**LIBERTY MUTUAL – PULSE ETM**JULY, 2022

**OVERVIEW & RESEARCH OBJECTIVES**

This questionnaire is intended to measure awareness of Liberty Mutual and the state of its brand reputation (specifically on the five key dimensions of brand trust – ability, dependability, integrity, purpose and self), relative to its peer / competitor companies.

**AUDIENCE DEFINITION**

|  |  |
| --- | --- |
|  | **SURVEY SAMPLE: 1,000 GEN POP CONSUMERS IN THE US** |
| DEFINITION | Nationally representative sample structure based on: gender, age, region and race/ethnicity. The US population in this survey will be:   * Aged 18+ * Live in the US * At least somewhat familiar with one of the tested brands |

**BRANDS TO INCLUDE**

|  |  |
| --- | --- |
| 1 | Liberty Mutual |
| 2 | USAA |
| 3 | Progressive |
| 4 | Geico |
| 5 | State Farm |
| 6 | Allstate |

Screener

**P1\_PRELOAD: Audiences**

|  |  |
| --- | --- |
| **US Gen Pop** | **1** |

**S0\_CONSENT.** The survey data collected will be used for research purposes only, and all responses you provide are voluntary, anonymous and will be processed in aggregate to assist us and our client in understanding audiences like you. All information collected and processed will be done in accordance with local and international data protection laws.

Based on the information above, do you agree to participate?

|  |  |  |
| --- | --- | --- |
| Yes | 1 |  |
| No | 2 | **[TERMINATE]** |

1. What is your gender? *Please select one.*

|  |  |  |
| --- | --- | --- |
|  | CODE | INSTRUCTION |
| Man | 1 |  |
| Woman | 2 |  |
| Non-binary | 3 |  |
| Prefer to self-describe | 4 | [SPECIFY] |
| Prefer not to answer | 99 |  |

1. How old are you? Please type your age in the box below.

[INSERT MANDATORY NUMERIC BOX; RANGE=1-100] [INCLUDE CHECK BOX THAT SAYS, “Prefer not to answer” AND **TERMINATE** IF SELECTED]

[OPEN END] years

|  |  |  |
| --- | --- | --- |
| **S2A.** HIDDEN QUESTION - RECODE INTO THE FOLLOWING AGE GROUPS: | CODE | INSTRUCTION |
| 0-17 | 1 | **[TERMINATE]** |
| 18-24 | 2 |  |
| 25-34 | 3 | ~~QUAL IP - young~~ |
| 35-44 | 4 | ~~QUAL IP~~ |
| 45-54 | 5 | ~~QUAL IP~~ |
| 55-64 | 6 | ~~QUAL IP~~ |
| 65 or more | 7 |  |
| **S2B. HIDDEN QUESTION - RECODE INTO GENERATIONS:** | CODE |  |
| Gen Z (18-24) | 1 |  |
| Millennial (25-39) | 2 |  |
| Gen X (40-55) | 3 |  |
| Boomer (56-74) | 4 |  |
| Silent/Greatest (75+) | 5 |  |

**S3\_US.** What state do you live in?

[DROPDOWN MENU OF ALL U.S. STATES INCLUDING DC] [SINGLE SELECT] [INSERT EXCLUSIVE OPTIONS “I do not live in the U.S.” AND “Prefer not to answer” BELOW THE DROPDOWN MENU AND TERMINATE IF RESPONDENT SELECTS EITHER OPTION]

|  |  |  |
| --- | --- | --- |
| Other | 54 | **[TERMINATE]** |
| I do not live in the U.S. | 98 | **[TERMINATE]** |
| Prefer not to answer | 99 | **[TERMINATE]** |

