, what they are doing.
they are always there when you need them. they are checking th be sure you have the right amount of coverage for the right price.
knowing what coverage works best for me in my price range.
Make me to trust them
all i could say is that actions speak louder then words if the company offers a certin policy then it should be exact with no loopholes
They recomend the company saying that they do what is needed when something happens and the insurance is needed
Always looking for the best coverage at the best rate possible
They express knowledge, ask enough fact-finding questions, provide solutions with an acceptable price.
make sure my policy fits my life
Proof...I always feel better with an email or paper mail indicating what we went over and what the agreement was, if any.
finding savings in this tough ecomony times
They know what they are doing and put effort into helping me.
When they update me about a lower costing plan
gives me great service,attentive,takes care of me,works for me,loyal

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APPENDIX C

QUESTION #27
What do you expect your insurance coverage will do for you when you need it? [OPEN TEXT]

accident
accident repair & related medical
Accident, health, life, lawyers
Act promptly to pay when necessary.
all coverage
all for mw
Allow me to get a rental, and replace or fix my car after I pay the deductible.
always stand with me in support
Answer all my questions and provide me updated informationwhen necessary without me having to ask, but to inform me when something needs my attention or a follow up call.
Answer any and all questions clearly and be availble when needed without waiting, callbacks, etc..
answer claim questions, good customer service,
Answer questions, represent me, be honest & open
answer, and take care of my needs when they arise promptly
Anything I need
anything i need it will be there for me
Anything that my policy states.
anytime
As an example I was in an auto accident aout 3 years ago. The otherdriver tried to say that I was at fault, and had a PASSENGER to back her claim. They were OTH LYING. My insurance company got to the bottom of the incident. I was declared "NOT at fault
as little as they can get away with
as little as they can get by with
as much as possible
assess and distribute money as needed
basically cover my ass when i need it
be fast and courteous and cover what I need
be helpful and easy
Be honest and live up to their expectations
Be quick on claims
Be sympathetic of my needs, treat me like an equal and not inferior, and help me process my claim qhickly. Make the claim process easy and less stressful for the claimant.
be there
be there
Be there
be there

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be there
Be there
be there
Be there
be there for me
be there for me
be there for me
Be there for me
Be there immediately to support and cover what I am insured for
be there in case of an accident to cover finances
be there to assist me when I need them the most
be there to help with questions and give advice when needed
be there to protect me
Be there when I need assistance or help answer wuestions I have and guide me in choosing the right policies.
be there when I need them
Be there when I need them.
be there when I need them.
be there when or if i was involve in an accident
be there with out hesitation
be there within 24 hours with a car if need be. Take care of if i am in the hospital or what the case may be
Be there, that's what I pay them for.
being able to repair my vehicle when someone damages it
bodily injury, car repair or reimbursement
car accident
coer accidents and emergencies on the road--car rental
Come through and cover damages
comfort
cover
cover a set amount of medical expenses in the case of an accident and repair relacement as necessary
Cover accident repairs in a quick and timely manner.
Cover all but my deductible to make sure all repairs and injuries are taken care of.
cover all costs
Cover all damages and expenses
Cover all expences accept deductible
cover all expenses
cover all expenses
cover all expenses
cover all expenses
cover all expenses

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cover all expenses
Cover all expenses from repairs to medical bills minus the deductable.
Cover all expenses included in the policy.
Cover all expenses that need to be covered
cover all expensis
cover all my accidental problems
cover all my expenses related to getting my car fixed and medical expences paid if needed
cover all of my out of pocket costs
Cover all of the expenses due to cover a claim.
cover all or most of the costs involved with an accident or other damage
cover all problems and have all the answers
cover all/hopefully most of the bills if ever needed after the deduction
cover and pay everything after my deductable
cover any accident that may occur
cover any and all issues that arise from the issue.
cover any and all necessary out of pocket expenses
Cover any cost whether if it's a accident or car breakdown.
Cover any damages to my car as well as another parties car if the accident was my fault. Also, it will cover me if an un-insured motorist hits me, as well as any injuries sustained in the accident.
cover any expense that would incur from any accident
cover any expenses
Cover any expenses from any unexpected possibilities regarding vehicular damage.
Cover any expenses regarding traffic accidents or other damage to mine or anyone elses vehicles.
Cover any insurance claims
Cover any prperty damages and health problems that i may have caused
Cover any repairs needed due to damages that were a result of a collision.
Cover as much of the car and medical damage based on my policy.
cover costs and wont cost me anything
Cover costs and guide me through the process
cover costs of accidents.
cover costs that occur when an accident happens
cover damage and medical expenses
cover damage repair
cover damage to my car and any other cars with damage caused by me and for all injuries caused by that same accident and to pay for an attorney to protect my interest and the insurance companies interest
cover damage to my vehicle
Cover damage to vehicles/home so that I can drive/live as I did before whatever happened
Cover damage Cover rental car

