

A photograph of a rural farm scene at sunrise. A long wooden fence runs along a gravel path, leading towards a large wooden barn. The sun is low on the horizon, creating a warm, golden glow and lens flare. The sky is clear and bright. The overall mood is peaceful and serene.

# tsw rural

Insurance Research

# *Over 60 million people live in Rural America.*

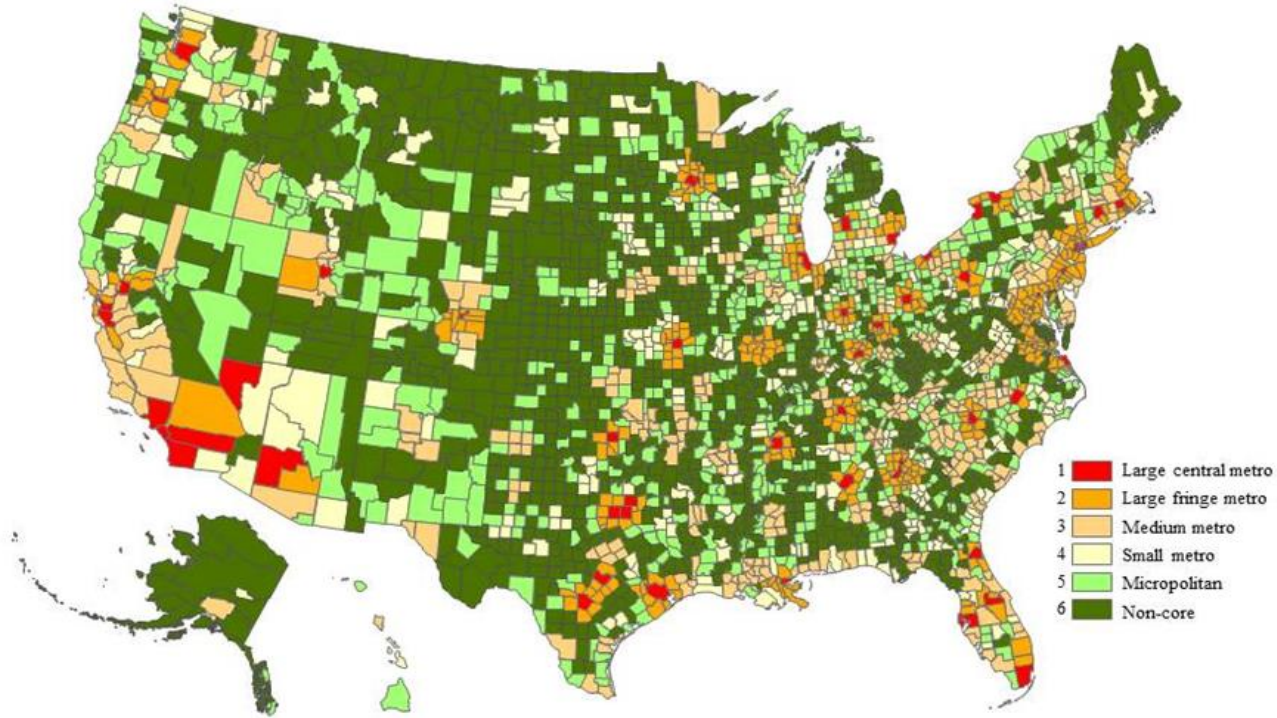
Who are they and why are they an important audience for insurance marketing?

# Demographic Overview

## Demographics by County

	D County	C County	B County	A County
Gender	50.2% Female, 49.8% Male	52.7% Female, 47.3% Male	52% Female, 48% Male	51.7% Female, 48.9% Male
Average Age	57 Years Old	50 Years Old	44 Years Old	46 Years Old
Average Income	\$49,000 Per Year	\$55,000 Per Year	\$63,000 Per Year	\$76,000 Per Year
Race	81.5% White 11.8% African American 6.0% Other 0.7% Asian	85.3% White 6.7% African American 6.0% Other 2.0% Asian	74.3% White 11.4% African American 8.9% Other 5.4% Asian	66.1% White 14.6% African American 10.8% Other 8.4% Asian
Ethnicity	92.8% Non-Hispanic 7.2% Hispanic	89.3% Non-Hispanic 10.7% Hispanic	84.7% Non-Hispanic 14.3% Hispanic	79.1% Non-Hispanic 20.9% Hispanic
Average Number of People in Household	Eight or more	One	Six	Seven

# US Audience Population



**INSURANCE COVERAGE IS  
IMPORTANT TO MOST AMERICANS,  
INCLUDING RURAL AMERICANS**

## **Insurance**

**Let's check out why insurance  
needs are different in rural areas...**

# C County - Top Insurance Categories

- Long Term Care - 205
- Group Life - 137
- Loss of Income (Through Medical/Disability) - 135
- Boat - 128
- Whole/Universal/Variable (Cash Value) Life - 121
- Personal Liability (Not Auto/Home) - 113
- Life - 109
- Homeowners - 108
- Auto - 104



# D County - Top Insurance Categories

- Bond - 291
- Personal Liability (Not Auto/Home) - 174
- Other - 147
- Boat - 133
- Small Business - 130
- Auto - 121
- Individual Annuity - 113



# Insurance for Stages of Life

- Single (18+)
  - Car
  - Medical
  - Disability
- Newly Married (Avg. 25-30)
  - Car
  - Medical
  - Disability
  - Home
- Proud Parent (Avg. 25-45)
  - Car
  - Medical
  - Disability
  - Home
  - Life
- Empty Nesters (Avg. 45-65)
  - Car
  - Medical
  - Disability
  - Home
  - Life
- Retirement (Avg. 65+)
  - Car
  - Medical
  - Home
  - Long-term care

Most people in C & D counties fall into the Empty Nesters or Retirement groups.



