



*Insurance Industry 2009 Kick-off
Meeting Series Minutes*

- 11am (E) Claims Session
- 2pm (E) Marketing Intelligence Session

Agenda for 11am Webinar

- 2009 Calendar
- Roundtable Agenda
- Changes and Enhancements to:
 - Auto Insurance Study (AIS)
 - Homeowners Insurance Study (HIS)
 - Auto Claims Study
 - Property Claims Study
- Marketing Suite will be covered in detail in a separate webinar scheduled today for 2pm (E)

Agenda for 2pm Webinar

- 2009 Calendar
- Roundtable Agenda
- Changes and Enhancements to:
 - Auto Insurance Study (AIS)
 - Homeowners Insurance Study (HIS)
 - Agent Club Study
 - Insurance Shopping Study
- Auto and Property Claims Studies were covered in detail in a separate webinar scheduled today for 11am (E)

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Slides Reviewed in Both Webinars

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2009 Study Calendar

2009 Insurance Roundtable	January 27-29
Agent Club Study	February
Shopping Study	June
Auto Insurance Study (AIS)	August
Homeowners Insurance Study (HIS)	September
Auto Claims Study	October
Property Claims Study*	October
Customer Contact Study	Q1 2010

* Property Claims Included with HIS subscription

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2009 Insurance Roundtable Agenda

TUESDAY, JANUARY 27			
6:00 p.m. – 9:00 p.m.	Welcome Reception – Appetizers and Cocktails Network with industry colleagues and the J.D. Power and Associates team		
WEDNESDAY, JANUARY 28			
7:30 a.m. – 8:30 a.m.	Breakfast		
8:30 a.m. – 8:45 a.m.	Opening Remarks Introduction to the J.D. Power and Associates Customer Satisfaction Roundtable — Gary Tucker, Vice President, Financial Services and Insurance, J.D. Power and Associates		
8:45 a.m. – 9:45 a.m.	Keynote Address — David Berger, CEO, JetBlue		
9:45 a.m. – 10:00 a.m.	Break All groups break to large breakout rooms		
10:00 a.m. – 12:00 p.m.	Practice Session How to Leverage the Voice of the Customer in a Soft Market • Maximizing Renewals—managing customers through a rate increase • Voice of the Customer (VOC) sensitive cost controls — Facilitator, J.D. Power and Associates		
12:00 p.m. – 1:30 p.m.	Lunch		
1:30 p.m. – 5:30 p.m.	Breakout Sessions— Break 3:30 to 3:45		
	<table border="0"> <tr> <td> Marketing • Customer Life Cycle—(New Buyer, Escaped Shopper) Media consumption and Psychographic Segmentation, Service Consistency, Social Media — Facilitator, J.D. Power and Associates </td> <td> Claims • Customer Commitment— Claims Study, Total Loss Valuation, Social Media — Facilitator, J.D. Power and Associates </td> </tr> </table>	Marketing • Customer Life Cycle—(New Buyer, Escaped Shopper) Media consumption and Psychographic Segmentation, Service Consistency, Social Media — Facilitator, J.D. Power and Associates	Claims • Customer Commitment— Claims Study, Total Loss Valuation, Social Media — Facilitator, J.D. Power and Associates
Marketing • Customer Life Cycle—(New Buyer, Escaped Shopper) Media consumption and Psychographic Segmentation, Service Consistency, Social Media — Facilitator, J.D. Power and Associates	Claims • Customer Commitment— Claims Study, Total Loss Valuation, Social Media — Facilitator, J.D. Power and Associates		
6:30 p.m. – 9:30 p.m.	Dinner Cruise		

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2009 Insurance Roundtable Agenda

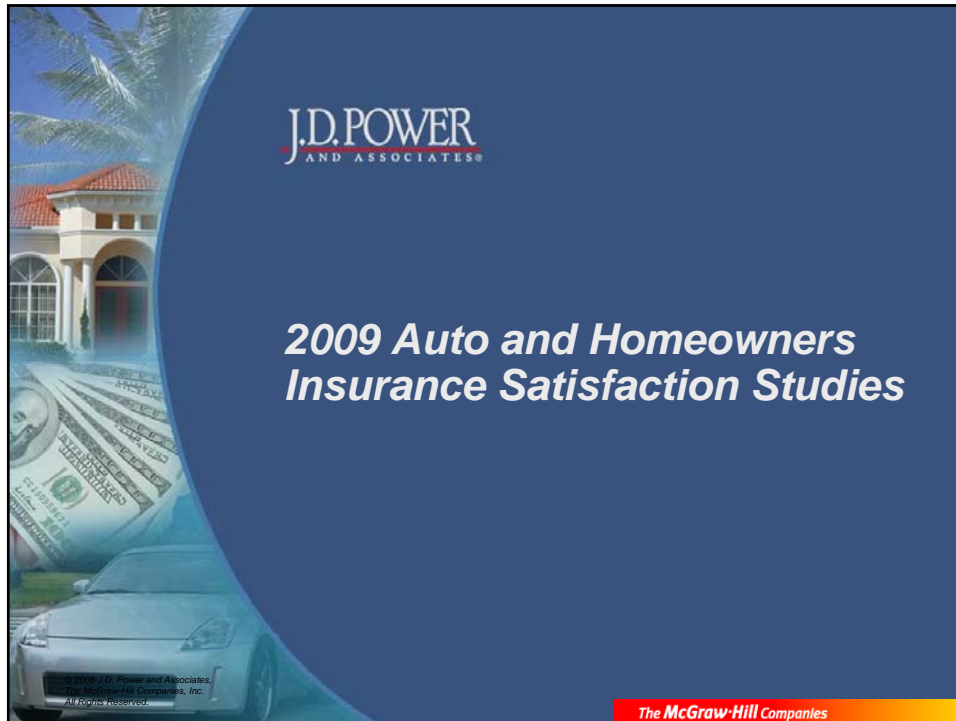
THURSDAY, JANUARY 29	
7:30 a.m. – 8:30 a.m.	Breakfast
8:30 a.m. – 8:45 a.m.	Recap/Introduction — Gary Tucker, Vice President, Financial Services and Insurance, J.D. Power and Associates
8:45 a.m. – 9:45 a.m.	Social Media Going Beyond Tracking Mentions, Using Social Media to Drive Action and Innovation Janet Eden-Harris — Vice President, Web Intelligence Division, J.D. Power and Associates
9:45 a.m. – 10:00 a.m.	Break
10:00 a.m. – 11:30 a.m.	Succeeding in a Soft Economy A panel of representatives from firms ranked #1 in J.D. Power and Associates syndicated research studies discuss their strategies for retaining customers and winning new business without losing profit during difficult times — Facilitator, J.D. Power and Associates
11:30 a.m. – 11:45 a.m.	Wrap-up/Close