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Cover injuries to others
cover damages
Cover damages
cover damages & medical
cover damages personal injury loss of work towing etc
cover damages, etc
cover everything
cover everything
cover everything
cover everything
Cover everything
cover everything
Cover everything from repairs to hospital bills and judgemrnts
cover exactly what it says on the policy
cover expenses
Cover expenses
cover expenses
cover expenses
cover expenses
Cover expenses
cover expenses
cover expenses
Cover expenses
Cover expenses and losses
Cover expenses and protects from the other persons insurance from taking what is not theirs.
Cover expenses and replace lost items.
cover expenses and replace vehicle if totaled
Cover expenses for me and my car
cover expenses of the other driver. I carry liability only.
Cover expenses to repair/replace car(s), cover a small amount of medical expenses, cover legal fees/judgments for at fault accidents.
Cover expenses.
Cover expenses/losses
Cover for another car
cover immediate needs
Cover issues
cover it
cover it
cover it all

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COVER LAWSUITS AGAINST ME
cover loss
cover losses and expences
Cover major expenses and liability from accidents. And they have done a good job of that so far!
cover me
COVER ME
Cover me
cover me
cover me
cover me
cover me
cover me
Cover Me
cover me
cover me
Cover Me
cover me after deductible.
cover me and be protected
Cover me as far as unlicensed drivers passengers, replace my vehicle or make repairs by a bodyshop of my choosing. Also cover property damage and injuries and hospitalization sustained from an accident. Plus road side assistance and towing fees.
cover me at all times.
Cover me for any expenses.
cover me for everything
Cover me for expenses
COVER ME FOR LOSS OF PROPERTY. POTECTION AGAINST LAW SUIT. COVER ME FOR LOSS OF WAGES AND INJURY COSTS.
COVER ME IF ANYTHING HAPPENS.
Cover me in all ways
cover me my auto and anyone else injured
cover me so I don't have to worry about what could happen
Cover me whe never I need it to in any accident or home claim.
cover me without hassle
Cover me.
Cover me. That's what I'm paying for.
cover medical also cover cover cost of other car if necessary
cover medical bills and repair my vehicle
cover medical coverage upto 300000.00
Cover most costs of damage to my car and anyone involved.
Cover most of the costs related to accidents
cover most of the damages, legal fee and medical bills.

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cover most of the expenses I incur, and help me replacement vehicle.
cover most the costs
Cover my accident related expenses
cover my ass, pay everyone promptly, have my back
cover my car or another persons car
Cover my costs, except my deductible or course.
cover my damages and protect my causes
cover my expenses as well as other parties involved.
Cover my expenses, less my deductible, for any damages incurred.
cover my investment - the car
cover my loan pmts
Cover my losses
Cover my losses
cover my medical, liability and collision claims
Cover my needs
Cover my needs
Cover my spouse and me in any given situation.
cover myself in case of any lawsuits
cover other driver's vehicle
Cover repair expenses for the other vehicle
cover repairs
cover repairs, rental
Cover repairs, rentals, medical expenses (to a point), provide peace of mind that I will not be financially strapped after a traumatic incident
cover repairs/damages I may cause up to policy limits; cover damages to my property by uninsured/underinsured others
Cover the cost of damage and medical for accidents.
cover the cost of left over payment, medical, new or used vehicle
cover the cost of repairs
cover the cost of the accident or injury
COVER THE DAMAGE FINANCIALLY AND ORGANIZE THE REPAIRS FOR ME.
Cover the damages!
cover the expenses
cover the expenses that need to be covered
Cover the incurred expenses
Cover the liability charges to prevent me from being involved in a lawsuit for physical or medical damages.
Cover the repair of my vehicle and any other vehicles involved. Also, it should cover my legal expenses and any settlements I may have to pay.
cover the replacement or repairs of my vehicle at market value
cover the vehicle I am driving and the people in it

