

APPENDIX 3: RESULTS OF MULTINOMIAL LOGISTIC REGRESSION FOR CATEGORICAL OUTCOMES in SET#2

Table 501: Overall Rating From Independent Rating Agency – New Policy Decision; N=2016

Table 501a: Reported Decisions-Count and Column Percentage

<i>Key</i> <i>frequency</i> <i>column percentage</i>	UNADJUSTED	Independent Rating: Overall		
	DECISION	Weak	Excellent	Total
Always Buy		2	102	104
		0.21%	9.66%	5.16%
Usually Buy		12	186	198
		1.25%	17.61%	9.82%
Often Buy		24	129	153
		2.50%	12.22%	7.59%
Buy as often as Change		54	155	209
		5.63%	14.68%	10.37%
Often Change		126	186	312
		13.13%	17.61%	15.48%
Usually Change		260	166	426
		27.08%	15.72%	21.13%
Always Change		482	132	614
		50.21%	12.50%	30.46%
Total		960	1056	2016
		100.00%	100.00%	100.00%

Table 501b: Reported and Predicted Decisions-Column Percentages

<i>column percentage</i>	Independent Rating: Overall			
	REPORTED %	WEAK		EXCELLENT
DECISION	Weak	Excellent	Weak	Excellent
Always Buy	0.00	0.10	0.00	0.10
Usually Buy	0.01	0.18	0.03	0.18
Often Buy	0.03	0.12	0.03	0.10
Buy as often as Change	0.06	0.15	0.05	0.14
Often Change	0.13	0.18	0.13	0.20
Usually Change	0.27	0.16	0.26	0.16
Always Change	0.50	0.13	0.49	0.11
Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 502: Overall Rating From Independent Rating Agency – New Policy Decision; N=1920

Key <i>frequency column percentage</i>	Table 502a: Reported Decisions-Count and Column Percentage			
	UNADJUSTED DECISION	Independent Rating: Overall		
		Strong	Excellent	Total
Always Buy	34	102	136	
	3.94%	9.66%	7.08%	
Usually Buy	129	186	315	
	14.93%	17.61%	16.41%	
Often Buy	74	129	203	
	8.56%	12.22%	10.57%	
Buy as often as Change	86	155	241	
	9.95%	14.68%	12.55%	
Often Change	166	186	352	
	19.21%	17.61%	18.33%	
Usually Change	187	166	353	
	21.64%	15.72%	18.39%	
Always Change	188	132	320	
	21.76%	12.50%	16.67%	
Total	864	1056	1920	
	100.00%	100.00%	100.00%	

<i>column percentage</i>	Table 502b: Reported and Predicted Decisions-Column Percentages				
	Independent Rating: Overall		PREDICTED %		
DECISION	REPORTED %	Strong	Excellent	Strong	Excellent
Always Buy	0.04	0.10	0.03	0.10	
Usually Buy	0.15	0.18	0.10	0.18	
Often Buy	0.09	0.12	0.07	0.10	
Buy as often as Change	0.10	0.15	0.10	0.14	
Often Change	0.19	0.18	0.18	0.20	
Usually Change	0.22	0.16	0.23	0.16	
Always Change	0.22	0.13	0.27	0.11	
Total	1.00	1.00	1.00	1.00	

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 503: Overall Rating From Independent Rating Agency – New Policy Decision; N=1824

Key	Table 503a: Reported Decisions-Count and Column Percentage			
	UNADJUSTED	Independent Rating: Overall		
<i>frequency</i>	DECISION	Weak	Strong	Total
<i>column percentage</i>				
Always Buy		2	34	36
		0.21%	3.94%	1.97%
Usually Buy		12	129	141
		1.25%	14.93%	7.73%
Often Buy		24	74	98
		2.50%	8.56%	5.37%
Buy as often as Change		54	86	140
		5.63%	9.95%	7.68%
Often Change		126	166	292
		13.13%	19.21%	16.01%
Usually Change		260	187	447
		27.08%	21.64%	24.51%
Always Change		482	188	670
		50.21%	21.76%	36.73%
Total		960	864	1824
		100.00%	100.00%	100.00%

<i>column percentage</i>	Table 503b: Reported and Predicted Decisions-Column Percentages				
	Independent Rating: Overall		Independent Rating: Overall		
DECISION	REPORTED %		PREDICTED %		
	Weak	Strong	Weak	Strong	
Always Buy	0.00	0.04	0.00	0.03	
Usually Buy	0.01	0.15	0.03	0.10	
Often Buy	0.03	0.09	0.03	0.07	
Buy as often as Change	0.06	0.10	0.05	0.10	
Often Change	0.13	0.19	0.13	0.18	
Usually Change	0.27	0.22	0.26	0.23	
Always Change	0.50	0.22	0.49	0.27	
Total	1.00	1.00	1.00	1.00	

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 504a-b: ERM Rating From Independent Rating Agency – New Policy Decision; N=2304

Key frequency column percentage	UNADJUSTED DECISION	Independent Agency: ERM Rating			<i>column percentage</i>	Independent Agency: ERM Rating					
		Weak	Excellent	Total		REPORTED %	PREDICTED %				
Always Buy	0	90	90	0.00%	7.81%	3.91%	DECISION	Weak	Excellent	Weak	Excellent
Usually Buy	16	193	209	1.39%	16.75%	9.07%	Always Buy	0.00	0.08	0.02	0.06
Often Buy	37	149	186	3.21%	12.93%	8.07%	Usually Buy	0.01	0.17	0.08	0.13
Buy as often as Change	79	172	251	6.86%	14.93%	10.89%	Often Buy	0.03	0.13	0.07	0.08
Often Change	186	208	394	16.15%	18.06%	17.10%	Buy as often as Change	0.07	0.15	0.12	0.09
Usually Change	318	196	514	27.60%	17.01%	22.31%	Often Change	0.16	0.18	0.21	0.14
Always Change	516	144	660	44.79%	12.50%	28.65%	Usually Change	0.28	0.17	0.23	0.19
Total	1152	1152	2304	100.00%	100.00%	100.00%	Always Change	0.45	0.13	0.27	0.30
							Total	1.00	1.00	1.00	1.00

interpretation:
REPORTED % from surveys
PREDICTED % calculated probability holding constant other cues and respondent characteristics

Table 505a-b: ERM Rating From Independent Rating Agency – New Policy Decision; N=1728

Key	UNADJUSTED	Independent Agency: ERM Rating			<i>column percentage</i>	Independent Agency: ERM Rating			
		DECISION	Strong	Excellent		Total	REPORTED %	PREDICTED %	
<i>frequency</i>	Always Buy	48	90	138	DECISION	Strong	Excellent	Strong	Excellent
<i>column percentage</i>		8.33%	7.81%	7.99%	Always Buy	0.08	0.08	0.04	0.06
	Usually Buy	118	193	311	Usually Buy	0.20	0.17	0.10	0.13
		20.49%	16.75%	18.00%	Often Buy	0.07	0.13	0.08	0.08
	Often Buy	41	149	190	Buy as often as Change	0.08	0.15	0.11	0.09
		7.12%	12.93%	11.00%	Often Change	0.15	0.18	0.17	0.14
	Buy as often as Change	44	172	216	Usually Change	0.17	0.17	0.21	0.19
		7.64%	14.93%	12.50%	Always Change	0.25	0.13	0.29	0.30
	Often Change	84	208	292					
		14.58%	18.06%	16.90%	Total	1.00	1.00	1.00	1.00
	Usually Change	99	196	295					
		17.19%	17.01%	17.07%					
	Always Change	142	144	286					
		24.65%	12.50%	16.55%					
	Total	576	1152	1728					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table506a-b: ERM Rating from Independent Agency – New Policy Decision; N=1728

