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Abstract

This research examines perceptions of Mississippi Gulf Coast residents toward the property and casualty insurance industry before and after Hurricane Katrina. Results indicate that before Hurricane Katrina property owners along the Mississippi Gulf Coast were generally satisfied with their insurance provider and that the promotional efforts, particularly advertising slogans such as “You’re in Good Hands with Allstate”, “Nationwide is on Your Side”, and “Like a Good Neighbor State Farm is there”, reflected their relationship with their insurance company. After Hurricane Katrina, residents believed that advertising slogans used by insurance companies no longer reflected their relationship with their provider due to the insurance industry’s failure to live up to its brand promise. This failure minimized the effectiveness of these advertising slogans as tools of brand equity since the brand-related information no longer fit with consumers’ perception of the brand.

Introduction

Hurricane Katrina was one of the most devastating storms in United States history when it hit the Gulf Coast on August 29, 2005 (The National Hurricane Center). The billions of dollars requested by hurricane victims caused a ground swell of dissension between policyholders and insurance companies as to how claims would be settled, as well as for how much. This research examined perceptions of Mississippi Gulf Coast residents toward the property and casualty insurance industry before and after Hurricane Katrina. It sought to determine: 1) what perceptions Mississippi Gulf Coast residents held toward the property casualty insurance industry **prior** to Hurricane Katrina, 2) what perceptions Mississippi Gulf Coast residents held toward the property casualty insurance industry **after** Hurricane Katrina, 3) how the perception among Mississippi Gulf Coast residents of the promotional efforts, particularly advertising slogans, used by the property and casualty insurance industry **changed or remained the same** after Hurricane Katrina.

Hurricane Katrina's Devastation

Hurricane Katrina was one of the most devastating storms in U.S. history and the most costly (The National Hurricane Center). This unprecedented disaster cost the property and casualty insurance industry around \$40.6 billion along the Alabama, Mississippi, and Louisiana coastal areas ("Insurance Institute Leads" 3). According to the Insurance Information Institute, there were a total of 11 named storms during the 2004 and 2005 seasons. Between these two seasons, the industry paid out an estimated \$80.9 billion in insured losses, with \$61.2 billion in 2005 and \$19.7 billion in 2004. Because claims from the incident were expected to exceed \$25 million, Hurricane Katrina is considered a 'catastrophe' by the insurance industry. This storm was particularly devastating because it spanned some 250 miles and had a storm surge of 29 feet in some areas ("Property Claim Services").

The debate surrounding Hurricane Katrina centers on whether destruction resulting from the storm was caused by a wind effect or water (a flood effect). Property and casualty insurance companies seldom offer coverage for flood damage. If the individual insurance companies can prove water caused the destruction to property instead of wind, and the policyholder has federal flood coverage, then the National Flood Insurance Program (NFIP) pays the bill. The National Flood Insurance Program (NFIP) is the mechanism that offers flood coverage to U.S. citizens with a maximum payout of \$250,000 on a house and \$100,000 on its contents (Poling). The program, a division of the Federal Emergency Management Agency (FEMA), pays the private insurance industry to issue the flood coverage and handle all the related claims. Lloyd Dixon, an economist for RAND Corp, stated "Few people buy insurance unless they are required to, especially flooding insurance" (Poling).

Ongoing lawsuits claim the insurance companies purposely assigned water damage as destruction to homes instead of wind damage, so that the companies could pass the cost onto the NFIP. However, one claims manager for the NFIP, James Shortley, stated that FEMA officials investigated the damage along the coast and found no evidence that insurance companies tried to wrongfully charge the NFIP (Lee A1). Only a small number of homeowners had flood insurance when the storm came through.

The debate as to how to classify Katrina's damage to immediate coastline properties as either wind-driven storm surge or as policy-excluding flood water resulted in an explosion of litigation. Numbers show that the NFIP paid \$2.4 billion on 18,934 claims in Mississippi alone,

compared to State Farm who paid slightly over \$1 billion on 79,386 claims in the state (Lee A1). Nationwide insurance covered 300,000 homes in Alabama, Florida and Mississippi when Katrina made landfall, but only paid 20,000 claims totaling \$220 million (Trowbridge). State Farm paid \$6.3 billion on around 379,000 claims in the Alabama, Mississippi, Louisiana, Texas Gulf regions (Miller).

