



**GULF REGION HOMEOWNERS INSURANCE POLL
CONDUCTED BY IPSOS PUBLIC AFFAIRS
PROJECT #81-5352-02**

NOTE: all results shown are percentages unless otherwise labeled.

S1. Are you, or is anyone in your household, a journalist or employed by a newspaper, television or radio station?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Yes	-	-
No	100	100
Refused/not sure	-	-

S2. Do you own your primary residence or do you rent?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Own	100	100
Rent	-	-
Refused/not sure	-	-

S3. Do you have a homeowners insurance policy?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Yes	100	100
No	-	-
Refused/not sure	-	-

S4. Gender

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Male	45	43
Female	55	57

S5. Which of the following categories includes your age?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
18-24	3	2
25-29	2	3
30-34	4	5
35-39	5	7
40-44	9	10
45-49	12	11
50-54	13	16
55-60	17	15
61-64	5	7
65+	29	24
Refused	-	-
18-34	9	11
35-54	39	43
55+	52	46

S6. Is your primary residence in...

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Louisiana	100	-
Mississippi	-	100
Refused/not sure	-	-

S7. May I ask in what parish/county?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Parish/county qualifying for Individual Assistance after Hurricane Katrina or Rita	69	75
Other parish/county	31	25
Refused/not sure	-	-

1. What is the name of the company that issued your homeowners insurance policy?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
AAA	1	-
Alfa Insurance Group	-	3
Allmerica	-	1
Allstate	21	11
American International Group (AIG)	-	1
American National Property & Casualty	2	-
Chubb	-	-
Citizens Insurance	1	-
Dupre Carrier Godchaux	1	-
Farmers	1	3
Firemen's Fund	-	-
Foremost Insurance Group	1	1
Hanover Insurance Group	1	-
Kemper	-	-
Liberty Mutual	2	-
Lloyd's	-	-
Louisiana Citizens	1	-
Louisiana Farm Bureau	7	-
Metropolitan Property & Casualty ..	1	-
Met Life	1	1
Mississippi Farm Bureau	-	18
Nationwide	-	6
Prudential	1	-
Shelter Insurance Group	1	1
State Farm	24	22
The Hartford	2	1
Safeco	1	1
St. Paul Travelers	1	1
Union National	1	1
USAA	3	2
Other	8	8
Don't know/Refused	20	20

2. Overall, how satisfied are you with your homeowners insurance company [NAME]? Would you say you are...

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Very satisfied	48	50
Satisfied	41	43
Dissatisfied	7	3
Very dissatisfied.....	4	3
Not sure	1	1
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Total Satisfied	89	93
Total Dissatisfied	11	6

3. Now, I would like to ask you how much you agree or disagree with various statements about your homeowners insurance company [NAME]. For each phrase I will read to you, please tell me whether you strongly agree, somewhat agree, somewhat disagree or strongly disagree that it is describes your homeowners insurance company [NAME].

	<u>STRONGLY AGREE</u>	<u>SOME- WHAT AGREE</u>	<u>SOME- WHAT DISAGREE</u>	<u>STRONGLY DISAGREE</u>	<u>NOT SURE</u>	<u>TOTAL AGREE</u>	<u>TOTAL DISAGREE</u>
It is a company you personally respect							
Louisiana.....	61	29	4	5	2	90	8
Mississippi.....	64	26	4	5	1	90	9
It is trustworthy							
Louisiana.....	63	26	3	5	3	89	8
Mississippi.....	67	24	4	4	2	91	8
It meets an important need in society							
Louisiana.....	65	26	3	3	3	91	6
Mississippi.....	61	30	4	3	2	91	7
It provides good customer service							
Louisiana.....	65	24	5	5	1	89	10
Mississippi.....	69	22	4	4	1	91	8
It does a good job responding to natural disasters							
Louisiana.....	50	28	4	7	11	78	11
Mississippi.....	51	30	3	6	10	81	10
It is there when you need them							
Louisiana.....	65	26	4	4	2	91	8
Mississippi.....	68	23	2	4	3	91	6
It provides reliable service							
Louisiana.....	66	25	2	5	2	91	7
Mississippi.....	67	24	4	3	2	91	7
It cares about communities							
Louisiana.....	46	30	8	5	10	76	14
Mississippi.....	49	35	5	5	6	84	10
It treats you as an individual							
Louisiana.....	62	27	7	3	2	88	10
Mississippi.....	65	24	4	5	2	89	8

4. Did you suffer any damage to your home caused by the hurricanes in 2005?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Yes	52	47
No	48	52
Not sure	-	1

[ASKED OF RESPONDENTS WHO SUFFERED DAMAGE CAUSED BY THE 2005 HURRICANES]