Key frequency column percentage	UNADJUSTED DECISION	Independent Agency: ERM Rating		Total	column percentage	Independent Agency: ERM Rating			
		Weak	Strong			REPORTED %		PREDICTED %	
					DECISION	Weak	Strong	Weak	Strong
Always Buy		0	48	48	Always Buy	0.00	0.08	0.02	0.04
		0.00%	8.33%	2.78%	Usually Buy	0.01	0.20	0.08	0.10
Usually Buy		16	118	134	Often Buy	0.03	0.07	0.07	0.08
		1.39%	20.49%	7.75%	Buy as often as Change	0.07	0.08	0.12	0.11
Often Buy		37	41	78	Often Change	0.16	0.15	0.21	0.17
		3.21%	7.12%	4.51%	Usually Change	0.28	0.17	0.23	0.21
Buy as often as Change		79	44	123	Always Change	0.45	0.25	0.27	0.29
		6.86%	7.64%	7.12%	Total	1.00	1.00	1.00	1.00
Often Change		186	84	270					
		16.15%	14.58%	15.63%					
Usually Change		318	99	417					
		27.60%	17.19%	24.13%					
Always Change		516	142	658					
		44.79%	24.65%	38.08%					
Total		1152	576	1728					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 507a-b: Customer Complaints – New Policy Decision; N = 2880

Key frequency column percentage	UNADJUSTED Customer Complaints			Customer Complaints					
	DECISION	Many	Few	Total	<i>column percentage</i>	REPORTED %	PREDICTED %		
Always Buy		13	125	138	DECISION	Many	Few	Many	Few
		1.13%	7.23%	4.79%	Always Buy	0.01	0.07	0.01	0.06
Usually Buy		48	279	327	Usually Buy	0.04	0.16	0.05	0.13
		4.17%	16.15%	11.35%	Often Buy	0.05	0.10	0.06	0.09
Often Buy		52	175	227	Buy as often as Change	0.09	0.11	0.11	0.11
		4.51%	10.13%	7.88%	Often Change	0.18	0.16	0.19	0.16
Buy as often as Change		101	194	295	Usually Change	0.24	0.19	0.23	0.22
		8.77%	11.23%	10.24%	Always Change	0.39	0.20	0.35	0.23
Often Change		208	270	478	Total	1.00	1.00	1.00	1.00
		18.06%	15.63%	16.60%					
Usually Change		282	331	613					
		24.48%	19.16%	21.28%					
Always Change		448	354	802					
		38.89%	20.49%	27.85%					
Total		1152	1728	2880					
		100.00%	100.00%	100.00%					

interpretation:
REPORTED % from surveys
PREDICTED % calculated holding constant other cues and respondent characteristics

Table 508a-b: Government Investigations – New Policy Decision; N=2880

Key frequency column percentage	UNADJUSTED	Gov't Investigation		Total	<i>column percentage</i>	Gov't Investigation			
	DECISION	NO	YES			REPORTED %	PREDICTED %		
Always Buy		131	7	138	DECISION	NO	YES	NO	YES
		8.03%	0.56%	4.79%	Always Buy	0.08	0.01	0.07	0.01
Usually Buy		284	43	327	Usually Buy	0.17	0.03	0.14	0.04
		17.40%	3.45%	11.35%	Often Buy	0.10	0.05	0.08	0.06
Often Buy		169	58	227	Buy as often as Change	0.13	0.07	0.12	0.09
		10.36%	4.65%	7.88%	Often Change	0.17	0.16	0.17	0.18
Buy as often as Change		204	91	295	Usually Change	0.18	0.25	0.19	0.27
		12.50%	7.29%	10.24%	Always Change	0.17	0.43	0.22	0.35
Often Change		276	202	478	Total	1.00	1.00	1.00	1.00
		16.91%	16.19%	16.60%					
Usually Change		298	315	613					
		18.26%	25.24%	21.28%					
Always Change		270	532	802					
		16.54%	42.63%	27.85%					
Total		1632	1248	2880					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 509a-b: Government Sanctions – New Policy Decisions; N=2880

<i>Key frequency column percentage</i>	UNADJUSTED	Gov't Sanctions			<i>column percentage</i>	Gov't Sanctions		PREDICTED %	
	DECISION	NO	YES	Total		REPORTED %		NO	YES
Always Buy		136	2	138	DECISION	NO	YES	NO	YES
		6.75%	0.23%	4.79%	Always Buy	0.07	0.00	0.07	0.00
Usually Buy		310	17	327	Usually Buy	0.15	0.02	0.13	0.02
		15.38%	1.97%	11.35%	Often Buy	0.10	0.03	0.08	0.04
Often Buy		199	28	227	Buy as often as Change	0.12	0.07	0.11	0.08
		9.87%	3.24%	7.88%	Often Change	0.18	0.14	0.17	0.18
Buy as often as Change		238	57	295	Usually Change	0.19	0.26	0.21	0.28
		11.81%	6.60%	10.24%	Always Change	0.19	0.48	0.23	0.40
Often Change		354	124	478	Total	1.00	1.00	1.00	1.00
		17.56%	14.35%	16.60%					
Usually Change		391	222	613					
		19.39%	25.69%	21.28%					
Always Change		388	414	802					
		19.25%	47.92%	27.85%					
Total		2016	864	2880					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 510a-b: Media Headlines – New Policy Decisions; N=2880

Key frequency column percentage	UNADJUSTED	Media Headlines			<i>column percentage</i>	Media Headlines			
	DECISION	Negative	Positive	Total		REPORTED %	PREDICTED %		
					DECISION	Negative	Positive	Negative	Positive
Always Buy		8	130	138	Always Buy	0.01	0.08	0.01	0.06
		0.64%	7.97%	4.79%	Usually Buy	0.03	0.18	0.04	0.14
Usually Buy		35	292	327	Often Buy	0.04	0.11	0.05	0.09
		2.80%	17.89%	11.35%	Buy as often as Change	0.09	0.12	0.11	0.10
Often Buy		49	178	227	Often Change	0.16	0.17	0.19	0.17
		3.93%	10.91%	7.88%	Usually Change	0.24	0.19	0.24	0.22
Buy as often as Change		107	188	295	Always Change	0.44	0.16	0.36	0.21
		8.57%	11.52%	10.24%	Total	1.00	1.00	1.00	1.00
Often Change		200	278	478					
		16.03%	17.03%	16.60%					
Usually Change		301	312	613					
		24.12%	19.12%	21.28%					
Always Change		548	254	802					
		43.91%	15.56%	27.85%					
Total		1248	1632	2880					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 601a-b: Overall Rating From Independent Rating Agency – Policy Renewal Decision; N = 1596

