

1_1. Please read each of the scenarios below and indicate whether you believe the bolded claim at the end of each of one to be true or false: - You have a dent in your front driver-side door from when you opened the door into another car last month. Now you've been in an accident and the rear driver-side is badly scratched, plus there's a small dent. When submitting an insurance claim for this accident, it's not a big deal to claim the pre-existing damage from your front driver-side door.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1051	468	219	249	128	104	295	56	196	175	291	283	288	763
Base: All Answering (wtd)	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
TRUE	59	25	19	6	7	4	16	6	16	10	16	12	20	39
	6%	5%	8%	2%	8%	3%	6%	9%	6%	5%	6%	5%	7%	5%
		C	C		C*	*		*		*				
FALSE	862	398	187	211	70	98	241	55	210	157	239	182	238	624
	82%	83%	84%	83%	81%	78%	83%	80%	80%	82%	85%	81%	83%	82%
					*	*		*		*				
Don't Know	130	55	18	37	10	24	34	7	36	25	26	30	30	100
	12%	12%	8%	15%	11%	19%	12%	11%	14%	13%	9%	13%	10%	13%
					*	B*		*		*				
Sigma	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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1_2. Please read each of the scenarios below and indicate whether you believe the bolded claim at the end of each of one to be true or false: - You visit your chiropractor for another treatment for the whiplash you sustained in an auto accident. The receptionist asks you to sign a blank insurance claim form to speed up visits for you. Signing the blank claim is fine as you'll have the chance to check it when you receive the statement of services from your insurance company.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1051	468	219	249	128	104	295	56	196	175	291	283	288	763
Base: All Answering (wtd)	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
TRUE	113	55	29	26	8	12	28	10	37	32	23	21	40	73
	11%	12%	13%	10%	9%	10%	9%	14%	14%	17%	8%	9%	14%	10%
					*	*		*		J*				
FALSE	708	340	154	185	63	76	200	30	161	118	201	162	186	522
	67%	71%	69%	73%	73%	60%	68%	43%	61%	61%	72%	72%	65%	68%
		G	G	G	G*	*	G	*		*				
Don't Know	231	84	40	43	15	38	64	29	65	42	57	42	62	168
	22%	18%	18%	17%	18%	30%	22%	43%	25%	22%	20%	19%	22%	22%
					*	A*		ABCDF*		*				
Sigma	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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1_3. Please read each of the scenarios below and indicate whether you believe the bolded claim at the end of each of one to be true or false: - You've been visiting a massage therapist since you had an auto accident. You received six treatments and are now feeling back to normal. It's okay to add on 4 additional treatments since you're still under your insurance benefits limit, even if they're not really needed.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1051	468	219	249	128	104	295	56	196	175	291	283	288	763
Base: All Answering (wtd)	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
TRUE	97	58	31	27	5	9	18	6	28	21	27	17	30	67
	9%	12%	14%	11%	6%	7%	6%	9%	11%	11%	10%	8%	10%	9%
			F		*	*		*		*				
FALSE	789	352	167	184	64	91	229	53	189	143	220	166	220	568
	75%	73%	75%	72%	74%	72%	78%	77%	72%	74%	78%	74%	77%	74%
					*	*		*		*				
Don't Know	166	69	26	43	17	26	45	9	45	28	34	41	38	128
	16%	14%	11%	17%	20%	20%	15%	14%	17%	15%	12%	18%	13%	17%
					*	*		*		*				
Sigma	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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1_4. Please read each of the scenarios below and indicate whether you believe the bolded claim at the end of each of one to be true or false: - Your car is broken into. The thief stole \$20 you had in the glove compartment and your first aid kit from the trunk. It's fine to tell the insurance company that in addition to the \$20 and the first aid kit, you also had a set of golf clubs in trunk that were stolen, but they weren't actually in the car.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1051	468	219	249	128	104	295	56	196	175	291	283	288	763
Base: All Answering (wtd)	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
TRUE	43	21	12	9	3	3	15	1	15	10	10	7	16	27
	4%	4%	5%	3%	4%	3%	5%	1%	6%	5%	3%	3%	6%	4%
					*	*		*		*				
FALSE	892	404	189	215	75	102	251	60	216	162	242	195	245	646
	85%	84%	85%	84%	86%	81%	86%	87%	82%	84%	86%	87%	85%	85%
					*	*		*		*				
Don't Know	116	54	22	31	9	21	25	8	31	20	29	22	26	90
	11%	11%	10%	12%	10%	17%	9%	12%	12%	11%	10%	10%	9%	12%
					*	*		*		*				
Sigma	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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1_5. Please read each of the scenarios below and indicate whether you believe the bolded claim at the end of each of one to be true or false: - You have been in auto accident, and even if health treatments from a massage therapist, acupuncturist, physiotherapist or chiropractor are not medically warranted, you can undergo treatment anyway since your insurance covers it.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1051	468	219	249	128	104	295	56	196	175	291	283	288	763
Base: All Answering (wtd)	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
TRUE	147	77	47	30	9	20	29	12	44	42	32	23	58	89
	14%	16%	21%	12%	11%	16%	10%	17%	17%	22%	12%	10%	20%	12%
		C	F		*	*		*		JK*			M	
FALSE	691	319	144	175	61	66	201	44	146	123	202	153	171	519