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cover what i cannot
cover what I need
Cover what I need it to cover
cover what it say it will
cover what it says it will and pay
Cover what the policy says it will cover
Cover what the policy says it will cover
COVER WHAT THEY SAY THEY WILL
cover whatever is necessary
cover what's absolutely necessary
cover you
Cover
Coverage for me in most instances.
Coverage I would not be able to afford out of pocket.
covers the basics at state minimum
deal my problem fast
deal with an incident
Defray the cost of vehicular damage and provide a buffer should legal action be required.
deliver
do what i pay them for take care of any legal issues and peaple that may or maynot have been involde in any altercation
do what i signed up and pay for
Do what it is supposed to do
Do what they said in my policy
ease my loss
estimate and repair vehicle
everthing
Every thing
everything
everything
Everything
everything
everything
everything
everything
Everything
Everything
everything
Everything
everything

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everything
everything
everything
Everything
everything
everything covered for a deductible.
everything I ask for
everything I need it to
Everything in their power that they can do for me if possible
Everything stated in the contract!
Everything that i am paying for.....car rentals, medical bills, auto repairs
Everything that I have asked them for or pay for on my policy
Everything that it says it will do.
everything they can
everytime
Exactly what I contracted for when I took out the policy.
Exactly what I paid for and nothing less
Exactly what is spelled out in my policy.
exactly what it says
Exactly what it's supposed to do.
Exactly what my policy says it will do.
expedite a claim as quickly as possible
Expedite the process and negotiate with the other parties involved
EXPLAIN THE ENTIRE PROCESS TO ME. HANDLE ALL ASPECTS AND GET ME BACK ON THE ROAD ASAP
File claims on behalfand get me money I am entitled to
fix it
fix my car
Fix my car
Fix my car
fix my car quickly and cover damage to my car and another, if my fault.
fix my vehicle and pay for any damage that might be my fault
fix the damage and protect me
follow the insurance guidelines
follow the policy
for them to take care of everything
full
Full cover all expenses
Get me what i need.
Get my car fixed
get my car fixed give me a rental if needed

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Get things back to normal in the event of an accident.
Get w\quotes for damage
Give assistance financially
give me a rental car after a accentdent and full coverage
give me money
give me money
give me the state required minimum coverage that i pay for
give me the utmost coverage and protection
good service
good service, pay all claims
Guide me through the process.
handle all issues.
Handle all my needs
Handle all the problems and only involve me when it's necessary
Handle my claim in a timely professional manner. Fix the repairs under the terms of my policy in a timely manner.
handle my claim quickly, and pay the claims out in a fair and consistent manner.
HANDLE THE DETAILS
handle the hassle and the bills
hassle free coverage
have everything on policy covered
have had good relationship with them so far
have the proper coverage
HELP
help
Help
help
help
help advise me
help and cover me
Help cover damage that is done to either my house or my automobiles and care that I or someone in my household had an accident and be sympathic.
help cover fees
Help cover my expenses
Help cover the costs of an accident
help defray the cost of an accident
help get things fixed
Help in any situation
Help in paying for damages that may be well out of my finacial ability to pay.
help me
Help me

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help me
Help me
help me fix things when i need it
Help me get back on the road and cover any expenses that I incur.
help me in anyway i need
HELP ME IN WHATEVER WAYS POSSIBLE
help me make sure i have the proper coverage for mys ituation
help me out finacially
help me out of a jam
help me out of a tight spot
Help me out when i need it
help me out with any questions i have and cover what i pay for
help me repair car when in accident cover for any injuries
help me through the process and cover what is needed
help me thru the tough times
help me to fix my car and pay medical expenses
Help me to pay for any expenses regarding my car
Help me to repair my car and pay for medical expenses. Help me to pay for damages to others' cars if needed
help me when I am in in accident or have any damage to my property
HELP ME WHEN NEEDED
Help me whne I need them that is why I pay them every month.
Help me with money issues
help me with my claims
help me
Help me.
help out
help out significantly
help pay for damages
Help pay off bills incurred due to accidents or injury
help save me money
help the process along, provide forms and an agent to work to make the process smooth and quick
Help to make sure i save money in the end if something happens to me or my car
Help with the over all cost. Nothing happens for free and the way this country is now, insurance pays what it wants to.
help you with concerns
Honestly not much. One word deductible. Unless its serious I don't know I just hope I have enough coverage
Hopefully cover me in times of loss ... or cover my family in case of loss of me.
hopefully cover what needs to be covered