<i>Key frequency column percentage</i>	UNADJUSTED			Independent Agency: Overall Rating		Independent Agency: Overall Rating				
	DECISION	Weak	Excellent	Total	<i>column percentage</i>	REPORTED %		PREDICTED %		
Always Buy	28	178	206	3.68%	12.91%	DECISION	Weak	Excellent	Weak	Excellent
Usually Buy	69	209	278	9.08%	17.42%	Always Buy	0.04	0.21	0.06	0.21
Often Buy	88	168	256	11.58%	16.04%	Usually Buy	0.09	0.25	0.10	0.23
Buy as often as Change	100	125	225	13.16%	14.10%	Often Buy	0.12	0.20	0.13	0.17
Often Change	137	83	220	18.03%	13.78%	Buy as often as Change	0.13	0.15	0.13	0.16
Usually Change	203	47	250	26.71%	15.66%	Often Change	0.18	0.10	0.19	0.12
Always Change	135	26	161	17.76%	10.09%	Usually Change	0.27	0.06	0.22	0.07
Total	760	836	1596	100.00%	100.00%	Always Change	0.18	0.03	0.17	0.03
						Total	1.00	1.00	1.00	1.00

interpretation:
REPORTED % from surveys
PREDICTED % calculated holding constant other cues and respondent characteristics

Table 602a-b: Overall Rating From Independent Rating Agency – Policy Renewal Decision; N = 1520

Key <i>frequency</i> <i>column</i> <i>percentage</i>	UNADJUSTED			Independent Agency: Overall Rating		Independent Agency: Overall Rating				
	DECISION	Strong	Excellent	Total	<i>column percentage</i>	REPORTED %		PREDICTED %		
Always Buy	112	178	290	16.37%	19.08%	DECISION	Strong	Excellent	Strong	Excellent
Usually Buy	124	209	333	18.13%	21.91%	Always Buy	0.16	0.21	0.12	0.21
Often Buy	92	168	260	13.45%	17.11%	Usually Buy	0.18	0.25	0.17	0.23
Buy as often as Change	108	125	233	15.79%	15.33%	Often Buy	0.13	0.20	0.16	0.17
Often Change	116	83	199	16.96%	13.09%	Buy as often as Change	0.16	0.15	0.16	0.16
Usually Change	93	47	140	13.60%	9.21%	Often Change	0.17	0.10	0.16	0.12
Always Change	39	26	65	5.70%	4.28%	Usually Change	0.14	0.06	0.14	0.07
Total	684	836	1520	100.00%	100.00%	Always Change	0.06	0.03	0.08	0.03
						Total	1.00	1.00	1.00	1.00

interpretation:
REPORTED % from surveys
PREDICTED % calculated holding constant other cues and respondent characteristics

Table 603a-b: Overall Rating From Independent Rating Agency – Policy Renewal Decision; N = 1444

Key	UNADJUSTED	Independent Agency: Overall Rating			<i>column percentage</i>	Independent Agency: Overall Rating			
		DECISION	Weak	Strong		Total	REPORTED %	PREDICTED %	
<i>frequency</i>									
<i>column percentage</i>									
Always Buy		28	112	140	DECISION	Weak	Strong	Weak	Strong
		3.68%	16.37%	9.70%	Always Buy	0.04	0.16	0.06	0.12
Usually Buy		69	124	193	Usually Buy	0.09	0.18	0.10	0.17
		9.08%	18.13%	13.37%	Often Buy	0.12	0.13	0.13	0.16
Often Buy		88	92	180	Buy as often as Change	0.13	0.16	0.13	0.16
		11.58%	13.45%	12.47%	Often Change	0.18	0.17	0.19	0.16
Buy as often as Change		100	108	208	Usually Change	0.27	0.14	0.22	0.14
		13.16%	15.79%	14.40%	Always Change	0.18	0.06	0.17	0.08
Often Change		137	116	253					
		18.03%	16.96%	17.52%	Total	1.00	1.00	1.00	1.00
Usually Change		203	93	296					
		26.71%	13.60%	20.50%					
Always Change		135	39	174					
		17.76%	5.70%	12.05%					
Total		760	684	1444					
		100.00%	100.00%	100.00%					

interpretation:
REPORTED % from surveys
PREDICTED % calculated holding constant other cues and respondent characteristics

Table 604a-b: ERM Rating From Independent Rating Agency – Policy Renewal Decision; N = 1824

Key <i>frequency column percentage</i>	UNADJUSTED			Independent Agency: ERM Rating		Independent Agency: ERM Rating				
	DECISION	Weak	Excellent	Total	<i>column percentage</i>	REPORTED %		PREDICTED %		
					DECISION	Weak	Excellent	Weak	Excellent	
Always Buy	34	194	228	12.50%	Always Buy	0.04	0.21	0.09	0.17	
	3.73%	21.27%			Usually Buy	0.09	0.24	0.17	0.18	
Usually Buy	78	222	300	16.45%	Often Buy	0.11	0.20	0.14	0.17	
	8.55%	24.34%			Buy as often as Change	0.15	0.15	0.17	0.14	
Often Buy	100	183	283	15.52%	Often Change	0.20	0.10	0.17	0.13	
	10.96%	20.07%			Usually Change	0.27	0.06	0.18	0.11	
Buy as often as Change	138	140	278	15.24%	Always Change	0.15	0.03	0.09	0.11	
	15.13%	15.35%								
Often Change	181	94	275	15.08%	Total	1.00	1.00	1.00	1.00	
	19.85%	10.31%								
Usually Change	243	52	295	16.17%						
	26.64%	5.70%								
Always Change	138	27	165	9.05%						
	15.13%	2.96%								
Total	912	912	1824	100.00%						
	100.00%	100.00%								

interpretation:
 REPORTED % from surveys
 PREDICTED % calculated holding constant other cues and respondent characteristics

Table 605a-b: ERM Rating From Independent Rating Agency – Policy Renewal Decision; N = 1368

Key <i>frequency column percentage</i>	Independent Agency: ERM Rating			Independent Agency: ERM Rating					
	UNADJUSTED DECISION	Strong	Excellent	Total	<i>column percentage</i>	REPORTED %		PREDICTED %	
Always Buy	90	194	284	20.76%	DECISION	Strong	Excellent	Strong	Excellent
	19.74%	21.27%	20.76%		Always Buy	0.20	0.21	0.06	0.17
Usually Buy	102	222	324	23.68%	Usually Buy	0.22	0.24	0.12	0.18
	22.37%	24.34%	23.68%		Often Buy	0.14	0.20	0.11	0.17
Often Buy	65	183	248	18.13%	Buy as often as Change	0.12	0.15	0.12	0.14
	14.25%	20.07%	18.13%		Often Change	0.13	0.10	0.17	0.13
Buy as often as Change	55	140	195	14.25%	Usually Change	0.11	0.06	0.19	0.11
	12.06%	15.35%	14.25%		Always Change	0.08	0.03	0.23	0.11
Often Change	61	94	155	11.33%					
	13.38%	10.31%	11.33%		Total	1.00	1.00	1.00	1.00
Usually Change	48	52	100	7.31%					
	10.53%	5.70%	7.31%						
Always Change	35	27	62	4.53%					
	7.68%	2.96%	4.53%						
Total	456	912	1368	100.00%					
	100.00%	100.00%	100.00%						

interpretation:
REPORTED % from surveys
PREDICTED % calculated holding constant other cues and respondent characteristics