	66%	67%	65%	68%	71%	52%	69%	64%	56%	64%	72%	68%	60%	68%
				E	E*	*	E	*		*	H	H		
Don't Know	214	82	32	51	16	40	62	13	72	28	46	49	58	156
	20%	17%	14%	20%	18%	32%	21%	19%	27%	15%	16%	22%	20%	20%
				*	AB*		*		IJ	*				
Sigma	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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1_6. Please read each of the scenarios below and indicate whether you believe the bolded claim at the end of each of one to be true or false: - Your colleague asks if you would like to join him in staging a car accident to get money from your insurance companies. This is not fraud, because there has been no claim yet.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1051	468	219	249	128	104	295	56	196	175	291	283	288	763
Base: All Answering (wtd)	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
TRUE	121	59	38	21	4	9	37	10	30	27	34	22	35	86
	11%	12%	17%	8%	5%	7%	13%	15%	12%	14%	12%	10%	12%	11%
		C	CD		*	*		*		*				
FALSE	806	369	165	204	75	93	221	49	195	140	229	171	224	582
	77%	77%	74%	80%	86%	74%	76%	71%	75%	73%	81%	76%	78%	76%
					B*	*		*		*				
Don't Know	125	51	20	30	7	24	34	10	36	26	18	32	29	96
	12%	11%	9%	12%	9%	19%	12%	14%	14%	13%	6%	14%	10%	13%
					*	*		*	J	*		J		
Sigma	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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2_1. The following is a series of statements about auto insurance fraud. For each, please indicate whether you believe the statement to be true or false: - It does not state, under the federal Criminal Code, that it is an offence for someone to defraud an insurance company.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1051	468	219	249	128	104	295	56	196	175	291	283	288	763
Base: All Answering (wtd)	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
TRUE	98	73	51	22	5	4	15	2	34	11	34	13	24	74
	9%	15%	23%	9%	6%	3%	5%	3%	13%	6%	12%	6%	8%	10%
		CDEF	ACDEFG		*	*		*		*				
FALSE	676	280	128	151	60	81	206	49	165	131	183	146	184	491
	64%	58%	57%	59%	70%	64%	71%	71%	63%	68%	65%	65%	64%	64%
					*	*	ABC	*		*				
Don't Know	278	126	45	81	21	42	71	18	62	50	64	66	79	199
	26%	26%	20%	32%	25%	33%	24%	27%	24%	26%	23%	29%	27%	26%
		B		AB	*	*		*		*				
Sigma	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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2_2. The following is a series of statements about auto insurance fraud. For each, please indicate whether you believe the statement to be true or false: - It is estimated that auto insurance fraud increases auto insurance premiums by between \$116 and \$236 per premium.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1051	468	219	249	128	104	295	56	196	175	291	283	288	763
Base: All Answering (wtd)	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
TRUE	612	302	138	163	47	56	173	35	161	115	161	133	187	425
	58%	63%	62%	64%	54%	44%	59%	50%	61%	60%	57%	59%	65%	56%
		E	E	E	*	*		*		*				
FALSE	71	42	31	11	5	5	13	5	24	3	26	13	12	59
	7%	9%	14%	4%	6%	4%	4%	8%	9%	2%	9%	6%	4%	8%
		C	ACF		*	*		*	I	*	I			
Don't Know	369	135	54	81	34	65	106	29	77	74	95	79	90	279
	35%	28%	24%	32%	40%	51%	36%	42%	29%	39%	34%	35%	31%	37%
					B*	ABC*	B	*		*				
Sigma	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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2_3. The following is a series of statements about auto insurance fraud. For each, please indicate whether you believe the statement to be true or false: - If you are convicted of auto insurance fraud, you could go to jail and pay a hefty fine, and your insurance company could cancel your insurance premium.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1051	468	219	249	128	104	295	56	196	175	291	283	288	763
Base: All Answering (wtd)	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
TRUE	876	397	178	218	70	97	251	61	213	160	248	183	242	633
	83%	83%	80%	86%	81%	77%	86%	89%	81%	83%	88%	82%	84%	83%
					*	*		*		*				
FALSE	41	21	18	3	3	4	13	1	13	3	13	8	10	31
	4%	4%	8%	1%	3%	3%	4%	1%	5%	2%	5%	3%	3%	4%
		C	AC		*	*		*		*				
Don't Know	135	61	27	34	14	25	28	7	36	30	19	34	36	99
	13%	13%	12%	13%	16%	20%	10%	9%	14%	15%	7%	15%	12%	13%
					*	*		*		J*		J		
Sigma	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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2_4. The following is a series of statements about auto insurance fraud. For each, please indicate whether you believe the statement to be true or false: - Auto insurance fraud does not affect auto insurance premiums. Insurance companies set the premiums high because they are for-profit corporations.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1051	468	219	249	128	104	295	56	196	175	291	283	288	763
Base: All Answering (wtd)	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
TRUE	96	51	36	15	4	9	24	9	23	12	35	17	18	78
	9%	11%	16%	6%	4%	7%	8%	13%	9%	6%	12%	8%	6%	10%
		C	ACD		*	*		*		*				
FALSE	782	358	153	204	68	89	218	50	178	152	213	173	224	558
	74%	75%	69%	80%	78%	70%	75%	73%	68%	79%	76%	77%	78%	73%
		B		AB	*	*		*		*				
Don't Know	173	70	34	36	15	29	50	10	60	28	33	35	45	128
	16%	15%	15%	14%	18%	23%	17%	14%	23%	15%	12%	16%	16%	17%
					*	*		*	J	*				
