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**ONE-THIRD OF GAYS AND LESBIANS WOULD SWITCH AUTO INSURANCE IF THE
NEW CARRIER OFFERS DOMESTIC PARTNER BENEFITS TO ITS EMPLOYEES**

New online study also shows gays and lesbians twice as likely as heterosexuals to purchase auto insurance online

Washington, DC – February 19, 2008 – When asked what reasons they might use for switching their auto insurance from one company to another, a third (33%) of self-identified gays and lesbians said that offering domestic partner benefits to its employees would be one of their top three reasons they would change providers and take their business to another insurance carrier.

The new nationwide survey of 2,514 U.S. adults, (ages 18 and over), of whom 303, self identified as gay or lesbian (which includes an over sample of lesbian, gay, bisexual and transgender adults), was conducted online between January 15 and 22, 2008, by Harris Interactive®, a global market research and consulting firm, in conjunction with Witeck-Combs Communications, Inc., a strategic public relations and marketing communications firm with special expertise in the GLBT market.

The survey also highlights the finding that gays and lesbians are twice as likely as heterosexuals to purchase their automotive insurance online. One in six (17%) of gays and lesbians said they purchased their primary automotive insurance online compared to only 8 percent of heterosexuals. Further, over four in ten (42%) gays and lesbians are likely to purchase their primary auto insurance through a company agent as compared to and 35 percent for heterosexuals.

When it comes to life insurance, far fewer gays and lesbians report having life insurance coverage than heterosexuals. According to the survey, almost half of gay and lesbian adults (49%) have no life insurance policies whereas just under one third (32%) of heterosexuals claim to have none.

“Because gay and lesbian couples most often do not have equal legal protections and safeguards as do married heterosexuals, it is extremely important for them to ensure their loved ones are provided for in case of accidents and death. Also, with the growing trend in the number of gays and lesbians starting families, there is a clear opportunity for financial and insurance providers as well as financial advisors to help gays and lesbians intelligently plan for their future,” said Wesley Combs, president of Witeck-Combs Communications.

The survey also found that gays and lesbians fall behind in the category of homeowner’s or renter’s insurance, with only 59 percent claiming to have this type of insurance compared to 70 percent of heterosexuals. Of the respondents who said they do have homeowner’s or renter’s insurance, more gays and lesbians (46%) said they purchased their primary insurance through a company agent than did heterosexuals (37%).

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**TABLE 1
REASONS FOR SWITCHING AUTO INSURANCE**

“Which of the following would be your top three reasons for switching your auto insurance from one company to another?”

Base: Has Auto Insurance

	TOTAL	GLBT	GL	Heterosexual
	%	%	%	%
I was dissatisfied by the way an auto claim was handled	49	46	46	49
The new company offered lower prices	46	51	50	46
The company was able to offer me the type of policy and options that fit my needs	36	33	35	37
My former auto insurance company cancelled my auto policy or other policies I had with them	34	30	27	34
A major change in my life occurred, such as moving or getting married	23	26	18	23
My new company is more easily accessible (e.g. office locations, Internet access, extended hours, etc.)	15	15	16	15
A friend or family member recommended the new company	13	11	14	13
My new company provides domestic partnership benefits to its employees	3	21	33	3
An advertisement or mail piece sparked my interest in the new company	3	3	3	3
Other	7	2	3	7
Not sure	19	14	12	19

**TABLE 2
PURCHASED AUTO INSURANCE ONLINE**

“How did you purchase your primary auto (car) insurance?”

Base: Has Auto Insurance

	TOTAL	GLBT	GL	Heterosexual
	%	%	%	%
DID NOT PURCHASE ONLINE (NET)	92	85	83	92
Through an independent agent	35	24	25	36
Through a company agent	35	42	42	35
Through a 1-800 number	6	4	5	6
Through my auto financing company	1	0	*	1
Other	6	6	5	6
Not sure	9	8	6	8
PURCHASED ONLINE (NET)	8	15	17	8

* Less Than 0.5%

**TABLE 3
HAVE LIFE INSURANCE**

“What type of life insurance do you currently have?”