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hopefully help me out
Hopefully it will be there to cover what is needed.
Hopefully pay for any damage or repairs...luckily we have needed neither
Hopefully pay for everything that is needed except my deductables. They will also take care of towing and help me make the decisions that need to be made in case of and auto accident.
I am expecting the insurance to provide me what I need and pay for at the time of an accident, etc.
I can get payment in case my car is at a lose (cost more in repairs than the cost of car at purchase price).
I expect for my insurance coverage to take care of my needs.
I expect it to cover expenses and repairs
i expect it to cover what is stated in the policy
i expect it to do what i pay for and help me!
i expect it to help me out so i dont have to pay out of pocket they should have it covered for what i pay them
I expect it to make things right. That's why I have coverage.
I expect it to pay for damages to my car and maybe the other car if I'm in an accident and also I expect it to pay foe injury to myself and other riding in my car.
i expect it to pay for damages to my car and the other drivers car, my court costs and any judgement against me without my insurance company dropping me because of a mistake i made or someone made to me because they do not want to pay the money for me after i have paid into this insurance company for my own personal reasons
I expect it to pay what is required
i expect it will pay damages and defend in lawsuit
I expect it will protect me in all circumstances.
I expect my coverage to be adequate enough to cover everything I need.
I Expect My Coverage To Help Me With Everything.
I expect my insurance company to process my claim and pay for what's covered.
I expect my insurance coverage to pay for all that is wronged, and in a timely manner.
I expect my insurance to cover damages, cover any replacement costs if my house or car can't be fixed and to cover any medical expenses related to claim.
I expect my insurance to cover the areas that's stated on the policy.
I expect my insurance to protect me in the event of an accident and cover any bills that may come along
I expect that my insurance coverage will cover my vehicle and provid the necessary protection for all other traffic/accident related issues.
I expect that my insurance provider will be readily available to begin assessing the damage, if in case - god forbid - an accident should occur and damage to one of my vehicles has incurred.
I expect the agency to get in touch with me and for us to have a good relationship with the agent
I expect them to deal with other people's insurance on my behalf in an honest and fair way so that all parties are as happy as possible.
I expect them to help me out and cover everything that's the point of me even bothering to pay and have insurance
I expect them to process my claim quickly. I also expect them to pay out quickly if I incur any damages

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to either myself or the other party.
I expect them to protect me.
I expect them to respond promptly and meet all my expectations.
I expect them to take care of everything as stated in policy
I expect to be there to help me if I am in an accident.
I expect to call my agent and get her help if I get in an accident. I ask her what to do and how to proceed. I expect the coverage to fix my car, provide me with a rental while it is being fixed or provide me with a new car if it is totaled. If I or someone else is injured I expect medical to be covered. I expect help with legal issues as well due to accident.
i expect to not have to worry about it when i make a claim
I exspect to be protected legaly an medically without jumping my rates sky high
i happy with it.
I have basic insurance, just liability, so I expect if I am involved in an accident to not be compensated for my car but any medical or property damages are covered I believe.
I have full coverage on both cars, because one of them are still financed
I have full coverage so everything! It covered me when I drove away w the gas pump still attached!
i hope it will cover
I hope it will keep my car and occupants covered.
I hope they do as they should.Otherwise,there's enough competition to get another agency.
I hope they respond to my needs in time of need. To be fair and honest and to fight for me when I am right. To also find a solution to my troubles and need when the price goes higher.
I hope they will help me and help me understand what Im paying for.
I will have it.
I would expect the company to pay for all expenses accrued.
I would hope it would cover most expenses and not be a nightmare to get payment initiated.
i would hope that they would honor my coverage, with zero disputes, since I pay for it reguarly
If I get in an accident and its my fault, I won't have to pay for the other person's damage or injuries.
If need be, resolve claim issues in a timely manner and cover all expenses
I'll find out when or if it happens
Im happy with allstate and give two thumbs up
I'm not sure maybe do it's job
In addition to monetary assistance, I expect needed services such as car rental, etc.
In the event of a car accident, I expect my insurance to cover damages to people and vehicles involved, to cover a rental while my vehicle is being repaired, and for my agent to assist me step by step with that process.
injury to other people any damage to our vehicle
insurance
insure
Insure me and my family... Protection
investigate claim and resolve issue
investigation
It covers if I have an accident