A wide-angle photograph of a cornfield at sunset or sunrise. The rows of golden corn stretch far into the distance, creating a strong sense of perspective. The sky is a clear, pale blue with a few wispy clouds. In the lower right, a person wearing a red shirt is visible, walking through the field. The overall mood is peaceful and rural.

# HEALTH INSURANCE IS AN IMPORTANT ELEMENT OF EVERY AMERICAN'S COVERAGE

**How are Rural Americans staying  
covered?**

# Types of Health Insurance: C & D Counties

## C County

- Traditional Coverage - 135
- Mini-Medical/Benefit Plan - 130
- Other - 103
- Catastrophic Coverage - 88

## D County

- Mini-Medical/Benefit Plan - 164
- Other - 135
- Traditional Coverage - 117
- Catastrophic Coverage - 110

**C & D county Americans have a lower average HHI than A & B counties, which is reflected in their health insurance coverage.**

# Where Americans get Health Insurance

Health Insurance Coverage by County				
	D County	C County	B County	A County
Employment/Spouse's Employment	84	102	110	98
Fraternal or Other Membership Group	46	133	54	141
Medicaid	142	93	83	100
Basic Original Medicare	120	81	101	98
Medicare Advantage/Medicare+ Choice	66	94	118	101
Medigap/Medicare Supplement	131	95	86	101
Medicare Part D	149	84	107	82
Military/Tricare	120	128	97	86
Individual Purchase	112	96	102	95

# Health Insurance Companies: C & D Counties

## C County

- Principal Financial Group - 196
- New York Life - 189
- AIG - 158
- Northwestern Mutual -158
- AARP -149
- Metlife -120
- Other -119
- Colonial Penn -114

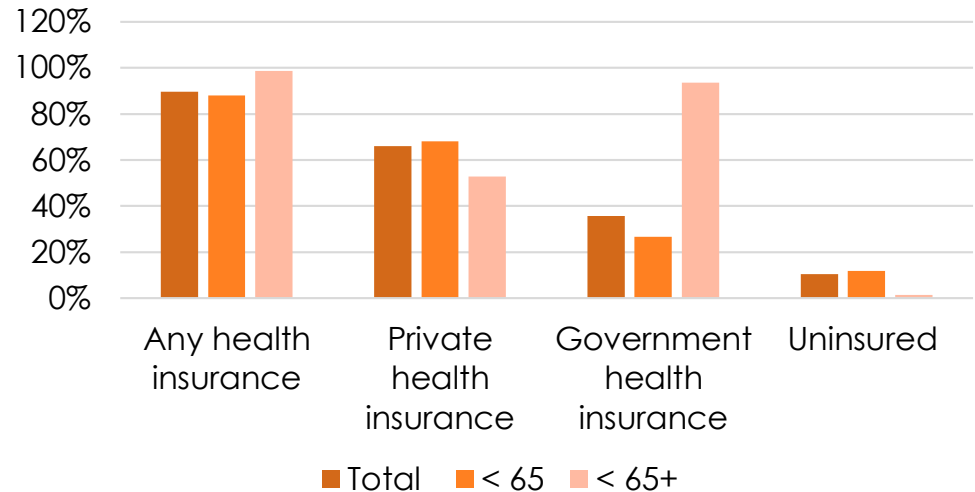
## D County

- American General - 246
- Colonial Penn - 218
- State Farm -193
- The Hartford -175
- American Family -167
- Nationwide -144
- ING -139
- AARP -130

# Health Insurance for Stages of Life

- The average age for D county residents is 57 years old and 50 years old for C county - which means they're likely to keep private insurance until they reach the age of retirement.
- Once retired, Rural Seniors will likely make the move to government health insurance.
- Rural Seniors 65+ make up 25.5% of the senior population in the US.

## Insurance Stage by Age



# Other Insurances: Dental & Vision

Other Insurances by County

	D County	C County	B County	A County
Dental	86	96	103	104
Vision	93	100	103	101

A close-up, slightly blurred photograph of a person's hands. One hand is holding a credit card, and the other is typing on a laptop keyboard. The background is a soft, warm glow, possibly from a window or a light source, creating a professional and focused atmosphere.

# HOW MUCH DO C & D COUNTY CONSUMERS SPEND ON OTHER INSURANCE CATEGORIES?

Let's look at some numbers...

# Annual Insurance Spend: Auto

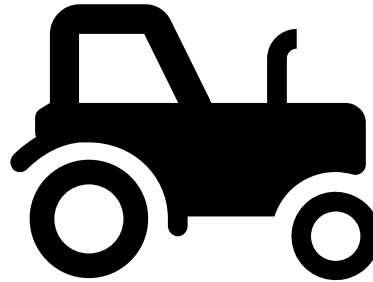
## C County

- \$300,000 or more - 109
- \$100,000 - \$199,999 - 104
- \$70,000 - \$99,999 - 108
- Less than \$10,000 - 111

## D County

- \$50,000 - \$74,999 - 128
- \$25,000 - \$49,999 - 116
- \$10,000 - \$ 24,999 - 126

C & D counties spend more than A & B counties on auto insurance due to agriculture, farming, and other equipment needed for work.