Table 606a-b: ERM Rating From Independent Rating Agency – Policy Renewal Decision; N = 1368

Key <i>frequency column percentage</i>	Independent Agency: ERM Rating			Independent Agency: ERM Rating					
	UNADJUSTED DECISION	Weak	Strong	Total	<i>column percentage</i>	REPORTED %		PREDICTED %	
Always Buy	34	90	124	9.06%	DECISION	Weak	Strong	Weak	Strong
	3.73%	19.74%	9.06%		Always Buy	0.04	0.20	0.09	0.06
Usually Buy	78	102	180	13.16%	Usually Buy	0.09	0.22	0.17	0.12
	8.55%	22.37%	13.16%		Often Buy	0.11	0.14	0.14	0.11
Often Buy	100	65	165	12.06%	Buy as often as Change	0.15	0.12	0.17	0.12
	10.96%	14.25%	12.06%		Often Change	0.20	0.13	0.17	0.17
Buy as often as Change	138	55	193	14.11%	Usually Change	0.27	0.11	0.18	0.19
	15.13%	12.06%	14.11%		Always Change	0.15	0.08	0.09	0.23
Often Change	181	61	242	17.69%					
	19.85%	13.38%	17.69%		Total	1.00	1.00	1.00	1.00
Usually Change	243	48	291	21.27%					
	26.64%	10.53%	21.27%						
Always Change	138	35	173	12.65%					
	15.13%	7.68%	12.65%						
Total	912	456	1368	100.00%					
	100.00%	100.00%	100.00%						

interpretation:
REPORTED % from surveys
PREDICTED % calculated holding constant other cues and respondent characteristics

Table 607a-b: Customer Complaints –Policy Renewal Decision; N = 2280

Key	UNADJUSTED Customer Complaints			Customer Complaints					
	DECISION	Many	Few	Total	<i>column percentage</i>	REPORTED %	PREDICTED %		
<i>frequency</i>	Always Buy	69	249	318	DECISION	Many	Few	Many	Few
<i>column percentage</i>		7.57%	18.20%	13.95%	Always Buy	0.08	0.18	0.10	0.16
	Usually Buy	108	294	402	Usually Buy	0.12	0.21	0.14	0.20
		11.84%	21.49%	17.63%	Often Buy	0.14	0.16	0.16	0.15
	Often Buy	131	217	348	Buy as often as Change	0.16	0.14	0.17	0.14
		14.36%	15.86%	15.26%	Often Change	0.17	0.13	0.14	0.16
	Buy as often as Change	147	186	333	Usually Change	0.20	0.12	0.17	0.14
		16.12%	13.60%	14.61%	Always Change	0.13	0.06	0.12	0.07
	Often Change	157	179	336					
		17.21%	13.08%	14.74%	Total	1.00	1.00	1.00	1.00
	Usually Change	184	159	343					
		20.18%	11.62%	15.04%					
	Always Change	116	84	200					
		12.72%	6.14%	8.77%					
	Total	912	1368	2280					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 608a-b: Government Investigations –Policy Renewal Decision; N = 2280

Key	UNADJUSTED	Gov't Investigation		Total	<i>column percentage</i>	Gov't Investigation			
	DECISION	NO	YES			REPORTED %	PREDICTED %		
<i>frequency</i>	Always Buy	269	49	318	DECISION	NO	YES	NO	YES
<i>column percentage</i>		20.82%	4.96%	13.95%	Always Buy	0.21	0.05	0.17	0.06
	Usually Buy	297	105	402	Usually Buy	0.23	0.11	0.19	0.14
		22.99%	10.63%	17.63%	Often Buy	0.16	0.14	0.16	0.15
	Often Buy	213	135	348	Buy as often as Change	0.15	0.15	0.15	0.15
		16.49%	13.66%	15.26%	Often Change	0.11	0.20	0.11	0.21
	Buy as often as Change	189	144	333	Usually Change	0.10	0.22	0.14	0.18
		14.63%	14.57%	14.61%	Always Change	0.05	0.14	0.07	0.11
	Often Change	136	200	336					
		10.53%	20.24%	14.74%	Total	1.00	1.00	1.00	1.00
	Usually Change	127	216	343					
		9.83%	21.86%	15.04%					
	Always Change	61	139	200					
		4.72%	14.07%	8.77%					
	Total	1292	988	2280					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 609a-b: Government Sanctions –Policy Renewal Decision; N = 2280

Key	UNADJUSTED	Gov't Sanctions		Total	<i>column percentage</i>	Gov't Sanctions		PREDICTED %	
	DECISION	NO	YES			REPORTED %	NO	YES	
<i>frequency</i>	Always Buy	301	17	318	Always Buy	0.19	0.02	0.17	0.03
<i>column percentage</i>		18.86%	2.49%	13.95%	Usually Buy	0.22	0.08	0.19	0.11
	Usually Buy	346	56	402	Often Buy	0.17	0.12	0.16	0.15
		21.68%	8.19%	17.63%	Buy as often as Change	0.15	0.14	0.15	0.16
	Often Buy	264	84	348	Often Change	0.12	0.20	0.14	0.19
		16.54%	12.28%	15.26%	Usually Change	0.10	0.27	0.12	0.21
	Buy as often as Change	238	95	333	Always Change	0.06	0.16	0.07	0.13
		14.91%	13.89%	14.61%					
	Often Change	198	138	336	Total	1.00	1.00	1.00	1.00
		12.41%	20.18%	14.74%					
	Usually Change	161	182	343					
		10.09%	26.61%	15.04%					
	Always Change	88	112	200					
		5.51%	16.37%	8.77%					
	Total	1596	684	2280					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 610a-b: Media Headlines – Policy Renewal Decision; N = 2280

Key	UNADJUSTED Media Headlines				<i>column percentage</i>	Media Headlines			
	DECISION	Negative	Positive	Total		REPORTED %	PREDICTED %		
<i>frequency</i>	Always Buy	47	271	318	DECISION	Negative	Positive	Negative	Positive
<i>column percentage</i>		4.76%	20.98%	13.95%	Always Buy	0.05	0.21	0.07	0.17
	Usually Buy	104	298	402	Usually Buy	0.07	0.44	0.14	0.20
		6.52%	43.57%	17.63%	Often Buy	0.15	0.16	0.17	0.15
	Often Buy	146	202	348	Buy as often as Change	0.15	0.14	0.17	0.14
		14.78%	15.63%	15.26%	Often Change	0.17	0.13	0.15	0.16
	Buy as often as Change	151	182	333	Usually Change	0.23	0.09	0.19	0.12
		15.28%	14.09%	14.61%	Always Change	0.14	0.04	0.11	0.06
	Often Change	172	164	336					
		17.41%	12.69%	14.74%	Total	0.96	1.21	1.00	1.00
	Usually Change	226	117	343					
		22.87%	9.06%	15.04%					
	Always Change	142	58	200					
		14.37%	4.49%	8.77%					
	Total	988	1292	2280					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 701a-b: Overall Rating From Independent Rating Agency – Investment Decision; N = 1995

