

FL State Insurance Issues
 Topline Results
 FL Statewide: n=800 Registered Voters
 Field Dates: July 26-31, 2010

All Numbers shows are percentages unless otherwise indicated.

General Measures

1. Do you think things in Florida are generally headed in the right direction or off on the wrong track?
 - 29 Right direction
 - 59 Wrong track
 - 11 Don't know (vol.)
 - 1 Refused (vol.)

2. [OPEN END] What do you think is the most important issue facing the State of Florida at the present time?
 - Record response*
 - 29 Poor economy/lack of jobs/unemployment
 - 19 Economy/employment
 - 9 Oil spill
 - 8 Education/needs improvement/funding
 - 4 Poor leadership/government/president
 - 3 Immigration/border control/illegal aliens
 - 3 Taxes
 - 20 Other
 - 4 Don't know (vol.)
 - 1 Refused (vol.)

For each of the following, please tell me whether you have a very favorable, somewhat favorable, somewhat unfavorable, or very unfavorable opinion. [READ ITEM]. If you have not heard of the individual before, just say so and I'll move on to the next one.

Randomize

								Collapsed	
	Very fav	S'what fav	Neither	S'what unfav	Very unfav	Don't know	Not Aware	Fav	Unfav
3. Governor Charlie Crist	22	34	4	14	21	3	2	56	35
4. Marco Rubio	17	15	4	10	18	17	18	32	28
5. Bill McCollum	5	23	6	18	21	14	12	29	39
6. Alex Sink	8	16	5	9	5	23	35	24	15
7. Lawton "Buddy" Chiles	8	18	6	10	7	24	27	26	17
8. Jeff Greene	6	19	7	10	9	25	26	24	19
9. Kendrick Meek	6	15	5	11	10	25	28	21	21

10. If the election for Florida governor were today and the candidates were [ROTATE] Republican Bill McCollum and Democrat Alex Sink and independent candidate Lawton "Buddy" Chiles III, for whom would you vote?

- 16 Definitely Bill McCollum
- 13 Probably Bill McCollum
- 15 Definitely Alex Sink
- 11 Probably Alex Sink
- 8 Definitely Lawton "Buddy" Chiles, III
- 10 Probably Lawton "Buddy" Chiles, III
- 13 None/someone else (Vol.)
- 14 Don't know (vol.)
- 1 Refused (vol.)
- Collapsed**
- 29 Bill McCollum
- 26 Alex Sink
- 18 Lawton "Buddy" Chiles, III

11. If the election for Florida governor were today and the candidates were [ROTATE] Republican Rick Scott and Democrat Alex Sink and independent candidate Lawton "Buddy" Chiles III, for whom would you vote?

- 19 Definitely Rick Scott
- 12 Probably Rick Scott
- 18 Definitely Alex Sink
- 10 Probably Alex Sink
- 10 Definitely Lawton "Buddy" Chiles, III
- 7 Probably Lawton "Buddy" Chiles, III
- 10 None/someone else (Vol.)
- 13 Don't know (vol.)
- 1 Refused (vol.)
- Collapsed**
- 31 Rick Scott
- 28 Alex Sink
- 18 Lawton "Buddy" Chiles, III

12. If the election for U.S. Senate were today and the candidates were [ROTATE] Republican Marco Rubio, Democrat Kendrick Meek, AND Independent Charlie Crist, for whom would you vote?

- 24 Definitely Marco Rubio
- 9 Probably Marco Rubio
- 9 Definitely Kendrick Meek
- 5 Probably Kendrick Meek
- 27 Definitely Charlie Crist
- 13 Probably Charlie Crist
- 5 None/someone else (Vol.)
- 8 Don't know (vol.)
- Refused (vol.)
- Collapsed**
- 33 Marco Rubio
- 14 Kendrick Meek
- 39 Charlie Crist

13. If the election for U.S. Senate were today and the candidates were [ROTATE] Republican Marco Rubio, Democrat Jeff Greene, AND Independent Charlie Crist, for whom would you vote?