5. Did you file any insurance claim with your homeowners insurance company because of damage to your property caused by the hurricanes in 2005?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Yes	85	81
No	15	18
Not sure	1	1

[ASKED OF RESPONDENTS WHO FILED AN INSURANCE CLAIM FOR HOME DAMAGE FROM THE 2005 HURRICANES]

6. What is the status of your homeowners insurance claim based on damage to your property caused by the hurricanes in 2005? Is your claim settled, still being processed, or are you disputing your claim?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Settled.....	80	88
Being processed	14	6
Disputing claim	5	5
Not sure	1	2

[ASKED OF RESPONDENTS WHOSE INSURANCE CLAIM FOR HOME DAMAGE FROM THE 2005 HURRICANES HAS BEEN SETTLED, PROCESSED, OR IS IN DISPUTE]

7. Overall, how satisfied are you with the way your homeowners claim based on damage to your property caused by the hurricanes in 2005 was managed by your insurance COMPANY? Would you say you are...

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Very satisfied	48	48
Satisfied	34	33
Dissatisfied	11	9
Very dissatisfied.....	7	11
Not sure	-	-
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Total Satisfied	82	81
Total Dissatisfied	18	19

[ASKED OF RESPONDENTS WHOSE INSURANCE CLAIM FOR HOME DAMAGE FROM THE 2005 HURRICANES HAS BEEN SETTLED, PROCESSED, OR IS IN DISPUTE]

8. And how satisfied are you with the way your homeowners claim based on damage to your property caused by the hurricanes in 2005 was managed by your insurance AGENT? Would you say you are...

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Very satisfied	50	44
Satisfied	30	32
Dissatisfied	10	12
Very dissatisfied.....	8	10
Not sure	1	2
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Total Satisfied	80	76
Total Dissatisfied	18	22

[ASKED OF RESPONDENTS WHOSE INSURANCE CLAIM FOR HOME DAMAGE FROM THE 2005 HURRICANES HAS BEEN SETTLED, PROCESSED, OR IS IN DISPUTE]

9. Have you received a check from your homeowners insurance company for your claim related to the damage to your property caused by the hurricanes in 2005?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Yes	92	91
No	8	9
Not sure	1	-

[ASKED OF RESPONDENTS WHOSE INSURANCE CLAIM FOR HOME DAMAGE FROM THE 2005 HURRICANES HAS BEEN SETTLED, PROCESSED, OR IS IN DISPUTE]

10. What is the status of the repairs on your home? Is your home completely repaired, still being repaired, or you haven't started repairs on your home?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Home completely repaired	51	68
Home still being repaired	38	27
Haven't started repairs on home	11	5
Not sure	-	-

DEMOGRAPHICS

NOTE: Results for demographic questions represent all adults unless otherwise indicated.

D1. Are you currently married or not?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Yes	66	71
No	34	28
Refused	-	1

D2. Are you of Hispanic ethnicity?

(Q.D3 ASKED ONLY OF THOSE WHO DO NOT SAY THEY ARE HISPANIC IN Q.D2.)

D3. Are you white, black, Asian, or some other race?

(RESULTS SHOWN IN SUMMARY BELOW.)

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Non-Hispanic White	70	66
Non-Hispanic Black	25	31
Hispanic	2	2
Asian	1	-
American Indian/Native American....	1	-
Other	1	1
Refused	-	-

D4. What is the last level of education you completed?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Some high school or less	5	6
High school graduate	24	21
Vocational or technical school	10	7
Some college	22	28
College graduate	22	19
Some graduate school	2	5
Graduate degree	15	16
Refused	-	-

D5. On most political matters, do you consider yourself...

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Strongly Democrat	23	26
Moderately Democrat	20	12
Independent, leaning Democrat	6	6
Independent	5	4
Independent, leaning Republican	9	7
Moderately Republican	14	16
Strongly Republican	17	22
Other	6	5
Refused	1	2
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Total Democrat	49	45
Total Republican	40	45

D6. Please tell me which of the following categories includes your total annual household income before taxes?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Less than \$25,000	12	18
\$25,000 to less than \$50,000.....	23	22
\$50,000 to less than \$75,000.....	18	23
\$75,000 to less than \$100,000.....	16	11
\$100,000 to less than \$150,000.....	9	9
\$150,000 to less than \$200,000.....	4	5
\$200,000 or more	2	3
Refused	17	10

D7. Did you personally experience being displaced because of Hurricane Katrina or Hurricane Rita in 2005?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Yes	47	31
No	52	69
Refused	1	-

D8. Are you still displaced because of Hurricane Katrina or Hurricane Rita?

	<u>LOUISIANA</u>	<u>MISSISSIPPI</u>
Yes	15	5
No	85	94
Refused	-	1