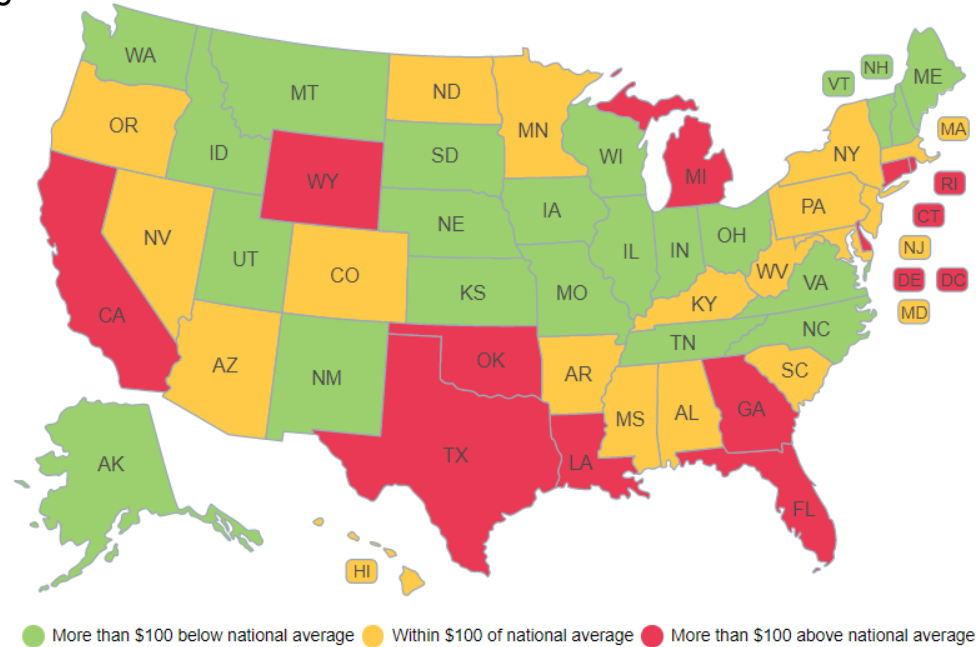


# Auto Insurance Coverage

Typically, auto insurance is less expensive in rural areas due to:

- Smaller population
- Less traffic and congestion
- Fewer accidents

Average cost of car insurance by state



# Annual Insurance Spend: Home

## C County

- \$100,000 - \$199,999 - 120
- \$50,000 - \$74,999 - 128



## D County

- \$200,000 - \$299,999 - 117
- \$75,000 - \$99,999 - 133
- \$50,000 - \$74,999 - 118
- \$25,000 - \$49,999 - 150
- \$10,000 - \$ 24,999 - 118
- Less than \$10,000 - 113

# Annual Insurance Spend: Life

D county consumers spend the least amount on life insurance per year across all county types, and come in at \$20,000 or less per year. C county consumers spend \$50,000-\$99,000 per year and only indexes slightly lower than average in most A & B counties on other spend.

**Annual Life Insurance Spend by County**

	D County	C County	B County	A County
\$500,000 or more	64	95	107	109
\$200,000-\$499,999	84	109	119	90
\$100,000-\$199,999	88	101	112	95
\$50,000-\$99,999	105	149	101	82
Less than \$20,000	137	93	114	79

# RURAL PARTNERSHIP

C & D county consumers are relatively untapped, very responsive, and key to the bottom line

TSWRural has the resources, expertise, and experience to reach the highly-desirable rural market

Phone: (888) 506-6055

Email: [contact@tswrural.com](mailto:contact@tswrural.com)

The image features a background of vertical wooden planks with a natural, weathered texture and varying shades of brown and grey. The text 'tsw rural' is overlaid in a clean, white, sans-serif font. The word 'tsw' is positioned on the top line, and 'rural' is on the bottom line, both centered horizontally. The text is contained within a thin white rectangular border.

tsw  
rural

# Appendix

	D County	C County	B County	A County		D County	C County	B County	A County
	*31	*42	113	345					
	*1,042	*1,366	3,415	5,001		92	84	173	391
\$500,000 OR MORE	*2.9%	*4.3%	4.8%	5.0%	\$20,000-\$49,999	2,560	3,206	4,828	5,635
	*9.6%	*12.6%	31.5%	46.2%		7.2%	10.1%	6.9%	5.6%
	*64	*95	107	109		15.8%	19.8%	29.8%	34.7%
	*0.4%	*0.6%	1.4%	2.1%		105	149	101	82
	70	80	231	492		1.1%	1.3%	2.0%	2.4%
	2,530	2,999	7,307	7,896		117	100	232	520
\$200,000-\$499,999	7.1%	9.5%	10.4%	7.8%	LESS THAN \$20,000	4,102	2,451	6,759	6,682
	12.2%	14.5%	35.2%	38.1%		11.5%	7.8%	9.6%	6.6%
	81	109	119	90		20.5%	12.3%	33.8%	33.4%
	1.1%	1.3%	3.1%	3.3%		137	93	114	79
	94	94	257	618		1.7%	1.0%	2.8%	2.8%
	3,374	3,437	8,511	10,333	AARP	**21	**15	**20	74
\$100,000-\$199,999	9.4%	10.9%	12.1%	10.3%		**601	**611	**527	1,350
	13.2%	13.4%	33.2%	40.3%		**1.7%	**1.9%	**0.7%	1.3%
	88	101	112	95		**19.5%	**19.8%	**17.1%	43.7%
	1.4%	1.4%	3.6%	4.3%		**130	**149	**58	103
	103	86	172	520		**0.3%	**0.3%	**0.2%	0.6%
	2,829	2,599	5,887	9,636	AETNA	**13	**10	*38	86
\$50,000-\$99,999	7.9%	8.2%	8.4%	9.6%		**241	**144	*899	1,239
	13.5%	12.4%	28.1%	46.0%		**0.7%	**0.5%	*1.3%	1.2%
	90	94	95	109		**9.5%	**5.7%	*35.6%	49.1%
	1.2%	1.1%	2.5%	4.0%		**64	**43	*121	116
						**0.1%	**0.1%	*0.4%	0.5%