Roundtable Contact Information

If you have any questions or would like to register for this event, please contact Melissa Kresin at melissa.kresin@jdpa.com

Roundtable Website:

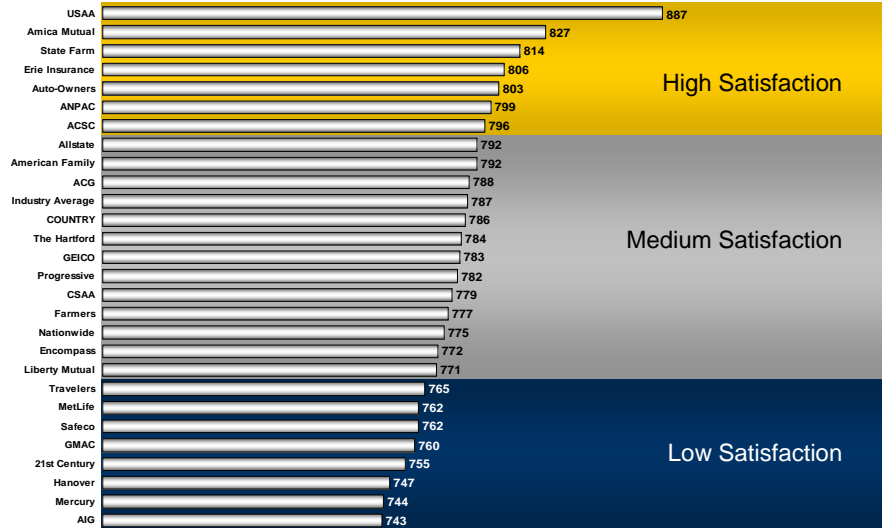
<http://www.jdpower.com/corporate/finance/roundtable/2009/agenda.asp>



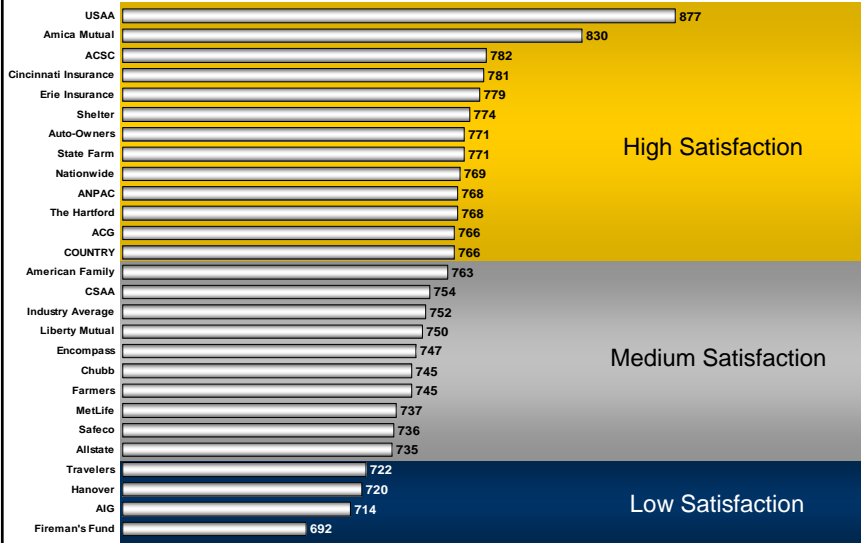
2008 Overview of Auto (AIS) and Homeowners (HIS) Insurance Studies

- National studies of customer satisfaction among personal insurance customers
- Identify behaviors within each customer touch point that most impact satisfaction
 - **27 insurers profiled in AIS**
 - 21,236 interviews in Spring of 2008 via mail and Internet
 - One newly profiled insurer: Hanover
 - **17 insurers profiled in Regional AIS – New England**
 - 7,777 interviews in Spring of 2008 via mail and Internet
 - In addition to the national insurance carriers, six regional carriers were profiled: Arbella, Commerce, Hanover, One Beacon, Plymouth Rock, and Safety
 - **26 insurers profiled in HIS**
 - 13,139 interviews in Spring of 2008 via mail and Internet
 - Four newly profiled insurers: Hanover, Shelter, Auto-Owners, and AIG

The Auto Insurance Customer Experience - 2008



The Homeowners Insurance Customer Experience - 2008



AIS and HIS What's New vs. the Same in 2009?

- Sample:** In 2009, will increase the percentage of online surveys due to decline in mail panel
Comparable sample sizes to 2008
- Survey:** No changes to either the AIS or HIS survey;
- Index Model:** No changes to the Index model
- Weighting:** Surveys will continue to be weighted based on carrier premium market share and sample source mix.
- Property Claim Data:** Consistent with 2008, subscribers to HIS will receive a free copy of the Home Claim dataset – discussed further in the Claim Webinar section

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AIS and HIS What's New vs. the Same in 2009?