Sigma	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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2_5. The following is a series of statements about auto insurance fraud. For each, please indicate whether you believe the statement to be true or false: - Tow truck operators must make referrals for body repair shops and storage facilities at the scene of an accident, according to regulations in the Consumer Protection Act.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1051	468	219	249	128	104	295	56	196	175	291	283	288	763
Base: All Answering (wtd)	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
TRUE	238	138	66	73	13	22	53	12	71	53	57	44	73	164
	23%	29%	29%	28%	15%	18%	18%	17%	27%	27%	20%	20%	25%	22%
		DF	DF	DF	*	*		*		*				
FALSE	396	173	92	81	37	49	116	20	80	68	117	92	105	290
	38%	36%	41%	32%	43%	39%	40%	28%	30%	35%	42%	41%	37%	38%
					*	*		*		*				
Don't Know	418	167	66	101	36	54	123	38	111	72	106	89	109	309
	40%	35%	30%	40%	42%	43%	42%	55%	42%	37%	38%	39%	38%	40%
					*	*	B	AB*		*				
Sigma	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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2_6. The following is a series of statements about auto insurance fraud. For each, please indicate whether you believe the statement to be true or false: - You must report all road accidents to the police, regardless of the value of damages or whether anyone is hurt.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Answering (unwtd)	1051	468	219	249	128	104	295	56	196	175	291	283	288	763
Base: All Answering (wtd)	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
TRUE	534	232	126	106	37	62	161	42	163	96	144	105	160	375
	51%	48%	56%	41%	43%	50%	55%	61%	62%	50%	51%	47%	55%	49%
		C	AC		*	*	C	*	K	*				
FALSE	359	185	77	108	28	35	89	22	58	66	110	86	92	266
	34%	39%	34%	42%	32%	28%	31%	32%	22%	34%	39%	38%	32%	35%
				F	*	*		*		*	H	H		
Don't Know	158	62	21	41	22	28	41	5	41	31	26	35	36	123
	15%	13%	9%	16%	25%	23%	14%	7%	16%	16%	9%	15%	12%	16%
				ABFG*	B*			*		*				
Sigma	1051	479	224	255	87	126	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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1/2. True/False quiz results

	ONTARIO								HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
	Total	GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Grade A	243	111	49	62	23	27	72	10	46	43	67	61	71	171
	23%	23%	22%	24%	27%	21%	25%	15%	17%	22%	24%	27%	25%	22%
					*	*		*		*				
Grade B	217	102	42	60	17	20	65	12	39	46	68	50	44	172
	21%	21%	19%	24%	20%	16%	22%	17%	15%	24%	24%	22%	15%	23%
					*	*		*		*				
Grade C	169	77	32	45	15	22	44	12	49	38	45	22	45	124
	16%	16%	14%	18%	18%	17%	15%	17%	19%	20%	16%	10%	16%	16%
					*	*		*	K	K*				
Grade D	136	59	36	23	6	12	45	14	39	16	38	30	45	91
	13%	12%	16%	9%	6%	10%	15%	20%	15%	8%	14%	13%	16%	12%
					*	*		*		*				
Grade F	287	130	65	64	25	46	66	21	89	50	64	62	83	204
	27%	27%	29%	25%	29%	36%	23%	30%	34%	26%	23%	27%	29%	27%
					*	*		*	J	*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary														
Pass	765	349	158	191	62	81	226	48	173	143	217	163	206	559
	73%	73%	71%	75%	71%	64%	77%	70%	66%	74%	77%	73%	71%	73%
					*	*		*		*	H			
Fail	287	130	65	64	25	46	66	21	89	50	64	62	83	204
	27%	27%	29%	25%	29%	36%	23%	30%	34%	26%	23%	27%	29%	27%
					*	*		*	J	*				
Average (Incl. 0)	7.4	7.5	7.4	7.5	7.5	6.7	7.6	7.1	6.9	7.4	7.7	7.5	7.4	7.4
					*	*		*		*	H			
Std. Dev.	2.89	2.78	2.68	2.86	3.01	3.43	2.84	2.6	2.93	3.01	2.53	2.95	2.68	2.97
Std. Err.	0.09	0.13	0.18	0.18	0.32	0.3	0.17	0.31	0.18	0.22	0.15	0.2	0.16	0.11
Average (Excl. 0)	7.9	7.9	7.7	8	8.1	7.7	8.1	7.3	7.5	8	8	8	7.7	7.9
					*	*		**		*				
Std. Dev.	2.22	2.2	2.27	2.13	2.27	2.44	2.1	2.33	2.21	2.25	2.16	2.3	2.22	2.22
Std. Err.	0.07	0.1	0.15	0.14	0.25	0.23	0.13	0.28	0.14	0.17	0.13	0.16	0.13	0.08

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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3_1. Which of the following have you done in the past. As a reminder, your individual responses will remain confidential, and in no way will your responses be linked back to you. - Received medical treatment (i.e. massage therapy, physiotherapy, chiropractic) as a result of a car accident which you claimed through insurance but that you didn't medically require.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Yes	31	21	13	8	3	3	3	1	11	5	6	9	12	19
	3%	4%	6%	3%	3%	3%	1%	1%	4%	2%	2%	4%	4%	2%
			F		*	*		*		*				
No	1021	458	211	247	84	123	289	68	251	188	275	215	277	745
	97%	96%	94%	97%	97%	97%	99%	99%	96%	98%	98%	96%	96%	98%
					*	*	B	*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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3_2. Which of the following have you done in the past. As a reminder, your individual responses will remain confidential, and in no way will your responses be linked back to you. - Continued medical treatment (i.e. massage therapy, physiotherapy, chiropractic) as a result of a car accident that you no longer required, but submitted it through insurance because you still had benefits/coverage remaining.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Yes	24	15	11	3	2	4	3	-	4	4	12	4	11	12
	2%	3%	5%	1%	3%	3%	1%	-	2%	2%	4%	2%	4%	2%
			F		*	*		*		*				
No	1028	464	212	251	84	123	289	69	258	189	269	221	277	751
	98%	97%	95%	99%	97%	97%	99%	100%	98%	98%	96%	98%	96%	98%