# Appendix

	D County	C County	B County	A County
	**5	**5	**17	*57
	**70	**135	**578	*1,110
FARMERS	**0.2%	**0.4%	**0.8%	*1.1%
	**3.7%	**7.1%	**30.6%	*58.6%
	**25	**54	**103	*139
	**0.0%	**0.1%	**0.2%	*0.5%
	**2	**7	**19	*46
	**74	**250	**707	*751
GUARDIAN	**0.2%	**0.8%	**1.0%	*0.7%
	**4.2%	**14.0%	**39.7%	*42.1%
	**28	**106	**134	*100
	**0.0%	**0.1%	**0.3%	*0.3%
	**14	**8	**21	64
	**840	**392	**820	1,144
THE HARTFORD	**2.3%	**1.2%	**1.2%	1.1%
	**26.3%	**12.3%	**25.7%	35.8%
	**175	**93	**87	85
	**0.4%	**0.2%	**0.3%	0.5%
	**11	**0	**12	*32
	**322	**0	**664	*562
ING	**0.9%	**0.0%	**0.9%	*0.6%
	**20.8%	**0.0%	**42.9%	*36.3%
	**139	**0	**145	*86
	**0.1%	**0.0%	**0.3%	*0.2%

	D County	C County	B County	A County
	**5	**4	**22	67
	**159	**51	**501	587
JOHN HANCOCK	**0.4%	**0.2%	**0.7%	0.6%
	**12.2%	**3.9%	**38.6%	45.2%
	**82	**30	**131	107
	**0.1%	**0.0%	**0.2%	0.2%
	**10	**5	**25	*45
	**150	**90	**903	*947
LINCOLN NATIONAL	**0.4%	**0.3%	**1.3%	*0.9%
	**7.2%	**4.3%	**43.2%	*45.3%
	**48	**33	**146	*107
	**0.1%	**0.0%	**0.4%	*0.4%
	**3	**9	**20	*41
	**70	**166	**349	*529
MASSMUTUAL	**0.2%	**0.5%	**0.5%	*0.5%
	**6.3%	**14.9%	**31.3%	*47.5%
	**42	**113	**106	*112
	**0.0%	**0.1%	**0.1%	*0.2%
	**27	*41	99	319
	**820	*1,662	2,811	5,151
METLIFE	**2.3%	*5.3%	4.0%	5.1%
	**7.9%	*15.9%	26.9%	49.3%
	**52	*120	91	117
	**0.3%	*0.7%	1.2%	2.2%

# Appendix

	D County	C County	B County	A County
	**6	**5	**13	*36
	**302	**125	**342	*636
NATIONWIDE	**0.8%	**0.4%	**0.5%	*0.6%
	**21.5%	**8.9%	**24.3%	*45.3%
	**144	**67	**82	*107
	**0.1%	**0.1%	**0.1%	*0.3%
	**23	**26	*31	100
	**647	**1,002	*955	1,397
NEW YORK LIFE	**1.8%	**3.2%	*1.4%	1.4%
	**16.2%	**25.0%	*23.9%	34.9%
	**108	**189	*81	83
	**0.3%	**0.4%	*0.4%	0.6%
	**4	**17	*34	85
	**134	**623	*998	1,226
NORTHWESTERN MUTUAL	**0.4%	**2.0%	*1.4%	1.2%
	**4.5%	**20.9%	*33.5%	41.1%
	**30	**158	*113	97
	**0.1%	**0.3%	*0.4%	0.5%
	**7	**11	**13	**22
	**104	**222	**267	*262
PRINCIPAL FINANCIAL GROUP	**0.3%	**0.7%	**0.4%	**0.3%
	**12.2%	**26.0%	**31.2%	**30.6%
	**81	**196	**106	**72
	**0.0%	**0.1%	**0.1%	**0.1%

	D County	C County	B County	A County
	**14	**15	*42	122
	**421	**359	*914	1,422
PRUDENTIAL FINANCIAL	**1.2%	**1.1%	*1.3%	1.4%
	**13.5%	**11.5%	*29.3%	45.7%
	**90	**87	*99	108
	**0.2%	**0.2%	*0.4%	0.6%
	*32	**18	66	155
	*1,945	**373	1,790	2,602
STATE FARM	*5.4%	**1.2%	2.5%	2.6%
	*29.0%	**5.6%	26.7%	38.8%
	*193	**42	90	92
	*0.8%	**0.2%	0.8%	1.1%
	**6	**2	**14	70
	**139	**162	**280	1,047
TRANSAMERICA	**0.4%	**0.5%	**0.4%	1.0%
	**8.5%	**10.0%	**17.2%	64.3%
	**57	**75	**58	152
	**0.1%	**0.1%	**0.1%	0.4%
	191	196	443	1,059
	5,597	7,178	14,560	18,064
OTHER	15.7%	22.7%	20.7%	17.9%
	12.3%	15.8%	32.1%	39.8%
	82	119	109	94
	2.3%	3.0%	6.1%	7.6%



