

*An Assessment of
NITF's Insurance
Education Efforts*

National Insurance Task Force

www.nitf.nw.org

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The National Insurance Task Force was convened by Neighborhood Reinvestment Corporation in 1994. Neighborhood Reinvestment Corporation is a public, nonprofit corporation established by Act of Congress in 1978 (P.L. 95-557). The Corporation founded and supports the work of NeighborWorks® organizations around the country.

NeighborWorks® is a registered service mark for the neighborhood revitalization and education services offered by Neighborhood Reinvestment Corporation, Neighborhood Housing Services of America, and a national network of private and public partnerships, including Neighborhood Housing Services, mutual housing associations and similar community-based housing development organizations. It identifies the provider of those services as a member of the national NeighborWorks® network.

The National Insurance Task Force includes representation from the insurance industry’s top property/casualty insurance carriers, the task force also includes participation from insurance industry trade associations, insurance regulators, educational institutions, Neighborhood Reinvestment Corporation, and members of the NeighborWorks® network. The task force’s mission is to:

“Develop partnerships between the insurance industry and community-based organizations to better market the products and services of both, for the benefit of the customers and communities they serve.”

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Introduction

The National Insurance Task Force (NITF) has conducted three, two-day classes of its Certified Insurance Counselor Training Program at Neighborhood Reinvestment Corporation Training Institutes. These were held August 30-31, 1999; October 16-17, 2000; and October 15-16, 2001. There were 25 participants in each class, yielding a total of 75 certified insurance counselors. These counselors returned to their local nonprofit organizations equipped with a training manual, a PowerPoint presentation, and a new understanding of the insurance industry and of clients' insurance needs.

In early 2002, the NITF education subcommittee decided to commission an analysis that would examine and summarize the impact of its education efforts on community development organizations and the residents they serve. Toward that end, NITF staff and consultants conducted surveys and/or interviews of

- 15 randomly selected community development practitioners who completed the training; and
- 37 residents who participated in the NITF Home Safety programs. These surveys were given during focus-group sessions in St. Louis (Missouri), Staten Island (New York) and Richmond (Virginia).

Copies of these survey forms are contained in this report.

Both the surveys and in-depth interviews with five practitioners assessed the following:

- The quality of the Certified Insurance Counselor Training Program (CICTP);
- The value of insurance education;
- Perceptions of the insurance industry by residents both before and after they received insurance education;
- The impact of insurance-education programs on individuals and on communities;
- Information on the kinds of insurance residents wished to know more about; and
- Any other insights that might prove valuable to NITF in considering the overall effectiveness of its insurance education programs.

Methodology

The survey of *practitioners* contained five questions that asked respondents to rank certain aspects of the CICTP on a scale of 1 to 5 (1 being the lowest score and 5 the highest). In ranked order, the results of this part of the survey showed a high degree of satisfaction with:

1. The instructors;
2. The content of the training;
3. The relevance of the training;
4. The resourcefulness of the training manual; and
5. The usefulness of the PowerPoint presentation.

No aspect of the training program elicited less than a score of 3 from any of those surveyed (see Results section below).

The remainder of the practitioners' survey form and the detailed interviews resulted in information about:

- How useful various sections of the training program were to the respondents' current job;
- How many people had been educated using information and materials provided during the training program;
- The main insurance issues facing residents in their communities; and
- How the respondents were addressing these issues.

In addition, respondents were asked about residents' perceptions of the insurance industry and whether or not these perceptions changed after insurance education had been provided.

The survey of *recipients* of insurance education contained 15 multiple-choice-type questions, some of which also had room for respondents to explain their answers. Responses to the survey questions were then tabulated so that results could be counted and ranked (see Results section below). Not all respondents answered all questions, and some questions were given more than one answer. This explains why the total number of responses differs from question to question.

Survey Rankings

Ten Certified Insurance Counselors completed the *practitioners'* survey form. One of these was eliminated from the rankings because the respondent did not provide insurance education as part of his or her job, and most answers were marked "not applicable."

There were 5 questions that had numerical answers (1 being the lowest score and 5 being the highest). The following is a breakdown of the number of scores for each question.