- Brands:** 2008 AIS: 27 insurers profiled with one newly profiled insurer
– Hanover
2009 AIS: Targeting 5-10 Additional carriers

2008 HIS: 26 insurers profiled with four newly profiled insurers:
– Hanover, Shelter, Auto-Owners, and AIG
2009 HIS: No additional profiled carriers
- Awards:** No changes to the Award criteria - highest ranked (award-eligible Insurer) in each study
- Timing:** Mail and Online screening: January - February 2009
Fielding: March – April 2009
- Delivery:** Published annually via Compass:
– AIS in August 2009
– HIS in September 2009

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AIS and HIS Targeted Profiled Carriers for 2009

	Auto	AIS - New England	Homeowners		Auto	AIS - New England	Homeowners
Z1st Century	x			Grange Mutual	X*		
ACG	x		x	Hanover	x	x	x
ACSC	x		x	Infinity	X*		
AIG	x		x	Liberty Mutual	x	x	x
Alfa Insurance Group	X*			Mercury	x		
Allstate	x	x	x	Merrimack Mutual			x
American Family	x		x	MetLife	x	x	x
Ameriprise	X*			Nationwide	x	x	x
Amica Mutual	x	x	x	New Jersey Manufacturers	X*		
ANPAC	x		x	One Beacon		x	
Arbella		x		Palisades	X*		
Auto-Owners	x		x	Plymouth Rock		x	
CHUBB			x	Progressive	x	x	
Cincinnati Insurance			x	Safeco	x		x
Commerce	X*	x		Safety		x	
Country Mutual	x		x	Sentry	x		
CSAA	x		x	Shelter	X*		x
Encompass	x		x	State Auto	X*		
Erie Insurance Group	x		x	State Farm	x	x	x
Esurance	X*			The Hartford	x	x	x
Farmers	x		x	Travelers	x	x	x
Fireman's Fund	x		x	Unitrin	X*		
GEICO	x	x		USAA	x	x	x
GMAC	x						

X* Potential Profiled Carrier (based on 2009 screening)

Oversample Options

- **Supplemental Samples**
 - Available for any of our syndicated studies
 - Clients supplies JDPa with a list of qualified customers:
 - General policyholders for AIS and HIS
 - Recent Claimants, Shoppers, Defectors, new policyholders, etc.
- **File can include additional transactional information (e.g. Claim data) for richer analysis**
- **JDPa will not return Personal Identification Info (PII)**
- **Ideal way to gather further insights from segments of your customer population. Examples of data used:**
 - Claim type,
 - Region / Division / Claim offices
 - Customer segment (tenure, product, channel, etc.)
- **May be fielded concurrently with syndicated study, or in subsequent waves depending upon your timing needs**

Proprietary Questions / Re-contact Options

- **Subscribers can fund additional questions for some or all respondents**
- **Questions may be presented at the end of the primary survey or via a follow-up invitation**
- **Examples include:**
 - Enterprise Rent-a-Car
 - To clarify customer segment (e.g. affinity, military pay-grade, insurer sub-brand, etc.,)
 - To probe unique business solutions (e.g. Progressive Concierge)
 - Problem resolution (e.g. all customers rating a factor below 5 out of 10)
 - Acceptance of various credit cards for payment / auto-pay

Pricing for 2009

- **No change to the 2008 list prices for 2009**
 - AIS, (National and/or New England)
 - HIS,
 - Claims
 - Insurance Shopping Study
- **All Proprietary Oversamples \$50,000**



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11am (E) Claims Session*

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J.D. POWER
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*2009 Auto and Property
Claims Satisfaction Studies*

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2009 Overview

- **Claim factor in both AIS and HIS**
- **Dedicated Study focuses on the dynamics of the auto (or property) claims experience.**
- **Variable questions that are unique for:**
 - Type of claim (e.g. damage repaired vs. totaled)
 - Servicing model (direct, agent, mixed, etc.)
 - Appraisal / Repair model (DRP, non-DRP, claim center / concierge, etc.)
- **Questionnaire focused in further detail on the key performance metrics that drive each of the factors of the claims experience:**
 - First Notice of Loss
 - Appraisal Process
 - Claim Servicing – Local agents and Adjuster
 - Repair Process
 - Settlement
- **Publish Date: October 2009.**

2009 Award

Highest in Customer Satisfaction with Auto Claims Experience

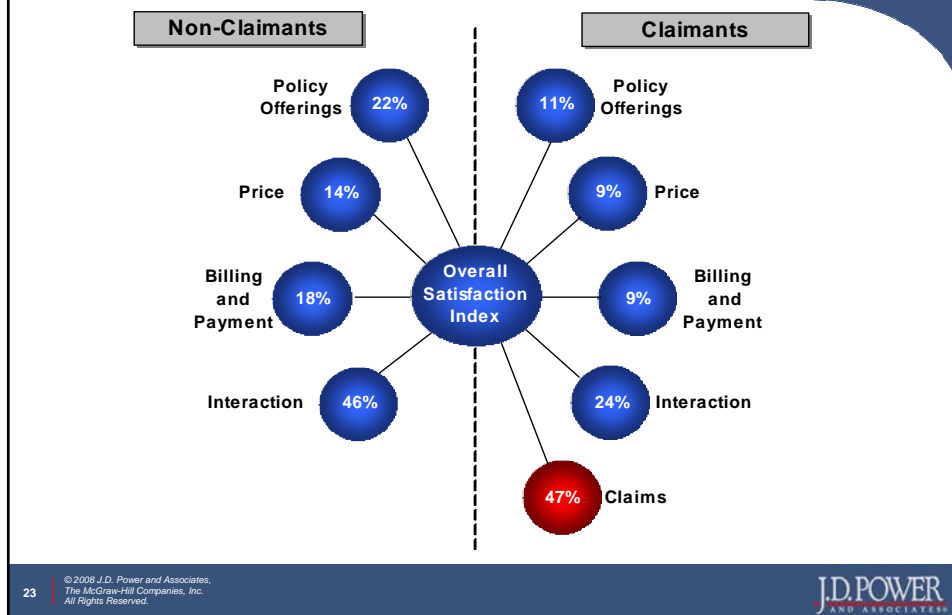


No changes to Award criteria:

- APD-Repairable
- Total Losses
- Sampling Frame Excludes:
 - Glass
 - Theft

No Property Award in 2009

Customer Satisfaction Index Models



Claims Index Comparison

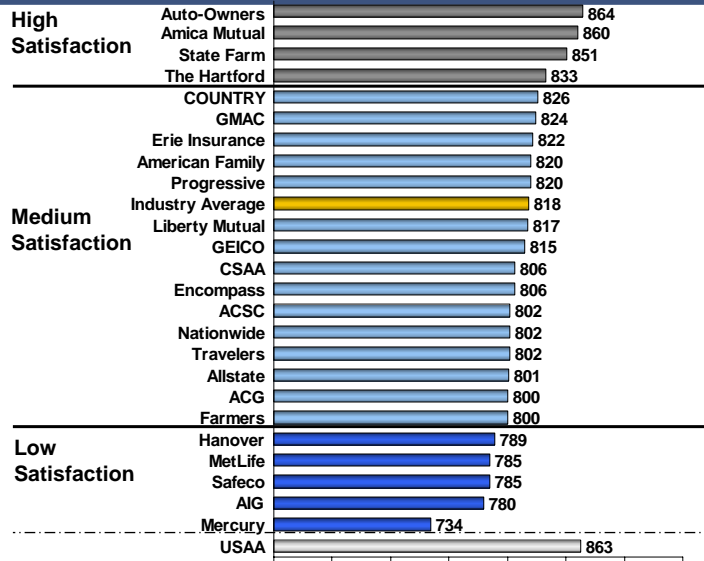
AIS

vs.

Auto Claims

- **Claims up to 3 years**
- **Limited Index model structure**
 - fairness of settlement, claims reps overall, and claims procedures/policies
- **All auto claim types rolled into one index (e.g. glass and totals combined)**
- **Includes 1st and 3rd party claims**
- **Includes Denials / Claims still in review**
- **Only claims filed with current carrier**
- **Larger margin of error**
 - average carrier has 200 claimants. For 12 month recency, average carrier has 82 completes.
- **Claims within 12 months**
- **Enhanced Index model which includes more customer touch points**
 - FNOL, Estimation, Settlement, Repair, Claims Servicing, and Rental Car
- **Only includes APD-Repairable and Total Loss**
- **Focus on 1st party insureds – customers had to primarily deal with their own carrier**
- **Only settled claims**
 - Screen out denials, dropped claims, and non-claims from Index (e.g. damage under deductible or roadside assistance)
- **Filed claim with current or former carrier**
- **More precise – smaller margin of error**
 - average carrier has 450 completes
- **Additional criteria:**
 - Involved in the interactions with insurer

Overall Customer Satisfaction Index (CSI) Ranking



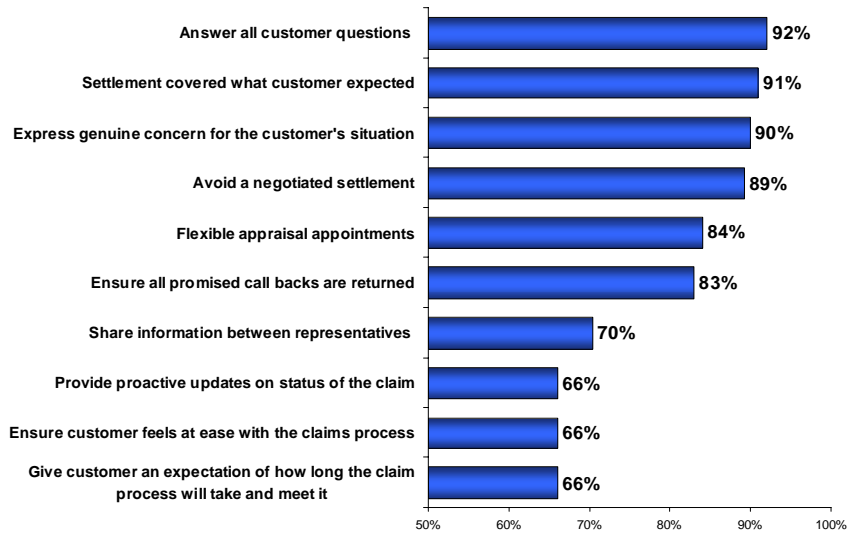
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600 650 700 750 800 850 900 950
Overall CSI