**S3a\_US.** RECODE

|  |  |  |  |
| --- | --- | --- | --- |
| Northeast: | CT, ME, MA, NH, RI, VT, NJ, NY, PA | 1 |  |
| Midwest: | IL, IN, MI, OH, WI, IA, KS, MN, MO, NE, ND, SD | 2 |  |
| South: | DE, DC, FL, GA, MD, NC, SC, VA, WV, AL, KY, MS, TN, AR, LA, OK, TX | 3 |  |
| West: | AZ, CO, ID, MT, NV, NM, UT, WY, AK, CA, HI, OR, WA | 4 |  |

**S4\_US.** What is the last grade in school you completed?

|  |  |  |
| --- | --- | --- |
| Grade school or less | 1 |  |
| Some high school | 2 |  |
| Graduated high school | 3 |  |
| Vocational school/ Technical school | 4 |  |
| Some college | 5 |  |
| Graduated college | 6 | ~~QUAL - IP~~ |
| Post-graduate degree (e.g. MA, MBA, LLD, PhD) | 7 | ~~QUAL - IP~~ |
| Prefer not to answer | 99 | **[TERMINATE]** |

**S5\_US.** Thinking about your annual household income in 2021, which of the following categories best describes your total household income that year?

|  |  |  |
| --- | --- | --- |
| Under $10,000 | 1 |  |
| $10,000 - $24,999 | 2 |  |
| $25,000 - $39,999 | 3 |  |
| $40,000 - $49,999 | 4 |  |
| $50,000 - $59,999 | 5 |  |
| $60,000 - $74,999 | 6 |  |
| $75,000 - $82,499 | 7 | ~~QUAL IP - young~~ |
| $82,500 - $99,999 | 8 | ~~QUAL IP - young~~ |
| $100,000 - $109,999 | 9 | ~~QUAL IP~~ |
| $110,000 - $119,999 | 10 | ~~QUAL IP~~ |
| $120,000 or more | 11 | ~~QUAL IP~~ |
| Don't Know | 98 |  |
| Prefer not to answer | 99 | **[TERMINATE]** |

S9. Do you consider yourself to be of Hispanic or Latino/a/x origin? *Please select one response.* [SINGLE SELECT]

|  |  |  |
| --- | --- | --- |
| Yes | 1 |  |
| No | 2 |  |
| Prefer not to answer | 99 |  |

S8. Which of the following best describes your racial background? *Please select all that apply.* [MULTI-SELECT]

|  |  |  |
| --- | --- | --- |
| White or Caucasian | 1 |  |
| Black or African American | 2 |  |
| Asian or Asian American | 3 |  |
| Native Hawaiian or Other Pacific Islander | 4 |  |
| Indigenous American or Indigenous Alaskan | 5 |  |
| Middle Eastern or North African | 6 |  |
| Prefer to self-describe, specify: | 7 | **[SPECIFY]** |
| Prefer not to answer | 99 | **[EXCLUSIVE]** |

S9a. HIDDEN QUESTION: [RACE/ETHNICITY RECODE]

1. NH-White [(S8/01 or 06) and (S9/02 or 99) and S9 ANSWER COUNT = 1]
2. NH-Black [S8/02 and (S9/02 or 99) and S9 ANSWER COUNT = 1]
3. Hispanic [S9/01]
4. NH-Asian [(S8/03 or 04) and (S9/02 or 99) and S9 ANSWER COUNT = 1]
5. NH-Other [(S8/05 or 07) and (S9/02 or 99) and S9 ANSWER COUNT > 1]
6. Prefer not to answer [S8/99 and S9/03]

S9b. Recode (Multi/Biracial)

1. Multiracial [S8 ANSWER COUNT > 1]
2. Non-Multiracial [S8 ANSWER COUNT = 1]

S10. For each of the following, please indicate your role in making decisions around each of the following products and services you purchase for your household.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | I make these decisions | I share these decisions with my spouse, partner, or someone else | I am not involved in making these decisions | My household doesn’t purchase this |
| Insurance (auto or home) | 1 | 2 | 3 | 99 |
| Groceries | 1 | 2 | 3 | 99 |
| Clothing / apparel | 1 | 2 | 3 | 99 |
| Banking services | 1 | 2 | 3 | 99 |

**S10\_RECODE**

|  |  |  |
| --- | --- | --- |
| Insurance decision-maker (S10.r1=1,2) | 1 |  |
| Not an insurance a decision-maker (S10.r1=3,99) | 2 |  |

FAMILIARITY

ENTS0. How familiar are you with the following brands of insurance companies?