As of August 2006, the insurance industry asserted that it had settled 95 percent of Hurricane Katrina claims and had paid more than 993,000 homeowners \$15.5 billion in settlements. The industry further estimated that, after the dust settles, it will have paid around \$40.6 billion on 1.7 million claims.

Shortly after the hurricane hit, Mississippi Attorney General Hood began a grand jury investigation into the handling of claims by big insurance companies (Lee A1; "Richard Scruggs Launches"). The attorney general initiated lawsuits against State Farm, Nationwide, Allstate, United Services Automobile Association, and Mississippi Farm Bureau Insurance, claiming the insurance companies conned policyholders into signing forms stating their homes were destroyed by flood water, rather than wind damage. The lawsuit, filed by attorney Richard "Dickie" Scruggs, claimed that insurance policies, "insure against loss and damages from a hurricane; however these policies attempt to exclude from such coverage any property loss resulting directly from damage caused by water, whether or not driven by wind" (Bradford 6). Scruggs announced on September 15, 2005, that he planned to sue Nationwide, Allstate, and State Farm (among other property and casualty insurance companies) on "behalf of Mississippi and Alabama Gulf Coast residents who have suffered catastrophic damage from Hurricane Katrina" ("Richard Scruggs Launches"). Scruggs sued the companies for the benefits entitled to homeowner's under their policies, but were denied because "the companies are seeking to reduce or eliminate through loopholes and deceptively written policy exclusions" ("Richard Scruggs Launches").

In the months following Hurricane Katrina, the property and casualty insurance industry's image took a beating in the national press. One critic commented, "The insurance industry risked having its already poor public image tarnished even further by allegations that they are refusing to pay what some claim are legitimate flood claims. Whether it is technically correct for them to refuse these claims will matter little to the average American" (Jenkins 4). According to the newsletter "Trial", "Hurricane victims learned that being a loyal policyholder who has paid premiums on time for years doesn't mean you can count on your insurer to treat you fairly after you've been devastated by a natural disaster" ("Straight Talk" 11).

An Industry in Crisis

Since Hurricane Katrina, the Gulf Coast has faced an ongoing insurance crisis. Insurance for property in coastal areas has become scarce and, when it can be found, it is extremely expensive. Property insurance prices increased from 100 percent to 2,000 percent more than they were in 2005. In the coastal areas of Louisiana and Mississippi, insurance rates rose around 500 percent ("Insurance Industry"). The big insurance providers: Allstate, Nationwide, State Farm, and Travelers, increased premiums, ratcheted up deductibles, narrowed coverage, and turned away customers (Simons 5). On February 14, 2007, State Farm insurance announced they would stop writing new home and commercial insurance policies in the state of Mississippi but existing policyholders would not be affected by the ruling (Chu 01A).

Lastly, a poll conducted by the ISO Public Affairs, prior to Hurricane Katrina, found that a majority of homeowners were happy with their insurance company; 89 percent in Louisiana and 93 percent in Mississippi. The results of the survey also show of those people who filed a hurricane related claim, 82 percent in Louisiana and 80 percent in Mississippi were satisfied by the way their insurance company dealt with their claim. The results equal to 4 out of 5 people interviewed being satisfied with their insurance company (“Homeowners Claims Settlements”; “Insurance Industry”).

LITERATURE REVIEW

Advertising Slogans and Consumer Perceptions toward Brands

Brands fulfill a variety of roles for consumers. They identify the origin of the product or service; define the responsibility of the manufacturer or provider; diminish risk and the cost of searching for a product; guarantee or contract with the manufacturer; and serve as symbols of quality (Vranesvic and Stancec 812-813). There is an unwritten contract between customers and the brands they buy: First, customers expect companies to consistently deliver what they advertise. Second, they expect the companies they do business with to treat them with respect and to be honorable and forthright. When a company or brand meets expectations time after time, and acts in accordance with the image it projects, customers begin to trust the brand and credibility develops. As credibility and trust grow, brand failures become more costly (Frischmann).

The process of branding creates special meaning for a product. Branding differentiates the product or service by taking the form of a logo, symbol or sign, a character, a slogan, a jingle or packaging. A strong brand stands out from the competition and motivates consumers to buy a particular product or service. Continued satisfaction with purchase decision makes customers satisfied and loyal (Wells, Moriarity and Burnett 33; Reece, Vanden Bergh and Li 41). Branding, and the advertising behind it, creates familiarity. It is through familiarity that brand equity is constructed. Brand equity is the reputation, meaning and value the brand name or symbol has acquired over time (Wells et al. 33). This brand meaning ultimately lies in the mind of the consumer (Tellis 33).