QUESTIONS	SCORES				
	5	4	3	2	1
1. Overall, how would you rate <u>content</u> of the Certified Insurance Counselor Training Program?	3	4	2	0	0
2. Overall, how would you rate the <u>instructors</u> of the Certified Insurance Counselor Training Program?	5	4	0	0	0
3. Overall, how would you rate the <u>relevance</u> of the Certified Insurance Counselor Training Program to your current job description?	5	1	3	0	0
4. How would you rate the <u>resourcefulness</u> of the training manual to assist you in providing insurance education seminars to residents in your community?	3	2	4	0	0
5. Overall, how would you rate the <u>usefulness</u> of the 'Take Home' PowerPoint presentation?	1	3	5	0	0
TOTALS	17	14	14	0	0

The satisfaction level of respondents is thus ranked as follows:

1. Instructors
2. Content
3. Relevance
4. Resourcefulness of Training Manual
5. Usefulness of PowerPoint Presentation

As noted earlier, no aspect of the CHICTP was given a score of less than 3 (average), and the higher scores of 5 and 4, when combined, were more than double the scores marked as average.

The surveys given during focus-group sessions of *residents* in the three Home Safety Partnership pilot programs contained a total of 15 questions, some of which had room for comments or explanations. Thirty-seven residents completed all or part of the survey questionnaire. Five residents indicated that they had taken a class in Homeowners Insurance Education; 11 had taken a course in Home Safety Education; 15 had taken both courses; and six did not identify if they took either of the courses.

The survey form with the number of responses listed for each question is contained in this report.

Among the most significant findings of the residents' survey are that:

- Far more residents had positive or neutral feelings about the insurance industry than had negative perceptions (24 compared to 8). Eleven listed their perceptions as “very positive” or “positive.”
- 27 respondents said their perceptions of the industry had improved after receiving insurance education, compared to 9 who said they did not improve; nobody said their perceptions were more negative after the education;
- 23 respondents said they thought insurance companies were responsive to their communities, while 5 felt they were unresponsive and 2 thought they were very unresponsive;
- Most respondents purchased homeowners insurance from agents, with whom they most often communicate by phone, usually on an annual basis;
- Word of mouth (referrals, knowing an agent or hearing good things about a company) was more of a determinant in the residents' decision to purchase homeowners insurance from a particular carrier than was advertising or low cost. (However, an equal number of residents listed “other” or “not applicable” as listed any of the possibilities spelled out in the survey.);
- 17 respondents felt that all of the information they had gotten through their insurance education seminars was useful; nobody found anything “least useful.”
- A majority of residents felt their communities were safe (23) or even very safe (9); only 4 felt they were not safe;
- The only significant change in respondents' level of involvement in their communities after receiving insurance education was that they talk to their neighbors more frequently (26); there was a fairly low level of response to how they have assisted their neighbors in addressing their insurance needs (10 helped identify a hazard, 5 helped with policies or agents, and of those who checked “other,” 5 said they referred people to the NHS and 4 said they gave out general information); and
- There was great interest in learning more about insurance. In order of importance, these were for homeowners insurance; life insurance; auto insurance, and health insurance.

Specific Comments

Both the surveys and the five in-depth interviews (with practitioners) revealed some interesting perceptions and results. Among them are the following:

Practitioners

The practitioners interviewed either had professional responsibilities directly related to home ownership, were Home Safety Coordinators, or held some other managerial position in a local nonprofit organization. All but one practitioner was from an organization that is a member of Neighborhood Reinvestment Corporation's NeighborWorks[®] network. There are currently 220 NeighborWorks[®] organizations around the country.

The practitioners reported that their organizations provided some form of insurance education to more than 1,300 individuals over the last year. Some were educated through seminars specifically about insurance, some were assisted in individual or group settings (including at churches, community associations, etc.) and some were reached through an organization's homebuyer-education program.

One respondent, who manages his organization's housing-rehab component, said that he had clients review their insurance coverage after rehab work is done. "This sometimes leads to an increase in some coverage, especially when we've done additions to a house," he said. Unless prompted to consider doing so, "Nine out of 10 times, clients don't even think about increasing their coverage," he said, "even though they might have three or four more bedrooms than they had before. Others need to change their coverage to reflect current replacement costs, keeping up with inflation and property values. I tell them, 'You'll be in a world of hurt and won't be able to get back what's in the home, it's structure and your possessions if you don't increase your coverage.'"