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **SP: [RANDOMIZE, SINGLE SELECT PER ROW]** | Not at all familiar | Slightly familiar  (I have heard the name but not much else) | Moderately familiar | Very familiar | Extremely familiar |
| 1 | Liberty Mutual | 1  **~~[POTENTIAL TERMINATE – MUST INCLUDE IN BID]~~** | 2 | 3 | 4 | 5 |
| 2 | USAA | 1 | 2 | 3 | 4 | 5 |
| 3 | Progressive | 1 | 2 | 3 | 4 | 5 |
| 4 | Geico | 1 | 2 | 3 | 4 | 5 |
| 5 | State Farm | 1 | 2 | 3 | 4 | 5 |
| 6 | Allstate | 1 | 2 | 3 | 4 | 5 |

**MUST BE FAMILIAR (2-5) WITH AT LEAST ONE BRAND, OTHERWISE TERMINATE**

**S100: Qualification (S100.r1) [n=1000]**

1. Consent (S0.r1)
2. Aged 18+ (S2A\_RECODE=2-7)
3. Live in the US (S3A\_US=1-4)
4. ENTS0.r1-6=2-5 to any

**S101: Nat Rep Quotas – on Age, Region, Gender, Ethnicity**

1. Age (S2A\_RECODE)
   1. 18 to 24 [n120]
   2. 25 to 34 [n180]
   3. 35 to 44 [n160]
   4. 45 to 54 [n170]
   5. 55 to 64 [n170]
   6. 65 to 74 [n120]
   7. 75+ [n80]
2. Region (S3a\_US RECODE)
   1. Northeast [n180]
   2. Midwest [n210]
   3. South [n380]
   4. West [n230]
3. Gender (S1)
   1. Male [n488]
   2. Female [n512]
   3. Other [COUNTER]
4. Ethnicity (S9a\_RECODE)
   1. White [n630]
   2. African or African Descent [n120]
   3. Asian-American / Asian [n60]
   4. Hispanic [n160]
   5. Other [n30]
   6. Don’t Know/Prefer not to answer [COUNTER]
5. S10\_RECODE
6. Insurance decision-maker [COUNTER]
7. Not an insurance a decision-maker [COUNTER]

TRUST-ENTS

ENTS1. Please indicate how much you trust the following brands of insurance companies to do what is right, using a 9-point scale where one means that you "do not trust them at all" and nine means that you "trust them a great deal".

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **SP: [HOLD RANDOM ORDER FROM ENTS0, SINGLE SELECT PER ROW, SHOW ROW IF ENTS0/c2-5]** | Do not trust them at all |  |  |  |  |  |  |  | Trust them a great deal | Don't Know |
| 1 | Liberty Mutual | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 98 |
| 2 | USAA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 98 |
| 3 | Progressive | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 98 |
| 4 | Geico | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 98 |
| 5 | State Farm | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 98 |
| 6 | Allstate | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 98 |

ABILITY

ENTS2. How much do you agree or disagree that the following brands of insurance companies are **good at what they do**?

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **SP: [HOLD RANDOM ORDER FROM ENTS0, SINGLE SELECT PER ROW, SHOW ROW IF ENTS0/c2-5]** | Totally disagree |  |  | Neither agree nor disagree |  |  | Totally agree | Don’t know enough to say |
| 1 | Liberty Mutual | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 2 | USAA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 3 | Progressive | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 4 | Geico | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 5 | State Farm | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 6 | Allstate | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |

INTEGRITY

ENTS3. How much do you agree or disagree that the following brands of insurance companies are **honest**?