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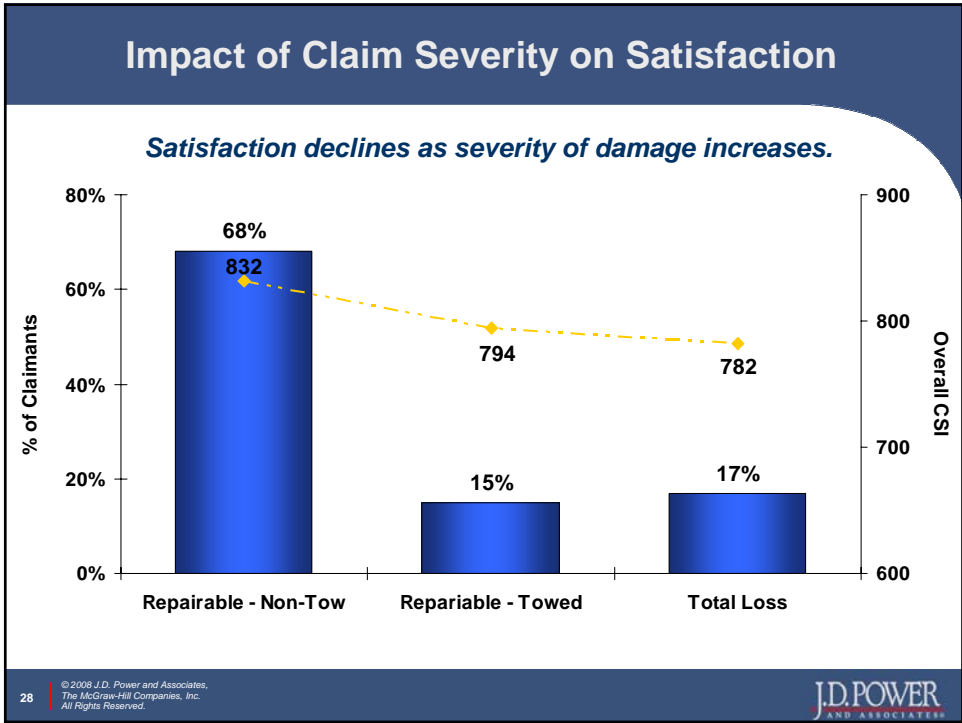
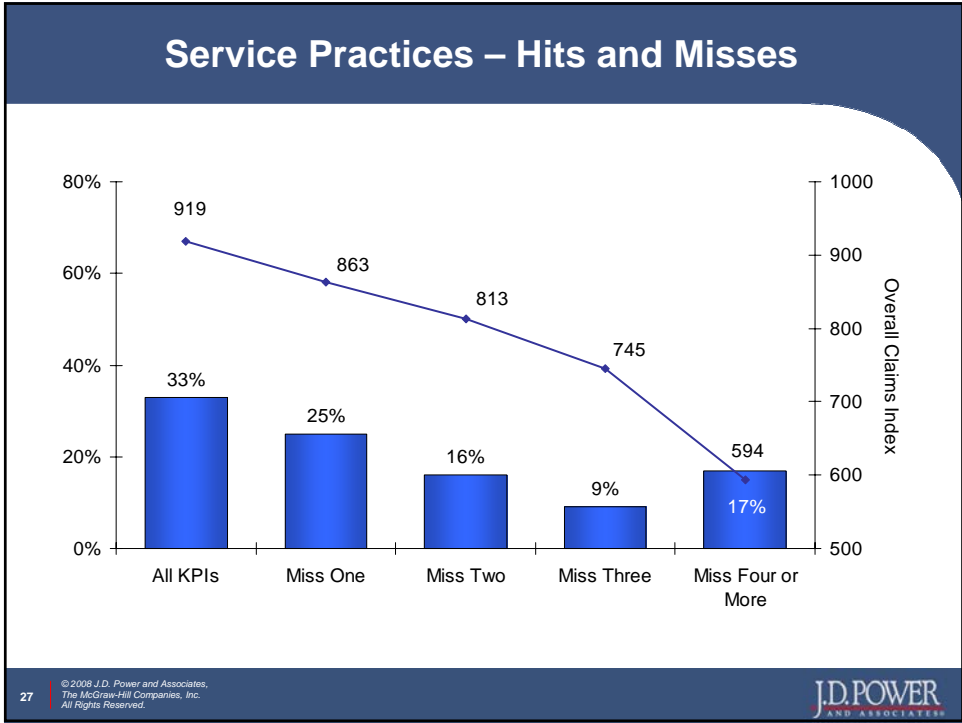
Top Service Practices: % Customers Experiencing Each



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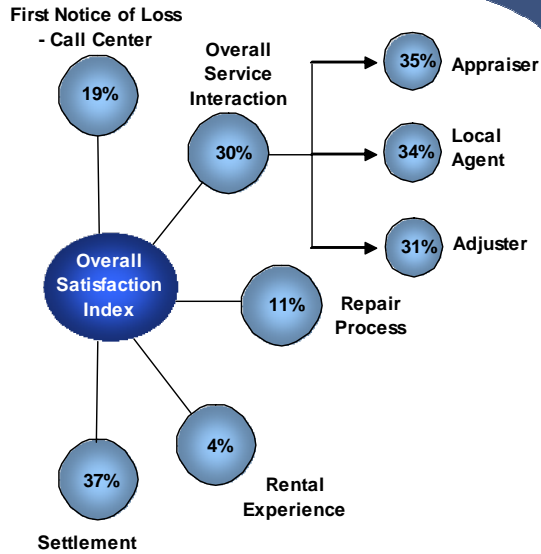
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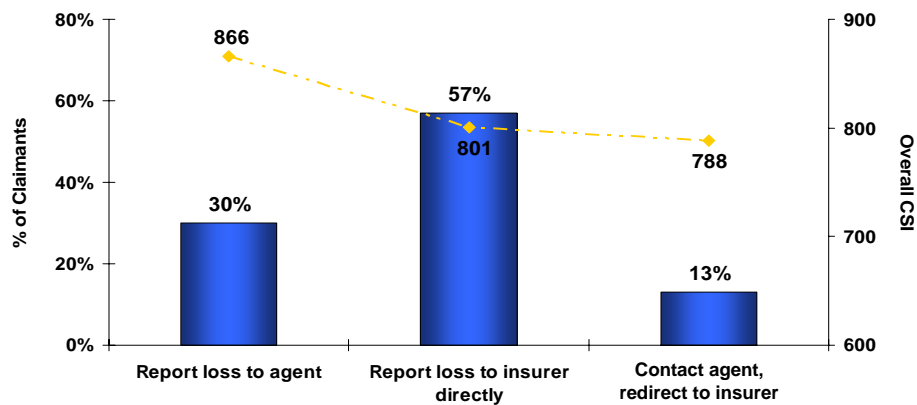
Customer Satisfaction Index Model Auto Claims