					*	*	B	*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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3_3. Which of the following have you done in the past. As a reminder, your individual responses will remain confidential, and in no way will your responses be linked back to you. - Claimed damage on your car that was pre-existing and not as a result of a current accident.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Yes	34	22	12	10	3	5	4	1	8	5	11	10	11	23
	3%	4%	5%	4%	4%	4%	1%	1%	3%	3%	4%	4%	4%	3%
					*	*		*		*				
No	1018	457	212	245	83	122	288	68	254	188	270	215	277	741
	97%	96%	95%	96%	96%	96%	99%	99%	97%	97%	96%	96%	96%	97%
					*	*		*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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3_4. Which of the following have you done in the past. As a reminder, your individual responses will remain confidential, and in no way will your responses be linked back to you. - Received and claimed a receipt against auto insurance for a service you did not receive.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Yes	28	19	15	3	2	3	3	1	7	5	11	4	10	18
	3%	4%	7%	1%	3%	3%	1%	1%	3%	3%	4%	2%	4%	2%
		C	CF		*	*		*		*				
No	1024	460	208	252	84	123	289	68	254	188	270	221	278	746
	97%	96%	93%	99%	97%	97%	99%	99%	97%	97%	96%	98%	96%	98%
				AB	*	*	B	*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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3_5. Which of the following have you done in the past. As a reminder, your individual responses will remain confidential, and in no way will your responses be linked back to you. - Staged a car accident and submitted a claim through your auto insurance.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Yes	31	23	16	7	3	4	2	-	8	4	12	6	14	17
	3%	5%	7%	3%	3%	3%	1%	-	3%	2%	4%	3%	5%	2%
		F	F		*	*		*		*				
No	1021	456	208	248	84	123	290	69	254	189	269	218	274	747
	97%	95%	93%	97%	97%	97%	99%	100%	97%	98%	96%	97%	95%	98%
					*	*	AB	*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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3_6. Which of the following have you done in the past. As a reminder, your individual responses will remain confidential, and in no way will your responses be linked back to you. - Exaggerated to your insurance company about the value of contents that were stolen from your car.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Yes	31	18	12	6	4	4	3	1	7	6	10	8	12	18
	3%	4%	5%	3%	4%	3%	1%	1%	3%	3%	4%	4%	4%	2%
			F		*	*		*		*				
No	1021	460	212	248	83	122	288	68	255	187	271	217	276	745
	97%	96%	95%	97%	96%	97%	99%	99%	97%	97%	96%	96%	96%	98%
					*	*	B	*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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3_7. Which of the following have you done in the past. As a reminder, your individual responses will remain confidential, and in no way will your responses be linked back to you. - Stating you had items stolen from your car that were not actually stolen.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Yes	29	19	16	3	3	4	2	-	7	4	14	4	11	17
	3%	4%	7%	1%	4%	3%	1%	-	2%	2%	5%	2%	4%	2%
		C	ACF		*	*		*		*				
No	1023	459	208	251	83	123	289	69	255	189	267	221	277	746
	97%	96%	93%	99%	96%	97%	99%	100%	98%	98%	95%	98%	96%	98%
		B		AB	*	*	B	*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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3_8. Which of the following have you done in the past. As a reminder, your individual responses will remain confidential, and in no way will your responses be linked back to you. - Convinced an auto body repair shop to add in additional fixes to a car damaged in an accident and put the full cost through insurance.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Yes	50	36	30	5	4	8	1	1	18	5	18	7	18	32
	5%	7%	14%	2%	5%	6%	*	1%	7%	3%	6%	3%	6%	4%
		CF	ACF		F*	F*		*		*				
No	1002	443	193	250	82	119	290	68	244	188	263	218	271	731
	95%	93%	86%	98%	95%	94%	100%	99%	93%	97%	94%	97%	94%	96%
		B		AB	*	*	ABDE	*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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3_9. Which of the following have you done in the past. As a reminder, your individual responses will remain confidential, and in no way will your responses be linked back to you. - Claimed injury from an auto accident when you were in fact uninjured.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Yes	34	26	18	8	2	3	2	-	9	3	13	8	9	25
	3%	5%	8%	3%	3%	2%	1%	-	3%	1%	5%	4%	3%	3%
		F	F		*	*		*		*				
No	1018	452	206	247	84	124	289	69	253	190	268	216	279	739
	97%	95%	92%	97%	97%	98%	99%	100%	97%	99%	95%	96%	97%	97%
					*	*	AB	*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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3_10. Which of the following have you done in the past. As a reminder, your individual responses will remain confidential, and in no way will your responses be linked back to you. - Lied on an auto insurance application form.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Yes	33	18	13	5	3	6	6	-	17	4	6	5	10	23
	3%	4%	6%	2%	3%	5%	2%	-	6%	2%	2%	2%	4%	3%
					*	*		*		*				
No	1019	460	210	250	84	120	286	69	245	189	275	220	278	741
	97%	96%	94%	98%	97%	95%	98%	100%	94%	98%	98%	98%	96%	97%
					*	*		*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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3. Which of the following have you done in the past. As a reminder, your individual responses will remain confidential, and in no way will your responses be linked back to you. - Yes Summary

