FIVE STAR
PROFESSIONAL

PROGRAM SUMMARY

Five Star Professional conducts market-specific research throughout the U.S. and Canada to identify service professionals who provide quality services to their clients.

Now entering its fifthteenth year, the Five Star Home/Auto Insurance Professional program is the largest and most widely published home/auto professional award program in North America, covering more than 40 major markets. Five Star Home/Auto Insurance Professions for each market are listed at no cost on fivestarprofessional.com

Five Star award winners do not pay a fee to be included in the research or the final list of award recipients.

The chart in Appendix A provides a summary of the Five Star Home/Auto Insurance Professionals award program.

RESEARCH OBJECTIVE

The research objective is to develop a list of home/auto insurance professionals in a given market who satisfy objective criteria that are associated with providing quality services to clients.

To receive the Five Star Home/Auto Insurance Professions award, a home/auto insurance professional must satisfy five objective eligibility and evaluation criteria that are associated with home/auto insurance professionals who provide quality services to their clients. The award process is conducted annually in each market. The final list of award recipients is not intended to be exhaustive.

RESEARCH METHODOLOGY

The following steps define the process used to ensure that the research objective is met:

- ### Award Candidate Identification Process

  The nomination and candidate selection process is designed to identify the broadest possible population of high-quality award candidates in order to ensure that eventual award winners have been drawn from a large and diverse pool. Award candidates are identified by one of three sources; consumer nominations, peer nominations, and a review of online consumer evaluations. Self-nominations are not accepted.

1. ### Define Research Geography and Relevant Population of Recent Homebuyers

   We define the geographic bounds of each market, with some research areas limited to cities and others covering larger regions that stretch beyond any one metro area. This is typically a list of counties but may also include a list of zip codes. Within this geography, Five Star Professional defines a sample of recent homebuyers and sellers to be surveyed

2. ### Acquire Recent Homebuyer Lists

   Once the geography and the population of recent homebuyers have been determined, the data is acquired. The list of recent homebuyers and sellers is provided by an outside data provider.

RESEARCH METHODOLOGY

3. **Solicit Recent Homebuyer Evaluations**

Five Star Professional administers a survey. Clients of home/auto insurance professionals may also submit evaluations online. Each respondent is asked to evaluate only home/auto insurance professionals with whom they have worked and evaluate them based upon five criteria: customer service and claims support, integrity, communication, product and service options, and overall satisfaction. Additionally, respondents are asked whether they would recommend the professional to a friend. This information is incorporated into a client scoring algorithm as a cross check against their average rating.

4. **Solicit Industry Peer Evaluations**

Five Star Professional administers a survey by email to industry peers and professionals (mortgage professionals, insurance professionals and real estate professionals). Each respondent is asked to evaluate home/auto insurance professionals with whom they have worked or have close, intimate knowledge of their business practice. Respondents are asked to evaluate them based upon four criteria:

Customer service skills, integrity, communication skills, preparation to detail and attention to detail. Additionally, respondents are asked whether they would recommend the agent to a friend if they were unable to provide home/auto insurance services.

5. **Collect Evaluations and Verify Validity**

Five Star Professional collects evaluations submitted via phone, and through Five Star Professional's web-based evaluation system. Five Star Professional's research staff reviews evaluations for completeness of required information and to guard against self-nomination.

6. **Verify Award Candidate License and Contact Information**

Each award candidate is matched to an insurance license number. Once found on the state license/registration site, each home/auto insurance professional's license status (active or non-active) and disciplinary history are noted. In order to be named a Five Star Home/Auto Insurance Professional, an individual must hold a current insurance license and be in good standing. Five Star Professional employees identify contact information, using company and other directories.

7. **Assign Evaluation Score**

After the consumer and peer evaluation surveys and prequalified candidates are identified, all candidates are reviewed by a panel of industry peers – the Blue Ribbon Panel review. Each Blue Ribbon Panel review member is given a portion of the candidate list to review. Each candidate is reviewed based on their commitment to professional excellence in the industry and demonstration of superior client service. Blue Ribbon Panel review members are asked to remove candidates they feel are not worthy of award consideration. Safeguards are in place to ensure a single panel member is unable to remove a candidate from consideration. Once all evaluations and panel reviews are complete, the home/auto insurance professionals license, regulatory history, and contact information are determined; each home/auto insurance professional is given an Evaluation Score. Both favorable and unfavorable evaluations are incorporated. Safeguards are in place to eliminate any bias including; self-nominating, "back-scratching," and "stuffing the ballot."

