

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

	Gender			AGE			EDUCATION			
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Answering (unwtd)	1051	530	521	283	419	349	27	150	449	425
Base: All Answering (wtd)	1051	505	547	295	421	335	79	440	343	190
TRUE	59	44	15	27	20	12	3	23	20	12
	6%	9%	3%	9%	5%	4%	4%	5%	6%	6%
		B		E			**			
FALSE	862	409	453	215	352	296	55	363	284	161
	82%	81%	83%	73%	84%	88%	70%	83%	83%	85%
				C	C		**			
Don't Know	130	51	79	54	50	27	21	54	39	17
	12%	10%	14%	18%	12%	8%	26%	12%	11%	9%
				E			**			
Sigma	1051	505	547	295	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Answering (unwtd)	1051	530	521	283	419	349	27	150	449	425
Base: All Answering (wtd)	1051	505	547	295	421	335	79	440	343	190
TRUE	113	74	39	51	42	20	10	51	32	20
	11%	15%	7%	17%	10%	6%	13%	12%	9%	10%
FALSE		B		E			**			
	708	346	362	161	297	249	41	285	243	140
	67%	69%	66%	55%	71%	74%	52%	65%	71%	74%
Don't Know				C	C		**			
	231	85	146	83	81	66	28	104	68	30
	22%	17%	27%	28%	19%	20%	36%	24%	20%	16%
Sigma		A					**			
	1051	505	547	295	421	335	79	440	343	190
	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

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

- Column Means:

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

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'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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Answering (unwtd)	1051	530	521	283	419	349	27	150	449	425
Base: All Answering (wtd)	1051	505	547	295	421	335	79	440	343	190
TRUE	97	72	24	52	27	17	3	45	30	18
	9%	14%	4%	18%	7%	5%	4%	10%	9%	10%
		B		DE			**			
FALSE	789	365	423	181	330	278	58	328	256	147
	75%	72%	77%	61%	78%	83%	74%	75%	75%	77%
					C	C	**			
Don't Know	166	67	99	63	64	40	18	66	57	25
	16%	13%	18%	21%	15%	12%	22%	15%	17%	13%
				E			**			
Sigma	1051	505	547	295	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Answering (unwtd)	1051	530	521	283	419	349	27	150	449	425
Base: All Answering (wtd)	1051	505	547	295	421	335	79	440	343	190
TRUE	43	37	7	19	20	4	-	12	22	9
	4%	7%	1%	6%	5%	1%	-	3%	6%	5%
		B		E	E		**			
FALSE	892	418	474	226	360	305	61	375	291	164
	85%	83%	87%	77%	85%	91%	78%	85%	85%	86%
				C	C		**			
Don't Know	116	50	66	50	41	26	18	52	30	17
	11%	10%	12%	17%	10%	8%	22%	12%	9%	9%
				E			**			
Sigma	1051	505	547	295	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Answering (unwtd)	1051	530	521	283	419	349	27	150	449	425
Base: All Answering (wtd)	1051	505	547	295	421	335	79	440	343	190
TRUE	147	89	58	58	58	32	14	63	41	29
	14%	18%	11%	20%	14%	9%	18%	14%	12%	15%
		B		E			**			
FALSE	691	323	368	162	285	244	39	276	235	140
	66%	64%	67%	55%	68%	73%	49%	63%	69%	74%
				C	C		**			G
Don't Know	214	93	121	76	79	59	26	101	67	20
	20%	18%	22%	26%	19%	18%	33%	23%	20%	11%
							**	I	I	
Sigma	1051	505	547	295	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Answering (unwtd)	1051	530	521	283	419	349	27	150	449	425
Base: All Answering (wtd)	1051	505	547	295	421	335	79	440	343	190
TRUE	121	62	59	35	38	48	2	65	31	22
	11%	12%	11%	12%	9%	14%	3%	15%	9%	12%
							**			
FALSE	806	396	410	204	337	265	65	319	271	150
	77%	78%	75%	69%	80%	79%	83%	73%	79%	79%
					C	C	**			
Don't Know	125	47	78	57	46	22	11	56	40	18
	12%	9%	14%	19%	11%	7%	14%	13%	12%	9%
				DE			**			
Sigma	1051	505	547	295	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Answering (unwtd)	1051	530	521	283	419	349	27	150	449	425
Base: All Answering (wtd)	1051	505	547	295	421	335	79	440	343	190
TRUE	98	63	35	47	30	20	10	43	27	17
	9%	12%	6%	16%	7%	6%	13%	10%	8%	9%
		B		DE			**			
FALSE	676	335	340	145	281	250	42	272	233	129
	64%	66%	62%	49%	67%	75%	53%	62%	68%	68%
					C	C	**			
Don't Know	278	107	171	103	110	65	27	124	83	43
	26%	21%	31%	35%	26%	19%	34%	28%	24%	23%
			A	E			**			
Sigma	1051	505	547	295	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Answering (unwtd)	1051	530	521	283	419	349	27	150	449	425
Base: All Answering (wtd)	1051	505	547	295	421	335	79	440	343	190
TRUE	612	297	315	139	253	219	52	255	203	102
	58%	59%	58%	47%	60%	65%	66%	58%	59%	54%
				C	C		**			
FALSE	71	49	22	37	23	11	2	21	28	20
	7%	10%	4%	12%	5%	3%	2%	5%	8%	11%
		B		DE			**			G
Don't Know	369	159	210	120	145	104	25	165	112	67
	35%	32%	38%	40%	34%	31%	32%	37%	33%	35%
							**			
Sigma	1051	505	547	295	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Answering (unwtd)	1051	530	521	283	419	349	27	150	449	425
Base: All Answering (wtd)	1051	505	547	295	421	335	79	440	343	190
TRUE	876	425	451	214	353	309	68	371	280	157
	83%	84%	83%	72%	84%	92%	86%	84%	82%	83%
				C	CD		**			
FALSE	41	27	14	24	10	7	-	12	14	15
	4%	5%	3%	8%	2%	2%	-	3%	4%	8%
				DE			**			GH
Don't Know	135	54	81	58	58	19	11	57	49	18
	13%	11%	15%	20%	14%	6%	14%	13%	14%	10%
				E	E		**			
Sigma	1051	505	547	295	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Answering (unwtd)	1051	530	521	283	419	349	27	150	449	425
Base: All Answering (wtd)	1051	505	547	295	421	335	79	440	343	190
TRUE	96	66	30	46	32	18	8	39	29	20
	9%	13%	5%	15%	8%	5%	10%	9%	9%	10%
		B		DE			**			
FALSE	782	365	417	162	332	288	47	329	264	142
	74%	72%	76%	55%	79%	86%	60%	75%	77%	75%
				C	C		**			
Don't Know	173	74	100	87	57	29	24	72	49	28
	16%	15%	18%	30%	14%	9%	30%	16%	14%	15%
				DE			**			
Sigma	1051	505	547	295	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Answering (unwtd)	1051	530	521	283	419	349	27	150	449	425
Base: All Answering (wtd)	1051	505	547	295	421	335	79	440	343	190
TRUE	238	141	97	95	80	63	19	107	69	42
	23%	28%	18%	32%	19%	19%	24%	24%	20%	22%
		B		DE			**			
FALSE	396	207	188	66	170	159	23	158	140	74
	38%	41%	34%	22%	40%	48%	29%	36%	41%	39%
					C	C	**			
Don't Know	418	157	262	134	171	113	37	174	133	73
	40%	31%	48%	45%	41%	34%	47%	40%	39%	39%
			A	E			**			
Sigma	1051	505	547	295	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Answering (unwtd)	1051	530	521	283	419	349	27	150	449	425
Base: All Answering (wtd)	1051	505	547	295	421	335	79	440	343	190
TRUE	534	264	270	141	214	180	56	226	165	87
	51%	52%	49%	48%	51%	54%	72%	51%	48%	46%
							**			
FALSE	359	181	177	89	147	122	8	148	126	78
	34%	36%	32%	30%	35%	37%	10%	34%	37%	41%
							**			
Don't Know	158	60	99	66	60	33	15	66	52	25
	15%	12%	18%	22%	14%	10%	18%	15%	15%	13%
			A	E			**			
Sigma	1051	505	547	295	421	335	79	440	343	190
	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

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

- Column Means:

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

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

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1/2. True/False quiz results