# Appendix

	D	C	B	A
	575	515	1,205	3,395
	20,374	18,094	34,934	49,672
HMOs AND INSURANCE COMPANIES HAVE TOO MUCH POWER OVER MY FAMILY'S HEALTHCARE	57.0%	57.3%	49.6%	49.3%
	16.6%	14.7%	28.4%	40.4%
	110	111	96	96
	8.5%	7.6%	14.6%	20.8%
	297	263	629	2,178
	9,755	8,863	18,624	28,388
I AM WILLING TO PAY EXTRA FOR PRESCRIPTION DRUGS NOT COVERED BY HEALTH INSURANCE	27.3%	28.1%	26.4%	28.2%
	14.9%	13.5%	28.4%	43.3%
	99	102	96	102
	4.1%	3.7%	7.8%	11.9%
	390	344	900	2,579
	12,662	11,935	28,877	37,032
WHEN IT COMES TO LIFE INSURANCE, I MAKE SURE I AM WELL-INSURED BY HAVING ALL THE COVERAGE I NEED	35.4%	37.8%	41.0%	36.8%
	14.0%	13.2%	31.9%	40.9%
	93	100	108	97
	5.3%	5.0%	12.1%	15.5%

	D	C	B	A
	562	523	1,286	3,521
	19,187	17,312	39,788	51,646
WHEN IT COMES TO HOMEOWNERS OR RENTERS' INSURANCE, I MAKE SURE I AM WELL-INSURED BY HAVING ALL THE COVERAGE I NEED	53.7%	54.8%	56.5%	51.3%
	15.0%	13.5%	31.1%	40.4%
	100	102	105	96
	8.0%	7.3%	16.7%	21.7%
	846	757	1,912	5,637
	28,992	25,333	59,373	83,500
YES - Health/Life Insurance	81.1%	80.2%	84.3%	82.9%
	14.7%	12.8%	30.1%	42.3%
	98	97	102	100
	12.2%	10.6%	24.9%	35.0%
	163	140	310	1,135
	6,571	5,667	9,507	16,109
NO - Health/Life Insurance	18.4%	17.9%	13.5%	16.0%
	17.4%	15.0%	25.1%	42.6%
	116	113	85	101
	2.8%	2.4%	4.0%	6.8%
	**10	**13	*45	102
	**190	**592	*1,573	1,060
DON'T KNOW/NO ANSWER - Health/Life Insurance	**0.5%	**1.9%	*2.2%	1.1%
	**5.6%	**17.3%	*46.1%	31.0%
	**37	**131	*156	73
	**0.1%	**0.2%	*0.7%	0.4%

# Appendix

	D	C	B	A
	402	418	1,096	3,174
	14,930	14,622	35,089	50,507
DENTAL	41.8%	46.3%	49.8%	50.2%
	13.0%	12.7%	30.5%	43.9%
	86	96	103	104
	6.3%	6.1%	14.7%	21.2%
	765	706	1,781	5,178
HEALTH/HOSPITAL	26,776	23,488	54,401	77,784
	74.9%	74.3%	77.2%	77.3%
	14.7%	12.9%	29.8%	42.6%
	98	97	101	101
	11.2%	9.8%	22.8%	32.6%
	509	487	1,180	2,949
LIFE	16,457	16,601	35,983	46,274
	46.0%	52.5%	51.1%	46.0%
	14.3%	14.4%	31.2%	40.1%
	95	109	106	95
	6.9%	7.0%	15.1%	19.4%
	118	137	313	769
	5,113	5,883	9,425	12,560
LOSS OF INCOME (THROUGH MED/DISABILITY)	14.3%	18.6%	13.4%	12.5%
	15.5%	17.8%	28.6%	38.1%
	103	135	97	90
	2.1%	2.5%	4.0%	5.3%

	D	C	B	A
	331	339	867	2,501
	12,943	12,301	28,104	39,314
VISION CARE	36.2%	38.9%	39.9%	39.1%
	14.0%	13.3%	30.3%	42.4%
	93	100	103	101
	5.4%	5.2%	11.8%	16.5%
	196	143	354	1,251
SOLE TYPE USER	6,632	5,083	10,724	16,948
	18.5%	16.1%	15.2%	16.8%
	16.8%	12.9%	27.2%	43.0%
	112	97	92	102
	2.8%	2.1%	4.5%	7.1%
	61	*55	122	341
	2,107	*2,592	3,835	5,745
GROUP LIFE	5.9%	*8.2%	5.4%	5.7%
	14.8%	*18.2%	26.9%	40.2%
	98	*137	91	95
	0.9%	*1.1%	1.6%	2.4%
	**26	**24	*52	167
	**1,004	**768	*1,853	2,290
INDIVIDUAL ANNUITY	**2.8%	**2.4%	*2.6%	2.3%
	**17.0%	**13.0%	*31.3%	38.7%
	**113	**98	*106	92
	**0.4%	**0.3%	*0.8%	1.0%

