

# CLARITAS INSURANCE PRODUCT PROFILES RELEASE NOTES

## DATA VINTAGE

2021 data applied to  
2022 segmentation  
distributions

## VARIABLES

290 including 10 demand  
metrics

## SEGMENTATION SYSTEMS

PRIZM® Premier, P\$YCLE®  
Premier

## UPDATE FREQUENCY

Biannual

To view the complete list of  
variables please visit:

[environicsanalytics.com/en-us/variables](https://environicsanalytics.com/en-us/variables)

## WHAT IT IS

Claritas Insurance Product Profiles provide product usage information for insurance products and services. Insurance products covered include automobile, term life, universal life, variable and whole life, medical, residential, accidental death and dismemberment, disability and long term care policies. This product also presents channel information, premium information and consumer attitudes towards insurance.

Insurance Product Profiles are based on the Claritas Insurance Track survey. Insurance Track is an extensive online survey that collects detailed information on household insurance product usage, behaviors and insurance attitudes. The survey is designed to generate a national representative sample of U.S. households and to collect information about the types of insurance products used and owned, the number of policies and the policy premiums and value. The Claritas Insurance Track survey is fielded bi-yearly with approximately 35,000 participants. The survey uses the Dynata panel which has more than 3 million members across all US states.

Insurance Product Profiles are presented in the following five categories:

- Automobile Insurance
- Insurance Attitudes
- Life Insurance
- Other Insurance
- Residential Insurance

## WHAT'S NEW

The Claritas Insurance Track questionnaire was updated in 2021. As a result, there is an additional 57 variables from the last survey in 2019.

## HOW IT'S USED



Used in conjunction with a segmentation system such as PRIZM® Premier or P\$YCLE® Premier, Insurance Product Profiles helps insurance providers understand their markets through the lens of a segmentation system.



Usage, demand and policy premiums can be analyzed by segment households to understand consumer behavior, needs and attitudes.



By creating target group according to usage, demand for insurance products, providers can tailor products and service offerings to better serve customers, understand cross-sell opportunities and identify areas that are attractive for expansion.

## SAMPLE QUESTIONS IT CAN ANSWER

- Which segments have a high concentration of households using homeowner's insurance and which have a high concentration of households using renter's insurance?
- Where are segments that have above average numbers of multiple auto insurance policies located?
- Which other providers do households in my target group buy their insurance from?
- What is my market share by segment or target group?

## FOR DATA ONLY DELIVERIES

Data files are delivered in comma-separated values (.csv) format. For a detailed list of variables, consult the metadata file included with your data delivery.

Profile descriptions are presented in rows. Segment codes are presented in columns. Each segment code has a coefficient value assigned to each variable. You will need to use the segmentation distributions from the corresponding segmentation system to calculate counts or consumption values for each segment.

For more information please review the "How to Use Coefficient Files.pdf" document included with your data delivery.