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**research**

## **2010 Survey of Independent Insurance Agents on Carrier Relationships**

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*Thank you for participating in our survey.*

*So we can send you the summary survey results, please provide your name and email address. These will be kept confidential—all survey results are reported in aggregate format, without identifying individual respondents.*

**Your Name\***

**email Address\***

**\* Confidential but required for return of summary survey results**

Next

# Demographics

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Which of the following best describes your role in the agency?

- Sole Proprietor
- Agency Principal
- Senior Manager
- Producer
- Service Staff (CSR)
- Processor or other Back Office
- Other (please specify)

Previous

Next

# Demographics

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Which of the following best describes most of YOUR work in production or servicing?

- Personal Lines P&C
- Small commercial P&C (accounts of less than \$5,000 annually in fees/commissions)
- Middle Market Commercial P&C (between \$5,000 and \$50,000 annually in fees/commissions)
- Large Commercial P&C (more than \$50,000 annually in fees/commissions)
- Life/Health/Employee Benefits

[Previous](#)

[Next](#)

# Demographics

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What is your individual approximate annual production in terms of new commissions produced?

- Under \$25,000
- \$25,000 - \$50,000
- \$50,000 - \$100,000
- \$100,000 - \$150,000
- \$150,000 - \$200,000
- Over \$200,000

Previous

Next

# Demographics

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What is your agency's approximate annual production in terms of new commissions produced?

- Under \$100,000
- \$100,000 - \$200,000
- \$200,000 - \$300,000
- \$300,000 - \$500,000
- \$500,000 - \$1,000,000
- \$1,000,000 - \$2,000,000
- \$2,000,000 - \$3,000,000
- Over \$3,000,000
- Don't know

Previous

Next

# Demographics



In which state does your agency write most of its business?

## Critical attributes

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Please choose up to 5 factors from the below list that you consider to be most critical to choosing the carriers you will use most.

- Brand reputation/brand recognition
- Compensation to agency
- Financial strength/rating
- Local underwriter/management team relationship
- Promotional and marketing support
- Selective about agency appointments (vs. too many appointments)
- Support of independent agent associations and programs
- Quality of claims service
- Consistency of product/price in marketplace
- Dedicated/Available underwriter
- Quote/Endorsement processing speed and accuracy
- Real-time interface technology
- Download interface technology
- Underwriting responsiveness
- Customer/Policyholder service center performance, other than claims
- Stability of staff contact
- Flexible billing
- Competitive pricing
- Product/Industry expertise
- Clear appetite, what they will/will not write
- Underwriting flexibility/creativity in underwriting risk
- Underwriting knowledge/expertise
- Risk control services such as safety programs
- Helpful field representatives
- Willingness to serve broad segments of the market

Previous

Next

# Claims Service Quality

How important are the following aspects of claims service quality to you?

	Not important 1	Not very important 2	Somewhat important 3	Very important 4	Critical 5	Don't know 9
24-hour telephone availability for initial claims reporting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
24-hour telephone availability for service throughout the claims process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Web-based ability for policyholder to report claims	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Web-based information for policyholder on claims in process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How quickly the adjuster contacts the policyholder	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speed of decision on claim payment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speed of payment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use of debit or charge cards for claims payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Amount of payment is what policyholder expects	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendly claims service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What ONE carrier do you think of as providing truly superior claims service?

What do they do that makes them superior?



[Previous](#)

[Next](#)

# Marketing Support

How important are the following aspects of marketing support to you?

	Not important 1	Not very important 2	Somewhat important 3	Very important 4	Critical 5	Don't know 9
Telephone directory co-op advertising	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Training/Consulting on how to use agency Web site to bring in business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Training/Consulting on how to use social networking to bring in business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Print co-op advertising	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lead lists from carriers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sales training for producers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sales training for CSRs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Funds to hire producers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Carrier brand is recognized by your clients	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What ONE carrier do you think of as providing truly superior marketing support?

What do they do that makes them superior?

Previous

Next

# Underwriting Appetite

How important are the following aspects of underwriting appetite to you?

