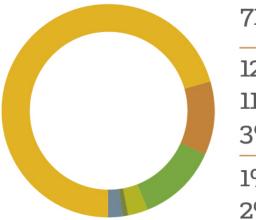
Agent Voices 2019: Summary of Key Findings



Methodology

- Online survey of 6,411 independent agents (margin of error +/- 1.2%)
- Convenience sample: Agents were invited to take the survey
- Survey conducted January-April 2019
- Mix of roles, experience, demographics, personal/commercial, etc.

RESPONDENT MAIN AREA OF WORK



71% Personal Lines

12% Mid-market Commercial 11% Small Commercial

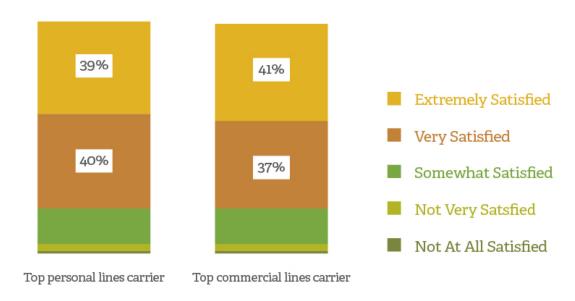
3% Large Commercial

1% Life/Health/Benefits
2% Other





Overall Satisfaction



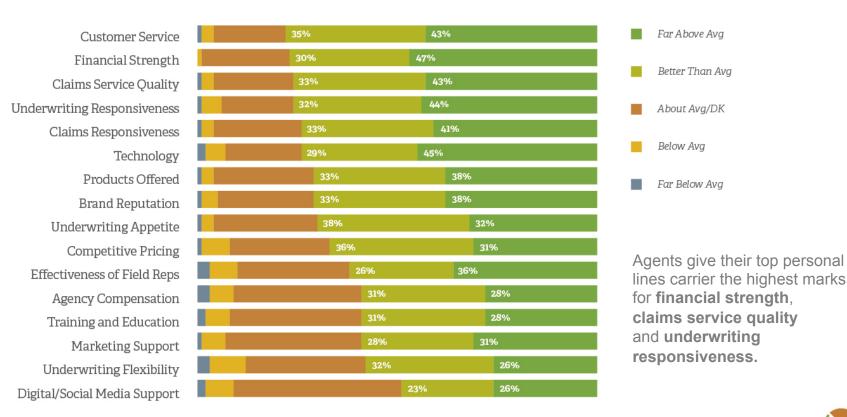
HOW SATISFIED ARE YOU WITH YOUR LEADING CARRIER?

Large majorities are extremely or very satisfied with their top personal lines carrier and top commercial lines carrier.



Select Attributes: Personal Lines Carriers

HOW WOULD YOU RATE YOUR LEADING PERSONAL LINES CARRIER ON THE FOLLOWING ATTRIBUTES?



Select Attributes: Personal Lines Carriers

HOW WOULD YOU RATE YOUR LEADING PERSONAL LINES CARRIER ON THE FOLLOWING ATTRIBUTES?

"FAR ABOVE AVERAGE" SCORES

Agency Compensation **Brand Reputation** Underwriting Responsiveness **Claims Responsiveness** Underwriting Flexibility Claims Service Quality Underwriting Appetite **Competitive Pricing** Training and Education Customer Service Technology Digital/Social Media Support Products Offered Effectiveness of Field Reps Marketing Support **Financial Strength**

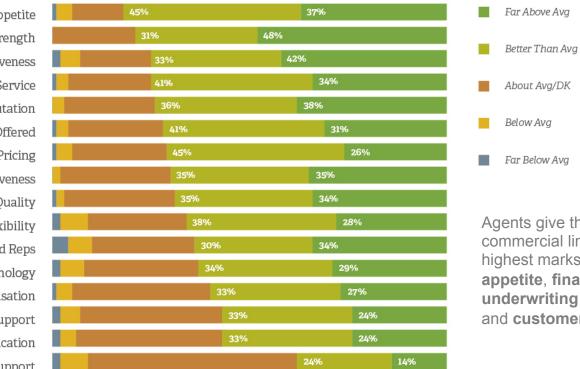
Agents give their top personal lines carrier the lowest marks for **digital/social media support**, **underwriting flexibility** and **agency compensation**.



Select Attributes: Commercial Lines Carriers

HOW WOULD YOU RATE YOUR LEADING COMMERCIAL LINES CARRIER ON THE FOLLOWING ATTRIBUTES?

Underwriting Appetite **Financial Strength** Underwriting Responsiveness Customer Service **Brand Reputation** Products Offered **Competitive Pricing Claims Responsiveness** Claims Service Quality Underwriting Flexibility Effectiveness of Field Reps Technology Agency Compensation Marketing Support Training and Education Digital/Social Media Support



Agents give their top commercial lines carrier the highest marks for **underwriting appetite**, **financial strength**, **underwriting responsiveness** and **customer service**.



Select Attributes: Commercial Lines Carriers

HOW WOULD YOU RATE YOUR LEADING COMMERCIAL LINES CARRIER ON THE FOLLOWING ATTRIBUTES?

"FAR ABOVE AVERAGE" SCORES



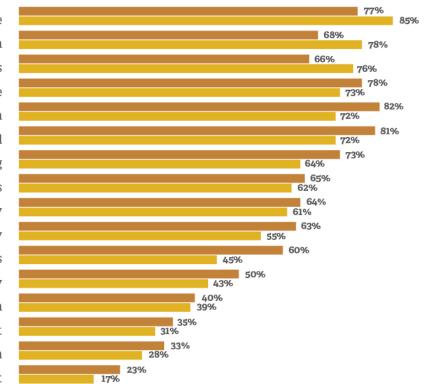
Agents give their top personal lines carrier the lowest marks for **digital/social media support**, **training and education** and **competitive pricing**.



Importance of Select Attributes

% WHO RATE EACH ATTRIBUTE AS "VERY IMPORTANT"

Underwriting Appetite **Financial Strength** Underwriting Responsiveness Customer Service **Brand Reputation** Products Offered **Competitive Pricing** Claims Responsiveness **Claims Service Quality** Underwriting Flexibility Effectiveness of Field Reps Technology Agency Compensation Marketing Support Training and Education Digital/Social Media Support





Agents generally are looking for the same strengths in personal lines and commercial lines carriers.



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