	Total	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Grade A	243	118	125	30	108	104	10	94	91	47
	23%	23%	23%	10%	26%	31%	13%	21%	27%	25%
					C	C	**			
Grade B	217	107	109	34	93	90	16	96	66	39
	21%	21%	20%	11%	22%	27%	20%	22%	19%	21%
					C	C	**			
Grade C	169	73	97	46	62	62	17	70	48	35
	16%	14%	18%	16%	15%	18%	21%	16%	14%	18%
							**			
Grade D	136	53	83	56	58	22	8	57	48	23
	13%	11%	15%	19%	14%	6%	10%	13%	14%	12%
				E	E		**			
Grade F	287	154	133	130	100	57	28	123	90	46
	27%	30%	24%	44%	24%	17%	35%	28%	26%	24%
				DE			**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary										
Pass	765	351	414	166	321	278	51	317	253	144
	73%	70%	76%	56%	76%	83%	65%	72%	74%	76%
					C	C	**			
Fail	287	154	133	130	100	57	28	123	90	46
	27%	30%	24%	44%	24%	17%	35%	28%	26%	24%
				DE			**			
Average (Incl. 0)	7.4	7.4	7.4	6.1	7.6	8.3	6.3	7.3	7.5	7.6
					C	CD	**			
Std. Dev.	2.89	2.84	2.95	3.06	2.79	2.44	3.5	2.89	2.78	2.74
Std. Err.	0.09	0.13	0.13	0.18	0.14	0.13	0.39	0.14	0.15	0.2
Average (Excl. 0)	7.9	7.8	8	6.9	8	8.5	7	8	7.9	8
					C	CD	**			
Std. Dev.	2.22	2.27	2.18	2.25	2.17	1.98	2.96	1.99	2.29	2.2
Std. Err.	0.07	0.1	0.1	0.14	0.11	0.11	0.35	0.1	0.13	0.16