# Appendix

	D	C	B	A		D	C	B	A
	241	253	574	1,424		132	161	489	1,793
TERM LIFE	8,191	8,015	17,385	23,568	HMO(HEALTH MAINTENANCE ORGANIZATION)	4,261	5,105	15,704	24,861
	22.9%	25.4%	24.7%	23.4%		11.9%	16.2%	22.3%	24.7%
	14.3%	14.0%	30.4%	41.2%		8.5%	10.2%	31.5%	49.8%
	96	106	103	98		57	77	106	118
	3.4%	3.4%	7.3%	9.9%		1.8%	2.1%	6.6%	10.4%
	154	149	370	836		276	252	701	1,977
WHOLE/UNIVERSAL/VARIABLE(CASH VALUE)LIFE	4,953	5,031	10,034	11,443	PPO(PREFERRED PROVIDER ORGANIZATION)	9,870	8,457	21,318	29,378
	13.9%	15.9%	14.2%	11.4%		27.6%	26.8%	30.3%	29.2%
	15.7%	16.0%	31.9%	36.4%		14.3%	12.3%	30.9%	42.6%
	105	121	108	86		95	92	105	101
	2.1%	2.1%	4.2%	4.8%		4.1%	3.5%	8.9%	12.3%
	88	74	203	504		**12	**12	*42	130
OTHER	3,022	2,951	7,038	7,987	POS(POINT-OF-SERVICES)	**215	**302	*1,157	1,369
	8.5%	9.3%	10.0%	7.9%		**0.6%	**1.0%	*1.6%	1.4%
	14.4%	14.1%	33.5%	38.0%		**7.1%	**9.9%	*38.0%	45.0%
	96	106	113	90		**47	**75	*129	107
	1.3%	1.2%	3.0%	3.3%		**0.1%	**0.1%	*0.5%	0.6%
	467	444	1,088	2,670		135	135	247	550
SOLE KIND USER	15,769	14,799	34,031	41,680	TRADITIONAL COVERAGE	4,767	4,835	8,428	9,068
	44.1%	46.8%	48.3%	41.4%		13.3%	15.3%	12.0%	9.0%
	14.8%	13.9%	32.0%	39.2%		17.6%	17.8%	31.1%	33.5%
	99	105	108	93		117	135	105	79
	6.6%	6.2%	14.3%	17.5%		2.0%	2.0%	3.5%	3.8%

# Appendix

	D	C	B	A
	**15	**10	**18	89
	**823	**575	**583	1,367
MINI-MEDICAL/BENEFIT PLAN	**2.3%	**1.8%	**0.8%	1.4%
	**24.6%	**17.2%	**17.4%	40.8%
	**164	**130	**59	97
	**0.3%	**0.2%	**0.2%	0.6%
	**22	**7	*34	*52
	**455	**321	*1,020	*959
CATASTROPHIC COVERAGE	**1.3%	**1.0%	*1.4%	*1.0%
	**16.5%	**11.7%	*37.0%	*34.8%
	**110	**88	*125	*82
	**0.2%	**0.1%	*0.4%	*0.4%
	184	133	271	762
	6,214	4,213	7,840	12,507
OTHER	17.4%	13.3%	11.1%	12.4%
	20.2%	13.7%	25.5%	40.6%
	135	103	86	96
	2.6%	1.8%	3.3%	5.2%
	68	*59	202	404
	1,927	*2,043	7,459	6,996
HEALTH SAVINGS ACCOUNT	5.4%	*6.5%	10.6%	6.9%
	10.5%	*11.1%	40.5%	38.0%
	70	*84	137	90
	0.8%	*0.9%	3.1%	2.9%
	**19	**30	93	219
	**633	**688	2,713	3,101
HEALTH REIMBURSEMENT ACCOUNT	**1.8%	**2.2%	3.9%	3.1%
	**8.9%	**9.6%	38.0%	43.5%
	**59	**73	129	103
	**0.3%	**0.3%	1.1%	1.3%

	D	C	B	A
	67	70	191	486
	2,063	2,418	4,880	8,213
FLEXIBLE SPENDING ACCOUNT	5.8%	7.7%	6.9%	8.2%
	11.7%	13.8%	27.8%	46.7%
	78	104	94	111
	0.9%	1.0%	2.0%	3.4%
	431	428	1,057	2,989
	13,606	14,628	35,392	44,950
YOUR/ YOUR SPOUSE'S PLACE WORK OR UNION	38.1%	46.3%	50.2%	44.7%
	12.5%	13.5%	32.6%	41.4%
	84	102	110	98
	5.7%	6.1%	14.8%	18.8%
	**11	**8	**19	114
	**164	**423	**385	1,422
FRATERNAL OR OTHER MEMBERSHIP GROUP	**0.5%	**1.3%	**0.5%	1.4%
	**6.9%	**17.7%	**16.1%	59.4%
	**46	**133	**54	141
	**0.1%	**0.2%	**0.2%	0.6%
	100	66	168	590
	4,190	2,420	4,827	8,290
MEDICAID	11.7%	7.7%	6.9%	8.2%
	21.2%	12.3%	24.5%	42.0%
	142	93	83	100
	1.8%	1.0%	2.0%	3.5%

# Appendix

	D	C	B	A
	94	94	257	618
	3,374	3,437	8,511	10,333
\$100,000-\$199,999 - Life Insurance Vaue	9.4%	10.9%	12.1%	10.3%
	13.2%	13.4%	33.2%	40.3%
	88	101	112	95
	1.4%	1.4%	3.6%	4.3%
	103	86	172	520
\$50,000-\$99,999 - Life Insurance Vaue	2,829	2,599	5,887	9,636
	7.9%	8.2%	8.4%	9.6%
	13.5%	12.4%	28.1%	46.0%
	90	94	95	109
	1.2%	1.1%	2.5%	4.0%
	92	84	173	391
\$20,000-\$49,999 - Life Insurance Vaue	2,560	3,206	4,828	5,635
	7.2%	10.1%	6.9%	5.6%
	15.8%	19.8%	29.8%	34.7%
	105	149	101	82
	1.1%	1.3%	2.0%	2.4%
	117	100	232	520
	4,102	2,451	6,759	6,682
LESS THAN \$20,000 - Life Insurance Vaue	11.5%	7.8%	9.6%	6.6%
	20.5%	12.3%	33.8%	33.4%
	137	93	114	79
	1.7%	1.0%	2.8%	2.8%

