



**channel harvest
research**

**Channel Harvest Research 2013:
What Carriers Can Learn from Independent Agents**

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*

Your Agency

email Address*

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

1 Demographics & Screening

What job title below BEST describes your role within your agency?

- Principal / President / Partner / Owner**
- SVP/Vice President/AVP**
- Managing Director**
- Agent / Producer**
- Account Executive or Manager**
- Marketing Manager**
- CSR / Customer Service Representative**
- Processor or other back office**

2 Demographics & Screening

Which of the following best describes where you spend most of YOUR TIME producing 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**

3 Demographics & Screening

What would you estimate is your agency's annual revenue, including new and renewal revenue sources? (Note: Revenue = commissions and fee income)

- Under \$150,000**
- \$150,000 to under \$300,000**
- \$300,000 to under \$500,000**
- \$500,000 to under \$1 million**
- \$1 million to under \$2 million**
- \$2 million to \$3 million**
- More than \$3 million**

What percentage of your agency's premiums are from commercial lines?

- 25% or less**
- 25-49%**
- 50-74%**
- 75-100%**

5 Demographics & Screening

What is the total number of employees in your agency? (Please include all agency principals, producers, and customer service staff.)

- 10 or fewer employees**
- 11-19 employees**
- 20-50 employees**
- More than 50 employees**

In which state does your agency write **MOST of its business?**

What is your age?

- Under 35**
- 36-45**
- 45-65**
- Over 65**

What is your gender?

- Male**
- Female**

How many states are you personally licensed in?

What would your estimate is your personal annual revenue, including new and renewal revenue sources? (Note: Revenue = commissions and fee income)

- Under \$25,000**
- \$25,000 - \$50,000**
- \$50,000 - \$100,000**
- \$100,000 - \$150,000**
- \$150,000 - \$200,000**
- More than \$200,000**

What percentage of your time do you work in your agency office?

- About 25% or less**
- About half the time**
- Closer to 75% of the time**
- Most all of the time**

What percentage of your time do you work traveling to, or working at, prospect and customer locations?

- About 25% or less**
- About half the time**
- Closer to 75% of the time**
- Most all of the time**

12 Demographics & Screening



Which of the following activities do you personally do at your agency? (Check all that apply.)

- Provide quotes to customers**
- Submit applications/Obtain quotes**
- Use carriers' proprietary quoting tools to obtain quotes for new business**
- Make the decision as to which carrier with which to place an account**
- Decide carriers with which your agency will have contracts**
- Interact with the service centers of the carriers your agency represents for personal/commercial lines**
- Provide customer service**
- Meet face-to-face with clients**
- Oversee/Manage the personal/commercial business in your agency**
- Prospect/Market for new personal/commercial lines business**
- Have substantial input into the agency's marketing initiative, including websites and online tools**
- Interact with the carriers' claims reps/adjusters**
- Evaluate/Implement technology**
- None of the above**

13 *Critical Attributes*

Please choose 3 factors from the list below that you consider to be most critical to choosing the carriers you use most often.

- Brand reputation/brand recognition**
- Compensation to agency**
- Financial strength/rating**
- Local underwriter/management team relationship**
- Selective about agency appointments (vs. too many appointments)**
- Quality of claims service**
- Consistency of product/price in marketplace**
- Quote/Endorsement processing speed and accuracy**
- Real-time interface technology**
- Underwriting responsiveness**
- Underwriting flexibility/creativity in underwriting risk**

What carrier do you think does the best job in delivering on your 3 critical factors?

if Other, please specify:

15 Agency Growth

In the last year, did your agency end the year with?

- More producers than you had in January 2012*
- Fewer producers than you had in January 2012*
- The same number of producers you had in January 2012*

16 Agency Growth

Why did you lose producers this year?

17 Agency Growth

While your agency did not end the year with more producers, did you still successfully recruit and develop any new talent in 2012?

- Yes*
- No*

18 Agency Growth

What are some of the methods or activities you are using to successfully recruit and develop new talent for your agency?

19 Agency Growth

In the last year, did your agency's total premium volume increase, decrease or stay the same?

- Increase by more than 5%***
- Increased by less than 5%***
- Stayed the same***
- Decreased by less than 5%***
- Decreased by more than 5%***

20 Agency Growth

What led to that increase: Which of the following drove most of your growth?