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Yes	31	24	7	24	6	*	-	11	10	10
	3%	5%	1%	8%	1%	*	-	2%	3%	5%
		B		DE			**			H
No	1021	482	540	272	415	334	79	429	333	180
	97%	95%	99%	92%	99%	100%	100%	98%	97%	95%
			A		C	C	**		I	
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Yes	24	18	6	18	6	*	-	7	9	8
	2%	4%	1%	6%	1%	*	-	2%	3%	4%
		B		DE			**			
No	1028	487	541	278	415	335	79	433	334	182
	98%	96%	99%	94%	99%	100%	100%	98%	97%	96%
			A		C	C	**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Yes	34	26	8	22	10	2	-	6	17	12
	3%	5%	2%	7%	2%	1%	-	1%	5%	6%
		B		DE			**		G	G
No	1018	480	538	274	411	333	79	434	326	178
	97%	95%	98%	93%	98%	99%	100%	99%	95%	94%
			A		C	C	**	HI		
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Yes	28	25	4	20	6	2	-	7	13	9
	3%	5%	1%	7%	1%	1%	-	2%	4%	5%
		B		DE			**			G
No	1024	481	543	276	415	333	79	433	330	182
	97%	95%	99%	93%	99%	99%	100%	98%	96%	95%
			A		C	C	**	I		
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Yes	31	24	7	21	7	3	-	11	12	8
	3%	5%	1%	7%	2%	1%	-	2%	4%	4%
		B		DE			**			
No	1021	482	539	275	414	332	79	429	331	183
	97%	95%	99%	93%	98%	99%	100%	98%	96%	96%
			A		C	C	**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Yes	31	22	8	20	7	3	-	6	14	11
	3%	4%	2%	7%	2%	1%	-	1%	4%	6%
				DE			**			G
No	1021	483	538	276	414	332	79	434	329	180
	97%	96%	98%	93%	98%	99%	100%	99%	96%	94%
					C	C	**	I		
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Yes	29	26	3	20	8	1	-	7	12	9
	3%	5%	1%	7%	2%	*	-	2%	4%	5%
		B		DE			**			G
No	1023	480	544	276	413	334	79	433	330	181
	97%	95%	99%	93%	98%	100%	100%	98%	96%	95%
			A		C	C	**	I		
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Yes	50	40	10	34	12	3	-	19	18	13
	5%	8%	2%	12%	3%	1%	-	4%	5%	7%
		B		DE			**			
No	1002	466	536	262	409	332	79	421	325	177
	95%	92%	98%	88%	97%	99%	100%	96%	95%	93%
			A		C	C	**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Yes	34	28	6	27	5	2	-	16	11	7
	3%	5%	1%	9%	1%	1%	-	4%	3%	4%
		B		DE			**			
No	1018	478	541	269	416	333	79	424	332	183
	97%	95%	99%	91%	99%	99%	100%	96%	97%	96%
			A		C	C	**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Yes	33	26	7	20	10	4	-	9	16	9
	3%	5%	1%	7%	2%	1%	-	2%	5%	5%
		B		DE			**			
No	1019	479	539	276	411	331	79	431	327	182
	97%	95%	99%	93%	98%	99%	100%	98%	95%	95%
			A		C	C	**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Yes to any (Net)	83	56	26	57	17	8	-	29	29	25
	8%	11%	5%	19%	4%	2%	-	7%	8%	13%
		B		DE			**			GH
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	40	10	34	12	3	-	19	18	13
	5%	8%	2%	12%	3%	1%	-	4%	5%	7%
		B		DE			**			
Claimed damage on your car that was pre-existing and not as a result of a current accident.	34	26	8	22	10	2	-	6	17	12
	3%	5%	2%	7%	2%	1%	-	1%	5%	6%
		B		DE			**		G	G
Claimed injury from an auto accident when you were in fact uninjured.	34	28	6	27	5	2	-	16	11	7
	3%	5%	1%	9%	1%	1%	-	4%	3%	4%
		B		DE			**			
Lied on an auto insurance application form.	33	26	7	20	10	4	-	9	16	9
	3%	5%	1%	7%	2%	1%	-	2%	5%	5%
		B		DE			**			
Received medical treatment (i.e. massage therapy, physiotherapy, chiropractic) as a result of a car accident which you claimed	31	24	7	24	6	*	-	11	10	10
Staged a car accident and submitted a claim through your auto insurance.	31	24	7	21	7	3	-	11	12	8
	3%	5%	1%	7%	2%	1%	-	2%	4%	4%
		B		DE			**			
Exaggerated to your insurance company about the value of contents that were stolen from your car.	31	22	8	20	7	3	-	6	14	11
	3%	4%	2%	7%	2%	1%	-	1%	4%	6%
				DE			**			G
Stating you had items stolen from your car that were not actually stolen.	29	26	3	20	8	1	-	7	12	9
	3%	5%	1%	7%	2%	*	-	2%	4%	5%
		B		DE			**			G
Received and claimed a receipt against auto insurance for a service you did not receive.	28	25	4	20	6	2	-	7	13	9
	3%	5%	1%	7%	1%	1%	-	2%	4%	5%
		B		DE			**			G
Continued medical treatment (i.e. massage therapy, physiotherapy, chiropractic) as a result of a car accident that you no longer	24	18	6	18	6	*	-	7	9	8
	2%	4%	1%	6%	1%	*	-	2%	3%	4%
		B		DE			**			