	D	C	B	A
	171	139	308	808
YES - Auto/Other	5,281	4,015	8,494	11,259
	14.8%	12.7%	12.1%	11.2%
	18.2%	13.8%	29.2%	38.8%
	121	104	99	92
	2.2%	1.7%	3.6%	4.7%
	778	698	1,761	5,514
NO - Auto/Other	28,185	24,776	55,690	82,555
	78.8%	78.4%	79.0%	82.0%
	14.7%	13.0%	29.1%	43.2%
	98	98	99	102
	11.8%	10.4%	23.4%	34.6%
	70	73	198	552
	2,287	2,801	6,270	6,854
DONT KNOW/NO ANSWER - Auto/Other	6.4%	8.9%	8.9%	6.8%
	12.6%	15.4%	34.4%	37.6%
	84	116	117	89
	1.0%	1.2%	2.6%	2.9%
	*39	*34	*50	125
	*1,184	*1,006	*1,804	1,955
BOAT OWNERS/INLAND MARINE	*3.3%	*3.2%	*2.6%	1.9%
	*19.9%	*16.9%	*30.3%	32.9%
	*133	*128	*103	78
	*0.5%	*0.4%	*0.8%	0.8%

# Appendix

	D	C	B	A
	**26	*38	*54	131
	**644	*1,187	*1,033	1,512
CONVALESCENT (LONG TERM) CARE	**1.8%	*3.8%	*1.5%	1.5%
	**14.7%	*27.1%	*23.6%	34.6%
	**98	*205	*80	82
	**0.3%	*0.5%	*0.4%	0.6%
	**27	**17	*46	94
	**1,285	**736	*1,314	1,601
PERSONAL LIABILITY(NOT AUTOMTVE/HMEOWNR)	**3.6%	**2.3%	*1.9%	1.6%
	**26.0%	**14.9%	*26.6%	32.4%
	**174	**113	*90	77
	**0.5%	**0.3%	*0.6%	0.7%
	**8	**6	**18	*41
	**112	**159	**388	*636
PROFESSIONAL MALPRACTICE	**0.3%	**0.5%	**0.6%	*0.6%
	**8.7%	**12.3%	**30.0%	*49.1%
	**58	**93	**101	*116
	**0.0%	**0.1%	**0.2%	*0.3%
	**21	**11	**28	64
	**496	**236	**932	885
SMALL BUSINESS	**1.4%	**0.7%	**1.3%	0.9%
	**19.5%	**9.3%	**36.6%	34.7%
	**130	**70	**124	82
	**0.2%	**0.1%	**0.4%	0.4%

	D	C	B	A
	**5	**2	**2	**15
	**190	**32	**24	**189
SURETY (BOND)	**0.5%	**0.1%	**0.0%	**0.2%
	**43.6%	**7.3%	**5.6%	**43.4%
	**291	**55	**19	**103
	**0.1%	**0.0%	**0.0%	**0.1%
	*51	64	113	296
	*1,086	1,307	2,747	4,206
"UMBRELLA COVERAGE" LIABILITY	*3.0%	4.1%	3.9%	4.2%
	*11.6%	14.0%	29.4%	45.0%
	*78	106	99	107
	*0.5%	0.5%	1.2%	1.8%
	*53	**19	78	229
	*1,627	**532	2,382	2,851
OTHER	*4.6%	**1.7%	3.4%	2.8%
	*22.0%	**7.2%	32.2%	38.6%
	*147	**54	109	91
	*0.7%	**0.2%	1.0%	1.2%
	127	96	239	636
	4,264	2,861	6,789	8,833
SOLE TYPE USER	11.9%	9.1%	9.6%	8.8%
	18.7%	12.6%	29.8%	38.8%
	125	95	101	92
	1.8%	1.2%	2.8%	3.7%

# Appendix

	D	C	B	A
	104	87	211	651
	3,549	2,118	5,896	8,116
BASIC/ORIGINAL MEDICARE	9.9%	6.7%	8.4%	8.1%
	18.0%	10.8%	30.0%	41.2%
	120	81	101	98
	1.5%	0.9%	2.5%	3.4%
	*40	64	155	420
	*1,222	1,532	4,287	5,262
MEDICARE ADVANTAGE/MEDICARE+CHOICE	*3.4%	4.8%	6.1%	5.2%
	*9.9%	12.4%	34.8%	42.8%
	*66	94	118	101
	*0.5%	0.6%	1.8%	2.2%
	**30	*32	*56	173
	**1,187	*765	*1,538	2,575
MEDIGAP/MEDICARE SUPPLEMENT	**3.3%	*2.4%	*2.2%	2.6%
	**19.6%	*12.6%	*25.4%	42.5%
	**131	*95	*86	101
	**0.5%	*0.3%	*0.6%	1.1%
	103	66	170	458
	3,432	1,729	4,853	5,297
MEDICARE PART D	9.6%	5.5%	6.9%	5.3%
	22.4%	11.3%	31.7%	34.6%
	149	85	107	82
	1.4%	0.7%	2.0%	2.2%