- Referrals
- Increasing coverages to existing customers
- Expanding into new geographic areas
- Offering new product lines
- Merger with another firm
- Added producers
- Other

21 Agency Growth

What led to that decrease: Which of the following drove most of your lost production?

- Too much price competition from other distribution channels
- Some of my commercial clients went out of business
- Our agency lost producers
- We sold off a book of business
- Customers dissatisfied with claims service
- We exited a geographic area
- My carriers decided to not continue underwriting in a line of business I was in
- We exited a line of business
- Other

22 Agency Growth

In the last year, was there any carrier you did much more business with this than in the previous year?

- Yes, there was at least one carrier I did more more business with 2012*
- No, there were no carriers I did much more business with*

23 Agency Growth

What caused you to write more with those carriers:

24 Agency Growth

In the last year, was there any carrier you did much less business with this than in the previous year?

- Yes, there was at least one carrier I did much less business with 2012*
- No, there were no carriers I did much less business with*

25 Agency Growth

What caused you to write less with those carriers:

26 *Personal Top 3*

Which carriers would you say are your top 3 (or your agency's top 3) for personal lines production? (or 'n/a' if you don't work in personal lines)

1

if Other, please specify:

2

if Other, please specify:

3

if Other, please specify:

N/A

28 Commercial Top 3



Which carriers would you say are your top 3 (or your agency's top 3) for commercial lines production? (or 'n/a' if you don't work in commercial lines)

1

if Other, please specify:

2

if Other, please specify:

3

if Other, please specify:

N/A

30 Mobile Device Support



While you are out of the office or at a client location, do you use a tablet, mobile phone, or laptop computer to perform any of the following activities?

	I use a tablet to	I use a mobile phone to	I use a laptop computer to	I do not use any device or computer for this
Obtain quotes from a carrier website	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Obtain quotes using a comparative rater	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Show sales or product presentations (video, ebrochures, PowerPoint presentations) to potential customers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gather claims information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Enter customer information directly into our management system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gather customer info or notes in some other way	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Obtain quotes or process renewals using our management system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

33 Target Margets



Would you consider yourself to be a

- Generalist***
- Specialist***

If specialist - What areas do you specialize in at this time?

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Do you currently target any particular ethnic markets in your practice?

- Yes, we do***
- No, we do not***
- Not now, but we plan to***

36 *Target Margets*



Which ones do you currently market or wish to market to?

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Do any of your carriers provide brochures in the foreign languages you need?

- Yes***
- No***

Do any of your carriers provide foreign language call center support in those languages?

- Yes***
- No***

39 Target Margets



Are you planning to target "younger customers" in 2013 or 2014?

- No**
- Yes**

If Yes, How?

Are you planning to target new geographies in 2013 or 2014?

- No**
- Yes, expand geographically within the same states**
- Yes, expand into additional states**

Planning to target any particular industry markets in 2013 or 2014?

- Yes**
- No**

43 Target Margets



If yes, what industry? (Check all that apply.)

- Accounting Services***
- Agriculture***
- Auto Services (Auto Repair, Auto Dealers, Gas/Service Stations)***
- Communications***
- Construction***
- Educational Services***
- Energy***
- Engineering/Architectural Services***
- Financial Services***
- Food Processing***
- Habitational***
- Healthcare Services – Inpatient***
- Healthcare Services – Outpatient***
- Hotels/Motels***
- Janitorial Services***
- Legal Services***
- Leisure & Hospitality (other than hotels/motels)***
- Management & Consulting Services***
- Manufacturing***
- Metalworking***
- Nonprofits, including churches, charitable organizations, and human services organizations***
- Printing***
- Professional & Trade Associations***
- Real Estate***
- Restaurants***
- Retail***