- No changes planned for the Index Model in 2009.
- No substantive changes to questionnaire.
- Combined Index Model
 - APD-Repairable
 - Total Loss



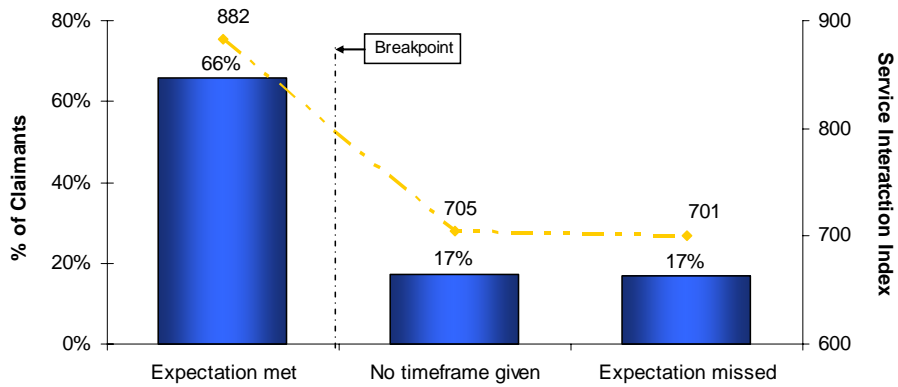
Who Took Claim Report

Claims that avoid a hand-off are most satisfying. When an Agent redirects a customer, satisfaction declines significantly.



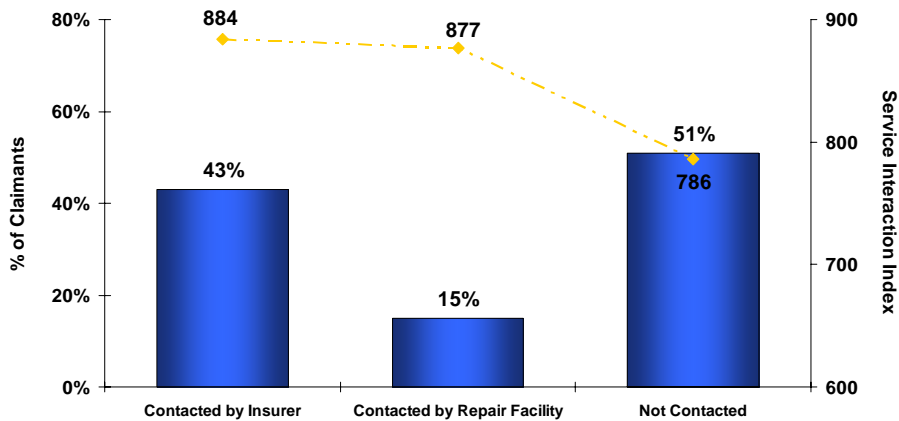
Expectations of Process Length

Satisfaction is significantly lower for customers who receive an inaccurate timeframe or receive no expectation at all.



Contacted Post Claim

Contacting customers after they received their vehicle has a positive impact on satisfaction.



Note: Multiple Response

2009 Sample Targets

Insurers
State Farm
Allstate
Progressive
Farmers
Nationwide
GEICO
USAA
Liberty Mutual
American Family
Travelers
MetLife
The Hartford
Safeco
AIG
Mercury
Erie
Amica Mutual
ACG
ACSC
CSAA
GMAC
Auto-Owners
Encompass
Hanover
Country Mutual

- Target sample of 12,000 completed surveys.
- Same 25 carriers as 2008.
- Sample Sources
 - eRewards (Primary)
 - Survey Sampling (Secondary)
 - Opinion Outpost (Secondary)

2009 Delivery Options

- **Standard Subscription**
 - Publish in October
- **Supplemental Samples**
 - Clients supply us with a list of recent claimants.
 - Profiled Insurers: Ideal way to gather insights from segments of your claimant population. Examples of data used:
 - Claim type, Region / Division / Claim offices
 - Loss date, File date, Settled date, # of days claim open, Severity
 - Seasonally
 - DRP Shop, Method of payment
 - Oversample data is proprietary to you

2009 Home Claims

Insurers
State Farm
Allstate
Farmers
Nationwide
Travelers
USAA
Liberty Mutual
Chubb
American Family
The Hartford

- **Top 10 Insurers based on market share, plus other HIS subscribers.**
- **Included with subscription to Homeowners Insurance Study (HIS).**
 - Available for supplement samples.
- **Target sample of at least 2,500 completed surveys (variable based on HIS subscriptions).**
- **Similar questionnaire and Index Model as Auto Claims.**
- **24 month recency.**
- **Sample Sources**
 - eRewards (Primary)
 - Survey Sampling (Secondary)
 - Opinion Outpost (Secondary)

2009 Home Claims Delivery Options

- **Packaged with HIS Subscription**
 - Data set available in October.
- **Supplemental Samples**
 - Clients supply us with a list of recent claimants.
 - Ideal way to gather insights from segments of your claimant population. Examples of data used:
 - Claim type, Region / Division / Claim offices
 - Loss date, File date, Settled date, # of days claim open

Next Steps

- Draft questionnaire available for review prior to field launch.
 - Please contact Mark Garrett (mark.garrett@jdpa.com) for advance copy.
 - Follow-up input gathered via personal appointments.
- Oversample commitments by April 1st.
- Study field period: April - June 2009.
- Publish Date: October
- Please contact your account representative for more information.