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Yes to any (Net)	83	56	38	18	6	9	10	2	27	10	27	16	28	54
	8%	12%	17%	7%	7%	8%	3%	3%	10%	5%	10%	7%	10%	7%
		CF	ACFG		*	*		*		*				
Convinced an auto body repair shop to add in additional fixes to a car damaged in an accident and put the full cost through	50	36	30	5	4	8	1	1	18	5	18	7	18	32
	5%	7%	14%	2%	5%	6%	*	1%	7%	3%	6%	3%	6%	4%
		CF	ACF		F*	F*		*		*				
Claimed damage on your car that was pre-existing and not as a result of a current accident.	34	22	12	10	3	5	4	1	8	5	11	10	11	23
	3%	4%	5%	4%	4%	4%	1%	1%	3%	3%	4%	4%	4%	3%
					*	*		*		*				
Claimed injury from an auto accident when you were in fact uninjured.	34	26	18	8	2	3	2	-	9	3	13	8	9	25
	3%	5%	8%	3%	3%	2%	1%	-	3%	1%	5%	4%	3%	3%
		F	F		*	*		*		*				
Lied on an auto insurance application form.	33	18	13	5	3	6	6	-	17	4	6	5	10	23
	3%	4%	6%	2%	3%	5%	2%	-	6%	2%	2%	2%	4%	3%
					*	*		*		*				
Received medical treatment (i.e. massage therapy, physiotherapy, chiropractic) as a result of a car accident which you claimed	31	21	13	8	3	3	3	1	11	5	6	9	12	19
	3%	4%	6%	3%	3%	3%	1%	1%	4%	2%	2%	4%	4%	2%
			F		*	*		*		*				
Staged a car accident and submitted a claim through your auto insurance.	31	23	16	7	3	4	2	-	8	4	12	6	14	17
	3%	5%	7%	3%	3%	3%	1%	-	3%	2%	4%	3%	5%	2%
		F	F		*	*		*		*				
Exaggerated to your insurance company about the value of contents that were stolen from your car.	31	18	12	6	4	4	3	1	7	6	10	8	12	18
	3%	4%	5%	3%	4%	3%	1%	1%	3%	3%	4%	4%	4%	2%
			F		*	*		*		*				
Stating you had items stolen from your car that were not actually stolen.	29	19	16	3	3	4	2	-	7	4	14	4	11	17
	3%	4%	7%	1%	4%	3%	1%	-	2%	2%	5%	2%	4%	2%
		C	ACF		*	*		*		*				
Received and claimed a receipt against auto insurance for a service you did not receive.	28	19	15	3	2	3	3	1	7	5	11	4	10	18
	3%	4%	7%	1%	3%	3%	1%	1%	3%	3%	4%	2%	4%	2%
		C	CF		*	*		*		*				
Continued medical treatment (i.e. massage therapy, physiotherapy, chiropractic) as a result of a car accident that you no longer	24	15	11	3	2	4	3	-	4	4	12	4	11	12
	2%	3%	5%	1%	3%	3%	1%	-	2%	2%	4%	2%	4%	2%
			F		*	*		*		*				

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4_1. To what extent do you agree or disagree with the following statements: - I have submitted an exaggerated or false auto insurance claim in the past.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Top 2 Box (Net)	73	48	31	17	4	8	11	2	19	10	26	15	20	53
	7%	10%	14%	7%	5%	6%	4%	3%	7%	5%	9%	7%	7%	7%
		F	F		*	*		*		*				
Strongly agree	22	14	11	3	1	3	4	-	5	3	10	4	6	16
	2%	3%	5%	1%	1%	2%	1%	-	2%	1%	4%	2%	2%	2%
					*	*		*		*				
Somewhat agree	51	34	20	14	3	5	7	2	14	7	16	11	14	37
	5%	7%	9%	6%	4%	4%	2%	3%	6%	4%	6%	5%	5%	5%
		F	F		*	*		*		*				
Bottom 2 Box (Net)	979	430	193	238	83	119	280	67	243	183	255	210	268	710
	93%	90%	86%	93%	95%	94%	96%	97%	93%	95%	91%	93%	93%	93%
					*	*	AB	*		*				
Somewhat disagree	69	34	20	14	5	4	22	4	19	10	18	21	30	39
	7%	7%	9%	5%	5%	3%	8%	5%	7%	5%	6%	10%	11%	5%
					*	*		*		*			M	
Strongly disagree	909	396	172	224	78	115	258	63	223	173	237	188	238	671
	86%	83%	77%	88%	90%	91%	88%	92%	85%	90%	84%	84%	83%	88%
		B		AB	B*	B*	B	*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4_2. To what extent do you agree or disagree with the following statements: - I know how to report auto insurance fraud.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Top 2 Box (Net)	373	161	79	82	28	42	111	31	106	71	94	72	110	263
	35%	34%	35%	32%	32%	33%	38%	45%	41%	37%	33%	32%	38%	34%
					*	*		*		*				
Strongly agree	108	41	22	19	12	11	36	8	25	21	32	25	23	86
	10%	9%	10%	7%	14%	9%	12%	11%	10%	11%	11%	11%	8%	11%
					*	*		*		*				
Somewhat agree	265	120	57	63	16	30	75	24	81	50	62	47	87	177
	25%	25%	25%	25%	18%	24%	26%	34%	31%	26%	22%	21%	30%	23%
					*	*		*		*				
Bottom 2 Box (Net)	679	317	144	173	59	85	181	38	156	122	187	153	178	500
	65%	66%	65%	68%	68%	67%	62%	55%	59%	63%	67%	68%	62%	66%
					*	*		*		*				
Somewhat disagree	388	202	91	111	22	43	100	20	70	74	118	93	103	285
	37%	42%	41%	44%	25%	34%	34%	29%	27%	39%	42%	41%	36%	37%
		D	D	D	*	*		*		*	H	H		
Strongly disagree	291	115	53	62	37	42	80	17	86	48	69	60	76	215
	28%	24%	24%	24%	42%	33%	28%	25%	33%	25%	25%	27%	26%	28%
					ABCF*	*		*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4_3. To what extent do you agree or disagree with the following statements: - If I knew somebody was committing auto insurance fraud, I would be comfortable reporting them.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Top 2 Box (Net)	606	281	135	146	59	69	158	39	160	124	149	120	146	460
	58%	59%	60%	57%	68%	55%	54%	56%	61%	64%	53%	54%	51%	60%
					F*	*		*		*				L
Strongly agree	249	115	47	68	18	24	79	13	80	37	59	46	54	195
	24%	24%	21%	27%	21%	19%	27%	19%	31%	19%	21%	21%	19%	26%
					*	*		*		*				
Somewhat agree	356	166	88	78	41	45	79	26	79	87	91	74	92	265
	34%	35%	39%	31%	47%	36%	27%	37%	30%	45%	32%	33%	32%	35%
			F		CF*	*		*		HJ*				
Bottom 2 Box (Net)	446	197	88	109	28	57	134	30	102	69	132	104	143	304
	42%	41%	40%	43%	32%	45%	46%	44%	39%	36%	47%	46%	49%	40%
					*	*	D	*		*			M	
Somewhat disagree	316	146	65	81	18	39	92	21	72	45	99	72	99	218
	30%	31%	29%	32%	20%	31%	32%	31%	27%	23%	35%	32%	34%	29%
					*	*		*		*	I			