- Technology Manufacturing**
- Technology Services**
- Trucking**
- Wholesale**

44 Target Markets



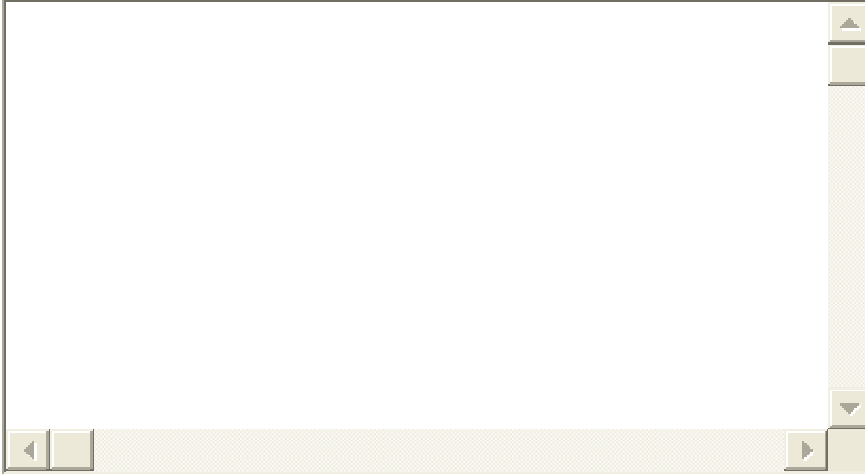
Planning to target new personal lines specialty coverages in 2013 or 2014?

- No**
- Yes - Which?**

What is the main reason you expanded or hope to expand into new markets or lines?

- Wanted to move into new growing markets**
- Our existing markets were shrinking**
- Hired staff from those industries that we will target**
- Looking to increase books of business**
- Expect to cross-sell additional products to existing customers**
- Other**

Is there anything that your carriers did or could do that would be particularly helpful in targeting the specific markets you're interested in?



47 Social Media



In 2012, did your agency use any forms of social media?

- Yes***
- No***
- Don't know***

48 Social Media



Does your agency plan on using social media sometime in 2013?

- Yes***
- No***
- Not sure***

49 Social Media



From the following list, please indicate which social media sites you are aware of, as well as which sites your agency currently uses, has used, or plans to use as part of its “social” strategy. (Check all that apply.)

	Aware of	Agency currently uses or has used before	Plan to use in 2013
Twitter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Facebook	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LinkedIn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Blogs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
YouTube or other video site	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social bookmarking sites (e.g. Del.icio.us)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pinterest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Podcasts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What do you feel is the BEST online tool/site for your agency’s social media marketing strategy? Choose only one.

- Twitter**
- Facebook**
- LinkedIn**
- Blogs**
- YouTube or other video site**
- Social bookmarking sites (e.g., Del.icio.us)**
- Pinterest**
- Podcasts**
- I don’t know**
- Other (please specify):**

How do you use this type of social media?

Do your carriers provide you with any support for your agency's social media presence

- Advice on how to use Facebook to improve business***
- Training on how to start using Twitter***
- Advice on how to start using Twitter to improve business***
- Advice and training on how to use video on your website or Facebook pages***
- Video content I can repost (or retweet) or link to in other social media***
- Created my Facebook page and showed me how to use it***
- Other (please specify)***



For your agency, what benefits have resulted from using social media marketing? (Check all that apply.)

- Generated exposure for my business***
- Reduced my overall marketing expenses***
- Increased my traffic/subscribers/opt-in list***
- Helped us rise in Google search rankings***
- Resulted in new business partnerships***
- Generated qualified leads***
- Helped me close business***
- Don't know***
- Nothing yet***

54 Carrier Support: Sales, Training & Marketing Support (customer servicing)



Did any of your carriers provide you with any of the following types of sales and marketing support in 2012:

	None 1	1 carrier 2	More than one carrier 3	Don't know 9
Training/Consulting on how to use agency website to bring in business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Carrier-specific product training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Carrier-specific systems training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Leads generated by 3rd party online insurance marketing websites	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Funds for window or outdoor signage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Conducting cold calls to qualify leads on behalf of agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Funds for co-branding cable television advertising	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Funds for co-branded online advertising	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fund for co-branded radio advertising	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing a direct mail program for me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sales training for my agents and producers	<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"/>
Funds to hire producers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paying for agents to attend industry networking events	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

