



**channel harvest**  
**research**

## **How Independent Agents View Business With Large Regional Carriers**

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

**W**hile 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 regional 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.

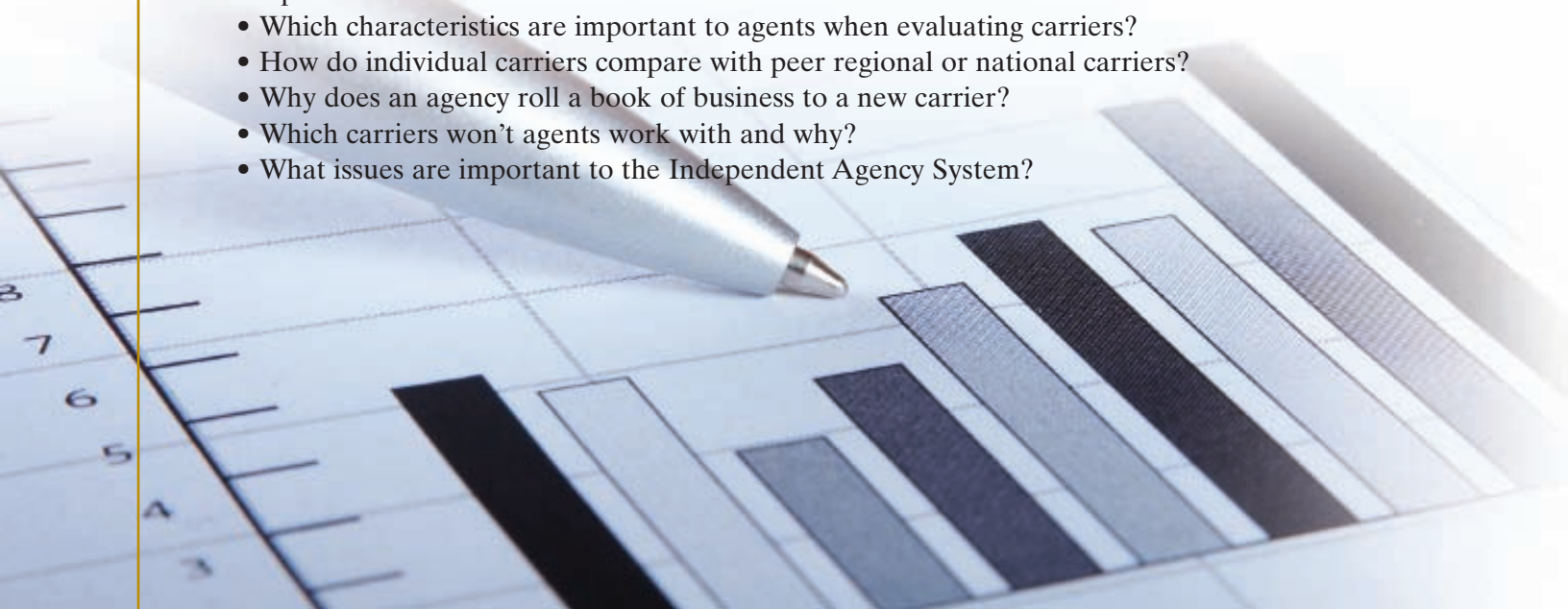
But internal company surveys are limited: You can't get the perspective of the broader agency community, and you don't see your company vis-à-vis your competitors. Plus, respondents are more likely to be candid with third-party independent research.

## About the survey

This survey explored—independently and objectively—the strengths and weaknesses of the “super-regionals,” the larger regional carriers, through independent agents' eyes. Our research was conducted in April 2009, with the final report published in June 2009. *Insurance Journal*, a leading national property and casualty publication for independent insurance agents and brokers, was sponsor of the 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/indagent09](http://www.channelharvest.com/indagent09).

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



## About us

This survey is the second 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.



**The van Aartrijk Group, LLC**

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