

**The Most Respected Insurance Companies in the United States
Reputation Institute Releases Results of its Global Pulse – U.S. 2008 Study**

Consumers give average reputation scores across the industry

New York, New York – June 4, 2008 – Aflac notched the highest corporate reputation among the 11 largest U.S. insurance companies surveyed in Reputation Institute’s Third Annual Global Pulse Study, followed by Travelers Companies Inc. and State Farm Insurance Company. The Global Pulse 2008 study measures the overall respect, trust, esteem, admiration, and good feelings consumers hold towards the largest 600 companies in the world, including the largest 150 U.S. companies. The top rankings for the insurance companies are:

2008 Corporate Reputations of Largest United States Insurance Companies

<u>US Companies</u>	<u>2008 Pulse Score</u>	<u>2007 Pulse Score*</u>
1 Aflac	71.59	N/A
2 Travelers Companies Inc.	67.11	60.77
3 State Farm Insurance Company	66.87	59.69
4 Hartford Financial Service	66.16	63.44
5 MetLife	65.06	63.66
6 Chubb	64.88	N/A
7 Liberty Mutual Insurance	62.65	61.47
8 American International Group (AIG)	61.79	62.47
9 Prudential Financial	61.12	61.35
10 Allstate	60.43	61.82
11 Progressive	59.00	N/A

Insurance Industry Findings:

- Aflac, a newcomer to the Global Pulse Study, has a strong reputation with U.S. consumers.
- Overall, the insurance industry has an average reputation with U.S. consumers.
- Several insurance companies did gain significant ground from last year in the eyes of the U.S. public, including Traveler’s (+7.17%) and State Farm (+7.18%)

Reputation Drivers

Reputation Institute's research model indicates that reputation is built on 7 pillars from which a company can create a strategic platform for communicating with its stakeholders on the most relevant key performance indicators. These dimensions are: Products/Services, Innovation, Workplace, Citizenship, Governance, Leadership, and Performance.

The 2008 Global Pulse survey indicated that consumers are most influenced by a company's delivery of high quality products and services, followed by its policies on governance (how the company is run, its ethics) and citizenship (social and environmental causes the company supports).

"With average reputation scores across the industry, Insurance companies have an opportunity to distinguish themselves – an opportunity to leverage critical aspects of corporate reputation to differentiate themselves as companies," says Anthony Johndrow, Managing Director at Reputation Institute. "Survey results indicate that the insurance industry has been able to sidestep some of the negative perceptions consumers have as a result of the recent financial issues in the U.S., but their reputation scores put them in a vulnerable position"

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Survey Methodology

The Global Pulse 2008 was conducted online in the U.S. between February and March of 2008. A Pulse score is a measure of corporate reputation calculated by averaging perceptions of 4 indicators of trust, esteem, admiration, and good feeling obtained from a representative sample of at least 100 local respondents who were familiar with the company. Scores range from a low of 0 to a high of 100, Pulse scores that differ by more than +/-0.5 are significantly different at the 95% confidence level. Scores can be categorized using the below key:

Excellent/Top Tier	above 80
Strong/Robust	70 – 79
Average/Moderate	60 – 69
Weak/Vulnerable	40 – 59
Poor/Lowest Tier	below 40

* **Note:** 50 additional U.S. companies were added to the Global Pulse in 2008.

About Reputation Institute

Reputation Institute is a private advisory and research firm specialized in corporate reputation management. With offices and associates in more than 20 countries, Reputation Institute provides knowledge-based consulting services to some of the most respected companies worldwide. Our consulting teams regularly help global clients assess, value and act on their reputations by providing strategic analysis and direction, as well as relevant assistance in developing and implementing reputation measurement and management systems. Reputation Institute also identifies best practices from original research, and we share our cutting-edge findings with clients and members through engagements, seminars, conferences, and publications. The *Global Pulse* is Reputation Institute's flagship research study conducted annually with some 60,000 consumers in 27 countries from which emerge detailed ratings of the reputations of the world's 1000 largest companies. Each year, the results of this study are featured in leading business publications around the world. Visit *ReputationInstitute.com* to learn more about us.

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