Slogans are used to reinforce the brand name, summarize the brand’s message, create an image and tell the consumer what the brand is about (Rosengren and Dahlen 265). A good slogan is a key ingredient in establishing and maintaining a strong brand identity. Ultimately, slogans are used to generate a positive effect on the brand and are considered to be useful in building brand equity by establishing and maintaining a strong brand identity (Reece et al.42; Rosengren et al. 263). For the slogan to act as a carrier of brand equity, the brand must first affect the slogan so that the brand’s equity ‘rubs off’ on the brand slogan. Brand equity research has found that a brand’s equity affects evaluation and interpretation of brand-related information so that the information, in this case, the brand slogan, fits with consumers’ previous perceptions of the brand (Dahlen and Rosengren 152).

Insurance companies use advertising slogans to reinforce their brand and their relationship with their policyholders. Allstate Insurance Company’s slogan “You’re in Good Hands with Allstate” has been its core advertising message since 1950. In fact, Allstate’s slogan is the oldest surviving tagline for a paid advertising campaign. Robert Apatoff, chief marketing officer for Allstate noted, “customers are looking for somebody to rely upon in a category like ours. That’s what ‘good hands’ embodies, and that’s why it’s stuck” (“53 Years Later” 40).

Unfortunately, not all insurance customers agree with that statement. Leonard (Leonard vs. Nationwide Mutual) of Pascagoula, MS. stated on National Public Radio news, “But I also feel that they (insurance companies) sell policies under the belief that they’re gonna be there when you need them and different slogans are put out there in the media on a regular basis, such as ‘Nationwide is on Your Side’, ‘You’re in Good Hands’, ‘Like a Good Neighbor’. And I don’t feel quite as loved as I thought I was” (Seigal). Katrina victim, Jack Denton, tested the validity of the insurance company’s slogans when he filed a lawsuit against Nationwide Insurance. Denton, a Biloxi, MS. attorney, contended that his Nationwide Insurance agent told him he did not need to purchase separate flood insurance because he had a “hurricane policy” (Lee A1). The lawsuit claimed, “Nationwide’s representation, ‘Nationwide is on your side,’ constituted fraudulent misrepresentation since it is contrary to the adversarial position (not on your side or opposite to your side) taken by Nationwide in the drafting of its policies and in the handling of its claims” (Lee A1).

Another Katrina survivor, John Hadden of Bay St. Louis, MS., who had insured his \$600,000 home for \$700,000, lost his entire beachfront house to Katrina. Immediately after the storm, Hadden felt secure about his carrier, State Farm, and spray painted on left over concrete sides, “All is well. Thank God & State Farm” (Contreras 36). Later in January, Hadden received a letter from State Farm stating he would not receive any benefits from the company because the damage to his home was caused by flood water. He then painted over the words “State Farm” on the concrete sides (Contreras 36). Jim Becker, from Diamondhead, MS., had a similar experience with State Farm. He believes his case, denied 10 times by the company, is “probably lumped into those that are closed,” (Lee A1; “Richard Scruggs Launches). Becker commented, “I’ve been paying State Farm premiums for 35 years. When I need them, they’re gone. It makes me sick every time I hear that State Farm commercial “Like a good neighbor, State Farm is there” (Lee A1).

Brand Awareness and Media Placement

According to Forbes (1989), approximately 4 out of 5 magazine ads used a slogan to reinforce the brand name and create an image. Television commercials also employ slogans (Reece et al, 41). After many years of strong media presence through ongoing advertising campaigns, Allstate Insurance decided against using television advertisements for the first week and a half after Katrina because the audience they were trying to reach did not have power much less cable access immediately following the storm. Until September 9th the Allstate media team used newspaper and radio to reach their policyholders, taking out full page ads in “USA Today”. Nationwide Insurance sent out ground teams to the affected areas and brought cell phone towers and GPS systems to communicate with and find their s. Allstate’s media manager for their national catastrophe team, Bill Mellander commented, “We’re working with local and national media to deliver actionable information so people can prepare themselves” (Creamer 54).

RESEARCH QUESTIONS

Insurance companies such as Allstate have used advertising slogans over the years because they believe slogans embody the relationship between the insurance company and the consumer. Therefore, slogans are carriers of brand equity. Brand equity affects evaluation and interpretation of brand-related information so that the information fits with consumers’ overall perception of the brand.