	Not important 1	Not very important 2	Somewhat important 3	Very important 4	Critical 5	Don't know 9
Consistent appetite over time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Acceptance of various risk levels	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Being very clear on what they will – and won't – write	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Willing to write various types of businesses (restaurants, industrial, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Specializing in certain types of businesses (restaurants or hotels or industrial for example)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Willing to write coverage in catastrophe-prone areas (subject to hurricanes, tornadoes, earthquake, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Underwriter has authority to work within flexible guidelines	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What ONE carrier do you think of as being truly superior with respect to their underwriting appetite?

What do they do that makes them superior?

Previous

Next

# Carrier Technology

How important are the following aspects of insurance carrier technology to you?

	Not important 1	Not very important 2	Somewhat important 3	Very important 4	Critical 5	Don't know 9
Real-time quoting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Real-time service, such as inquiry or endorsements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Policyholder self-service using the carrier's Web site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Point-of-sale or print on demand policy documents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Carrier-provided training on their systems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Carrier systems being that are easy to learn and use	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Systems that require only one login for quote, issue, endorsements, claims and servicing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What ONE carrier do you think of as providing truly superior technology?

What do they do that makes them superior?

Which comparative rater does your agency currently use MOST OFTEN to quote for :

<p><b>Home</b></p> <p><input type="radio"/> Accu-Auto</p>	<p><b>Auto</b></p> <p><input type="radio"/> Accu-Auto</p>
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- ACS
- AMS/SilverPlume
- Capital
- CCI
- EZ Lynx
- FSC/MI Assist/Stone River
- IBQ
- ITC (Turborater)
- Multico
- Quick Quote
- Quotemation
- Semcat
- Other (Please specify below)
- Agency does not currently use a comparative rater for this
- Doesn't apply to my agency's work
- Don't know

- ACS
- AMS/SilverPlume
- Capital
- CCI
- EZ Lynx
- FSC/MI Assist/Stone River
- IBQ
- ITC (Turborater)
- Multico
- Quick Quote
- Quotemation
- Semcat
- Other (Please specify below)
- Agency does not currently use a comparative rater for this
- Doesn't apply to my agency's work
- Don't know

Home other, please specify:

Auto other, please specify:

**Which agency management system does your agency use, if any?**

- AccuTrac
- Agency Advantage
- AMS
- Applied
- Dons
- Ebix
- Epic
- FiServ
- Hawksoft
- InStar
- Jensis
- Quick File
- SIS
- A home grown system
- Don't know
- Agency does not use an agency management system
- Other (please specify)

# Field Representatives

How important are the following aspects of services provided by carriers' field representatives to you?

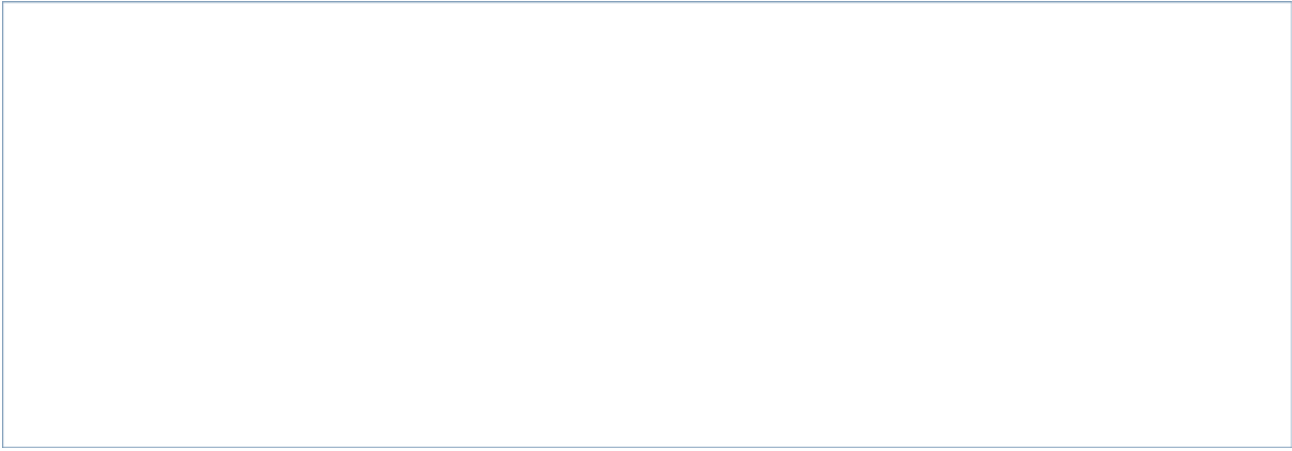
	Not important 1	Not very important 2	Somewhat important 3	Very important 4	Critical 5	Don't know 9
Calls on the phone often enough	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visits often enough	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visits/Calls at times convenient for my agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Helps our staff understand the company's technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Provides valuable and accurate information on products, coverage areas, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Offers consultative suggestions that help me grow my business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