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Top 2 Box (Net)	73	56	17	46	23	5	-	25	27	22
	7%	11%	3%	16%	5%	1%	-	6%	8%	11%
		B		DE	E		**			G
Strongly agree	22	19	4	11	9	3	-	8	8	7
	2%	4%	1%	4%	2%	1%	-	2%	2%	3%
		B					**			
Somewhat agree	51	37	14	35	14	2	-	17	19	15
	5%	7%	3%	12%	3%	1%	-	4%	5%	8%
		B		DE			**			
Bottom 2 Box (Net)	979	450	529	250	398	330	79	415	316	169
	93%	89%	97%	84%	95%	99%	100%	94%	92%	89%
			A		C	CD	**	I		
Somewhat disagree	69	39	31	27	25	17	7	13	30	19
	7%	8%	6%	9%	6%	5%	9%	3%	9%	10%
							**		G	G
Strongly disagree	909	411	499	223	374	313	72	401	286	150
	86%	81%	91%	75%	89%	93%	91%	91%	83%	79%
			A		C	C	**	HI		
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Top 2 Box (Net)	373	221	152	101	151	121	22	166	116	68
	35%	44%	28%	34%	36%	36%	28%	38%	34%	36%
		B					**			
Strongly agree	108	63	45	26	44	38	5	48	42	13
	10%	13%	8%	9%	11%	11%	7%	11%	12%	7%
							**		I	
Somewhat agree	265	157	107	75	107	83	16	119	75	55
	25%	31%	20%	25%	25%	25%	21%	27%	22%	29%
		B					**			H
Bottom 2 Box (Net)	679	285	394	195	270	214	57	273	226	122
	65%	56%	72%	66%	64%	64%	72%	62%	66%	64%
			A				**			
Somewhat disagree	388	174	214	113	165	110	28	149	140	71
	37%	34%	39%	38%	39%	33%	35%	34%	41%	37%
							**			
Strongly disagree	291	111	181	82	105	104	29	124	87	51
	28%	22%	33%	28%	25%	31%	37%	28%	25%	27%
			A				**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Top 2 Box (Net)	606	302	303	155	236	215	54	247	205	100
	58%	60%	56%	52%	56%	64%	68%	56%	60%	53%
						C	**		I	
Strongly agree	249	122	127	52	91	106	20	124	73	32
	24%	24%	23%	18%	22%	32%	25%	28%	21%	17%
						CD	**	I		
Somewhat agree	356	181	176	103	145	109	34	123	132	68
	34%	36%	32%	35%	34%	33%	43%	28%	38%	35%
							**		G	
Bottom 2 Box (Net)	446	203	243	141	185	120	25	193	138	90
	42%	40%	44%	48%	44%	36%	32%	44%	40%	47%
				E			**			H
Somewhat disagree	316	147	169	87	131	99	17	125	105	70
	30%	29%	31%	29%	31%	30%	21%	29%	30%	37%
							**			
Strongly disagree	130	56	74	54	55	20	8	67	33	21
	12%	11%	14%	18%	13%	6%	11%	15%	10%	11%
				E	E		**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Top 2 Box (Net)	177	106	71	90	63	24	10	69	55	43
	17%	21%	13%	30%	15%	7%	12%	16%	16%	23%
		B		DE	E		**			H
Strongly agree	47	27	19	24	14	8	-	20	19	8
	4%	5%	4%	8%	3%	3%	-	5%	6%	4%
				E			**			
Somewhat agree	130	78	52	66	48	16	10	49	36	35
	12%	15%	9%	22%	12%	5%	12%	11%	10%	19%
		B		DE	E		**			GH
Bottom 2 Box (Net)	875	400	476	206	358	311	69	371	288	147
	83%	79%	87%	70%	85%	93%	88%	84%	84%	77%
			A		C	CD	**		I	
Somewhat disagree	287	161	126	94	127	65	8	124	105	50
	27%	32%	23%	32%	30%	20%	10%	28%	31%	26%
		B		E	E		**			
Strongly disagree	589	239	350	113	231	245	62	247	184	97
	56%	47%	64%	38%	55%	73%	78%	56%	54%	51%
			A		C	CD	**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Top 2 Box (Net)	87	65	22	38	32	16	4	30	31	22
	8%	13%	4%	13%	8%	5%	5%	7%	9%	12%
		B		E			**			
Strongly agree	41	33	8	16	11	13	4	18	13	6
	4%	6%	1%	5%	3%	4%	5%	4%	4%	3%
		B					**			
Somewhat agree	46	32	14	22	21	3	-	12	18	16
	4%	6%	3%	8%	5%	1%	-	3%	5%	9%
		B		E	E		**			G
Bottom 2 Box (Net)	965	441	525	258	389	319	75	410	312	168
	92%	87%	96%	87%	92%	95%	95%	93%	91%	88%
			A			C	**			
Somewhat disagree	189	121	68	77	88	24	11	78	59	40
	18%	24%	12%	26%	21%	7%	14%	18%	17%	21%
		B		E	E		**			
Strongly disagree	776	320	457	181	301	295	64	332	253	128
	74%	63%	84%	61%	72%	88%	81%	75%	74%	67%
			A		C	CD	**		I	