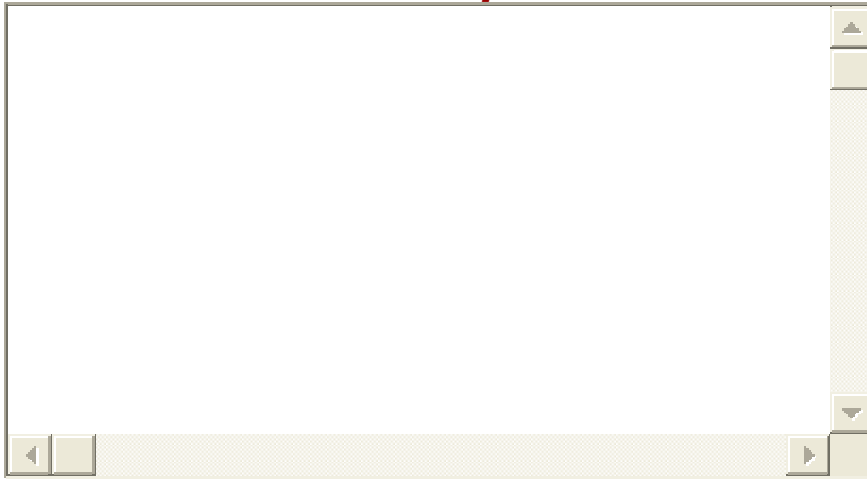
How Important is it that carriers do these things

	Not important 1	Not very important 2	Somewhat important 3	Very important 4	Critical 5	Don't know 9
Training/Consulting on how to use agency website to bring in business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Carrier-specific product training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Carrier-specific systems training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Leads generated by 3rd party online insurance marketing websites	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Funds for window or outdoor signage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Conducting cold calls to qualify leads on behalf of agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Funds for co-branding cable television advertising	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Funds for co-branded online advertising	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fund for co-branded radio advertising	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing a direct mail program for me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sales training for my agents and 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"/>
Paying for agents to attend industry networking events	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Which ONE carrier do you think provides truly superior marketing and sales training/ support?

if Other, please specify:

What makes them superior





Now we want to ask you a few questions about 3 different types of training that carriers sometimes provide: sales training, product-specific training, carrier-specific software training.

When carriers provide sales training, which training method do YOU find most useful? Select only one.

- In-person sales training seminars at an off-site location**
- In person sales training at your agency**
- Sales training via webinar where I could ask questions**
- Video or podcast-based sales seminars where I could not ask questions**
- Interactive online course**
- Other (please specify)**

When carriers provide detailed carrier-specific product training, which training method do YOU find most useful? Select only one.

- In-person training seminars at an off-site location**
- In-person training at your agency**
- Sales training via webinar where I could ask questions**
- Video or podcast-based sales seminars where I could not ask questions**
- Interactive online course**
- Other (please specify)**

**When carriers provide training on using their website or software, which training method do YOU find most useful?
Select only one.**

- In-person training seminars at an off-site location***
- In-person training at your agency***
- Sales training via webinar where I could ask questions***
- Video or podcast-based sales seminars where I could not ask questions***
- Interactive online course***
- Other (please specify)***

61 *Allowing Customers to Request Quotes at Agency Website*



Now we'd like to ask a few questions about your agency's online presence (e.g. website, Facebook, Twitter, LinkedIn, blogs, etc.). Please think about the AGENCY only and not your personal use of social media sites.

Does your agency's website already offer instant quotes on your website for any of these product lines? (Where you return a specific quote to the customer instantly rather than a promise to contact them shortly with a quote.)

	Customer form and agent calls shortly with quotes	Customer form returns specific quotes	Customer form returns specific quotes & customer can buy without leaving agent website
Homeowners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal auto	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commercial auto	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commercial umbrella	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Professional liability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

if Other, please specify:

What describes your attitude about being able to provide customers with actual quotes at your agency's website for each of the following

	It's a good thing	It's important we be able to do this	It is not good and does not help business	It's not practical
Personal Home Owners	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal Auto	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Commercial Auto	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Commercial liability (umbrella, E&O, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Commercial other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

63 Agency Councils



How important are carrier agency councils?

- Not Important***
- Not Very Important***
- Somewhat important***
- Very Important***
- Critical***
- I don't know***

Have you ever participated in an agency council in any capacity?

- Yes***
- No***

What does or would make agency councils effective?

A large, empty rectangular text input area with a light beige background and a thin border. It includes a vertical scrollbar on the right side and horizontal scrollbars at the bottom, indicating it is a scrollable text field.

***Let's say you were named the CEO of your favorite carrier.
What's the one change you'd make on your first day?***

End Thank You



Thank you for taking the time to share your opinions!

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.
