



channel harvest
research

What Independent Agents Say Matters Most to Them – 2010

A national survey by The van Aartrijk Group and
Campbell Communications probes the issues
important in agent-carrier relationships.

While on the surface relatively unscathed by the turmoil in the financial markets, the U.S. property & casualty marketplace nonetheless is more challenging than ever:

- Commercial insurance rates are low and aren't coming back soon in this economy. Customers are demanding new ways to save money. Downward pressure on premiums (and resultant agency commissions) continues with lower auto fleets, inventories and payrolls.
- In personal lines, premium challenges and competition from direct-response and captive agent writers are relentless.

What is a carrier committed to the Independent Agency System to do? What are the priorities? Smart carriers are examining relationships with their distributors.

For independent agency carriers to succeed in this environment, it is essential to maintain quality relationships—and smooth new and renewal business processing—with their primary distribution force. And the key to those relationships is an understanding of independent 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 will explore—independently and objectively—the strengths and weaknesses of many of the best carriers in the nation, through independent agents' eyes. Our research will be conducted in March 2010, with the final report to be published in April 2010. *Insurance Journal*, a leading national property and casualty publication for independent insurance agents and brokers, is co-sponsor of the study.

Learn the answers to key strategic questions, including:

- Among all the factors you know that are important to agents, which are the true tie-breakers and deal-makers?
- What carriers provide superior claims service, and exactly what about their service sets them apart?
- What aspects of marketing support are worth investing in to earn agents' business?
- How do agents describe great field representatives, compared with just average—and who has great ones?
- Which aspects of technology really matter to independent agents?
- What issues are most important to the Independent Agency System, and how have these changed recently?

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

Strategic research, not a satisfaction survey

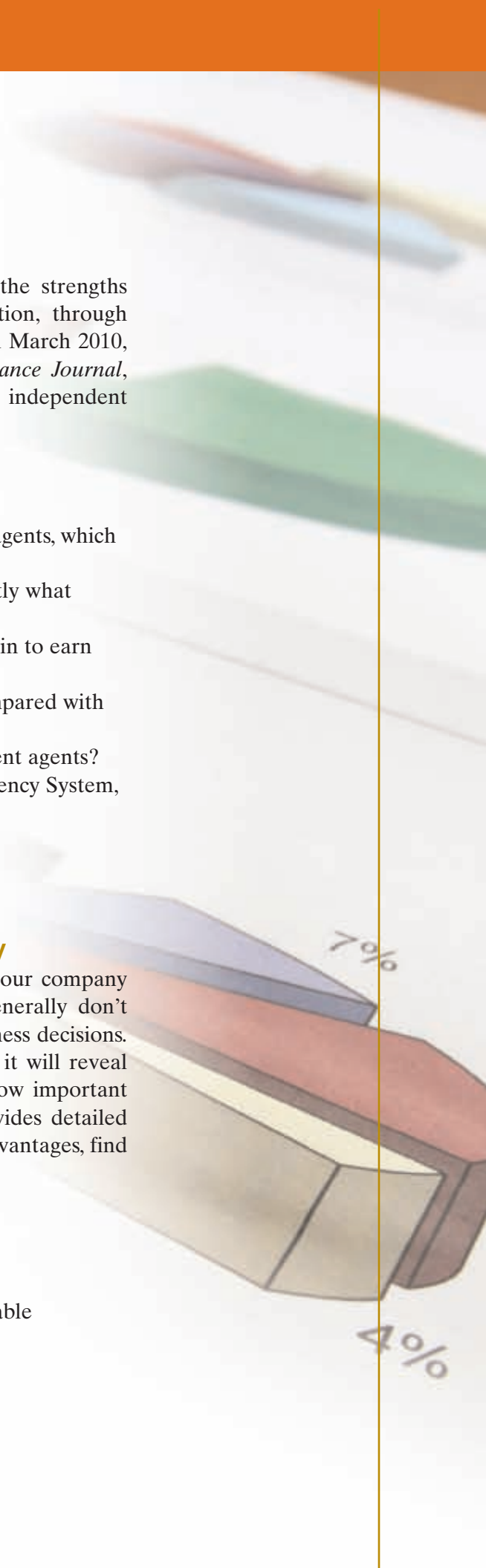
Satisfaction surveys are useful for getting an idea of how your company compares with others on general issues. However, they generally don't provide the actionable findings you need to make solid business decisions. This Channel Harvest research isn't a satisfaction survey – it will reveal specific actions you can take to earn more business, and how important they are to agents in their decision making process. It provides detailed information carriers can use to build on their competitive advantages, find and eliminate weak areas, and get a jump on competitors.

Review the survey online

The survey instrument may be reviewed at:

www.campbellsurveys.com/indagent10.

The price for the full report is \$4,950, but discounts are available by contacting John Campbell at john@campbellsurveys.com.



About us

This survey is the third 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) is a highly respected marketing-communications firm specializing in the Independent Agency System, and Campbell (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 and distributing in every state,



Strategic intelligence for successful decision-making.



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