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Top 2 Box (Net)	737	353	384	193	311	233	56	316	234	132
	70%	70%	70%	65%	74%	69%	71%	72%	68%	69%
							**			
Strongly agree	250	120	130	73	103	74	25	107	83	35
	24%	24%	24%	25%	25%	22%	32%	24%	24%	18%
							**			
Somewhat agree	487	233	254	120	208	159	30	209	151	97
	46%	46%	46%	41%	49%	47%	38%	47%	44%	51%
							**			
Bottom 2 Box (Net)	315	152	162	103	110	102	23	124	109	59
	30%	30%	30%	35%	26%	31%	29%	28%	32%	31%
							**			
Somewhat disagree	223	119	105	68	85	71	13	82	87	42
	21%	23%	19%	23%	20%	21%	17%	19%	25%	22%
							**			
Strongly disagree	91	34	58	35	25	31	10	42	22	17
	9%	7%	11%	12%	6%	9%	13%	10%	7%	9%
				D			**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Top 2 Box (Net)	369	198	171	144	137	88	25	159	110	75
	35%	39%	31%	49%	33%	26%	32%	36%	32%	39%
				DE			**			H
Strongly agree	100	55	44	50	31	18	2	46	34	17
	9%	11%	8%	17%	7%	5%	3%	11%	10%	9%
				DE			**			
Somewhat agree	269	142	127	93	106	70	23	112	76	58
	26%	28%	23%	31%	25%	21%	29%	26%	22%	31%
				E			**			H
Bottom 2 Box (Net)	683	308	376	152	284	247	54	281	233	116
	65%	61%	69%	51%	67%	74%	68%	64%	68%	61%
					C	C	**		I	
Somewhat disagree	317	159	158	85	147	85	23	123	111	60
	30%	32%	29%	29%	35%	25%	29%	28%	32%	32%
					E		**			
Strongly disagree	366	148	218	67	137	162	31	158	122	56
	35%	29%	40%	23%	33%	48%	39%	36%	36%	29%
			A		C	CD	**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Top 2 Box (Net)	117	79	38	62	37	18	-	53	39	26
	11%	16%	7%	21%	9%	5%	-	12%	11%	13%
		B		DE			**			
Strongly agree	48	37	11	22	11	16	-	29	13	7
	5%	7%	2%	7%	2%	5%	-	7%	4%	4%
		B		D			**			
Somewhat agree	69	42	27	40	26	2	-	24	26	19
	7%	8%	5%	14%	6%	1%	-	5%	8%	10%
				DE	E		**			
Bottom 2 Box (Net)	935	427	508	234	384	317	79	387	304	165
	89%	84%	93%	79%	91%	95%	100%	88%	89%	87%
			A		C	C	**			
Somewhat disagree	125	70	55	33	60	32	8	39	50	28
	12%	14%	10%	11%	14%	9%	10%	9%	14%	15%
							**			G
Strongly disagree	810	357	453	201	324	285	71	348	255	136
	77%	71%	83%	68%	77%	85%	90%	79%	74%	72%
			A			CD	**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Top 2 Box (Net)	172	106	65	63	67	41	11	69	51	41
	16%	21%	12%	21%	16%	12%	13%	16%	15%	22%
Strongly agree		B		E			**			H
	60	40	20	25	24	11	7	31	10	12
	6%	8%	4%	8%	6%	3%	8%	7%	3%	6%
Somewhat agree		B					**			H
	111	66	45	39	43	30	4	38	40	29
	11%	13%	8%	13%	10%	9%	5%	9%	12%	15%
Bottom 2 Box (Net)							**			G
	880	399	481	233	354	294	68	371	292	149
	84%	79%	88%	79%	84%	88%	87%	84%	85%	78%
Somewhat disagree		A				C	**		I	
	159	94	65	57	73	29	1	65	63	28
	15%	19%	12%	19%	17%	9%	2%	15%	18%	15%
Strongly disagree		B		E	E		**			
	722	305	417	176	281	265	67	305	229	121
	69%	60%	76%	59%	67%	79%	85%	69%	67%	64%
Sigma		A				CD	**			
	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Top 2 Box (Net)	940	445	494	232	393	315	73	382	313	173
	89%	88%	90%	78%	93%	94%	92%	87%	91%	91%
				C	C		**			
Strongly agree	810	360	450	162	347	301	63	338	274	135
	77%	71%	82%	55%	82%	90%	80%	77%	80%	71%
			A		C	CD	**		I	
Somewhat agree	130	85	44	70	46	14	9	44	39	38
	12%	17%	8%	24%	11%	4%	12%	10%	11%	20%
			B	DE	E		**			GH
Bottom 2 Box (Net)	112	60	52	64	28	20	6	58	30	18
	11%	12%	10%	22%	7%	6%	8%	13%	9%	9%
				DE			**			
Somewhat disagree	44	34	10	36	5	2	3	14	16	10
	4%	7%	2%	12%	1%	1%	4%	3%	5%	5%
			B	DE			**			
Strongly disagree	69	26	43	28	23	18	3	44	14	7
	7%	5%	8%	9%	6%	5%	4%	10%	4%	4%
							**	HI		
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Top 2 Box (Net)	464	261	203	158	177	129	52	193	130	89