Respondents' feelings about the content of the CICTP were very positive, on the part of those who already had an insurance background and those who had not. One said the training course was "probably one of the better courses I participated in at Neighborhood Reinvestment [Training Institutes]." Others used words like "excellent," "of paramount relevance," "explained a lot in layman's terms," "useful" and "very valuable." Several said that they adapted the take-home materials for their own uses.

One interesting comment came from someone whose insurance partners take turns coming in and talking about insurance to clients in the home-safety program. According to this respondent, "[The outcome] was not what I expected ... I thought the course would make us able to present the information, but our insurance partners don't want us to teach it because we're not licensed. We don't want to sell insurance or have our clients think that we do ... The aspect I felt was most useful was the part on risk management because that changed my mindset. I now look at insurance as a financial tool rather than a necessary evil, and that's how I now convey it to my clients."

Respondents' feelings about the instructors were also very positive. Comments included that the instructors were "down to earth; they broke insurance down to colloquial terms and kept it simple and straightforward" and "In some respects it wasn't long enough. They had to cover a lot of things in a certain span of time," although others felt the two days were "appropriate" and another felt the pace was good.

Regarding materials, respondents felt they were relevant, precise and clear, and easy to replicate. Several adapt the materials for specific purposes, and two said they do not use the PowerPoint presentation (one because the organization wasn't "technologically advanced" enough to have the equipment). One respondent said, "There could be a better explanation of what the course is all about. A couple people seemed thrown off by what we were studying. I went in with the notion of learning about insurance, but it seemed others were expecting something different from the description."

Issues that practitioners felt impeded residents' ability to acquire adequate insurance included:

- A general lack of knowledge about insurance;
- Bad credit;
- Homes that are not insurable because they are in such bad shape;
- Neighborhoods and homes where theft and burglary are commonplace; and
- Affordability, especially in light of recent rate increases.

One practitioner noted that insurers review credit scores and turn some clients down. "Our insurance partners need to let us know more about how they use credit scoring. This is a hard issue for us because it can take a long time to change a score, and not just a credit report."

To deal with issues such as those listed above, practitioners at local nonprofit organizations work with residents to:

- Understand insurance;
- Repair bad credit;
- Renovate housing;
- Encourage savings (including through IDA programs); and
- Make their homes safer.¹

One practitioner noted that there are "high premiums in certain communities, and first-time homebuyers who can't get rated in certain communities. There are also predatory

¹ Within NeighborWorks[®] organizations, these activities form part of a process called *Full-Cycle Lending*. Full-Cycle Lending begins with an understanding of the community and its residents; an assessment of their needs for home ownership, housing rehab work, business development, etc.; the creation of financing packages for low-cost mortgages and other loans; postpurchase education for homebuyers; and regular evaluations of progress on all of these fronts.

situations or scams, where high premiums are being charged through unscrupulous companies. We're trying to steer people toward reputable companies."

Another practitioner said that, "from an organizational standpoint, we see the benefit and the need for us to outreach more to the community -- for things like home maintenance, foreclosure prevention, credit counseling, etc. Residents tell us they get denied [insurance] because of a leaky roof, and we can help them through our home maintenance effort. We need to go outside of the homebuyer-education track and reach out to more residents in the neighborhood."