• Selection Process

1. Collect Award Candidate Data

Five Star Professional provides each award candidate with instructions to submit information about themselves and their practice, including specific data related to eligibility and selection criteria.* They are required to certify the information they provide is accurate. Award candidates who satisfy the following five objective eligibility and evaluation criteria associated with providing quality services to their clients receive the Five Star Home/Auto Insurance Professional award.

Evaluation Criteria	Evaluation Criteria
1. Qualifying evaluation rating	2. Actively licensed as a home/auto insurance professional
	3. Actively employed as a licensed home/auto insurance professional for a minimum of three years
	4. Favorable regulatory and complaint history review
	5. Satisfies minimum production on a one year and three year basis (# of client households served)

RESEARCH METHODOLOGY

2. Evaluate Award Candidates

Once the award candidate data forms are collected, award candidates are evaluated based on the 5 eligibility and evaluation criteria. Five Star Professional finalizes the preliminary list of Five Star Home/Auto Insurance Professionals to be no more than 7% of the home/auto insurance professionals in the area.

3. Award Winner Notification

Five Star Home/Auto Insurance Professional award winners are notified of their inclusion on the final list of award winners. Those candidates who do not qualify are also notified accordingly.

AWARD LIST PUBLICATION

The contracting publication publishes a special section, prepared by Five Star Professional, which describes the evaluation process and determination of award winners. Five Star Five Star Home/Auto Insurance Professionals are listed at fivestarprofessional.com.

Home/Auto Insurance professionals do not pay a fee to be included in the research process or to be named a Five Star Home/Auto Insurance Professional. In connection with publication of the article, home/auto insurance professionals may elect to pay a fee to include certain profile information in the special section. For additional fees, Five Star Professional will provide home/auto insurance professionals with other tools to further publicize being named a Five Star Home/Auto Insurance Professional. A home/auto insurance professionals purchase of a profile or other services does not influence Five Star Professional's determination whether to include or exclude a particular home/auto insurance professional from any list of Five Star Home/Auto Insurance Professionals.

Appendix A – FIVE STAR HOME/AUTO INSURANCE PROFESSIONAL Program Summary Chart

Research Objective

The research objective is to develop a list of home/auto insurance professionals in a given market who satisfy objective evaluation and eligibility criteria that are associated with providing quality services to clients.

Award Requirements

To receive the Five Star Home/Auto Insurance Professional award, a home/auto insurance professional must satisfy 5 objective evaluation and eligibility criteria that are associated with home/auto insurance professionals who provide quality services to their clients.

Sources of Award Candidates

Clients
Clients are defined as home buyers and sellers.

Peers
Industry peers include real estate, mortgage, and insurance professionals.

Online ratings and recommendations
The Five Star Professional research teams reviews relevant sources of online ratings and recommendations.

Regulatory Review

Regulatory reviews of reported complaints and disciplinary actions are conducted for each award candidate through the applicable state regulating agency.

Award Evaluation and Eligibility Criteria

Once the award candidate data forms are collected, award candidates are evaluated based on the 5 eligibility and evaluation criteria. Five Star Professional finalizes the preliminary list of Five Star Home/Auto Insurance Professionals to be no more than 7% of the home/auto insurance professionals in the area.

Eligibility Criteria

1. Qualifying client satisfaction rating. *

Evaluation Criteria

2. Actively employed as a licensed home/auto insurance agent for a minimum of three years.
3. Number of client households served
4. Licensed as a home/auto insurance agent.
5. Favorable regulatory and complaint history review.

The specific numeric values for some of the objective criteria are determined after the home/auto insurance professional have submitted their home/auto insurance professional -provided data forms. For example, Five Star Professional will determine the numeric requirement for the number of client households served after the data forms have been received. This helps assure a final list that is appropriately sized for the market and it also allows Five Star Professional to accommodate variations within different regions of the country.

*Five Star Professional administers a survey through an unsolicited online form to recent home buyers and sellers. They are then asked to evaluate a home/auto insurance agent they have worked with on five criteria: customer service, integrity, communication, product and service options and overall satisfaction. Additionally, respondents are asked whether they would recommend the agent to a friend. This information is incorporated into a scoring algorithm client satisfaction rating. Recent home buyers and sellers may evaluate up to one home/auto insurance agent.

Award List Publication

Less than 7% of the home/auto insurance professionals in a market receive the Five Star Home/Auto Insurance Professional award. The list of Five Star Home/Auto Insurance Professionals for each market are listed at no cost on fivestarprofessional.com. Five Star award winners do not pay a fee to be included in the research or the final list of award recipients