	44%	52%	37%	54%	42%	39%	66%	44%	38%	47%
		B		DE			**			H
Strongly agree	106	56	50	36	46	24	17	46	25	18
	10%	11%	9%	12%	11%	7%	21%	11%	7%	10%
							**			
Somewhat agree	358	205	153	123	130	105	36	147	105	70
	34%	41%	28%	41%	31%	31%	45%	33%	31%	37%
		B		D			**			
Bottom 2 Box (Net)	588	244	344	138	244	206	27	247	213	102
	56%	48%	63%	46%	58%	61%	34%	56%	62%	53%
			A		C	C	**		I	
Somewhat disagree	337	159	178	91	145	101	9	153	118	57
	32%	32%	32%	31%	34%	30%	11%	35%	34%	30%
							**			
Strongly disagree	251	85	166	46	99	105	18	94	94	45
	24%	17%	30%	16%	24%	31%	23%	21%	28%	23%
			A			C	**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
Top 2 Box (Net)	942	462	480	239	391	312	71	395	307	170
	90%	91%	88%	81%	93%	93%	90%	90%	89%	89%
				C	C	C	**			
Strongly agree	779	350	429	163	329	287	67	324	254	134
	74%	69%	78%	55%	78%	86%	84%	74%	74%	70%
			A		C	C	**			
Somewhat agree	163	112	51	77	62	25	4	71	52	36
	16%	22%	9%	26%	15%	7%	6%	16%	15%	19%
			B	DE	E		**			
Bottom 2 Box (Net)	110	43	66	57	30	23	8	45	36	21
	10%	9%	12%	19%	7%	7%	10%	10%	11%	11%
				DE			**			
Somewhat disagree	57	25	33	36	19	3	5	16	25	12
	5%	5%	6%	12%	4%	1%	6%	4%	7%	6%
				DE	E		**			
Strongly disagree	52	18	34	21	11	20	3	29	12	9
	5%	4%	6%	7%	3%	6%	4%	7%	3%	4%
							**			
Sigma	1052	505	547	296	421	335	79	440	343	190
	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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
I would never knowingly defraud an auto insurance company under any circumstance.	942	462	480	239	391	312	71	395	307	170
	90%	91%	88%	81%	93%	93%	90%	90%	89%	89%
					C	C	**			
Making an exaggerated or false insurance claim is wrong.	940	445	494	232	393	315	73	382	313	173
	89%	88%	90%	78%	93%	94%	92%	87%	91%	91%
					C	C	**			
I am confident in my ability to recognize auto insurance fraud when it happens.	737	353	384	193	311	233	56	316	234	132
	70%	70%	70%	65%	74%	69%	71%	72%	68%	69%
							**			
If I knew somebody was committing auto insurance fraud, I would be comfortable reporting them.	606	302	303	155	236	215	54	247	205	100
	58%	60%	56%	52%	56%	64%	68%	56%	60%	53%
						C	**		I	
There are a lot of "grey areas" when it comes to what constitutes a valid insurance claim.	464	261	203	158	177	129	52	193	130	89
	44%	52%	37%	54%	42%	39%	66%	44%	38%	47%
		B		DE			**			H
I know how to report auto insurance fraud.	373	221	152	101	151	121	22	166	116	68
	35%	44%	28%	34%	36%	36%	28%	38%	34%	36%
		B					**			
Insurance companies make enough money to easily cover the false claims that people make against them.	369	198	171	144	137	88	25	159	110	75
	35%	39%	31%	49%	33%	26%	32%	36%	32%	39%
				DE			**			H
Getting more money out of insurance companies is okay, since I pay a lot for the coverage.	177	106	71	90	63	24	10	69	55	43
	17%	21%	13%	30%	15%	7%	12%	16%	16%	23%
		B		DE	E		**			H
I'm aware of a friend who has made an exaggerated or false auto insurance claim in the past.	172	106	65	63	67	41	11	69	51	41
	16%	21%	12%	21%	16%	12%	13%	16%	15%	22%
		B		E			**			H
I'm aware of a family member who has made an exaggerated or false auto insurance claim in the past.	117	79	38	62	37	18	-	53	39	26
	11%	16%	7%	21%	9%	5%	-	12%	11%	13%
		B		DE			**			
Auto insurance fraud is no big deal.	87	65	22	38	32	16	4	30	31	22
	8%	13%	4%	13%	8%	5%	5%	7%	9%	12%
		B		E			**			
I have submitted an exaggerated or false auto insurance claim in the past.	73	56	17	46	23	5	-	25	27	22
	7%	11%	3%	16%	5%	1%	-	6%	8%	11%
		B		DE	E		**			G