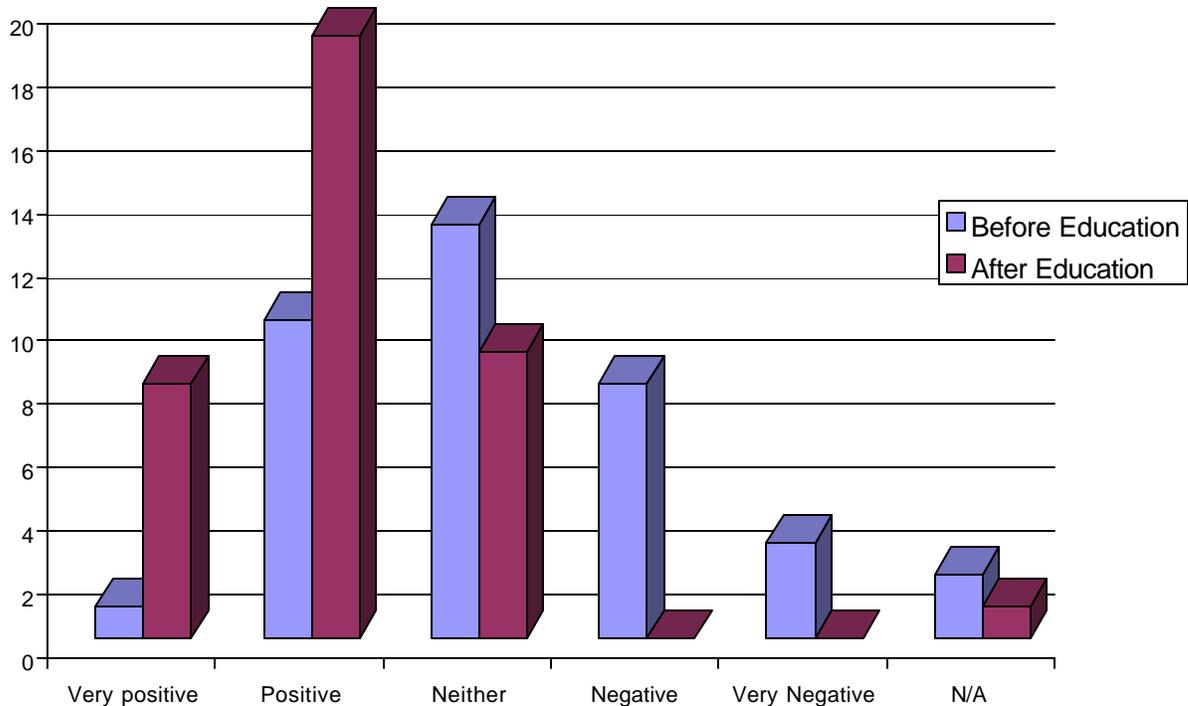
Several respondents articulated how imparting insurance education to neighborhood residents benefits community-based organizations and insurers. "A more educated customer is a benefit to the insurance company and to the community," said one. "The motivation for the insurance industry [to be involved] is to reduce losses, and for us it's to have clients who understand insurance. For example, sometimes you talk to residents who file three or four small claims a year and then do not understand why the carrier] drops them. Also, they don't know they can shop around for insurance." Another noted, "We're concerned about loss prevention but also about having insurance companies continue with us as active participants." Another felt that insurance-industry partnerships with local nonprofits "help us and our insurance partners get out into the community. This has a good impact on our organization and our insurance partners."

Finally, practitioners felt that residents' perceptions of the insurance industry **BEFORE** they received insurance education were largely negative. Among their comments:

- "Perception is negative because residents think insurance companies take their money but they [the residents] don't get anything back. ... Most don't have a relationship with their agent. Even if they have a claim they have to call an 800-number. Insurance seminars help make their perceptions more positive and help them develop a relationship with an agent. They also learn the reasoning behind different aspects of insurance policies and procedures."

- “Residents are somewhat leery about insurance companies. Many of them remember back 20-25 years ago when most of the insurance companies left the area. Some folks were with the major carriers who then left, and so they were dumped into the FAIR plan, which has adequate coverage in some areas but

Perception of Insurance Industry

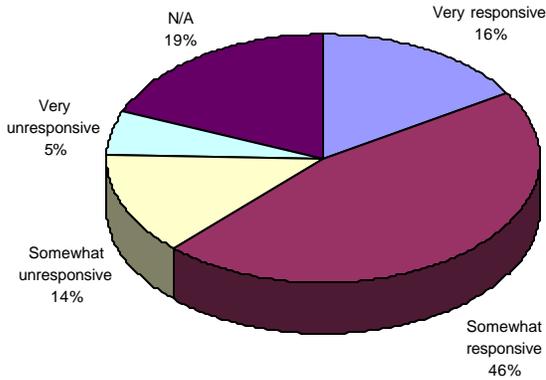


inadequate [coverage] in other areas. Now major carriers are beginning to come back. We’ve been talking to residents about what the insurance companies want to do. We’ve been helpful. The negative impression of residents is turning around, to a degree.”

- “During our focus group, residents expressed that they feel insurers are only out to make money, and that if you make a claim, they drop you. There is still the perception that insurers are ‘redlining’ certain communities. They don’t understand the kinds or amounts of coverage they need and don’t know what questions to ask. ... Since their involvement in an insurance education or home security class, residents’ perceptions change. Some are surprised to see that insurers are funding the Home Safety Partnership and see it as a major step in the right direction. Some residents feel the program is too good to be true. Others think it needs to be expanded to all neighborhoods and have larger grant amounts.”

