

# Actual Findings from Insurance CLOUT™

## Understanding Geographic Product Pull

### Renter's Insurance: Undersold Product?

- Did you know that the places with the highest concentrations of renters are selling Renter's insurance at lower rates than places like Minneapolis, Green Bay, Chicago and Detroit?
- Discover why with knowledge from Insurance CLOUT. Are your products attracting customers? What incentive plans do you offer (multi-line discounts, etc)?

Figure 1: Top 10 DMA's with the most volume of Renter Occupied Housing Units.

Rank	DMA Name	Current Year Households	Current Year Renter Occupied Housing Units	Percent Penetration to CY HHs	Propensity to Buy or Have Renters Insurance	Renter's Ins Purchase Propensity Penetration
1	New York, NY	7,535,262	3,555,295	47.2%	1,012,066	28.5%
2	Los Angeles, CA	5,613,366	2,554,284	45.5%	684,322	26.8%
3	San Diego, CA	1,058,943	472,418	44.6%	130,778	27.7%
4	Fairbanks, AK	34,574	15,066	43.6%	4,042	26.8%
5	Honolulu, HI	430,460	185,526	43.1%	52,576	28.3%
6	San Francisco et al, CA	2,475,859	1,053,551	42.6%	316,940	30.1%
7	Monterey-Salinas, CA	231,958	97,865	42.2%	28,203	28.8%
8	Santa Barbara et al, CA	235,896	98,055	41.6%	26,898	27.4%
9	Eureka, CA	62,005	25,667	41.4%	6,063	23.6%
10	Lafayette, IN	66,269	27,292	41.2%	7,196	26.4%
<b>United States</b>		<b>111,006,738</b>	<b>36,941,635</b>	<b>33.3%</b>	<b>10,105,000</b>	<b>27.4%</b>

Source: 2005 Insurance CLOUT

- New York's renter market is the highest in the nation at 47%.
- Yet, less than a 3rd of the renters are buying renter's insurance!
- In the top 10 markets, there are over 9.4 million renter HHs without renter's ins.

With Claritas' InsuranceCLOUT™ geographic estimates and projections, you can pinpoint today's hot markets, hot markets in 5 years and markets with large underserved potential. Moving from macro to micro, Insurance CLOUT allows you to drill down to ZIP, Block Group, etc., to find your best Renter's Insurance targets more precisely.

Figure 2: Top 10 DMA's with the most volume of Renter Occupied Housing Units.

Rank	DMA Name	Current Year Renter Occupied Housing Units	Propensity to Buy or Have Renters Insurance	Percent Penetration to CY ROHU	Index to CY ROHU
1	Minneapolis-St. Paul, MN	417,355	131,642	31.5%	115
2	Green Bay-Appleton, WI	114,590	35,911	31.3%	115
3	Wausau-Rhineland, WI	41,245	12,792	31.0%	113
4	Rochester et al, MN-IA	32,306	10,014	31.0%	113
5	Chicago, IL	1,172,352	359,736	30.7%	112
6	Detroit, MI	529,731	161,965	30.6%	112
...	...	...	...	...	...
205	Tallahassee et al, FL-GA	85,644	19,342	22.6%	83
206	Lubbock, TX	54,458	12,279	22.5%	82
207	Harlingen et al, TX	88,118	19,519	22.2%	81
208	Monroe-El Dorado, LA-AR	52,216	11,558	22.1%	81
209	Gainesville, FL	45,174	9,587	21.2%	78
210	Greenwood-Greenville, MS	28,756	6,052	21.0%	77
<b>National Average</b>		<b>36,941,635</b>	<b>10,105,000</b>	<b>27.4%</b>	<b>100</b>

Source: 2005 Insurance CLOUT

- The top places for sales of Renter's Insurance at above the national average include Minneapolis, Green Bay, etc.
- The lowest places for sales are Greenwood and Gainesville with activity occurring around 20% less often.



Call (800) 234-5973 today or visit [www.claritas.com](http://www.claritas.com).