Base: All Respondents

	TOTAL	GLBT	GL	Heterosexual
	%	%	%	%
Life insurance through my company or employer	27	28	34	27
Whole life	15	7	8	16
Term life	14	12	7	15
Variable life	2	0	*	2
I do not have life insurance	33	45	49	32
Other	8	8	2	8

Note: Percentages may not add up exactly to 100% due to rounding

**TABLE 4
HAVE HOMEOWNER'S/RENTER'S INSURANCE**

“Do you have homeowner's or renter's insurance?”

Base: All Respondents

	TOTAL	GLBT	GL	Heterosexual
	%	%	%	%
Yes	69	57	59	70
No	27	40	36	26
Not sure	4	3	4	4

TABLE 5
PURCHASED HOMEOWNERS/RENTERS INSURANCE THROUGH AGENT
 "How did you purchase your primary homeowner's or renter's insurance?"

Base: Has Homeowner's or Renter's Insurance

	TOTAL	GLBT	GL	Heterosexual
	%	%	%	%
Through an independent agent	39	27	31	39
Through a company agent	37	44	46	37
Through my mortgage company	6	10	7	6
Through a 1-800 number	5	6	6	6
Online	2	2	4	2
Other	6	5	4	6
Not sure	5	6	2	4

Methodology

Harris Interactive® conducted the study online within the United States between January 15 and 22, 2008, among 2,514 adults (ages 18 and over), of whom 2,072 indicated they are heterosexual and 303 self-identified as gay or lesbian*. Figures for age, sex, race, education, region and income were weighted where necessary to bring them into line with their actual proportions in the population. In addition, the results for the gay and lesbian sample were weighted separately based on profiles of the gay and lesbian population that Harris Interactive has compiled through many different online surveys. Propensity score weighting also was used to adjust for respondents' propensity to be online.

All surveys are subject to several sources of error. These include: sampling error (because only a sample of a population is interviewed); measurement error due to question wording and/or question order, deliberately or unintentionally inaccurate responses, nonresponse (including refusals), interviewer effects (when live interviewers are used) and weighting.

With one exception (sampling error) the magnitude of the errors that result cannot be estimated. There is, therefore, no way to calculate a finite "margin of error" for any survey and the use of these words should be avoided.

With pure probability samples, with 100 percent response rates, it is possible to calculate the probability that the sampling error (but not other sources of error) is not greater than some number. With a pure probability sample of 2,514 adults one could say with a ninety-five percent probability that the overall results have a sampling error of +/- 2 percentage points. Sampling error for the sub-sample of heterosexuals would be +/- 2 percentage points, and for the sub-sample of gays and lesbians +/-6 percentage points. However that does not take other sources of error into account. This online survey is not based on a probability sample and therefore no theoretical sampling error can be calculated.

* Includes an over-sample of GLBT adults.

These statements conform to the principles of disclosure of the National Council on Public Polls.

About Witeck-Combs Communications, Inc.

Witeck-Combs Communications, Inc. is the nation's premier marketing communications and public relations firm, specializing in developing and implementing effective strategies reaching the gay and lesbian consumer market. With more than fourteen years experience in this unique market, Witeck-Combs Communications serves as a bridge between corporate America and gay and lesbian consumers. In 2006 Bob Witeck and Wes Combs co-authored Business Inside Out: Capturing Millions of Brand Loyal Gay Consumers (Kaplan Publishing), considered the first-ever book on marketing insights, practical tips and strategies targeting the gay, lesbian, bisexual and transgender market. They have appeared in worldwide media outlets including Fortune, CNBC, CNN, Reuters, Associated Press, Ad Age, New York Times and Washington Post. For more information visit www.witeckcombs.com.

About Harris Interactive®

Harris Interactive is one of the largest and fastest-growing market research firms in the world. The company provides innovative research, insights and strategic advice to help its clients make more confident decisions which lead to measurable and enduring improvements in performance. Harris Interactive is widely known for *The Harris Poll®*, one of the longest running, independent opinion polls, and for pioneering online market research methods. The company has built what it believes to be the world's largest panel of survey respondents, the Harris Poll Online. Harris Interactive serves clients worldwide through its North American, European and Asian offices, and through a global network of independent market research firms. More information about Harris Interactive may be obtained at www.harrisinteractive.com.

To become a member of the Harris Poll Online and be invited to participate in online surveys, register at www.harrispollonline.com.

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