Key	UNADJUSTED	Independent Agency: Overall Rating			<i>column percentage</i>	Independent Agency: Overall Rating			
		DECISION	Weak	Excellent		Total	REPORTED %	PREDICTED %	
<i>frequency</i>	Always Buy	1	70	71	DECISION	Weak	Excellent	Weak	Excellent
<i>column percentage</i>		0.11%	6.70%	3.56%	Always Buy	0.00	0.07	0.01	0.08
	Usually Buy	13	167	180	Usually Buy	0.01	0.16	0.03	0.15
		1.37%	15.98%	9.02%	Often Buy	0.04	0.16	0.05	0.15
	Often Buy	35	165	200	Buy as often as Change	0.06	0.14	0.07	0.14
		3.68%	15.79%	10.03%	Often Change	0.15	0.18	0.16	0.18
	Buy as often as Change	57	146	203	Usually Change	0.26	0.18	0.25	0.17
		6.00%	13.97%	10.18%	Always Change	0.48	0.12	0.45	0.14
	Often Change	143	184	327					
		15.05%	17.61%	16.39%	Total	1.00	1.00	1.00	1.00
	Usually Change	244	187	431					
		25.68%	17.89%	21.60%					
	Always Change	457	126	583					
		48.11%	12.06%	29.22%					
	Total	950	1045	1995					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 702a-b: Overall Rating From Independent Rating Agency – Investment Decision; N = 1900

Key	UNADJUSTED	Independent Agency: Overall Rating			<i>column percentage</i>	Independent Agency: Overall Rating			
		DECISION	Strong	Excellent		Total	REPORTED %	PREDICTED %	
<i>frequency</i>	Always Buy	35	70	105	DECISION	Strong	Excellent	Strong	Excellent
<i>column percentage</i>		4.09%	6.70%	5.53%	Always Buy	0.04	0.07	0.03	0.08
	Usually Buy	104	167	271	Usually Buy	0.12	0.16	0.09	0.15
		12.16%	15.98%	14.26%	Often Buy	0.12	0.16	0.10	0.15
	Often Buy	100	165	265	Buy as often as Change	0.12	0.14	0.11	0.14
		11.70%	15.79%	13.95%	Often Change	0.18	0.18	0.18	0.18
	Buy as often as Change	101	146	247	Usually Change	0.17	0.18	0.22	0.17
		11.81%	13.97%	13.00%	Always Change	0.25	0.12	0.27	0.14
	Often Change	153	184	337					
		17.89%	17.61%	17.74%	Total	1.00	1.00	1.00	1.00
	Usually Change	146	187	333					
		17.08%	17.89%	17.53%					
	Always Change	216	126	342					
		25.26%	12.06%	18.00%					
	Total	855	1045	1900					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 703a-b: Overall Rating From Independent Rating Agency – Investment Decision; N = 1805

Key	Independent Agency: Overall Rating			<i>column percentage</i>	Independent Agency: Overall Rating				
	UNADJUSTED DECISION	Weak	Strong		Total	REPORTED %	PREDICTED %		
<i>frequency</i>	Always Buy	1	35	36	DECISION	Weak	Strong	Weak	Strong
<i>column percentage</i>		0.11%	4.09%	1.99%	Always Buy	0.00	0.04	0.01	0.03
	Usually Buy	13	104	117	Usually Buy	0.01	0.12	0.03	0.09
		1.37%	12.16%	6.48%	Often Buy	0.04	0.12	0.05	0.10
	Often Buy	35	100	135	Buy as often as Change	0.06	0.12	0.07	0.11
		3.68%	11.70%	7.48%	Often Change	0.15	0.18	0.16	0.18
	Buy as often as Change	57	101	158	Usually Change	0.26	0.17	0.25	0.22
		6.00%	11.81%	8.75%	Always Change	0.48	0.25	0.45	0.27
	Often Change	143	153	296					
		15.05%	17.89%	16.40%	Total	1.00	1.00	1.00	1.00
	Usually Change	244	146	390					
		25.68%	17.08%	21.61%					
	Always Change	457	216	673					
		48.11%	25.26%	37.29%					
	Total	950	855	1805					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 704a-b: ERM Rating From Independent Rating Agency – Investment Decision; N = 2280

Key	UNADJUSTED	Independent Agency:		Total	<i>column percentage</i>	Independent Agency: ERM Rating			
		ERM Rating				REPORTED %	PREDICTED %		
<i>frequency</i>	DECISION	Weak	Excellent		DECISION	Weak	Excellent	Weak	Excellent
<i>column percentage</i>									
Always Buy	0	63	63	0.00%	Always Buy	0.00	0.06	0.02	0.05
				5.53%					
Usually Buy	14	184	198	1.23%	Usually Buy	0.01	0.16	0.06	0.12
				16.14%					
Often Buy	46	174	220	4.04%	Often Buy	0.04	0.15	0.10	0.11
				15.26%					
Buy as often as Change	76	167	243	6.67%	Buy as often as Change	0.07	0.15	0.12	0.10
				14.65%					
Often Change	182	209	391	15.96%	Often Change	0.16	0.18	0.19	0.16
				18.33%					
Usually Change	289	202	491	25.35%	Usually Change	0.25	0.18	0.22	0.20
				17.72%					
Always Change	533	141	674	46.75%	Always Change	0.47	0.12	0.30	0.25
				12.37%					
Total	1140	1140	2280	100.00%	Total	1.00	1.00	1.00	1.00
				100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 705a-b: ERM Rating From Independent Rating Agency – Investment Decision; N = 1710

Key	UNADJUSTED	Independent Agency:		Total	<i>column percentage</i>	Independent Agency: ERM Rating			
		ERM Rating				REPORTED %	PREDICTED %		
<i>frequency</i>	DECISION	Strong	Excellent		DECISION	Strong	Excellent	Strong	Excellent
<i>column percentage</i>									
Always Buy	43	63	106	7.54%	0.08	0.06	0.03	0.05	
Usually Buy	86	184	270	15.09%	0.15	0.16	0.08	0.12	
Often Buy	80	174	254	14.04%	0.14	0.15	0.11	0.11	
Buy as often as Change	61	167	228	10.70%	0.11	0.15	0.11	0.10	
Often Change	89	209	298	15.61%	0.16	0.18	0.18	0.16	
Usually Change	86	202	288	15.09%	0.15	0.18	0.21	0.20	
Always Change	125	141	266	21.93%	0.22	0.12	0.28	0.25	
Total	570	1140	1710	100.00%	Total	1.00	1.00	1.00	1.00

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 706a-b: ERM Rating From Independent Rating Agency – Investment Decision; N = 1710