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It should cover what damage that was caused by the accident for me and the other driver if it was my fault and to help me if it wasnt my fault.
It should go smoothly and all my questions should be answered.
It should take care of all legal and personal damages should I ever have the need. I have driven for well over two million miles and as yet have never had a claim filed against me, knock on wood. although I am a very aggressive driver, I am also a very defensive driver and can read what traffic is going to do way out ahead of me before it happens and I always have an active escape route mapped out .
it will be there and cover the needs
It will cover all of my necessary repairs, less my deductible
It will cover damage to the cars. And healthcare cost beyond what medical insurance covers.
It will cover expenses incurred after an auto accident to any vehicile involved, plus emergency health necessities.
It will cover me and/or others in the event there is an accident regardless who is at fault. It will also cover medical expenses and damage to my vehicle. It will also cover theft.
It will cover what they said they will cover and help with a rental until the car is fixed.
It will do what I need it to do when I need it
It will do what it promises to do. Pay for things that are broken or stolen and if people are hurt-- pay the medical bills
it will give me coverage in case of an accident
it will have educated and experienced agents to walk through the claim process, reimburse money when not at fault, help with rental car if needed
It will help me if I was in the wrong in an accident.
It will help to make sure my car will be fixed and or replaced and it will also insure that passengers as well as myself are protected and if needing medical attention that it will be covered. and if I hit someone that my insurance would cover me and pay for it. I also have in place in case I need a rental car.
It will pay for losses when incurred.
It will pay the listed amounts when I have an accident or problem.
It will prevent me from being sued in an accident, and it will help cover medical bills and a replacement vehicle.
It will protect against injury and damage to vehicle
It will protect me.
It will replace or repair my car if I'm in an accident.
It will take care of a lawsuit or any vehicle damage.
It will take care of everything - call them and let them deal with any questions from there
It will work with me if any problems arise
it would help me setal any issues that arise when something happens
It's good
Just to be therebwhen I need it
Keep me from experiencing catastrophic expenses related to the covered vehicle/residence
Keep me from getting a ticket or losing everything.
keep me from going broke

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Keep me from having to pay more than my deductable in any case and restore me to my original state.
keep me secure
Keep my life moving along smoothly
keep the bills away
KICK IN WITH ANYTHING THAT NEEDS PAYING FOR.
Lessen out of Pocket expenses
Liability, fix my car, help with health expenses.
liabilty
Listen to what I need
live up to it's policy.
Make immediate contact with those who may have a claim against my policy. Keep me updated.
make it so i don't get sued by the next person. Not to mention i am a good driver and haven't had one yet!!
make me whole
make me whole again
may prompt payments
My Agent know what I need.
My coverage will take care of all but any deductible I may have.
not cover as much as I think it should
not that much. I only have liability.
over all
paid the damage
Partly Pay for Accidental damage
pass
Pay
pay
pay for repairs
pay a claim fully and on a timely basis
Pay a claim quickly without a lot of fuss.
pay all claims
Pay all but my deductible for any damages to my home by weather or other hazards not caused by homeowner and all medical if someone hurt on property. Auto I expect, minus deductible, all repairs 100%.
pay all costs
Pay all damages to my vehicle
pay all expenses
pay all expenses that my insurance covers right away
Pay all my expendsives
pay all of my expenses
Pay all the expenses of the other person if I am at fault, not charge me extra because I had an accident, pay for my car, give me a rental if needed.

