

# Earthquake Insurance Survey of Agents

CREW's Inquiry into the Role of Insurance Agents in Educating Consumers about Earthquake Insurance (Western U.S.)

To learn more about this project, go to <https://crew.org/eq-insurance-agents-survey/>

Agents: Take the 5-minute survey online at <https://srvy.onl/agents-eg-insurance-crew>

## Survey Questions

### Topic 1: General Information

1. In which western state or territory are you located? [select one]
  - a. Alaska
  - b. American Samoa
  - c. Arizona
  - d. California
  - e. Colorado
  - f. Commonwealth of the Northern Mariana Islands
  - g. Guam
  - h. Hawaii
  - i. Idaho
  - j. Montana
  - k. Nevada
  - l. New Mexico
  - m. Oregon
  - n. Utah
  - o. Washington
  - p. Wyoming

2. In what county are you located? [short answer]

## Topic 2: Agents' Opportunities to Talk with Consumers about Insurance

1. In your experience, how do most people seek information about the insurance that you offer? (Choose the two most common methods.)
  - a. They call and ask questions over the phone.
  - b. They request a face-to-face meeting (virtual or in-person).
  - c. They ask questions in an email or message window on the agency's website.
  - d. They look at the agency's website without communicating with an agent.
  - e. Other [short answer]
2. How often do you typically meet or speak with a policyholder?
  - a. Several times per year.
  - b. Once or twice per year.
  - c. Every couple of years or less frequently.
3. In your experience, which insurance-related activities are consumers most likely to perform online without talking to an insurance agent? (Choose all that apply.)
  - a. Seek information about insurance
  - b. Get a quote or estimate
  - c. Purchase a new renters insurance policy
  - d. Purchase a new homeowners policy
  - e. Renew an existing insurance policy
  - f. Make a claim

## Topic 3: How common is it for consumers to ask agents about earthquake insurance?

1. Do you sell earthquake insurance?
  - a. Yes
  - b. No
2. How often are you contacted by consumers wanting to ask about earthquake insurance?
  - a. Frequently
  - b. Occasionally
  - c. Rarely
  - d. Never
3. Which natural perils are you most often asked about when people inquire about insurance?
  - a. Wildfire
  - b. Flood
  - c. Wind
  - d. Earthquake
  - e. Hail
  - f. Other [short answer]

4. Do you typically draw an insurance purchaser's attention to the fact that their homeowners/renters policy excludes earthquake coverage?
  - a. I specifically emphasize the lack of earthquake coverage. *[Skip to question 6.]*
  - b. I specifically emphasize the lack of earthquake coverage and suggest that the client consider purchasing it. *[Skip to question 6.]*
  - c. I mention earthquakes among other excluded perils, but I don't specifically emphasize earthquakes. *[Skip to question 6.]*
  - d. I don't mention earthquake coverage. *[Go to question 5.]*
5. Please tell us why you don't mention earthquake coverage: [short answer] *[Then go to Topic 4.]*
6. In your experience, what are the chief reasons that people don't purchase earthquake insurance? (Choose up to three) *(Then go to Topic 4)*
  - a. They think an earthquake is unlikely.
  - b. They think the risk of damage is low.
  - c. They're more concerned about other perils.
  - d. They consider earthquake insurance too expensive.
  - e. They consider the deductible too high.
  - f. Other [short answer]

#### **Topic 4: Agents' Awareness of the Earthquake Hazard in the Areas Where They Sell Insurance Policies**

1. The chance of an earthquake damaging properties belonging to some of my clients is:
  - a. Very high
  - b. High
  - c. Moderate
  - d. Low
  - e. Very low
2. Have you purchased earthquake insurance coverage for your own property?
  - a. Yes
  - b. No
  - c. I decline to answer

#### **Topic 5: Agents' Interest in Educating Consumers about Earthquakes/Earthquake Insurance**

1. Do you currently provide or refer consumers to additional information about the earthquake hazard and/or earthquake mitigation and preparedness?
  - a. Yes (routinely) *[Skip to question 4.]*
  - b. Sometimes
  - c. Rarely
  - d. No

2. Would you be willing to distribute or share information about the earthquake hazard and/or mitigation and preparedness if the educational materials (digital or printed) were provided?
    - a. Yes
    - b. Undecided
    - c. No *[Skip to the end.]*
  3. What resources do you need/want in order to understand the earthquake hazard and educate consumers about their earthquake risk and insurance options?
    - a. [short answer] *[Then skip to the end.]*
  4. What information and materials (digital or printed) do you typically provide to educate consumers about the earthquake hazard, or about earthquake mitigation and preparedness?
    - a. [short answer]
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