Key	UNADJUSTED	Independent Agency: ERM Rating			<i>column percentage</i>	Independent Agency: ERM Rating			
		DECISION	Weak	Strong		Total	REPORTED %	PREDICTED %	
<i>frequency</i>	Always Buy	0	43	43	DECISION	Weak	Strong	Weak	Strong
<i>column percentage</i>		0.00%	7.54%	2.51%	Always Buy	0.00	0.08	0.02	0.03
	Usually Buy	14	86	100	Usually Buy	0.01	0.15	0.06	0.08
		1.23%	15.09%	5.85%	Often Buy	0.04	0.14	0.10	0.11
	Often Buy	46	80	126	Buy as often as Change	0.07	0.11	0.12	0.11
		4.04%	14.04%	7.37%	Often Change	0.16	0.16	0.19	0.18
	Buy as often as Change	76	61	137	Usually Change	0.25	0.15	0.22	0.21
		6.67%	10.70%	8.01%	Always Change	0.47	0.22	0.30	0.28
	Often Change	182	89	271					
		15.96%	15.61%	15.85%	Total	1.00	1.00	1.00	1.00
	Usually Change	289	86	375					
		25.35%	15.09%	21.93%					
	Always Change	533	125	658					
		46.75%	21.93%	38.48%					
	Total	1140	570	1710					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 707a-b: Customer Complaints – Investment Decision; N = 2850

Key	UNADJUSTED	Customer Complaints			<i>column percentage</i>	Customer Complaints			
	DECISION	Many	Few	Total		REPORTED %	PREDICTED %		
<i>frequency</i>	Always Buy	13	93	106	DECISION	Many	Few	Many	Few
<i>column percentage</i>		1.14%	5.44%	3.72%	Always Buy	0.01	0.05	0.01	0.05
	Usually Buy	43	241	284	Usually Buy	0.04	0.14	0.05	0.12
		3.77%	14.09%	9.96%	Often Buy	0.08	0.13	0.10	0.11
	Often Buy	86	214	300	Buy as often as Change	0.08	0.12	0.10	0.12
		7.54%	12.51%	10.53%	Often Change	0.17	0.16	0.18	0.17
	Buy as often as Change	95	209	304	Usually Change	0.23	0.19	0.23	0.20
		8.33%	12.22%	10.67%	Always Change	0.39	0.21	0.33	0.25
	Often Change	198	282	480					
		17.37%	16.49%	16.84%	Total	1.00	1.00	1.00	1.00
	Usually Change	259	318	577					
		22.72%	18.60%	20.25%					
	Always Change	446	353	799					
		39.12%	20.64%	28.04%					
	Total	1140	1710	2850					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 708a-b: Government Investigations – Investment Decision; N = 2850

Key	UNADJUSTED	Gov't Investigation		Total	<i>column percentage</i>	Gov't Investigation			
	DECISION	NO	YES			REPORTED %	PREDICTED %		
<i>frequency</i>	Always Buy	105	1	106	DECISION	NO	YES	NO	YES
<i>column percentage</i>		6.50%	0.08%	3.72%	Always Buy	0.07	0.00	0.05	0.00
	Usually Buy	243	41	284	Usually Buy	0.15	0.03	0.12	0.04
		15.05%	3.32%	9.96%	Often Buy	0.14	0.06	0.12	0.07
	Often Buy	227	73	300	Buy as often as Change	0.13	0.08	0.12	0.09
		14.06%	5.91%	10.53%	Often Change	0.17	0.16	0.17	0.18
	Buy as often as Change	208	96	304	Usually Change	0.18	0.24	0.20	0.24
		12.88%	7.77%	10.67%	Always Change	0.17	0.43	0.22	0.37
	Often Change	281	199	480					
		17.40%	16.11%	16.84%	Total	1.00	1.00	1.00	1.00
	Usually Change	284	293	577					
		17.59%	23.72%	20.25%					
	Always Change	267	532	799					
		16.53%	43.08%	28.04%					
	Total	1615	1235	2850					
		100.00%	100.00%	100.00%					

interpretation:
REPORTED % from surveys
PREDICTED % calculated holding constant other cues and respondent characteristics

Table 709a-b: Government Sanctions – Investment Decision; N = 2850

Key	UNADJUSTED	Gov't Sanctions		Total	<i>column percentage</i>	Gov't Sanctions			
	DECISION	NO	YES			REPORTED %	PREDICTED %		
<i>frequency</i>	Always Buy	105	1	106	DECISION	NO	YES	NO	YES
<i>column percentage</i>		5.26%	0.12%	3.72%	Always Buy	0.05	0.00	0.05	0.00
	Usually Buy	258	26	284	Usually Buy	0.13	0.03	0.11	0.03
		12.93%	3.04%	9.96%	Often Buy	0.13	0.04	0.12	0.05
	Often Buy	268	32	300	Buy as often as Change	0.13	0.06	0.12	0.07
		13.43%	3.74%	10.53%	Often Change	0.18	0.14	0.17	0.18
	Buy as often as Change	251	53	304	Usually Change	0.18	0.26	0.18	0.29
		12.58%	6.20%	10.67%	Always Change	0.20	0.47	0.24	0.37
	Often Change	357	123	480					
		17.89%	14.39%	16.84%	Total	1.00	1.00	1.00	1.00
	Usually Change	355	222	577					
		17.79%	25.96%	20.25%					
	Always Change	401	398	799					
		20.10%	46.55%	28.04%					
	Total	1995	855	2850					
		100.00%	100.00%	100.00%					

interpretation:
REPORTED % from surveys
PREDICTED % calculated holding constant other cues and respondent characteristics

Table 710a-b: Media Headlines – Investment Decision; N = 2850

Key	UNADJUSTED			Media Headlines		<i>column percentage</i>	Media Headlines			
	DECISION	Negative	Positive	Total	REPORTED %		PREDICTED %			
<i>frequency</i>	Always Buy	2	104	106		DECISION	Negative	Positive	Negative	Positive
<i>column percentage</i>		0.16%	6.44%	3.72%		Always Buy	0.00	0.06	0.00	0.05
	Usually Buy	34	250	284		Usually Buy	0.03	0.15	0.04	0.13
		2.75%	15.48%	9.96%		Often Buy	0.06	0.14	0.08	0.12
	Often Buy	69	231	300		Buy as often as Change	0.10	0.11	0.13	0.10
		5.59%	14.30%	10.53%		Often Change	0.17	0.17	0.19	0.17
	Buy as often as Change	122	182	304		Usually Change	0.23	0.18	0.22	0.20
		9.88%	11.27%	10.67%		Always Change	0.42	0.18	0.35	0.23
	Often Change	204	276	480		Total	1.00	1.00	1.00	1.00
		16.52%	17.09%	16.84%						
	Usually Change	290	287	577						
		23.48%	17.77%	20.25%						
	Always Change	514	285	799						
		41.62%	17.65%	28.04%						
	Total	1235	1615	2850						
		100.00%	100.00%	100.00%						

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 801a-b: Overall Rating From Independent Rating Agency – All Purchase Decisions; N = 5607