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pay any costs I incur to repair my or another drivers vehicle
Pay bills
Pay certain expenses after deductible is met.
pay claim in a timely manner
pay damages
pay damages
pay expenses
Pay expenses promptly and efficiently without trying to negate their responsibility
Pay expenses
Pay for accident repairs/injuries
pay for all damages after deductible is met
pay for all expenses that is needed
pay for all or most of it
pay for almost everything minus my deductible if at fault or the other party is uninsured
pay for an accident
Pay for and take care of any expenses resulting in any given situation
Pay for any and all damages
pay for any coverages that I have.
pay for any losses
Pay for any repairs to the car (mine or the other party's) or replacement of the vehicle. Cover me for costs relating to liability.
pay for car repairs and medical expenses in an accident
pay for car repairs, medical bills
Pay for damage and hospital bills.
Pay for damages
Pay for damages
pay for damages
pay for damages
pay for damages
pay for damages and any medical injuries
pay for damages and medical expenses
Pay for damages from a car accident.
Pay for damages hospital bill and other expenses
pay for damages or any thing else needed
pay for damages to my & the other car
Pay for damages to my car after a deductible and pay for damages to other cars if the accident is my fault
pay for damages to people/vehicles
Pay for damages to persons or property and/or loss of property due to theft or other event.

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Pay for damages; issue a rental car when needed; contact any other party's insurance company;
pay for everthing
PAY FOR EVERYTHING
Pay for everything except the deductible.
pay for everything that is covered in a prompt manner without a big hassle and haggling
Pay for everything.
Pay for exactly what is covered in the policy.
pay for expenses
pay for expenses
pay for expenses involved in accident
pay for expenses of accident
pay for expenses related to accidents regardless of who's fault mine or the other parties minus the deductible
pay for injuries to myself or others, pay to repair auto
Pay for losses or damages.
pay for medical, replace or fix car, take care of the other person's issues IF I am at fault.
Pay for most of the cost; but not all of it.
PAY FOR MOST OF THE EXPENSES.
pay for my car if it is damage
pay for my car or someone elses car, or medical charges
pay for my car to be fixed and if my fault pay for the other.also take care of medical.
pay for my car to be fixed and then raise my rates
Pay for my car to be repaired
pay for my medical expsenses, renatl car, and reapir damage to my car, also protect my assests if i am found to be liable
PAY FOR MY VEHICLE IF THEY ARE IN AN ACCIDENT.
Pay for part of any medical costs incurred in an accident if applicable.
pay for property damage and any other costs I'm liable for
pay for repairs
Pay for repairs after an accident, assist with rental car payments, reimburse towing expenses.
Pay for repairs and damages
pay for repairs and damages
Pay for repairs of my car and other cars, Pay for my medical care after an injury and the other persons injury if it was my fault, cover damages
Pay for repairs to damage when needed
pay for repairs, medical bills, and protect from lawsuits, also higher and pay for lawyers if necessary
pay for the damage or loss in a timely manner.
pay for the damages
pay for the things the policy states it will
pay for unforeseen occurrences to my home and car after my deductible is met

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pay for what is needed and covered
Pay for what they are supposed to without me having to fight for every penny.
pay if i get sued. 500 bucks if i total the car. thats it.
pay it all
Pay majority of car repairs and liabilities from an accident
pay my claims,car renter and not cancel policy after claims are made, not to increase premium
Pay my expenses if I get into a wreck.
Pay my expenses when sued
Pay my expenses.
pay my medical expenses or the other car that is involved
pay off quickly
pay out
Pay out and cover what the policy says it will cover.
pay out money if in an accident
Pay out the claim when I need it.
pay out to cover
pay the bills
Pay the bills
pay the bills due to an accident
Pay the bills for damage or injuries when it happens.
Pay the bills.
pay the covered expenses
pay the expenses from my accident etc
Pay the minimum
pay the parts that are promised
Pay the reasonable amount to fix or replace my vehicle, depending on the value of my vehicle.
Pay to cover costs minus deductible
pay to fix/replace cars and injuries.
Pay to get my car fixed, provide a rental car while it is getting fixed, and fix the other party's car
Pay to have car fixed and other car fixed if at fault
Pay to repair my car or that of another.
pay to repair my vehicle and rental if necessary and any medical expenses
Pay to repair/replace my car or settle damages to another car, property or person.
Pay Up
pay up
Pay up.
pay what it should pay, no more, no less.
payment for medical and car repairs
Payout the claim.
pays all lost damages

