



Ipsos Public Affairs

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Reputation of Homeowners' Insurance Companies Spared



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New York, NY – In an Ipsos Public Affairs survey of over 1,000 U.S. adults, 4% of all respondents nationally report that their home suffered some damage caused by hurricanes/tropical storms Irene and Lee, including 3% who incurred water damage and 2% wind damage. In the Northeast, the proportions are much higher, with 12% reporting damage to their home as a result of these storms, including 10% who mentioned water damage and 4% wind damage.

Suffered Damage to Home Caused by Irene and/or Lee		
Base: All respondents	Total <i>n</i> =1,009	Northeast <i>n</i> =182
Any damage	4	12
Water damage (such as flooding or leaks)	3	10
Wind damage (such as trees falling on property)	2	4
Other	*	1
Not applicable/Not asked	96	88

While only 2% of adults nationally contacted their insurance company about these damages, 6% of residents of the Northeast have already done so. That is half the proportion of Northeast residents who report having ever filed a claim for any damage caused by a hurricane or tropical storm before Irene and Lee hit (12%). Nationally, 8% say that they have ever filed a claim related to a prior hurricane or storm, with the largest proportion being in the South (14%).

Contact with Insurance Company/Agent Due to Hurricane Damage		
Base: All respondents	Total <i>n</i> =1,009	Northeast <i>n</i> =182
Yes, I have already contacted them	2	6
No, but I plan to do so soon	*	1
No, and I am not sure if I will do so	1	3
No, and I have no plans to do so	1	3
Not applicable	96	88

Despite the widespread damage caused by these recent storms, opinions toward homeowners' insurance companies and, more generally toward the insurance industry as a whole, have remained steady, according to the latest findings from Ipsos' monthly *I-Rep Insurance Advisor*.

Averaging answers for 21 leading homeowners' insurance companies, 25% of those surveyed nationally express a favorable opinion of them and 8% express a negative opinion. Both percentages are unchanged from the previous wave of the survey conducted in August before Irene and Lee hit. In the Northeast, on average, 29% have a positive view of homeowners'



insurance companies vs. 7% who have a negative view. This shows an increase in favorability as, in August, the proportions were 22% and 8%, respectively,

While the reputation of the insurance industry as a whole continues to remain negative with 41% nationally expressing an unfavorable opinion of it vs. only 21% expressing a favorable opinion, these proportions are nearly unchanged compared to August (41% and 19%, respectively).

These are some of the findings of an Ipsos poll conducted September 12-15, 2011. For the survey, national samples of 1,009 adults aged 18 and older from Ipsos' U.S. online panel were interviewed online. Weighting was then employed to balance demographics and ensure that the sample's composition reflects that of the U.S. adult population according to Census data and to provide results intended to approximate the sample universe. A survey with an unweighted probability sample of 1,006 and a 100% response rate would have an estimated margin of error of +/- 3.1 percentage points 19 times out of 20 of what the results would have been had the entire adult population of adults aged 18 and older in the United States had been polled. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error, and measurement error.

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