The following research questions were developed to determine if consumers' perceptions toward the property and casualty insurance industry as well as their perceptions toward the advertising slogan as a carrier of brand equity changed or remained the same after Hurricane Katrina.

- RQ1: What were the perceptions of the property and casualty insurance industry among Mississippi Gulf Coast residents **prior to** Hurricane Katrina?
- RQ2: What were the perceptions of the property and casualty insurance industry among Mississippi Gulf Coast residents **after** Hurricane Katrina?
- RQ3: How did the perception among Mississippi Gulf Coast residents of the promotional efforts, particularly advertising slogans, used by property and casualty insurance industry **changed or remained the same** after Hurricane Katrina.

RESEARCH HYPOTHESES

The research hypotheses developed for this study were:

- H1: The perceptions of the property casualty insurance industry among Mississippi Gulf Coast residents prior to Hurricane Katrina were generally favorable.
- H2: The perceptions of the property casualty insurance industry among Mississippi Gulf Coast residents after Hurricane Katrina were generally less favorable.
- H3: The promotional efforts, particularly advertising slogans, used by the property casualty insurance industry after Hurricane Katrina were less effective after the storm.

METHODOLOGY

A survey questionnaire consisting of 29 variables measured the level of satisfaction among property owners with their property insurance settlements as well as their perceptions toward their insurance companies before and after Hurricane Katrina. (See Appendix B). The survey was developed especially for this study and was checked for reliability and validity prior to its implementation.

An electronic database of Chamber of Commerce members from Jackson, Harrison, and Hancock counties in Mississippi was selected for the study. The lists were selected because Chamber of Commerce members were more likely to be commercial and residential property owners who held insurance policies. Seven hundred fifty-two electronic surveys yielded total sample size of 90 participants. A reminder e-mail was also sent to encourage participation. The response rate of 90 participants fell within acceptable limits of a ten percent or greater rate of response.

The results were analyzed using paired t-tests and an analysis of variance (ANOVA). Paired t-tests were used to measure the differences in the means "before the storm" and "after the storm". The Analysis of Variance test was used to compare respondents who were satisfied with the outcome of their claim settlement versus those who were unsatisfied. The two groups'

responses were then compared to the remaining variables and tested for statistical significance. The statistical significance was set at .05 or less, with a confidence interval of 95 percent.

RESULTS

Nearly all of the survey respondents owned insured property on the Mississippi Gulf Coast. The overwhelming majority suffered damage to their properties and filed a claim with their insurance companies. Ninety-four percent owned property; 95 percent had insurance policies on their properties; 93 percent reported their properties were damaged by the storm; and 91 percent filed claims with their insurance companies.

Most reported that their insurance claims had been settled (83 percent). A slight majority (52 percent) said they were satisfied or very satisfied with their settlements. However, about a fourth (24 percent) were unsatisfied or very unsatisfied with their insurance companies' settlements. Eighteen percent were neutral on the question about whether they were satisfied.

A mean split was run on the question about satisfaction in order to establish perceptions toward the insurance industry and paired t-tests measured 'before and after' variables. The difference between the satisfied and very satisfied group and the unsatisfied and very unsatisfied group was significant ($p < .001$). Those who received a personal letter from their insurance provider, for example, were usually more satisfied with their settlements than those who did not get one, and their perceptions toward their insurance companies remained favorable. The group that was satisfied reported that their insurance companies' slogans reflected their relationship with a frequency mean of 3.08 ($m = 3.08$) and held a more favorable perception toward their insurance companies slogans ($m = 4.06$). However, those who were not satisfied had a more unfavorable perception toward their insurance providers after Hurricane Katrina ($m = 1.45$) and tended to think the companies' slogans did not represent their relationship ($m = 1.58$). (See Appendix A, Table 1).

Results indicate that respondents saw more television ($m = 3.54$) and newspaper advertisements ($m = 3.24$), heard more radio spots ($m = 2.91$) and paid less attention to lobbying efforts ($m = 2.49$) before the storm than after. (See Appendix A, Table 2).

DISCUSSION

Before Hurricane Katrina struck the Gulf Coast, residents held favorable perceptions toward their insurance provider. Moreover, respondents believed insurance company slogans reflected their relationship with their provider before the storm, but, as the results show, this belief changed significantly after the hurricane.