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **SP: [HOLD RANDOM ORDER FROM ENTS0, SINGLE SELECT PER ROW, SHOW ROW IF ENTS0/c2-5]** | Totally disagree |  |  | Neither agree nor disagree |  |  | Totally agree | Don’t know enough to say |
| 1 | Liberty Mutual | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 2 | USAA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 3 | Progressive | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 4 | Geico | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 5 | State Farm | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 6 | Allstate | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |

DEPENDABILITY

ENTS4. How much do you agree or disagree that the following brands of insurance companies are **keeping their promises**?

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **SP: [HOLD RANDOM ORDER FROM ENTS0, SINGLE SELECT PER ROW, SHOW ROW IF ENTS0/c2-5]** | Totally disagree |  |  | Neither agree nor disagree |  |  | Totally agree | Don’t know enough to say |
| 1 | Liberty Mutual | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 2 | USAA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 3 | Progressive | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 4 | Geico | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 5 | State Farm | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 6 | Allstate | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |

PURPOSE

ENTS5. How much do you agree or disagree that the following brands of insurance companies are **trying hard to have a positive impact on society**?

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **SP: [HOLD RANDOM ORDER FROM ENTS0, SINGLE SELECT PER ROW, SHOW ROW IF ENTS0/c2-5]** | Totally disagree |  |  | Neither agree nor disagree |  |  | Totally agree | Don’t know enough to say |
| 1 | Liberty Mutual | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 2 | USAA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 3 | Progressive | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 4 | Geico | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 5 | State Farm | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 6 | Allstate | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |

SELF

ENTS6. How much do you agree or disagree that the following brands of insurance companies are **a good fit with who you are as a person**?

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **SP: [HOLD RANDOM ORDER FROM ENTS0, SINGLE SELECT PER ROW, SHOW ROW IF ENTS0/c2-5]** | Totally disagree |  |  | Neither agree nor disagree |  |  | Totally agree | Don’t know enough to say |
| 1 | Liberty Mutual | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 2 | USAA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 3 | Progressive | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 4 | Geico | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 5 | State Farm | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |
| 6 | Allstate | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 98 |

**Recommended QUESTIONS module**

USAGE

ENTS11. Do you currently, or have you ever had, an insurance policy with any of the following brands of insurance companies?

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | SP: [HOLD RANDOM ORDER FROM ENTS0, SINGLE SELECT PER ROW, SHOW ROW IF ENTS0/c2-5] | I currently have an insurance policy with this company | I have had an insurance policy with this company in the past, but don’t now | I have never had an insurance policy with this company |
| 1 | Liberty Mutual | 1 | 2 | 3 |
| 2 | USAA | 1 | 2 | 3 |
| 3 | Progressive | 1 | 2 | 3 |
| 4 | Geico | 1 | 2 | 3 |
| 5 | State Farm | 1 | 2 | 3 |
| 6 | Allstate | 1 | 2 | 3 |

**RECOMMENDATION - NPS**

ENTS8. How likely is it that you would recommend the following companies to a friend or colleague?

Note: This is the official NPS question and scale. Please do not change, so we can compare ENTS to NPS if useful.

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **SP: [HOLD RANDOM ORDER FROM ENTS0, SINGLE SELECT PER ROW, SHOW ROW IF ENTS0/c2-5]** | Not at all likely |  |  |  |  |  |  |  |  |  | Extremely Likely |
| 1 | Liberty Mutual | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 2 | USAA | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 3 | Progressive | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 4 | Geico | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 5 | State Farm | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 6. | Allstate | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

ENTS8. HIDDEN QUESTION: NPS RECODE

1. PROMOTERS (ENTS8/10 or 9 AND USERS of brand and corporation at ENTS11/1)
2. PASSIVES (ENTS8/8 or 7 AND USERS of brand and corporation at ENTS11/1)
3. DETRACTORS (ENTS8/0-6 AND USERS of brand and corporation at ENTS11/1)

BEST DAYS AHEAD

ENTS10. Based on what you know about the following insurance companies, would you say its best days are ahead or its best days are behind it?

