

# Insurance in the US Industry Market Research

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Allstate insurance is the second largest property and casualty insurance company by premiums in the United States. Allstate insurance handles about 12% of the U.S home and auto insurance market. (Allstate, 2014). Many of Allstate's customers fall under what one could refer to as a traditional selection of [insurance](#) for automobiles. Recently, Allstate has noticed a major shortcoming in lifestyle insurance, which includes coverage for motorcycles, boats, and other recreational vehicles, in comparison to its competitors. The motorcycle insurance sector is a 10.4 billion dollar industry and growing (PRWEB, 2012). The U.S. Department of Transportation website reports some astounding figures, including that 5,370,035 motorcycles were registered three years before the article, 7,138,476 motorcycles registered at the time of the article, and grew to 9,477,243 registered motorcycles at the end of 2012 (NHTSA, 2013). It is obvious as to why Allstate would identify motorcycle insurance as a worthy lifestyle product to devote [marketing](#) research dollars into in order to develop new strategies for cornering a share of the market.

#### Slide 4-3 What is Marketing Research

Marketing research is the systematic design, collection, analysis, and reporting of data and its findings relevant to the specific marketing situation that a company faces (Kotler, 2012). By researching the motorcycle rider, Allstate is able to identify who they are and what they experience. In 2008, Allstate conducted a "Who's Behind the Helmet" survey. They

defined their qualifications as a motorcycle owner who is 18 years of age or older with an income of \$50,000 or more. (Floyd, 2008). The 500 person sample size produced insightful and interesting details for Allstate. Jeff...

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