



SURVEY OF AMERICANS' ATTITUDES

**TOWARD THE PROPERTY CASUALTY
INSURANCE INDUSTRY**

FEBRUARY 2021

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DISCLAIMER:

These are the findings from an Ipsos poll conducted February 8-10, 2021 on behalf of APCIA. For the survey, a sample of 2,006 adults ages 18 and over from the continental U.S., Alaska and Hawaii was interviewed online in English. The poll has a credibility interval of plus or minus 2.2 percentage points for all respondents.

SUMMARY

A new APCIA/Ipsos national poll explored American sentiment about the property casualty insurance industry and important policies that help promote the security and stability of the American economy, our communities and our property. The poll found that the vast majority of Americans support policies that help keep insurance costs low. When it comes to determining insurance premiums, nearly three quarters of Americans support insurers considering the likelihood of filing a claim, based on personalized or risk-based factors.



TOPLINE FINDINGS



68% of Americans have a favorable opinion of property casualty insurance companies.



63% of Americans believe that the insurance industry is doing a good job to serve consumers.



77% of Americans believe that insurance pricing should be based on the most scientific predictors of filing an insurance claim.



84% of Americans believe that a functioning insurance industry is critical to a stable economy.



68% of Americans want their elected officials to support policies that help keep their insurance costs low.



87% of Americans don't think that safer drivers should have to pay more to keep the costs down for riskier drivers.

METHODOLOGY

The sample for this study was randomly drawn from Ipsos' online panel ([click here](#) for more info on "Access Panels and Recruitment"), partner online panel sources, and "river" sampling ([click here](#) for more info on the Ipsos "Am-
pario Overview" sample method) and does not rely on a population frame in the traditional sense. Ipsos uses fixed sample targets, unique to each study, in drawing a sample. After a sample has been obtained from the Ipsos panel, Ipsos calibrates respondent characteristics to be representative of the U.S. Population using standard procedures such as raking-ratio adjustments. The source of these population targets is U.S. Census 2016 American Community Survey data. The sample drawn for this study reflects fixed sample targets on demographics. Posthoc weights were made to the population characteristics on gender, age, race/ethnicity, region, and education.



ABOUT SECURING OUR FUTURE: *Securing Our Future's* mission is to ensure a safe and secure future for American consumers through accessible and affordable property casualty insurance products. By advocating for effective public policy, we are working to make sure that this future is a reality. Insurance stability affects economic stability – and both are critically important during this time of crisis and increased risk. As the COVID-19 pandemic continues, property casualty insurers are actively responding to the increased demands on the insurance industry by focusing on protecting and serving policyholders in this time of need.



ABOUT APCIA: The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.



ABOUT IPSOS: Ipsos is the world's third largest market research company, present in 90 markets and employing more than 18,000 people. Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. We serve more than 5000 clients across the world with 75 business solutions. Founded in France in 1975, Ipsos is listed on the Euronext Paris since July 1st, 1999. The company is part of the SBF 120 and the Mid-60 index and is eligible for the Deferred Settlement Service (SRD).