Strongly disagree	130	51	23	28	10	18	42	9	30	25	33	33	44	86
	12%	11%	10%	11%	12%	14%	14%	13%	12%	13%	12%	15%	15%	11%
					*	*		*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4_4. To what extent do you agree or disagree with the following statements: - Getting more money out of insurance companies is okay, since I pay a lot for the coverage.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Top 2 Box (Net)	177	96	50	46	6	17	41	17	30	32	58	49	57	119
	17%	20%	22%	18%	7%	13%	14%	25%	12%	17%	21%	22%	20%	16%
		D	D	D	*	*		D*		*		H		
Strongly agree	47	25	15	10	1	4	16	-	10	6	13	15	16	31
	4%	5%	7%	4%	2%	3%	6%	-	4%	3%	5%	7%	5%	4%
					*	*		*		*				
Somewhat agree	130	71	35	36	4	12	25	17	20	26	44	34	41	89
	12%	15%	16%	14%	5%	10%	8%	25%	8%	14%	16%	15%	14%	12%
		D	D		*	*		DF*		*	H			
Bottom 2 Box (Net)	875	382	173	209	81	110	251	52	231	161	223	176	231	644
	83%	80%	78%	82%	93%	87%	86%	75%	88%	83%	79%	78%	80%	84%
					ABCG*	*		*	K	*				
Somewhat disagree	287	138	51	87	14	46	72	17	71	49	77	66	98	188
	27%	29%	23%	34%	16%	36%	25%	24%	27%	25%	28%	29%	34%	25%
		D		D	*	D*		*		*			M	
Strongly disagree	589	244	122	122	67	64	179	35	161	113	146	109	133	456
	56%	51%	55%	48%	77%	51%	61%	51%	61%	58%	52%	49%	46%	60%
					ABCEFG*	*	AC	*	K	*				L
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4_5. To what extent do you agree or disagree with the following statements: - Auto insurance fraud is no big deal.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Top 2 Box (Net)	87	51	33	18	6	7	18	5	20	15	33	11	22	64
	8%	11%	15%	7%	7%	5%	6%	7%	8%	8%	12%	5%	8%	8%
		C	F		*	*		*		*				
Strongly agree	41	21	18	3	4	4	10	1	15	4	14	4	7	33
	4%	4%	8%	1%	4%	3%	4%	1%	6%	2%	5%	2%	3%	4%
		C	AC		*	*		*		*				
Somewhat agree	46	30	15	15	2	3	7	4	6	11	19	7	15	31
	4%	6%	7%	6%	3%	2%	3%	5%	2%	6%	7%	3%	5%	4%
					*	*		*		*				
Bottom 2 Box (Net)	965	427	190	237	80	120	274	64	241	178	248	213	266	699
	92%	89%	85%	93%	93%	95%	94%	93%	92%	92%	88%	95%	92%	92%
				A	*	*	B	*		*				
Somewhat disagree	189	106	50	56	6	28	40	8	48	30	48	53	57	132
	18%	22%	22%	22%	7%	22%	14%	11%	18%	16%	17%	24%	20%	17%
		DF	D	D	*	D*		*		*				
Strongly disagree	776	321	140	180	74	91	234	57	194	148	201	160	209	567
	74%	67%	63%	71%	85%	72%	80%	82%	74%	76%	71%	71%	72%	74%
					ABC*	*	AB	B*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4_6. To what extent do you agree or disagree with the following statements: - I am confident in my ability to recognize auto insurance fraud when it happens.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Top 2 Box (Net)	737	325	158	167	61	83	212	57	184	129	209	153	222	515
	70%	68%	71%	65%	71%	65%	73%	83%	70%	67%	75%	68%	77%	67%
					*	*		*		*			M	
Strongly agree	250	112	47	66	22	27	73	16	64	46	56	61	88	162
	24%	23%	21%	26%	25%	22%	25%	23%	24%	24%	20%	27%	31%	21%
					*	*		*		*			M	
Somewhat agree	487	212	111	101	39	55	139	41	121	83	153	92	134	353
	46%	44%	50%	40%	46%	44%	48%	59%	46%	43%	54%	41%	47%	46%
					*	*		*		*	K			
Bottom 2 Box (Net)	315	154	66	88	25	44	79	12	77	64	72	72	66	249
	30%	32%	29%	35%	29%	35%	27%	17%	30%	33%	25%	32%	23%	33%
					*	*		*		*				L
Somewhat disagree	223	118	45	73	16	30	53	7	53	41	53	57	49	174
	21%	25%	20%	29%	19%	24%	18%	10%	20%	21%	19%	25%	17%	23%
				FG	*	*		*		*				
Strongly disagree	91	36	21	15	9	14	27	5	24	23	19	15	16	75
	9%	8%	10%	6%	11%	11%	9%	7%	9%	12%	7%	7%	6%	10%
					*	*		*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4_7. To what extent do you agree or disagree with the following statements: - Insurance companies make enough money to easily cover the false claims that people make against them.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Top 2 Box (Net)	369	201	97	104	22	40	84	22	78	73	91	92	106	263
	35%	42%	43%	41%	26%	31%	29%	33%	30%	38%	32%	41%	37%	34%
		DF	DF	DF	*	*		*		*				
Strongly agree	100	42	18	23	3	12	30	13	23	20	24	28	29	71
	9%	9%	8%	9%	4%	9%	10%	18%	9%	10%	9%	13%	10%	9%
					*	*		D*		*				
Somewhat agree	269	159	79	80	19	28	54	10	55	53	66	64	77	192
	26%	33%	35%	32%	22%	22%	18%	14%	21%	27%	24%	29%	27%	25%
		FG	FG	F	*	*		*		*				
Bottom 2 Box (Net)	683	278	127	151	64	87	208	46	184	120	190	132	183	501
	65%	58%	57%	59%	74%	69%	71%	67%	70%	62%	68%	59%	63%	66%
					ABC*	*	ABC	*		*				
Somewhat disagree	317	149	67	81	21	37	86	25	83	52	92	69	106	212
	30%	31%	30%	32%	24%	29%	30%	36%	32%	27%	33%	31%	37%	28%
					*	*		*		*			M	
Strongly disagree	366	129	59	70	44	50	122	21	101	68	98	63	77	289
	35%	27%	26%	27%	50%	40%	42%	31%	39%	35%	35%	28%	27%	38%
					ABC*	*	ABC	*		*				L
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4_8. To what extent do you agree or disagree with the following statements: - I'm aware of a family member who has made an exaggerated or false auto insurance claim in the past.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Top 2 Box (Net)	117	69	39	29	5	10	31	3	33	14	36	29	34	83
	11%	14%	18%	11%	6%	8%	11%	5%	13%	7%	13%	13%	12%	11%
			D		*	*		*		*				
Strongly agree	48	21	13	7	1	6	20	1	17	3	14	11	10	39
	5%	4%	6%	3%	1%	5%	7%	1%	7%	1%	5%	5%	3%	5%
					*	*		*		*				
Somewhat agree	69	48	26	22	4	4	11	2	16	12	22	18	25	44
	7%	10%	12%	9%	5%	3%	4%	3%	6%	6%	8%	8%	9%	6%
		F	F		*	*		*		*				
Bottom 2 Box (Net)	935	410	184	226	82	117	261	66	228	179	245	195	254	681
	89%	86%	82%	89%	94%	92%	89%	95%	87%	93%	87%	87%	88%	89%
					B*	*		*		*				
Somewhat disagree	125	67	32	36	9	10	33	6	28	23	45	21	48	77