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perfect, i like it
prevent repair costs, lawsuits
Probably raise my rates or drop me.
Promptly respond and cover all promised areas
protect from lawsuits
protect me
Protect me
protect me
Protect me
protect me
protect me
protect me
Protect me
Protect me and my assets
protect me and pay out if needed
Protect me and replace if ncecessary.
Protect me and replace what's hurt.
protect me from a lawsuit and pay for damages
Protect me from being put in the poor house
Protect me from going broke
Protect me from having any type of assests being attacked by the other party
protect me from lawsuits and state penalization
Protect me from life's unexpected bumps in the road, accidents, Mother Nature's upsets.
Protect me from personal financial loss
protect me from unexpected catastrophic loss
Protect me in any and all circumstances
protect me when i can not protect myself alone
protect me, have my back
Protect me, my family, and my assets
Protect me, my personal property and my assets.
protect mt financially in case of an accident
Protect my assests, repair damages
Protect my assets
Protect my assets and provide for legal representation
protect my assets, repair accident expenses and medical expenses
Protect my car and get it fixed for a low price.
Protect my finances
Protect my interest.
Protect my interests and cover the costs if an accident occurs
protect my livelihood and investment in my personal property

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protect my rights
protect you, stand by my side and reimburse me
Provide assistance with whatever I may need
provide coverage
provide coverage and claim assistance
provide coverage discussed w/ my agent in a timely fashion
Provide coverage for my vehicles as well as for the legal liability for operating my vehicle.
Provide expideant service when needed.
Provide financial assistance to repair and protect my assets
provide legal and Medical in case of an accident
Provide money to repair/replace items I have insured.
Provide payment and get me back on the road quickly
provide quick and afdequate claims service cover any libility i may have
provide rental vehicle, initiate contact with any other parties involved in accidents if appicable, pay claims based on my policy
provide the basic needed coverage
Provide the benefits I pay for, quickly and efficiently. Nothing more, nothing less.
provide the coverage as stated in policy/declarations
Provide the coverage that I have paid for
Provide the servcies that I am paying for.
Providing the coverage and customer service that goes along with it.
Quick Responise
quick response
Quick response. Arrange to cover my costs as quickly as possible, including rental car. Hard to say because I have never been in a situation where I need my insurer to step up and really do anything beyond the most basic.
reimburse me for my losses
renig and cancel me
Rental car, repair, etc.
repair any damage that i may have caused and also cover my car to replace it if it is undriveable due to a accident, with a reasonable deductible.
repair cars and cover lawsuit
repair damage or replace the auto, cover legal expenses for claims, cover costs of injuries and provide rental auto coverage
repair my and other cars
repair my auto as well as the other involved and cover any other expenses
repair my car, pay medical if needed, give me peace of mind
repair vehicle
repair/replace damage to both my property and other property caused by my property, or acts of nature that damages property
repairs
Replace my car & cover the cost to fix the other vehicle

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replace my vehicle in the event of an accident
replace or repair my vehicle and other damage involved
replace or repair my vehicle, pay others' medical expenses, insure i wont be sued.
Replacement and protection
represent my interests
respond immediately
Respond with proper information to make me aware of may or may ot be covered. I also need it to be available to my every day life needs when it comes to any coverage.
road and money assistance
roadside assistance emergency contacts
Save me from spending a lot of money.
security
send an adjuster after a claim has been made and provide payment for the covered damages less the amount of my deductable
Settle
settle claim fast,answer all my questions
Simply comply with the policy i signed in for
some things are full replaced, no deductible others have deductibles and are prorated. people hurt themselves while visiting, my insurance protects me from them.
speedy process and action and communication
stand behind me
step up for me and handle everything, they need to walk me through the steps because i am completely new to this stuff while they help people in this area each and every day. they are the ones with experience therefore i would need their help
sve on big money damages
take care and protect me
take care of a lawsuit
Take care of all damages without some rediculously long wait time and without a huge deductible
Take care of all expenses less the deductible
Take care of all issues to resolve claim
Take care of all my requirments.
Take care of any accidents of incidents to my satisfaction.
Take care of any claims quickly & make any changes in policy when needed.
Take care of any damage or injuries if there is an accident.
Take care of any financial situation with NO problem!!!!
Take care of any issues.
take care of any questions
take care of claims quickly
take care of everthing
take care of everything for me
Take care of everything.