Residents

How Responsive have Insurers been to the needs of your community

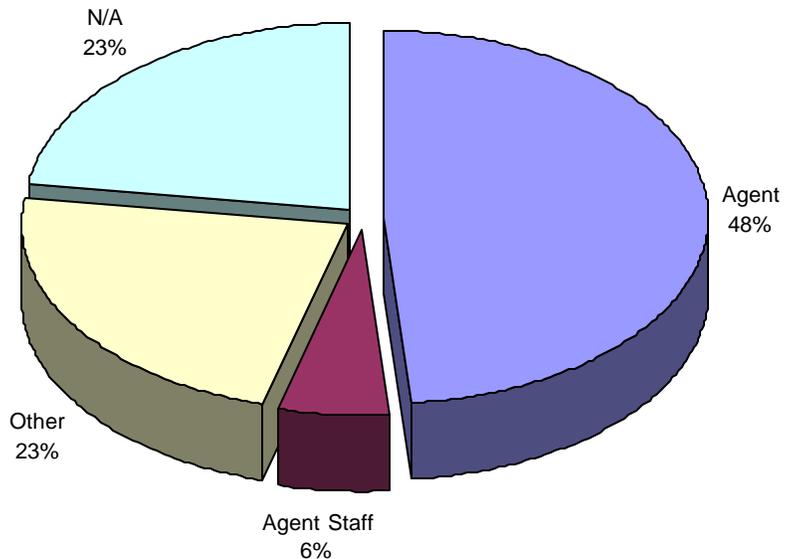


Although the part of the survey that ranked perceptions of the industry saw residents reporting fairly positive perceptions, those who wrote comments were less flattering. One said, “I have not seen an upgrade or change in or around our community after seven years.” Another said insurers “are not very sensitive/consumer friendly, re. best prices, education.” Another felt that “After getting the information I needed from NHS (*Neighborhood Housing Services*), the insurance company was a lot more responsive

than before, but I still have to push to get something resolved.” Still another noted that, “It seems that the companies aren’t concerned about comparable replacement of damages in areas that are predominantly Black.” According to another, “Insurances [sic] tend to generalize rather than act on an individual basis. They need to know more about the insured and their habits on a personal level.” Residents did admit a need for more education and noted that, in some communities considered dangerous, “this climate is changing!”

Residents’ contacts within insurance companies are primarily with agents, but some indicated that they bought their homeowners policy after communicating with others: the NHS, their real-estate agent, the attorney who assisted with their closing, the person they bought their house from, and whomever handled their car insurance.

For Homeowners Insurance Majority communicate with...



When asked what information they found most useful from the insurance/home safety class, respondents were highly complimentary. Among the most interesting comments were:

- Learning that insurance companies are willing to explain

- what they are looking for when giving quotes of insurance rates.
- How generally unsafe my home was!
 - Reminders of the various types of fires and how to cope with them.
 - The use of [power] surgers ... the lint that collects between my dryer that I had not paid attention to, and how to do complete checks monthly to insure safety in my home.
 - Ask more questions, do more research on the company, check your policy.
 - Appliance information, open circuits, overloaded circuits – keeping a clear space to the circuit breaker box.
 - Preventative methods that I never thought about.
 - It is very important that I choose the best agent.
 - Knowing what to look for in a policy.
 - Learning that I had a voice in who my insurer is and what my coverage will be.
 - [Finding out about] additional coverages.

There were only two comments about information found to be least useful. One was that there needed to be more information about how to decrease hazards. The other was more general: that polices need to be made more readable by laypersons.

Regarding ways their involvement in the insurance education programs changed their level of involvement in their communities, the most significant change (as mentioned earlier) was that people were talking more to their neighbors. One person also said he or she “called police more often” and another “noticed more the coming and going of people in the neighborhood.”