About how often would you want a carrier's field representative to ...

Call on phone	Visit
<input type="radio"/> Once per week	<input type="radio"/> Once per week
<input type="radio"/> Once per month	<input type="radio"/> Once per month
<input type="radio"/> Once per quarter	<input type="radio"/> Once per quarter
<input type="radio"/> Once per year	<input type="radio"/> Once per year
<input type="radio"/> Never	<input type="radio"/> Never

What ONE carrier do you think of as having truly superior field representatives?

What do they do that makes them superior?



[Previous](#)

[Next](#)

# Training and Education

How important are the following aspects of training and education provided or paid for by carriers to you?

	Not important 1	Not very important 2	Somewhat important 3	Very important 4	Critical 5	Don't know 9
Carrier-specific product training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Carrier-specific operations training (other than systems)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sales training seminars	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sales coaching at your agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Computer-based sales training (webinars etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sales seminars on video or podcast	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social networking site with a training forum	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Continuing education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying for agents to attend industry networking events and conferences	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business training such as P&L, forecasting, Microsoft Office, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What ONE carrier do you think of as providing truly superior training and education?

What do they do that makes them superior?



# Personal Lines Top 3

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Which carriers would you say are your Top 3 (or your agency's Top 3) for personal lines? (or N/A if you don't work in personal lines)

1.

2.

3.

[Previous](#)

[Next](#)

## Personal Lines Top 3

Let's take the first carrier you mentioned: Company A. Please rate them on the following attributes:

	Far below average 1	Below average 2	About average 3	Better than average 4	Far better than average 5	Don't know 9
Claims service quality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Marketing support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Underwriting appetite	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Carrier technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Field representatives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Training and education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial strength	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Competitive pricing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Underwriting expertise	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agency compensation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Previous

Next

## Commercial Lines Top 3

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Which carriers would you say are your Top 3 (or your agency's Top 3) for commercial lines?  
(or N/A if you don't work in commercial lines)

1.

2.

3.

[Previous](#)

[Next](#)

# Commercial Lines Top 3

Let's take the first carrier you mentioned: Company B. Please rate them on the following attributes:

	Far below average 1	Below average 2	About average 3	Better than average 4	Far better than average 5	Don't know 9
Claims service quality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Marketing support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Underwriting appetite	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Carrier technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Field representatives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Training and education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial strength	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Competitive pricing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Underwriting expertise	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Agency compensation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

# Industry Issues

Finally, we'd like to get your opinion on the importance of several issues to the Independent Agency System. Please rate the following issues in terms of their importance to you over the next several years, where a "1" means it will be the least important issue to you and a "5" means it will be the most important issue to you.

	Not important 1	Not very important 2	Somewhat important 3	Very important 4	Critical 5	Don't know 9
Agency (rather than company) branding	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Internet insurance sales by competitors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loss or reduction of contingency commissions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Real-time technology for agent and carrier communications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reduced availability in catastrophe-prone areas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

# Final question



Is there anything else you want to say about choosing carriers?

Previous

Next

# Thank You

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If you provided your email address at the beginning of the survey and answered the survey questions throughout, we will provide the summary report of the findings as soon as the analysis is complete.

Thank you for taking the time to share your opinions!

[Previous](#)

[Finish](#)