Key <i>frequency</i> <i>column percentage</i>	UNADJUSTED	Independent Agency: Overall Rating		<i>column percentage</i>	Independent Agency: Overall Rating				
	DECISION	Weak	Excellent		Total	REPORTED %	PREDICTED %		
Always Buy		31	350	381	DECISION	Weak	Excellent	Weak	Excellent
		1.16%	11.92%	6.80%	Always Buy	0.01	0.12	0.02	0.12
Usually Buy		94	562	656	Usually Buy	0.04	0.19	0.05	0.18
		3.52%	19.14%	11.70%	Often Buy	0.06	0.16	0.06	0.14
Often Buy		147	462	609	Buy as often as Change	0.08	0.15	0.08	0.15
		5.51%	15.73%	10.86%	Often Change	0.15	0.15	0.15	0.17
Buy as often as Change		211	426	637	Usually Change	0.26	0.14	0.25	0.14
		7.90%	14.50%	11.36%	Always Change	0.40	0.10	0.38	0.10
Often Change		406	453	859					
		15.21%	15.42%	15.32%	Total	1.00	1.00	1.00	1.00
Usually Change		707	400	1107					
		26.48%	13.62%	19.74%					
Always Change		1074	284	1358					
		40.22%	9.67%	24.22%					
Total		2670	2937	5607					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 802a-b: Overall Rating From Independent Rating Agency – All Purchase Decisions; N = 5340

Key	UNADJUSTED			Independent Agency: Overall Rating		<i>column percentage</i>	Independent Agency: Overall Rating			
	DECISION	Strong	Excellent	Total	REPORTED %		PREDICTED %		Strong	Excellent
<i>frequency</i>	Always Buy	181	350	531	DECISION	Strong	Excellent	Strong	Excellent	
<i>column percentage</i>		7.53%	11.92%	9.94%	Always Buy	0.08	0.12	0.06	0.12	
	Usually Buy	357	562	919	Usually Buy	0.15	0.19	0.12	0.18	
		14.86%	19.14%	17.21%	Often Buy	0.11	0.16	0.11	0.14	
	Often Buy	266	462	728	Buy as often as Change	0.12	0.15	0.12	0.15	
		11.07%	15.73%	13.63%	Often Change	0.18	0.15	0.18	0.17	
	Buy as often as Change	295	426	721	Usually Change	0.18	0.14	0.21	0.14	
		12.28%	14.50%	13.50%	Always Change	0.18	0.10	0.21	0.10	
	Often Change	435	453	888						
		18.10%	15.42%	16.63%	Total	1.00	1.00	1.00	1.00	
	Usually Change	426	400	826						
		17.73%	13.62%	15.47%						
	Always Change	443	284	727						
		18.44%	9.67%	13.61%						
	Total	2403	2937	5340						
		100.00%	100.00%	100.00%						

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 803a-b: Overall Rating From Independent Rating Agency – All Purchase Decision; N = 5073

Key	UNADJUSTED	Independent Agency:			<i>column percentage</i>	Independent Agency: Overall Rating			
		DECISION	Weak	Strong		Total	REPORTED %	PREDICTED %	
<i>frequency</i>	Always Buy	31	181	212	DECISION	Weak	Strong	Weak	Strong
<i>column percentage</i>		1.16%	7.53%	4.18%	Always Buy	0.01	0.08	0.02	0.06
	Usually Buy	94	357	451	Usually Buy	0.04	0.15	0.05	0.12
		3.52%	14.86%	8.89%	Often Buy	0.06	0.11	0.06	0.11
	Often Buy	147	266	413	Buy as often as Change	0.08	0.12	0.08	0.12
		5.51%	11.07%	8.14%	Often Change	0.15	0.18	0.15	0.18
	Buy as often as Change	211	295	506	Usually Change	0.26	0.18	0.25	0.21
		7.90%	12.28%	9.97%	Always Change	0.40	0.18	0.38	0.21
	Often Change	406	435	841					
		15.21%	18.10%	16.58%	Total	1.00	1.00	1.00	1.00
	Usually Change	707	426	1133					
		26.48%	17.73%	22.33%					
	Always Change	1074	443	1517					
		40.22%	18.44%	29.90%					
	Total	2670	2403	5073					
		100.00%	100.00%	100.00%					

interpretation:
REPORTED % from surveys
PREDICTED % calculated holding constant other cues and respondent characteristics

Table 804a-b: ERM Rating From Independent Rating Agency – All Purchase Decision; N = 6408

Key	UNADJUSTED	Independent Agency: ERM Rating		Total	<i>column percentage</i>	Independent Agency: ERM Rating			
		DECISION	Weak			Excellent	REPORTED %	PREDICTED %	
<i>frequency</i>	Always Buy	34	347	381	DECISION	Weak	Excellent	Weak	Excellent
<i>column percentage</i>		1.06%	10.83%	5.95%	Always Buy	0.01	0.11	0.04	0.08
	Usually Buy	108	599	707	Usually Buy	0.03	0.19	0.10	0.14
		3.37%	18.70%	11.03%	Often Buy	0.06	0.16	0.10	0.11
	Often Buy	183	506	689	Buy as often as Change	0.09	0.15	0.13	0.11
		5.71%	15.79%	10.75%	Often Change	0.17	0.16	0.18	0.15
	Buy as often as Change	293	479	772	Usually Change	0.27	0.14	0.21	0.18
		9.14%	14.95%	12.05%	Always Change	0.37	0.10	0.23	0.23
	Often Change	549	511	1060					
		17.13%	15.95%	16.54%	Total	1.00	1.00	1.00	1.00
	Usually Change	850	450	1300					
		26.53%	14.04%	20.29%					
	Always Change	1187	312	1499					
		37.05%	9.74%	23.39%					
	Total	3204	3204	6408					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 805a-b: ERM Rating From Independent Rating Agency – All Purchase Decision; N = 4806

Key	Independent Agency: ERM Rating			<i>column percentage</i>	Independent Agency: ERM Rating				
	UNADJUSTED DECISION	Strong	Excellent		Total	REPORTED %	PREDICTED %		
<i>frequency</i>	Always Buy	181	347	528	DECISION	Strong	Excellent	Strong	Excellent
<i>column percentage</i>		11.30%	10.83%	10.99%	Always Buy	0.11	0.11	0.06	0.08
	Usually Buy	306	599	905	Usually Buy	0.19	0.19	0.12	0.14
		19.10%	18.70%	18.83%	Often Buy	0.12	0.16	0.11	0.11
	Often Buy	186	506	692	Buy as often as Change	0.10	0.15	0.12	0.11
		11.61%	15.79%	14.40%	Often Change	0.15	0.16	0.17	0.15
	Buy as often as Change	160	479	639	Usually Change	0.15	0.14	0.19	0.18
		9.99%	14.95%	13.30%	Always Change	0.19	0.10	0.23	0.23
	Often Change	234	511	745					
		14.61%	15.95%	15.50%	Total	1.00	1.00	1.00	1.00
	Usually Change	233	450	683					
		14.54%	14.04%	14.21%					
	Always Change	302	312	614					
		18.85%	9.74%	12.78%					
	Total	1602	3204	4806					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 806a-b: ERM Rating From Independent Rating Agency – All Purchase Decision; N = 4806