	D	C	B	A
	*39	*42	106	130
	*1,402	*1,317	2,230	2,813
MILITARY/TRICARE	*3.9%	*4.2%	3.2%	2.8%
	*18.1%	*17.0%	28.7%	36.2%
	*120	*128	97	86
	*0.6%	*0.6%	0.9%	1.2%
	281	239	594	1,653
	9,753	7,387	17,498	23,211
INDIVIDUAL PURCHASE	27.3%	23.4%	24.8%	23.1%
	16.9%	12.8%	30.2%	40.1%
	112	96	102	95
	4.1%	3.1%	7.3%	9.7%
	*31	*42	113	345
	*1,042	*1,366	3,415	5,001
\$500,000 OR MORE - Life Insurance Value	*2.9%	*4.3%	4.8%	5.0%
	*9.6%	*12.6%	31.5%	46.2%
	*64	*95	107	109
	*0.4%	*0.6%	1.4%	2.1%
	70	80	231	492
	2,530	2,999	7,307	7,896
\$200,000-\$499,999 - Life Insurance Value	7.1%	9.5%	10.4%	7.8%
	12.2%	14.5%	35.2%	38.1%
	81	109	119	90
	1.1%	1.3%	3.1%	3.3%

# Appendix

	D	C	B	A		D	C	B	A
	839	715	1,812	4,972		175	197	444	1,367
	28,696	23,962	55,944	73,430		5,534	6,442	12,798	21,380
AUTOMOTIVE	80.3%	75.8%	79.4%	72.9%	\$300,000 OR MORE - Home	15.5%	20.4%	18.2%	21.2%
	15.8%	13.2%	30.7%	40.3%		12.0%	14.0%	27.7%	46.3%
	105	99	104	96		80	105	94	110
	12.0%	10.0%	23.5%	30.8%		2.3%	2.7%	5.4%	9.0%
	572	495	1,225	3,180		108	76	204	522
HOMEOWNERS	19,038	17,181	38,299	45,306	\$200,000 - \$299,999 - Home	3,620	2,526	7,232	7,190
	53.2%	54.4%	54.4%	45.0%		10.1%	8.0%	10.3%	7.1%
	15.9%	14.3%	32.0%	37.8%		17.6%	12.3%	35.2%	35.0%
	106	108	108	90		117	93	119	83
	8.0%	7.2%	16.1%	19.0%		1.5%	1.1%	3.0%	3.0%
	86	107	262	649		147	136	336	702
	3,464	2,695	7,549	13,397	\$100,000 - \$199,999 - Home	4,805	5,085	11,668	10,369
RENTERS/TENANTS	9.7%	8.5%	10.7%	13.3%		13.4%	16.1%	16.6%	10.3%
	12.8%	9.9%	27.9%	49.4%		15.0%	15.9%	36.5%	32.5%
	85	75	94	117		100	120	124	77
	1.5%	1.1%	3.2%	5.6%		2.0%	2.1%	4.9%	4.3%
	256	197	502	1,807		*44	**26	76	160
	9,539	6,519	14,972	25,501	\$75,000 - \$99,999 - Home	*1,458	**702	2,162	2,995
SOLE TYPE USER	26.7%	20.6%	21.3%	25.3%		*4.1%	**2.2%	3.1%	3.0%
	16.9%	11.5%	26.5%	45.1%		*19.9%	**9.6%	29.6%	40.9%
	113	87	90	107		*133	**72	100	97
	4.0%	2.7%	6.3%	10.7%		*0.6%	**0.3%	0.9%	1.3%



# Appendix

	D	C	B	A
	*36	*33	78	187
\$50,000 - \$74,999 - Home	*1,328	*1,270	2,275	2,609
	*3.7%	*4.0%	3.2%	2.6%
	*17.7%	*17.0%	30.4%	34.9%
	*118	*128	103	83
	*0.6%	*0.5%	1.0%	1.1%
\$25,000 - \$49,999 - Home	*35	**22	*55	168
	*1,569	**874	*2,104	2,448
	*4.4%	**2.8%	*3.0%	2.4%
	*22.4%	**12.5%	*30.1%	35.0%
	*150	**94	*102	83
\$10,000 - \$24,999 - Home	*0.7%	**0.4%	*0.9%	1.0%
	*35	*33	79	162
	*1,316	*826	2,405	2,896
	*3.7%	*2.6%	3.4%	2.9%
	*17.7%	*11.1%	32.3%	38.9%
LESS THAN \$10,000 - Home	*118	*84	109	92
	*0.6%	*0.3%	1.0%	1.2%
	**21	**18	*42	157
	**941	**568	*1,229	2,824
	**2.6%	**1.8%	*1.7%	2.8%
**16.9%	**10.2%	*22.1%	50.8%	
**113	**77	*75	120	
**0.4%	**0.2%	*0.5%	1.2%	

	D	C	B	A
	145	162	345	979
\$300,000 OR MORE - Auto	3,824	4,859	10,133	14,813
	10.7%	15.4%	14.4%	14.7%
	11.4%	14.4%	30.1%	44.0%
	76	109	102	104
	1.6%	2.0%	4.2%	6.2%
\$200,000 - \$299,999 - Auto	*55	*45	102	281
	*1,803	*1,345	2,669	4,122
	*5.0%	*4.3%	3.8%	4.1%
	*18.1%	*13.5%	26.8%	41.5%
	*121	*102	91	98
\$100,000 - \$199,999 - Auto	*0.8%	*0.6%	1.1%	1.7%
	115	110	277	650
	4,114	3,704	9,025	9,980
	11.5%	11.7%	12.8%	9.9%
	15.3%	13.8%	33.6%	37.2%
\$75,000 - \$99,999 - Auto	102	104	114	88
	1.7%	1.6%	3.8%	4.2%
	*34	**27	69	177
	*1,133	**1,013	2,245	2,657
	*3.2%	**3.2%	3.2%	2.6%
*16.1%	**14.4%	31.9%	37.7%	
*107	**108	108	89	
*0.5%	*0.4%	0.9%	1.1%	