

2014 Company Performance

SURVEY

Competitive pricing

Superior coverage

Clear, honest communication

Listens, responds to agents

Competitive compensation

Dedicated to agency system

Brand helps sell product

Message supports agents

Adjusts claims fairly

Pays claims promptly

Easy, intuitive technology

Download works well

Enables Real Time

Resolves issues quickly

Highly accurate, few errors

Customer service oriented

Underwriter knowledge, experience

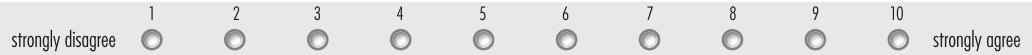
Stable market

Consistent underwriting

Flexible when warranted

PIA asked agents to what extent the characterizations to the left described their carriers, using a scale of 1 to 10.

One means "strongly *disagree*" and 10 means "strongly agree."



Question categories included: products and pricing, treatment of agents, marketing, claims, technology, service and processing as well as underwriting.

Those surveyed also indicated their positions within the agency: owner/principal, sales staff, service staff, underwriter staff or information technology staff.