RQ1 "How did Mississippi Gulf Coast residents perceive the property casualty insurance industry before Hurricane Katrina?"

RQ2 "How did Mississippi Gulf Coast residents perceive the property casualty insurance industry before Hurricane Katrina?"

RQ1 and RQ2 were paired before and after research questions. Paired t-tests showed a significant difference between perceptions before and after the storm. Therefore, it can be determined that the overall perception toward the property casualty insurance industry among

Gulf Coast residents before Hurricane Katrina were favorable. Therefore, hypotheses 1 and 2 were supported.

RQ3: How the perception among Mississippi Gulf Coast residents of the promotional efforts, particularly advertising slogans, used by property and casualty insurance industry **changed or remained the same** after Hurricane Katrina.

The results of the paired t-tests comparing perceptions and awareness of the promotional efforts, particularly advertising slogans, used by the property casualty insurance industry before and after Hurricane Katrina, yielded three sets of significant differences in three areas, with a fourth area approaching significance. First of all, the unsatisfied group of respondents received more personal letters and paid more attention to lobbying efforts of the insurance industry than did the group of satisfied respondents. According to the t-test results, respondents claim to have seen almost as many newspaper advertisements before the storm, as they did after, but the relationship was not significant. However, significant relationships were found between the amount of radio and television advertisements respondents were exposed to before the storm and after the storm. Respondents indicated they were exposed to more TV and radio spots before Hurricane Katrina. (See Appendix A, Table 2). Moreover, respondents believed insurance company slogans reflected their relationship with their provider before the storm, but less so, after the storm.

CONCLUSION

Nearly all of the respondents in this study owned insured property on the Mississippi Gulf Coast, suffered damage to their properties and filed a claim with their insurance companies. The results of this study indicate that prior to Hurricane Katrina property owners along the Mississippi Gulf Coast were generally satisfied with their insurance provider. These findings support the ISO poll, conducted prior to the hurricane, that a majority of homeowners were happy with their insurance company. The study further indicates a significant relationship between the level of satisfaction and perceptions toward the insurance provider. In the aftermath of Katrina, the level of satisfaction decreased, as well as the residents' faith and confidence in the industry. However, these findings contradict the ISO survey conducted after Hurricane Katrina that residents were generally satisfied with the way their insurance company handled their claim.

The study further posits that the promotional efforts, particularly advertising slogans, used by the property and casualty insurance industry, reflected Mississippi Gulf Coast residents' relationship with their insurance provider prior to Hurricane Katrina. However, after Hurricane Katrina, residents believed that advertising slogans used by insurance companies no longer reflected their relationship with their provider. These findings can be possibly attributed to the lack of the insurance industry's credibility as a result of not paying claims and the ensuing litigation; that insurance carriers decreased their media exposure immediately following Katrina; and the lack of electricity after the hurricane which may have limited residents' exposure to insurance advertisements.

The fact that the unsatisfied groups received more personal letters possibly indicates that respondents may have had more difficult dealings with their insurance company, than those who did not receive as many personal letters (the satisfied group). The result that the unsatisfied group of respondents paid more attention to the lobbying efforts of the insurance

industry in U.S. Congress, than did the satisfied group of respondents, may suggest that the group unsatisfied with their claim settlement paid more attention to lobbying efforts because they were interested in how new laws might affect their insurance situation. The satisfied subjects may not have paid as much attention to the lobbying efforts because they were comfortable with their settlement. (See Appendix A, Table 1).

Finally, this study illustrates that a brand can be negatively affected when brand-related information such as advertising slogans as well as poor a product experience, no longer fit consumers' perceptions of the brand. Prior to Hurricane Katrina, Mississippi Gulf Coast residents were generally satisfied with their insurance providers. This satisfaction lead to positive brand-relationships and to the acceptance of advertising slogans such as 'You're in Good Hands with Allstate', 'Nationwide is on Your Side', etc. As a result, the brand's reputation 'rubbed off' on the brand's slogan. However, after Hurricane Katrina, when the property casualty insurance industry argued that hurricane damage was caused by water, not wind, consumers believed that the industry failed to live up to its contractual obligation or 'guarantee'. The insurance industry's failure to live up to its brand promise lead to a change in Mississippi Gulf Coast residents' perceptions toward insurance brands. This change lead to a decline in the overall acceptance of insurance advertising slogans therefore minimizing the effectiveness of these slogans as tools of brand-equity.

