



**channel harvest**  
**research**

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

A national survey by The van Aartrijk Group and Campbell Communications probes the issues important to agents and carriers.

**T**he U.S. property & casualty marketplace is more competitive than ever: Commercial rates have plummeted. Competition from direct writers and captive agents is on the rise. International exposures are demanding global perspective. Customers are more sophisticated and more demanding.

For independent agency carriers to succeed in this environment, it is essential to maintain quality relationships with their primary distribution force—independent insurance agents. And the key to those relationships is an understanding of agents' perceptions and priorities.

But internal company surveys are limited: You can't get the perspective of the broader agency community, and you don't see your company vis-à-vis your competitors. Plus, respondents are more likely to be candid with third-party independent research.

### About the survey

This survey explored—independently and objectively—the strengths and weaknesses of the largest carriers in the marketplace through independent agents' eyes. Our research was conducted in the spring of 2008, with the final report published in August 2008. *Insurance Journal*, a leading national property and casualty publication for independent insurance agents and brokers, sponsored this inaugural study.

Learn the answers to key strategic questions:

- Under what circumstances do agents place business with a company *other than* a preferred carrier?
- Which characteristics are important to agents when evaluating carriers?
- How do individual carriers compare with peer regional or national carriers?
- Why does an agency roll a book of business to a new carrier?
- Which carriers won't agents work with and why?
- What issues are important to the Independent Agency System?



Find out how you and other carriers were rated by agents in the following areas:

#### Agency relationship/benefits

- Brand reputation/brand recognition
- Compensation to agency
- Financial strength/rating
- Local underwriter/management team relationship
- Promotional, marketing or operational support
- Selected agency appointments (vs. many appointments)
- Support of independent agent associations and programs

#### Customer/agency service

- Quality of claims service
- Consistency of product/price in marketplace
- Dedicated/available underwriter
- Quote/endorsement processing speed and accuracy
- Real-time interface technology
- Underwriting responsiveness, flexibility and decision authority
- Service center performance
- Stability and quality of staff

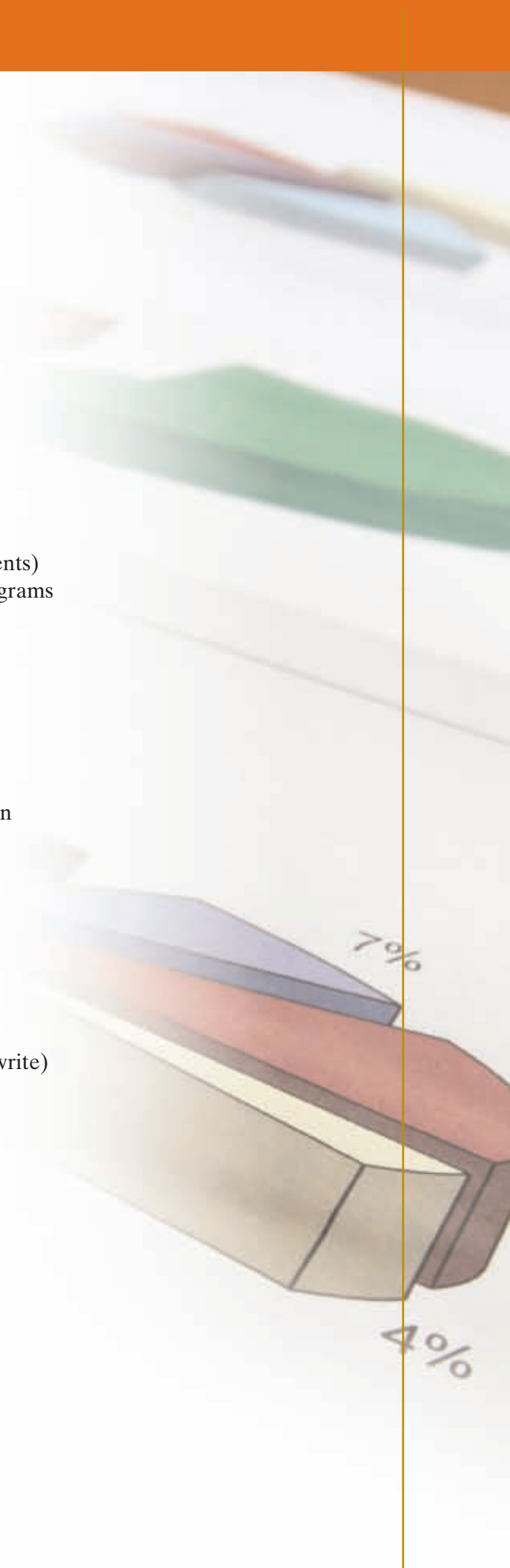
#### Coverage-specific

- Flexible billing
- Competitive pricing
- Product/industry expertise
- Underwriting appetite (clear on what will/will not write)
- Risk control services
- Claims management services

### Review the survey online

The survey instrument may be reviewed at [www.channelharvest.com/indagent08](http://www.channelharvest.com/indagent08).

The price for the full report is \$9,500.



## About us

This survey is the first in a series of industry research projects being conducted by Channel Harvest, a joint venture of The van Aartrijk Group and Campbell Communications. Aartrijk ([www.Aartrijk.com](http://www.Aartrijk.com)) is a highly respected marketing-communications firm specializing in the Independent Agency System, and Campbell ([www.campbellsurveys.com](http://www.campbellsurveys.com)) is a recognized leader in distribution channel research.

*Insurance Journal*, the sponsor for this Channel Harvest study, is a leading insurance industry magazine, reaching 42,000 readers, in every state.



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