	12%	14%	14%	14%	10%	8%	11%	9%	11%	12%	16%	9%	17%	10%
					*	*		*		*			M	
Strongly disagree	810	343	153	190	73	107	227	60	200	156	200	174	206	603
	77%	72%	68%	75%	84%	85%	78%	87%	76%	80%	71%	78%	72%	79%
					AB*	B*		B*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4_9. To what extent do you agree or disagree with the following statements: - I'm aware of a friend who has made an exaggerated or false auto insurance claim in the past.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Top 2 Box (Net)	172	82	48	35	10	25	50	4	34	26	56	39	51	121
	16%	17%	21%	14%	12%	20%	17%	6%	13%	13%	20%	17%	18%	16%
			G		*	*		*		*				
Strongly agree	60	23	13	10	4	7	26	-	14	2	22	15	7	53
	6%	5%	6%	4%	4%	6%	9%	-	5%	1%	8%	7%	2%	7%
					*	*		*		*	I	I		L
Somewhat agree	111	60	35	24	6	17	24	4	20	23	34	24	44	67
	11%	12%	16%	10%	7%	14%	8%	6%	8%	12%	12%	11%	15%	9%
					*	*		*		*			M	
Bottom 2 Box (Net)	880	396	176	220	77	102	241	65	228	167	225	186	238	643
	84%	83%	79%	86%	88%	80%	83%	94%	87%	87%	80%	83%	82%	84%
					*	*		B*		*				
Somewhat disagree	159	84	36	47	6	18	41	10	42	25	43	43	55	104
	15%	17%	16%	19%	7%	14%	14%	14%	16%	13%	15%	19%	19%	14%
			D	D	*	*		*		*				
Strongly disagree	722	312	139	173	70	84	200	55	186	143	182	143	183	539
	69%	65%	62%	68%	81%	66%	69%	80%	71%	74%	65%	63%	63%	71%
					ABCF*	*		*		*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4_10. To what extent do you agree or disagree with the following statements: - Making an exaggerated or false insurance claim is wrong.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Top 2 Box (Net)	940	433	189	244	81	111	258	58	210	166	266	211	260	680
	89%	90%	84%	96%	94%	88%	88%	84%	80%	86%	95%	94%	90%	89%
		B		ABFG	*	*		*		*	HI	HI		
Strongly agree	810	368	159	209	74	89	230	49	180	146	235	173	217	593
	77%	77%	71%	82%	85%	70%	79%	71%	69%	76%	84%	77%	75%	78%
				AB	B*	*		*		*	H			
Somewhat agree	130	64	30	34	7	22	28	9	30	20	31	38	42	88
	12%	13%	13%	14%	9%	17%	10%	13%	11%	10%	11%	17%	15%	11%
				*	*	*		*		*				
Bottom 2 Box (Net)	112	46	35	11	5	16	34	11	52	27	15	14	29	84
	11%	10%	16%	4%	6%	12%	12%	16%	20%	14%	5%	6%	10%	11%
		C	AC		*	*	C	C*	JK	JK*				
Somewhat disagree	44	27	22	5	1	3	7	5	21	6	8	8	11	33
	4%	6%	10%	2%	2%	3%	2%	8%	8%	3%	3%	4%	4%	4%
		C	ACDF		*	*		*		*				
Strongly disagree	69	19	13	6	4	12	27	6	31	22	8	6	18	51
	7%	4%	6%	2%	5%	10%	9%	9%	12%	11%	3%	3%	6%	7%
					*	C*	AC	*	JK	JK*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4_11. To what extent do you agree or disagree with the following statements: - There are a lot of "grey areas" when it comes to what constitutes a valid insurance claim.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Top 2 Box (Net)	464	231	110	122	29	55	121	27	97	91	147	94	144	320
	44%	48%	49%	48%	34%	44%	42%	39%	37%	47%	52%	42%	50%	42%
		D	D		*	*		*		*	H			
Strongly agree	106	53	34	19	4	14	27	8	25	23	43	9	26	81
	10%	11%	15%	7%	4%	11%	9%	12%	9%	12%	15%	4%	9%	11%
		C	D		*	*		*		K*	K			
Somewhat agree	358	178	76	103	26	41	94	19	72	68	104	85	118	240
	34%	37%	34%	40%	30%	32%	32%	27%	28%	35%	37%	38%	41%	31%
					*	*		*		*			M	
Bottom 2 Box (Net)	588	247	114	133	57	71	170	42	165	102	134	131	144	443
	56%	52%	51%	52%	66%	56%	58%	61%	63%	53%	48%	58%	50%	58%
					AB*	*		*	J	*				
Somewhat disagree	337	159	68	91	26	38	89	25	104	58	79	66	97	240
	32%	33%	30%	36%	30%	30%	31%	36%	40%	30%	28%	29%	33%	31%
					*	*		*		*				
Strongly disagree	251	88	46	43	31	33	81	17	61	45	54	65	48	203
	24%	18%	21%	17%	36%	26%	28%	25%	23%	23%	19%	29%	17%	27%
					ABC*	*	AC	*		*				L
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4_12. To what extent do you agree or disagree with the following statements: - I would never knowingly defraud an auto insurance company under any circumstance.

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
Top 2 Box (Net)	942	420	190	230	80	114	262	67	220	182	259	199	250	693
	90%	88%	85%	90%	92%	90%	90%	97%	84%	94%	92%	89%	87%	91%
					*	*		*		H*				
Strongly agree	779	336	142	195	73	88	230	52	184	141	213	163	203	576
	74%	70%	63%	76%	84%	69%	79%	75%	70%	73%	76%	73%	70%	75%
		B		AB	AB*	*	B	*		*				
Somewhat agree	163	84	48	36	7	26	31	15	36	41	45	36	47	117
	16%	18%	21%	14%	8%	21%	11%	22%	14%	21%	16%	16%	16%	15%
		D	DF		*	D*		*		*				
Bottom 2 Box (Net)	110	58	34	25	7	12	30	2	41	11	22	25	39	71
	10%	12%	15%	10%	8%	10%	10%	3%	16%	6%	8%	11%	13%	9%
					*	*		*	I	*				
Somewhat disagree	57	43	27	16	1	5	8	1	17	4	16	15	28	29
	5%	9%	12%	6%	1%	4%	3%	2%	6%	2%	6%	7%	10%	4%
		DF	DF		*	*		*		*			M	
Strongly disagree	52	16	7	9	6	7	22	1	24	8	6	10	11	41
	5%	3%	3%	3%	7%	6%	8%	2%	9%	4%	2%	5%	4%	5%
					*	*		*	J	*				
Sigma	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4. To what extent do you agree or disagree with the following statements: - Top 2 Box Summary

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
		A	B	C	D	E	F	G	H	I	J	K	L	M
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
I would never knowingly defraud an auto insurance company under any circumstance.	942	420	190	230	80	114	262	67	220	182	259	199	250	693
	90%	88%	85%	90%	92%	90%	90%	97%	84%	94%	92%	89%	87%	91%
					*	*		*		H*				
Making an exaggerated or false insurance claim is wrong.	940	433	189	244	81	111	258	58	210	166	266	211	260	680
	89%	90%	84%	96%	94%	88%	88%	84%	80%	86%	95%	94%	90%	89%
		B		ABFG	*	*		*		*	HI	HI		