Key	Independent Agency: ERM Rating				<i>column percentage</i>	Independent Agency: ERM Rating			
	UNADJUSTED DECISION	Weak	Strong	Total		REPORTED %	PREDICTED %		
<i>frequency</i>	Always Buy	34	181	215	DECISION	Weak	Strong	Weak	Strong
<i>column percentage</i>		1.06%	11.30%	4.47%	Always Buy	0.01	0.11	0.04	0.06
	Usually Buy	108	306	414	Usually Buy	0.03	0.19	0.10	0.12
		3.37%	19.10%	8.61%	Often Buy	0.06	0.12	0.10	0.11
	Often Buy	183	186	369	Buy as often as Change	0.09	0.10	0.13	0.12
		5.71%	11.61%	7.68%	Often Change	0.17	0.15	0.18	0.17
	Buy as often as Change	293	160	453	Usually Change	0.27	0.15	0.21	0.19
		9.14%	9.99%	9.43%	Always Change	0.37	0.19	0.23	0.23
	Often Change	549	234	783					
		17.13%	14.61%	16.29%	Total	1.00	1.00	1.00	1.00
	Usually Change	850	233	1083					
		26.53%	14.54%	22.53%					
	Always Change	1187	302	1489					
		37.05%	18.85%	30.98%					
	Total	3204	1602	4806					
		100.00%	100.00%	100.00%					

interpretation:
REPORTED % from surveys
PREDICTED % calculated holding constant other cues and respondent characteristics

Table 807a-b: Customer Complaints – All Purchase Decision; N = 8010

Key	UNADJUSTED	Customer Complaints			<i>column percentage</i>	Customer Complaints			
		DECISION	Many	Few		Total	REPORTED %	PREDICTED %	
<i>frequency</i>	Always Buy	95	467	562	DECISION	Many	Few	Many	Few
<i>column percentage</i>		2.97%	9.72%	7.02%	Always Buy	0.03	0.10	0.04	0.08
	Usually Buy	199	814	1013	Usually Buy	0.06	0.17	0.08	0.15
		6.21%	16.94%	12.65%	Often Buy	0.08	0.13	0.10	0.12
	Often Buy	269	606	875	Buy as often as Change	0.11	0.12	0.12	0.12
		8.40%	12.61%	10.92%	Often Change	0.18	0.15	0.17	0.16
	Buy as often as Change	343	589	932	Usually Change	0.23	0.17	0.21	0.19
		10.71%	12.26%	11.64%	Always Change	0.32	0.16	0.28	0.19
	Often Change	563	731	1294	Total	1.00	1.00	1.00	1.00
		17.57%	15.21%	16.15%					
	Usually Change	725	808	1533					
		22.63%	16.81%	19.14%					
	Always Change	1010	791	1801					
		31.52%	16.46%	22.48%					
	Total	3204	4806	8010					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 808a-b: Government Investigations – All Purchase Decision; N = 8010

Key <i>frequency</i> <i>column percentage</i>	UNADJUSTED	Gov't Investigation		Total	<i>column percentage</i>	Gov't Investigation			
	DECISION	NO	YES			REPORTED %	PREDICTED %		
Always Buy	505	57	562	562	DECISION	NO	YES	NO	YES
	11.13%	1.64%	7.02%	7.02%	Always Buy	0.11	0.02	0.09	0.02
Usually Buy	824	189	1013	1013	Usually Buy	0.18	0.05	0.15	0.07
	18.15%	5.45%	12.65%	12.65%	Often Buy	0.13	0.08	0.12	0.10
Often Buy	609	266	875	875	Buy as often as Change	0.13	0.10	0.13	0.11
	13.42%	7.66%	10.92%	10.92%	Often Change	0.15	0.17	0.16	0.19
Buy as often as Change	601	331	932	932	Usually Change	0.16	0.24	0.18	0.23
	13.24%	9.54%	11.64%	11.64%	Always Change	0.13	0.35	0.18	0.29
Often Change	693	601	1294	1294					
	15.27%	17.31%	16.15%	16.15%	Total	1.00	1.00	1.00	1.00
Usually Change	709	824	1533	1533					
	15.62%	23.74%	19.14%	19.14%					
Always Change	598	1203	1801	1801					
	13.17%	34.66%	22.48%	22.48%					
Total	4539	3471	8010	8010					
	100.00%	100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 809a-b: Government Sanctions – All Purchase Decision; N = 8010

Key <i>frequency</i> <i>column percentage</i>	UNADJUSTED	Gov't Sanctions		Total	<i>column percentage</i>	Gov't Sanctions		N=8010	
	DECISION	NO	YES			REPORTED %	PREDICTED %	NO	YES
Always Buy		542	20	562	DECISION	NO	YES	NO	YES
		9.67%	0.83%	7.02%	Always Buy	0.10	0.01	0.09	0.01
Usually Buy		914	99	1013	Usually Buy	0.16	0.04	0.14	0.05
		16.30%	4.12%	12.65%	Often Buy	0.13	0.06	0.12	0.08
Often Buy		731	144	875	Buy as often as Change	0.13	0.09	0.12	0.10
		13.04%	5.99%	10.92%	Often Change	0.16	0.16	0.16	0.18
Buy as often as Change		727	205	932	Usually Change	0.16	0.26	0.17	0.26
		12.97%	8.53%	11.64%	Always Change	0.16	0.38	0.19	0.31
Often Change		909	385	1294					
		16.21%	16.02%	16.15%	Total	1.00	1.00	1.00	1.00
Usually Change		907	626	1533					
		16.18%	26.05%	19.14%					
Always Change		877	924	1801					
		15.64%	38.45%	22.48%					
Total		5607	2403	8010					
		100.00%	100.00%	100.00%					

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics

Table 810a-b: Media Headlines – All Purchase Decision; N = 8010

Key	UNADJUSTED			Media Headlines		<i>column percentage</i>	Media Headlines			
	DECISION	Negative	Positive	Total	REPORTED %		PREDICTED %			
<i>frequency</i>	Always Buy	57	505	562	DECISION	Negative	Positive	Negative	Positive	
<i>column percentage</i>		1.64%	11.13%	7.02%	Always Buy	0.02	0.11	0.02	0.09	
	Usually Buy	173	840	1013	Usually Buy	0.05	0.19	0.07	0.15	
		4.98%	18.51%	12.65%	Often Buy	0.08	0.13	0.10	0.12	
	Often Buy	264	611	875	Buy as often as Change	0.11	0.12	0.13	0.11	
		7.61%	13.46%	10.92%	Often Change	0.17	0.16	0.17	0.16	
	Buy as often as Change	380	552	932	Usually Change	0.24	0.16	0.22	0.19	
		10.95%	12.16%	11.64%	Always Change	0.35	0.13	0.29	0.17	
	Often Change	576	718	1294						
		16.59%	15.82%	16.15%	Total	1.00	1.00	1.00	1.00	
	Usually Change	817	716	1533						
		23.54%	15.77%	19.14%						
	Always Change	1204	597	1801						
		34.69%	13.15%	22.48%						
	Total	3471	4539	8010						
		100.00%	100.00%	100.00%						

interpretation:

REPORTED % from surveys

PREDICTED % calculated holding constant other cues and respondent characteristics