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2pm (E) Marketing Intelligence Session*

Oversample Options

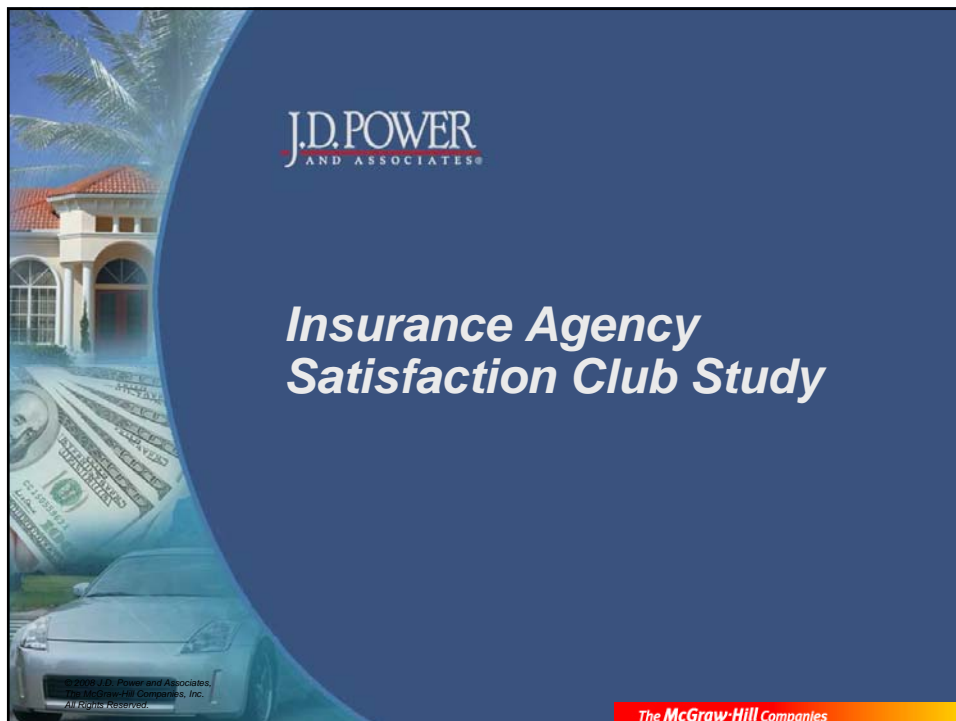
- **Supplemental Samples**
 - Available for any of our syndicated studies
 - Clients supplies JDPA with a list of qualified customers:
 - General policyholders for AIS and HIS
 - Recent Claimants, Shoppers, Defectors, new policyholders, etc.
- **File can include additional transactional information (e.g. quote amount) for richer analysis**
- **JDPA will not return Personal Identification Info (PII)**
- **Ideal way to gather further insights from segments of your customer population. Examples of data used:**
 - Sales channel,
 - Mono vs. multi-line quotes
- **May be fielded concurrently with syndicated study, or in subsequent waves depending upon your timing needs**

Proprietary Questions / Re-contact Options

- **Subscribers can fund additional questions for some or all respondents**
- **Questions may be presented at the end of the primary survey or via a follow-up invitation**
- **Examples include:**
 - Enterprise Rent-a-Car
 - To clarify customer segment (e.g. affinity, military pay-grade, insurer sub-brand, etc.,)
 - To probe unique business solutions (e.g. Progressive Concierge)
 - Problem resolution (e.g. all customers rating a factor below 5 out of 10)
 - Lapsers / Defector new carrier

Pricing for 2009

- **No change to the 2008 list prices for 2009**
 - AIS, (National and/or New England)
 - HIS,
 - Claims
 - Insurance Shopping Study
- **All Proprietary Oversamples \$50,000**

The image is a cover for a study titled "Insurance Agency Satisfaction Club Study". It features a dark blue background with a large, semi-circular graphic on the left side. This graphic contains a collage of images: a palm tree, a white building with a red roof, a stack of US dollar bills, and a white car. The J.D. Power and Associates logo is positioned in the upper right of the blue area. The title "Insurance Agency Satisfaction Club Study" is written in a large, white, serif font in the center. At the bottom left, there is a small copyright notice, and at the bottom right, there is a red and yellow banner with the text "The McGraw-Hill Companies".

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Insurance Agency Satisfaction Club Study

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Overview

- Gauge agents' perspective on personal property/casualty insurance carriers
 - Policy Offerings / Advertising / Training
 - Claim Service
 - Price Competitiveness
 - Agency Relationship
 - Technology
- Drive greater share of business
 - Identify agent satisfaction strengths and deficiencies
 - Provide differentiation between client and its competitive set
- Develop a set of best practice recommendations for agent interaction

Methodology

- Online
 - Web portal provides easy access for non-list participants
 - Conducive to complex programming for evaluations
- Incentive
 - Sweepstake principally to help with third party sample
 - Client partnership in recruiting participation
 - JDPA will provide example materials for print, phone, face-to-face communication
- Controlled Sample
 - Independent agency staff who are licensed to sell personal property/casualty insurance
 - Client supplied sample of e-mails from agent principals, CSRs, producers
 - Objective to solicit all agents available in client database
- Competitive Benchmark
 - Market basket of competition
 - Respondent evaluates target carrier and two others
 - Priority given to carrier selected competitive set

Response Rate

- Total Evaluations 4,190
- Response Rate 9%
- Qualification Rate 70%
 - Handle Personal P&C Insurance
- Fielding through December 19th
- Reporting February 2009

Evaluations	
As of Dec 16	
Allied (Nationwide)	129
Chubb	996
Erie	406
Fireman's Fund	552
Progressive	435
The Hartford	226
Travelers	818
AIG	96
Auto-Owners	35
Encompass	33
Farmers	98
Foremost	60
Liberty Mutual (excluding Safeco)	99
Safeco	56

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2009 Insurance Shopping Research

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2009 Overview



Addressable Market:

- New Buyer Analysis

Upper Funnel:

- Escaped Shopper Analysis
- Retention/Defector Analysis

Lower Funnel:

- New Buyer Analysis

All 3 analyses will be included in the 2009 Shopping Study

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2009 Award

Highest in Customer Satisfaction with New Buyer Experience



No changes to Award criteria:

- New auto insurance buyers

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2009 Insurance Shopping Study What's the New vs. the Same in 2009?