I am confident in my ability to recognize auto insurance fraud when it happens.	737	325	158	167	61	83	212	57	184	129	209	153	222	515
	70%	68%	71%	65%	71%	65%	73%	83%	70%	67%	75%	68%	77%	67%
					*	*		*		*			M	
If I knew somebody was committing auto insurance fraud, I would be comfortable reporting them.	606	281	135	146	59	69	158	39	160	124	149	120	146	460
	58%	59%	60%	57%	68%	55%	54%	56%	61%	64%	53%	54%	51%	60%
					F*	*		*		*				L
There are a lot of "grey areas" when it comes to what constitutes a valid insurance claim.	464	231	110	122	29	55	121	27	97	91	147	94	144	320
	44%	48%	49%	48%	34%	44%	42%	39%	37%	47%	52%	42%	50%	42%
		D	D		*	*		*		*	H			
I know how to report auto insurance fraud.	373	161	79	82	28	42	111	31	106	71	94	72	110	263
	35%	34%	35%	32%	32%	33%	38%	45%	41%	37%	33%	32%	38%	34%
					*	*		*		*				
Insurance companies make enough money to easily cover the false claims that people make against them.	369	201	97	104	22	40	84	22	78	73	91	92	106	263
	35%	42%	43%	41%	26%	31%	29%	33%	30%	38%	32%	41%	37%	34%
		DF	DF	DF	*	*		*		*				
Getting more money out of insurance companies is okay, since I pay a lot for the coverage.	177	96	50	46	6	17	41	17	30	32	58	49	57	119
	17%	20%	22%	18%	7%	13%	14%	25%	12%	17%	21%	22%	20%	16%
		D	D	D	*	*		D*		*		H		
I'm aware of a friend who has made an exaggerated or false auto insurance claim in the past.	172	82	48	35	10	25	50	4	34	26	56	39	51	121
	16%	17%	21%	14%	12%	20%	17%	6%	13%	13%	20%	17%	18%	16%
			G		*	*		*		*				
I'm aware of a family member who has made an exaggerated or false auto insurance claim in the past.	117	69	39	29	5	10	31	3	33	14	36	29	34	83
	11%	14%	18%	11%	6%	8%	11%	5%	13%	7%	13%	13%	12%	11%
			D		*	*		*		*				
Auto insurance fraud is no big deal.	87	51	33	18	6	7	18	5	20	15	33	11	22	64
	8%	11%	15%	7%	7%	5%	6%	7%	8%	8%	12%	5%	8%	8%
		C	F		*	*		*		*				
I have submitted an exaggerated or false auto insurance claim in the past.	73	48	31	17	4	8	11	2	19	10	26	15	20	53
	7%	10%	14%	7%	5%	6%	4%	3%	7%	5%	9%	7%	7%	7%
		F	F		*	*		*		*				

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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4. To what extent do you agree or disagree with the following statements: - Bottom 2 Box Summary

	Total	ONTARIO							HOUSEHOLD INCOME				HOUSEHOLD COMPOSITION	
		GTA - Total	GTA - 416	GTA - 905	Central	East	Southwest	North	<\$40K	\$40K - <\$60K	\$60K - <\$100K	\$100K+	Kids	No Kids
	A	B	C	D	E	F	G	H	I	J	K	L	M	
Base: All Respondents (unwtd)	1052	468	219	249	128	105	295	56	196	176	291	283	289	763
Base: All Respondents (wtd)	1052	479	224	255	87	127	291	69	262	193	281	225	288	764
I have submitted an exaggerated or false auto insurance claim in the past.	979	430	193	238	83	119	280	67	243	183	255	210	268	710
	93%	90%	86%	93%	95%	94%	96%	97%	93%	95%	91%	93%	93%	93%
					*	*	AB	*		*				
Auto insurance fraud is no big deal.	965	427	190	237	80	120	274	64	241	178	248	213	266	699
	92%	89%	85%	93%	93%	95%	94%	93%	92%	92%	88%	95%	92%	92%
				A	*	*	B	*		*				
I'm aware of a family member who has made an exaggerated or false auto insurance claim in the past.	935	410	184	226	82	117	261	66	228	179	245	195	254	681
	89%	86%	82%	89%	94%	92%	89%	95%	87%	93%	87%	87%	88%	89%
				B*	*		*	*		*				
I'm aware of a friend who has made an exaggerated or false auto insurance claim in the past.	880	396	176	220	77	102	241	65	228	167	225	186	238	643
	84%	83%	79%	86%	88%	80%	83%	94%	87%	87%	80%	83%	82%	84%
				*	*		*	B*		*				
Getting more money out of insurance companies is okay, since I pay a lot for the coverage.	875	382	173	209	81	110	251	52	231	161	223	176	231	644
	83%	80%	78%	82%	93%	87%	86%	75%	88%	83%	79%	78%	80%	84%
				ABCG*	*		*	K		*				
Insurance companies make enough money to easily cover the false claims that people make against them.	683	278	127	151	64	87	208	46	184	120	190	132	183	501
	65%	58%	57%	59%	74%	69%	71%	67%	70%	62%	68%	59%	63%	66%
				ABC*	*	ABC	*	*		*				
I know how to report auto insurance fraud.	679	317	144	173	59	85	181	38	156	122	187	153	178	500
	65%	66%	65%	68%	68%	67%	62%	55%	59%	63%	67%	68%	62%	66%
				*	*		*	*		*				
There are a lot of "grey areas" when it comes to what constitutes a valid insurance claim.	588	247	114	133	57	71	170	42	165	102	134	131	144	443
	56%	52%	51%	52%	66%	56%	58%	61%	63%	53%	48%	58%	50%	58%
				AB*	*		*	J		*				
If I knew somebody was committing auto insurance fraud, I would be comfortable reporting them.	446	197	88	109	28	57	134	30	102	69	132	104	143	304
	42%	41%	40%	43%	32%	45%	46%	44%	39%	36%	47%	46%	49%	40%
				*	*	D	*	*		*			M	
I am confident in my ability to recognize auto insurance fraud when it happens.	315	154	66	88	25	44	79	12	77	64	72	72	66	249
	30%	32%	29%	35%	29%	35%	27%	17%	30%	33%	25%	32%	23%	33%
				*	*		*	*		*				L
Making an exaggerated or false insurance claim is wrong.	112	46	35	11	5	16	34	11	52	27	15	14	29	84
	11%	10%	16%	4%	6%	12%	12%	16%	20%	14%	5%	6%	10%	11%
		C	AC	*	*	C	C*	JK	JK*					
I would never knowingly defraud an auto insurance company under any circumstance.	110	58	34	25	7	12	30	2	41	11	22	25	39	71
	10%	12%	15%	10%	8%	10%	10%	3%	16%	6%	8%	11%	13%	9%
				*	*		*	*	I	*				

Statistics:

Overlap formula used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G, H/I/J/K, L/M

Minimum Base: 30 (**), Small Base: 100 (*)

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