LIMITATIONS OF THE SURVEY

This study was limited to residents of the Mississippi Gulf Coast who were members of the Gulf Coast Chamber of Commerce. It did not encompass all residents who owned property or held insurance policies in the area. Another limitation was that some residents along the Gulf Coast may not have had internet access and could not participate in the study.

SUGGESTIONS FOR FUTURE RESEARCH

This study could be expanded to include a survey of Gulf Coast residents from other states affected by Hurricane Katrina, including Florida, Alabama, and Louisiana. The research could also survey residents who were not affected by the storm.

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Appendix A: Tables 1 and 2

Table 1: Mean Scores for Satisfaction Comparison of Insurance Claim Settlements

Item	Mean Unsatisfied	Mean Satisfied
After Hurricane Katrina, I received a personal letter from my insurance company.	1.53 _a	1.32 _a
After Hurricane Katrina, my perception of my insurance provider was favorable.	1.45 _a	4.06 _a
After Hurricane Katrina, insurance company slogans including: 'Nationwide is on your side', 'You're in good hands with Allstate', and 'Like a good neighbor, State Farm is there', reflected my relationship with my insurance provider.	1.58 _a	3.08 _a
After Hurricane Katrina, I am aware of my insurance provider's lobby efforts in United States Congress.	3.08 _a	3.23 _a

Note: Horizontal comparisons are shown in lowercase subscript. Subscript (a) is significant at $p < .05$.

Table 2: Paired T-Test Correlation between ‘Before Hurricane Katrina’ and ‘After Hurricane Katrina’ Concerning Perception and Measurement of Industry PR Efforts

Item	T-value	Significance
Before Hurricane Katrina, my perception of my insurance provider was favorable.	4.08	
WITH		.000 _a
After Hurricane Katrina, my perception of my insurance provider was favorable.	2.90	
Before Hurricane Katrina, insurance company slogans including: ‘Nationwide is on your side’, ‘You’re in good hands with Allstate’, and ‘Like a good neighbor, State Farm is there’, reflected my relationship with my insurance provider.	3.74	
WITH		.000 _a
After Hurricane Katrina, insurance company slogans including: ‘Nationwide is on your side’, ‘You’re in good hands with Allstate’, and ‘Like a good neighbor, State Farm is there’, reflected my relationship with my insurance provider.	2.41	
Before Hurricane Katrina, I saw newspaper advertisements sponsored by my insurance provider.	3.24	
WITH		.062 _b
After Hurricane Katrina, I saw newspaper advertisements sponsored by my insurance provider.	2.98	

Table 2 continued

Item	T-value	Significance
Before Hurricane Katrina, I heard radio advertisements sponsored by my insurance provider.	2.91	
WITH		.045 _a
After Hurricane Katrina, I heard radio advertisements sponsored by my insurance provider.	2.64	
Before Hurricane Katrina, I saw television advertisements sponsored by my insurance provider.	3.54	
WITH		.001 _a
After Hurricane Katrina, I saw television advertisements sponsored by my insurance provider.	3.03	
Before Hurricane Katrina, I was aware of my insurance provider's lobby efforts in United States Congress.	2.49	
WITH		.000 _a
After Hurricane Katrina, I am aware of my insurance provider's lobby efforts in United States Congress.	3.54	

Note: Paired T-Test significance is shown in lowercase subscript. Subscripts differ significantly at $p < .05$, with (a) significant and (b) not significant.

Appendix B: Survey

Thank you for taking the time to participate. Your participation is completely voluntary. Please select the answer that best represents your thoughts regarding the statements below. All information is confidential.