Change in level of community involvement	Percent
Talk to neighbors more frequently	72%
Talk to neighbors less frequently	3%
Joined a block watch	0%
Other	11%
N/A	14%

Among the safety issues residents had been unaware of before having any insurance education, residents were either very vague or very specific. “I can’t say that I am aware of much in my surroundings,” one person said. But others noticed poor lighting around some homes, an increase in stolen vehicles, and the existence of water damage. One respondent noted, “It’s always safe to have insurance to cover you at all times.” Another said he or she is “looking out for others in the community [and calling] 911 when boys are standing on the street corner.” One said the community’s neighborhood watch program had become “more intense” and that people seem “more aware and caring.” One resident wished “that all of my neighbors would attend these [insurance education] meetings.”

Residents also did not appear to be doing much to assist their neighbors in addressing their insurance needs. Several were giving out contact information for the local nonprofit as a way for people to get insurance information, one had invited neighbors to classes, and a couple were “sharing information.”

Done to assist neighbors	<i>Percent</i>
Obtaining an insurance policy	5%
Identify a safety hazard in their home	27%
File a claim	0%
Explain their homeowners policy	5%
Find an agent	8%
File a complaint against an insurance company	0%
Nothing	11%
Other	19%
N/A	24%

Conclusion

The results of the surveys of Certified Insurance Counselors and of neighborhood residents provide an interesting snapshot of the state of relations between insurance providers and their customers and of the need for and benefits of insurance education.

With respect to the training program itself, respondents gave very high marks for the quality and the value of the instructors and of the training materials. Several practitioners expressed that they had learned a lot from the training that they put to use for their own needs. Interest is high among both practitioners and residents for more information about insurance of all kinds. Understanding insurance seems to be one of those areas where people don't know how much they don't know until somebody else fills them in. Then they appreciate what insurance is, why policies are structured the way they are, and how they can benefit both from mitigating risk and from having adequate coverage should they need it.

Perceptions of the insurance industry appear to change dramatically once residents learn about insurance – its history, how insurance companies work, how insurance is sold, why homeowners insurance is necessary and what it covers, how they can evaluate insurance companies and agents, and other topics that are only a small part of the curriculum that practitioners learn and then pass on to their clients. Lower-income residents are especially interested in identifying and reducing risk – perhaps because losses of property and possessions can't be easily replaced when people have so little financial cushioning.

One fact that came out of the surveys of residents is that a majority of residents (23 out of 37) felt their communities were safe, and 9 felt they were very safe. Only 4 felt they were not safe. It is likely that these feelings contradict the assessments of insurance companies about these same neighborhoods. This study did not examine the level of perils that actually exist in these residents' communities. It would be interesting to compare residents' perceptions with data collected about these same communities.

Finally, the housing counselors and others who present the insurance-education curriculum find it to be of benefit to them and to their clients. This is important, for although insurance companies have been important partners and supporters to NeighborWorks® organizations and other nonprofits since they began doing neighborhood revitalization work 25 years ago, there is still much that can and should be done to educate neighborhood residents. It is also important that these practitioners see insurance counseling as integral to their concept of Full-Cycle Lending. Insurance education is not a sideline, and is not something that is of value only to homeowners. It is also important to renters, businesspeople, investors, public agencies and the general public. As such, it deserves to be far more widespread than it is, especially in lower-income, minority communities.

Recommendations

NeighborWorks® organizations such as those represented in these surveys have long been tackling issues related to risk mitigation. For example, they work to bring homes up to code, conduct home-maintenance workshops so that residents can forestall trouble before it escalates, provide weatherization services, and teach residents about personal finance (though courses such as *Financial Fitness*, which helps residents clear up bad credit, pay off debts, learn to budget, and save) so that they can qualify for insurance and have access to other economic opportunities.

These are all activities that complement the work of The National Insurance Task Force. With its impressive roster of affiliated insurance companies, trade associations, regulatory agencies, educational institutions and community development organizations, NITF is well positioned to assist local nonprofits and insurance companies as they strive to provide insurance education and other services to increasing numbers of residents. Clearly the need for information is there; clearly it can be understood and appreciated by residents of at-risk neighborhoods, who are eager to protect themselves and their families from devastating losses.

Having residents understand insurance is not a luxury but a necessity, one that fits in well with the overall mission of local nonprofit organizations willing and able to convey this information to people who already know and trust them. More and stronger partnerships between these local organizations and insurance companies, their local agents, and related associations and agencies can only result in safer, healthier and thriving communities.

APPENDIX A

NITF HOME SAFETY/INSURANCE EDUCATION SURVEYS

We Want to Hear from You....