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **SP: [HOLD RANDOM ORDER FROM ENTS0, SINGLE SELECT PER ROW, SHOW ROW IF ENTS0/c2-5]** | Its best days are ahead | Its best days are behind it | Don’t know |
| 1 | Liberty Mutual | 1 | 2 | 98 |
| 2 | USAA | 1 | 2 | 98 |
| 3 | Progressive | 1 | 2 | 98 |
| 4 | Geico | 1 | 2 | 98 |
| 5 | State Farm | 1 | 2 | 98 |
| 6 | Allstate | 1 | 2 | 98 |

Note: Consider using **either** ENTS9 or ENTS9a.

MEDIA BUZZ

ENTS9. Have you read, heard or seen anything in the news about the following companies and was the news positive, negative or neutral?

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | SP: [HOLD RANDOM ORDER FROM ENTS0, SINGLE SELECT PER ROW, SHOW ROW IF ENTS0/c2-5] | Yes, and the news was **positive** | Yes, and the news was **negative** | Yes, and the news was **neutral** | No, I did not read, see or hear any news | Don’t know |
| 1 | Liberty Mutual | 1 | 2 | 3 | 4 | 98 |
| 2 | USAA | 1 | 2 | 3 | 4 | 98 |
| 3 | Progressive | 1 | 2 | 3 | 4 | 98 |
| 4 | Geico | 1 | 2 | 3 | 4 | 98 |
| 5 | State Farm | 1 | 2 | 3 | 4 | 98 |
| 5 | Allstate | 1 | 2 | 3 | 4 | 98 |

ENTS9\_OPEN. [ASK IF SAW NEWS ON CLIENT, ENTS9/r1/c1-c3]

What specifically did you see, hear, or read about Liberty Mutual? Please be as specific as possible.

1. [OPEN-END TEXT BOX]
2. Not sure [EXCLUSIVE]

**CLASSIFICATION & DEMOGRAPHICS**

INT2. Finally, we would like to ask you the following questions which will be used for classification purposes, only.

D1. Which of the following best describes your current employment status?

|  |  |
| --- | --- |
| 1 | Employed full-time |
| 2 | Employed part-time / Contract |
| 3 | Unemployed |
| 4 | Retired |
| 5 | Student |
| 6 | Homemaker/Caregiver/Stay-at-home parent |
| 7 | Other |

**SHOW IF D1=1,2**

D2. Which of the following areas best describes your current professional area of focus?

|  |  |
| --- | --- |
| 1 | Aerospace, Defence & Security |
| 2 | Asset and Wealth Management |
| 3 | Automotive |
| 4 | Banking & Capital Markets |
| 5 | Consumer Markets |
| 6 | Energy, Utilities & Resources |
| 7 | Engineering & Construction |
| 8 | Financial Services |
| 9 | Government & Public Services |
| 10 | Healthcare |
| 11 | Hospitality & Leisure |
| 12 | Industrial Manufacturing |
| 13 | Insurance (auto or home) |
| 20 | Other type of insurance (e.g., medical, life, etc.) |
| 14 | News media |
| 15 | Pharmaceuticals & Life Sciences |
| 16 | Technology |
| 17 | Telecommunications |
| 18 | Transportation & Logistics |
| 19 | Other (SPECIFY) \_\_\_\_\_ [ANCHOR] |
| 99 | None of the above [ANCHOR, EXCLUSIVE] |

QC2: In what year were you born? [Open numeric, allow responses 1900-2022]

DQC2.HIDDEN RECODE for QC2

1: (2022-S2) is +/- 2 of QC2 or equal

2: (2022-S2) is more than +/- 2 of QC

Those are all the questions we have for you today. Thank you for completing our survey.