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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	Gender		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All Respondents (unwtd)	1052	531	521	284	419	349	27	150	449	426
Base: All Respondents (wtd)	1052	505	547	296	421	335	79	440	343	190
I have submitted an exaggerated or false auto insurance claim in the past.	979	450	529	250	398	330	79	415	316	169
	93%	89%	97%	84%	95%	99%	100%	94%	92%	89%
			A		C	CD	**	I		
Auto insurance fraud is no big deal.	965	441	525	258	389	319	75	410	312	168
	92%	87%	96%	87%	92%	95%	95%	93%	91%	88%
			A		C	CD	**			
I'm aware of a family member who has made an exaggerated or false auto insurance claim in the past.	935	427	508	234	384	317	79	387	304	165
	89%	84%	93%	79%	91%	95%	100%	88%	89%	87%
			A		C	C	**			
I'm aware of a friend who has made an exaggerated or false auto insurance claim in the past.	880	399	481	233	354	294	68	371	292	149
	84%	79%	88%	79%	84%	88%	87%	84%	85%	78%
			A		C	C	**		I	
Getting more money out of insurance companies is okay, since I pay a lot for the coverage.	875	400	476	206	358	311	69	371	288	147
	83%	79%	87%	70%	85%	93%	88%	84%	84%	77%
			A		C	CD	**		I	
Insurance companies make enough money to easily cover the false claims that people make against them.	683	308	376	152	284	247	54	281	233	116
	65%	61%	69%	51%	67%	74%	68%	64%	68%	61%
					C	C	**		I	
I know how to report auto insurance fraud.	679	285	394	195	270	214	57	273	226	122
	65%	56%	72%	66%	64%	64%	72%	62%	66%	64%
			A				**			
There are a lot of "grey areas" when it comes to what constitutes a valid insurance claim.	588	244	344	138	244	206	27	247	213	102
	56%	48%	63%	46%	58%	61%	34%	56%	62%	53%
			A		C	C	**		I	
If I knew somebody was committing auto insurance fraud, I would be comfortable reporting them.	446	203	243	141	185	120	25	193	138	90
	42%	40%	44%	48%	44%	36%	32%	44%	40%	47%
				E			**			H
I am confident in my ability to recognize auto insurance fraud when it happens.	315	152	162	103	110	102	23	124	109	59
	30%	30%	30%	35%	26%	31%	29%	28%	32%	31%
							**			
Making an exaggerated or false insurance claim is wrong.	112	60	52	64	28	20	6	58	30	18
	11%	12%	10%	22%	7%	6%	8%	13%	9%	9%
				DE			**			
I would never knowingly defraud an auto insurance company under any circumstance.	110	43	66	57	30	23	8	45	36	21
	10%	9%	12%	19%	7%	7%	10%	10%	11%	11%
				DE			**			

Statistics:

Overlap formula used

- Column Proportions:

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

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

- Column Means:

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

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

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