Please check which insurance education program you were a participant in.

_____ Homeowners Insurance Education _____ Home Safety Education _____ Both

PERCEPTIONS OF THE INSURANCE INDUSTRY

1. In general, what is your perception of the insurance industry?

- Very positive
- Positive
- Neither positive nor negative
- Negative
- Very negative

2. How has this perception changed since you completed the program(s)?

- More positive
- Somewhat more positive
- My perception has not changed
- Somewhat more negative
- More negative

3. How responsive have insurance companies been to the needs of your community?

- Very responsive
- Somewhat responsive
- Somewhat unresponsive
- Very unresponsive

If “somewhat” or “very” unresponsive, please explain:

4. When you initially purchased your homeowner insurance policy, who did you do the majority of your communicating with?

- The agent
- A member of the agent's staff
- Other, please specify _____

5. How do you communicate most often with your homeowner insurance agent or agent staff?

- Telephone
- Mail
- Internet
- In-person
- Other, please specify _____

6. How often do you initiate contact your homeowner insurance agent?

- Once a year
- Twice a year
- Three or four times a year
- Every other month
- Every month
- Other _____

7. How often does your homeowner insurance agent initiate contact with you?

- Once a year
- Twice a year
- Three or four times a year
- Every other month
- Every month
- Other _____

8. What made you decide to purchase insurance from your homeowner insurance company?

- (Check all that apply)*
- Referral from a friend or family member
 - Knew the agent
 - Heard it was a good company
 - Saw a commercial
 - Cheapest rates
 - Other, please specify _____

IMPACT OF INSURANCE EDUCATION PROGRAMS

1. What information from the insurance/home safety class did you find most useful?

2. What information from the insurance/home safety class did you find the least useful?

3. How safe would you say your community is?

- Very safe
 Fairly safe
 Not safe at all

COMMUNITY IMPACT

1. How has your involvement in the insurance education programs changed your level of involvement in your community?

- Talk to neighbors more frequently
 Talk to neighbors less frequently
 Joined a block watch
 Other, please specify _____

2. What safety issues have you noticed within your community since your participation in the class that you were unaware of before?

3. Since completing the class(es), what have you done to assist neighbors in your community to address their insurance needs? *(Check all that apply)*

- Obtaining an insurance policy
- Find an agent
- File a claim
- File a complaint against an insurance company
- Explain their homeowners policy
- Identify a safety hazard in their home
- Nothing
- Other, please specify _____

ADDITIONAL INFORMATION

I wish I knew more about:

- Auto insurance
- Life insurance
- Homeowners insurance
- Health insurance

APPENDIX B

NITF CERTIFIED INSURANCE COUNSELING TRAINING PROGRAM SURVEY

1. Overall how would you rate the ***content*** of the Certified Insurance Counseling Training Program? 1-Being the Lowest Score 5-Being the Highest

1 2 3 4 5

If you rated the content below a “3”, please explain. _____

2. Overall how would you rate the ***instructors*** of the Certified Insurance Counseling Training Program?

1 2 3 4 5

If you rated the instructor below a “3”, please explain. _____

3. Overall how would you rate the ***relevance*** of the Certified Insurance Counseling Training Program to your current job description?

1 2 3 4 5

If you rated below a “3”, please explain. _____

4. Overall how would you rate the ***resourcefulness*** of the training manual to assist you in providing insurance education seminars to residents in your community?

1 2 3 4 5

If you rated below a “3”, please explain. _____

5. Overall, how would you rate the usefulness of the 'Take Home' PowerPoint presentation?

1 2 3 4 5

If you rated below a "3", please explain. _____

6. Following the Training Program, how did the information you learned help you to work with residents in your community regarding their insurance education needs?

It helped a lot It helped a little It did not help at all

7. What aspect of the training program did you find most useful?

Homeowners Insurance Education Risk Management Other _____

8. What aspect of the training program did you find least useful?

Homeowners Insurance Education Risk Management Other _____

9. Please describe in your own words what you find to be the two main insurance issues facing residents in your community?

Issue #1: _____

Issue #2: _____

10. Do you feel you or your organization is equipped to address any of the issues you identified in question #9?

YES, Issue #1	YES, Issue #2
YES, both issues #1 and #2	No

11. If you answered “YES” to Q10, how has your organization been able to address this issue or issues?