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Take care of getting my car fixed, cover all legal fees.
take care of it
take care of it all
take care of legal paper work and keep me informed with what needs to be done on my end
Take care of liability issues with passengers in our vehicle and damage to the other vehicle and injuries to their passengers.
take care of me
Take care of me
take care of me
take care of me
take care of me
Take care of me and all my needs.
take care of me and my vehicle
take care of me and protect me
take care of me
Take care of me.
Take care of my expenses due to accidents.
take care of my needs
take care of my needs - whatever is specified in the policy
take care of my needs quickly
Take care of pf all the expenses covered by my policy.
Take care of repairs or hospitals if they were needed.
Take care of repairs, medical bills, and legal fees for me, my passengers, and anyone I'm at fault for getting into an accident with.
Take care of the cost of damage to the car and to me
take care of the damages
Take care of the damages.
TAKE CARE OF THE MATTER
take care of the problem
Take care of the problem
take care of things
Take care of what it needs to.
Take care of what they are supposed to when I need them
take care of whats needed
take care what I payed for
take me step by step through the process
take of my car repairs and another one if needed
Talk to me and help explain what I need to do.
talk to me step by step on what to do.
That they will pay the claim and then my insurance rates will go up.

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that everything will be taken care of in a timely manner
That it will be enough to handle that case.
that it will cover the other persons expenses.
That it will pay the claim in a hassle free way, very easy process.
that they'll answer all my questions, come out quickly & look at any damages, settle my claim quickly without raising my premiums
the do what needs to be done
The insurance coverage I have is just liabilty. I wish I could get full coverage but its too expensive. The last quote I got from Geico for full coverage was over $200.00. I cannot aford that.
They have always been really good at helping us out when we need them to
They usually do what is best for their company! They should do what is best for their customers!!
they will cover the expenses
They will do everything that is outlined in my policy.
they will files the claim fast, and give me the best result and answer.
they will pay what needs to be payed and show up promptly to evaluate the damage
timely help
to be able to assist me in ways they need to
to be able to get a rental car
to be by the phone, be able to answer my questions as best as possible to get the best results.
to be there at anytime and to help out when i need it
to be there when I need it
To cover all expenses as a result of an accident
To cover any accidents caused by me.
to cover any damages and protect me
to cover any expenses
to cover damage to my car and anyone else involved
to cover it all
To cover me if needed.
To cover my expenses.
to cover what i need them to cover
To cover whatever comes up that we are covered under.
to cover whatever expenses happen from an accident
To faithfully execute with urgency any duties covered within our policy
to help fixes whatever is now broken or need the coverage
to help me in any way possible
To help me out with a check to fix any damages
to help me through the rough patches.
To help me when I need it.
To help protect me from collision damage and liability when there is a mishap that is covered

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according to my insurance policy
To pay any damages to my vehicle and the other vehicle should I get into a wreck.
To pay any related expenses.
To pay for everything.
to pay for expenses that would occur with an accident
To pay for the damages
to pay what I need it to pay
to protect me an my family
to protect me in case I destroy or damage someone else's property or am liable to bodily harm to someone else
To resolve any conflicts and get me and/or my vehicle back on the road as soon as possible
to respond and pay for the expenses in case of an accident under the policy agreement of course
to sover my assests
To take care of all expenses that are covered under my policy
to take care of everything that is suppose to cover any expenses
to take care of me and my needs
To take complete care of my health and liability issues if involved in an accident without ending up homeless! LOL!
tow
uninsured motorist, liablity, medical liablity
unsure
unsure
Walk me though and guide me for everything that needs to be done on my behalf and what order to do them in. I feel they should also help in any way that they can to make what I'm going throught a little easier.
What I expect
what is stated in the policy
what its supposed to do
What they're supposed to do
WHATEVER IS OUTLINED IN THE POLICY
whatever is stated in the contract
Whatever it takes
whats stated in policy
Will cover what is needed as stated in the policy.
Will help me when I have an accident.
will help me with whatever help i need
work
work
would cover all medical expenses
Zero Deductable

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