Three syndicated insurance shopping studies in 2008:

- 2008 Insurance New Buyer Study (Published 6/30/08)
- 2008 Insurance Escaped Shopper Study (Published 9/9/08)
- 2008 Insurance Retention/Defection Study (Published 12/16/08)

One syndicated 2009 insurance shopping study:

- What's in 2009 Study
 - All the shopping survey-based insights from three studies above including new buyers' shopping process, closing the sale and brand image ratings
 - Analyses of escaped shoppers, defectors and retention strategies
- New deliverable offered separately, based on 200,000 short-survey (screener) data:
 - Customer Retention "Bathtub" analysis
 - Shopping propensity model

2009 Insurance Shopping Study Questionnaire

2009 Shopping Study Questionnaire:

The 2009 survey will be largely consistent with 2008 to facilitate trendability and comparability of results.

The 2009 Questionnaire will feature these enhancements over 2008:

- Inclusion of "why" questions for each level of purchase funnel
 - e.g., "Why did you not ask (INSURER) for a quote?"
- Improved retention questions
- Improved filter logic to increase sample size across many survey questions
- Questioning around why an insured DID NOT shop for insurance in the past 12 months

2009 Insurance Shopping Sample Plan

2009 Syndicated Shopping Survey:

- Doubling sample size, targeting twice as many surveys - 800 total completes per brand (400 retained/400 defectors)
- Over two dozen of the top personal auto insurers
- Distribution channel quotas for select brands (Progressive, GEICO, etc.)

Brief survey of approximately 200,000 U.S. Households:

- Identify shopping incidence, retention/defection incidence, and demographic/psychographic traits of panelists
- Top funnel measures for more non-profiled brands

2009 Insurance Shopping Sample Plan

Profiled Insurers Targeted:

- ACG
- ACSC
- AIG
- Allstate
- American Family
- ANPAC
- Amica Mutual
- Auto-Owners
- Country
- CSAA
- Encompass
- Erie
- Esurance
- Farmers
- GEICO
- GMAC
- Liberty Mutual
- Mercury
- MetLife
- Nationwide
- Progressive
- Safeco
- State Farm
- The Hartford
- Travelers
- USAA
- Other

Insurance Claims and Insurance Shopping Studies

Key Dates

- | | |
|---|------------------|
| – Questionnaire finalized | Dec 19 |
| – Shopping Survey Finalized | Jan 5 |
| – Shopping Survey Programming | Jan 5 – Late Jan |
| – Shopping Oversample Commitments Due | Jan 16 |
| – Shopping Survey Fielding Begins | Jan |
| – Shopping Survey Fielding Ends | Mar |
| – 2009 Insurance Shopping Study Publishes | Jun |

2009 Delivery Options

- **Standard Subscription**
 - Publish in June
- **Supplemental Samples**
 - Clients supply us with a list of recent new buyers, escaped shoppers, defectors, etc.
 - **Profiled Insurers:** Ideal way to gather insights from segments of your shopping population. Examples of data used:
 - New buyers, escaped shoppers, etc.
 - Quote amount, sales channel, mono vs. multi-line quotes
 - Affinity pricing

Next Steps

- Finalized 2009 survey distributed January.
 - Please contact Steve Crewdson (stephen_crewdson@jdpa.com) for copy.
- Oversample commitments by January 16th for concurrent fielding.
- Please contact your account representative for more information.

Questions and Answers

Thank you for your ongoing
support and participation!

Questions & Answers

Q: Can we get a copy of the survey questions for AIS and HIS?

A: *Yes. We will be sending you a copy of each survey as an attachment in an email. Please remember that it is confidential and proprietary material for discussion purposes with J.D. Power and Associates exclusively.*

Q: It was discussed that you will be regionalizing the AIS award in 2009. Is this still happening?

A: *Not in 2009. We will continue to have a national award for both the Auto and Homeowners Satisfaction Studies in 2009. We are further committing to reproduce the New England regional report but consistent with 2008, no NE rank chart or award will be released. We also plan to discuss the possibility of additional regional reports at the 2009 Insurance Roundtable to determine appetite for and prioritize further regions.*

Q: Is there an additional cost for an Oversample?

A: *Yes, a Proprietary Oversample that utilized a carrier-provided list of respondents is priced at \$50,000.*

Q: Do you plan to expand your Home Claims sample base?

A: *We have a target sample base of at least 2,500 completed surveys, with quota cells for each of the top ten home insurers based on premium share. Additional quotas will be established for all other carriers who subscribe to HIS in advance of the claim study field period.*

Questions & Answers Continued.

Q: Will Massachusetts be included in the AIS & HIS studies in 2009?

A: *Yes. Massachusetts will be included in all syndicated studies in 2009.*

Q: What does Personally Identifiable Information (PII) mean?

A: *PII refers to any information that is would permit survey answers to be attributed to an individual customer. Typically, this would include variables such as name, address, city, state, zip, policy number or claim ID. Consistent with all of our syndicated deliverables, any carrier oversample deliverable that includes transactional data may include items such as settlement amount, cycle time, etc. but will not include any data that would permit the insurer to identify the individual who completed the survey.*

Q: Will the New Buyer Study use the same index model in 2009?

A: *Yes, the 2008 index model will be continued into 2009 and be the basis of scoring profiled insurers for the Award ranking. One note though, while all the attributes asked this year will be included in the 2009 questionnaire, one attribute will be moved to the factor it was ascribed to based on this year's index analysis.*