1. I am/was a property owner with property located along the Gulf Coast.
 1. Yes
 2. No (If you answer NO, please skip to question #26)
2. I hold/held an insurance policy on my property located along the Gulf Coast.
 1. Yes
 2. No (If you answer NO, please skip to question #26)
3. I had damage to my insured property resulting from Hurricane Katrina.
 1. Yes
 2. No
4. I filed an insurance claim for damage to my property resulting from Hurricane Katrina.
 1. Yes
 2. No
5. My insurance claim for damage to my property resulting from Hurricane Katrina has been settled.
 1. Yes
 2. No
6. After Hurricane Katrina, I received a personal letter from my insurance company.
 1. Yes
 2. No
7. I am satisfied with the outcome of my insurance settlement regarding damage to my home from Hurricane Katrina.
 1. Very Unsatisfied
 2. Unsatisfied
 3. Neutral
 4. Satisfied
 5. Very Satisfied
8. Before Hurricane Katrina, my perception of my insurance provider was favorable.
 1. Very Unfavorable
 2. Unfavorable
 3. No Opinion
 4. Favorable
 5. Very Favorable
9. After Hurricane Katrina, my perception of my insurance provider was favorable.
 1. Very Unfavorable
 2. Unfavorable
 3. No Opinion
 4. Favorable
 5. Very Favorable
10. Before Hurricane Katrina, insurance company slogans including: 'Nationwide is on your side', 'You're in good hands with Allstate', and 'Like a good neighbor, State Farm is there', reflected my relationship with my insurance provider.
 1. Strongly Disagree
 2. Disagree
 3. No Opinion
 4. Agree
 5. Strongly Agree
11. After Hurricane Katrina, insurance company slogans including: 'Nationwide is on your side', 'You're in good hands with Allstate', and 'Like a good neighbor, State Farm is there', reflected my relationship with my insurance provider.
 1. Strongly Disagree
 2. Disagree
 3. No Opinion
 4. Agree
 5. Strongly Agree
12. Before Hurricane Katrina, I saw television advertisements sponsored by my insurance provider.
 1. Never
 2. Not Often
 3. Does Not Apply
 4. Often
 5. Very Often
13. After Hurricane Katrina, I saw television advertisements sponsored by my insurance provider.
 1. Never
 2. Not Often
 3. Does Not Apply
 4. Often
 5. Very Often
14. Before Hurricane Katrina, I saw newspaper advertisements sponsored by my insurance provider.
 1. Never
 2. Not Often
 3. Does Not Apply
 4. Often
 5. Very Often

15. After Hurricane Katrina, I saw newspaper advertisements sponsored by my insurance provider.
1. Never 2. Not Often 3. Does Not Apply 4. Often 5. Very Often
16. Before Hurricane Katrina, I heard radio advertisements sponsored by my insurance provider.
1. Never 2. Not Often 3. Does Not Apply 4. Often 5. Very Often
17. After Hurricane Katrina, I heard radio advertisements sponsored by my insurance provider.
1. Never 2. Not Often 3. Does Not Apply 4. Often 5. Very Often
18. After Hurricane Katrina, I visited the Disaster Information website (www.disasterinformation.org).
1. Never 2. Not Often 3. Does Not Apply 4. Often 5. Very Often
19. After Hurricane Katrina, I visited the Protecting America website (www.protectingamerica.org).
1. Never 2. Not Often 3. Does Not Apply 4. Often 5. Very Often
20. Before Hurricane Katrina, I visited the Insurance Information Institute website (www.iii.org).
1. Never 2. Not Often 3. Does Not Apply 4. Often 5. Very Often
21. After Hurricane Katrina, I visited the Insurance Information Institute website (www.iii.org).
1. Never 2. Not Often 3. Does Not Apply 4. Often 5. Very Often
22. After Hurricane Katrina, I was aware of my insurance providers' support team on the ground.
1. Very Unaware 2. Unaware 3. Does Not Apply 4. Aware 5. Very Aware
23. Before Hurricane Katrina, I was aware of my insurance provider's lobby efforts in the U.S. Congress.
1. Very Unaware 2. Unaware 3. Does Not Apply 4. Aware 5. Very Aware
24. After Hurricane Katrina, I was aware of my insurance provider's lobby efforts in the U.S. Congress.
1. Very Unaware 2. Unaware 3. Does Not Apply 4. Aware 5. Very Aware
25. After Hurricane Katrina, I was familiar with the statistical results regarding a study of policyholder's understanding of their property policy contract, a study of the number of residents purchasing flood insurance who live outside flood zones, and a study of policyholder's satisfaction with the handling of their Hurricane Katrina insurance claim.
1. Very Unfamiliar 2. Unfamiliar 3. Does Not Apply 4. Familiar 5. Very Familiar
26. Gender
1. Male 2. Female
27. Age Range
1. Over 60 2. 51-60 3. 41-50 4. 31-40 5. Under 30
28. Income Range
1. Over \$101,000 2. \$81,000-\$100,000 3. \$61,000-\$80,000 4. \$41,000-\$60,000 5. Under \$40,000
29. Educational Level
1. Post Graduate Degree 2. Graduate Degree 3. College Graduate 4. Some College 5. HS Graduate