- 23 Definitely Marco Rubio
- 8 Probably Marco Rubio
- 10 Definitely Jeff Greene
- 9 Probably Jeff Greene
- 26 Definitely Charlie Crist
- 13 Probably Charlie Crist
- 4 None/someone else (Vol.)
- 7 Don't know (vol.)
- 1 Refused (vol.)
- Collapsed**
- 31 Marco Rubio
- 19 Jeff Greene
- 39 Charlie Crist

14. Do you approve or disapprove of the job that Charlie Crist is doing as Governor?

- 20 Strongly approve
- 39 Somewhat approve
- 16 Somewhat disapprove
- 19 Strongly disapprove
- 5 Don't know (vol.)
- 1 Refused (vol.)
- Collapsed**
- 59 Approve
- 35 Disapprove

15. Do you approve or disapprove of the job the Florida legislature is doing?

- 4 Strongly approve
- 29 Somewhat approve
- 25 Somewhat disapprove
- 29 Strongly disapprove
- 12 Don't know (vol.)
- 1 Refused (vol.)
- Collapsed**
- 33 Approve
- 54 Disapprove

16. Do you think people who live in coastal areas of Florida should pay more for homeowners insurance than people who live inland?

- 55 Yes, should pay more
- 42 No, should not pay more
- 4 Don't know (vol.)
- * Refused (vol.)

17. Which is the more responsible way to prepare and pay for damage from a hurricane?

- 57 Before a storm, even though it means consumers may have to pay higher homeowners insurance premiums
- 31 After a storm, even if it results in higher taxes to pay for a cleanup
- 9 Don't know (vol.)
- 3 Refused (vol.)

18. Did you know that the state can tax all insurance consumers, including auto insurance policyholders and business owners, to pay for any funding shortfall that Citizens, the state-run insurance program, may suffer as a result of another hurricane?

39 Yes
 60 No
 1 Don't know (vol.)
 * Refused (vol.)

19. Do you favor or oppose this provision of the law passed by the Legislature?

5 Strongly favor
 16 Somewhat favor
 21 Somewhat oppose
 45 Strongly oppose
 13 Don't know (vol.)
 1 Refused (vol.)
Collapsed
 20 Favor
 66 Oppose

20. How long should a homeowner have to file a claim for damage from a hurricane?

65 One year
 14 Two years
 8 Three years
 10 No limit
 2 Don't know (vol.)
 * Refused (vol.)

21. Which of the following is more important?

Rotate first two statements

30 Keeping homeowners insurance rates low
 63 Making sure my insurance company can pay my claim
 6 Don't know (vol.)
 2 Refused (vol.)

22. Which do you believe is a more important goal?

72 Long-term stability of insurance rates
 20 Immediate rate relief
 8 Don't know (vol.)
 1 Refused (vol.)

23. If you needed to file an insurance claim as a result of damage to your home from a hurricane, which do you think would do a better job taking care of your claim?

26 State-run insurance program
 74 Private insurance company
 - Don't know (vol.)
 - Refused (vol.)

24. How competitive do you think the homeowners insurance industry is in Florida?
- 19 Very competitive
 - 30 Somewhat competitive
 - 25 Not very competitive
 - 19 Not at all competitive
 - 8 Don't know (vol.)
 - * Refused (vol.)
 - Collapsed**
 - 49 Competitive
 - 43 Not competitive
25. In thinking about how to fix the homeowners insurance problem in Florida, what would be the most effective solution?
- 69 More competition
 - 25 More government regulation
 - 5 Don't know (vol.)
 - 1 Refused (vol.)
26. As more and more private insurance companies leave the state, state-run, taxpayer-backed Citizens Insurance has added policies at a rate of 26,000 per month. Should Citizens be scaled back or expanded?
- 38 Scaled back
 - 38 Expanded
 - 23 Don't know (vol.)
 - 2 Refused (vol.)
27. The U.S. Congress has debated a bill that would create a federal, taxpayer-funded program to help pay for damages caused by major natural catastrophes such as hurricanes. Do you think it is fair or unfair to expect all Americans to pay to repair homes of those who choose to live in high-risk areas like flood zones and waterfront properties?
- 25 Fair
 - 71 Unfair
 - 3 Don't know (vol.)
 - 1 Refused (vol.)
28. Over the past four years, do you think your personal financial situation has (ROTATE: gotten better, stay the same, or gotten worse)?
- 12 Gotten better
 - 29 Stayed the same
 - 59 Gotten worse
 - * Don't know (vol.)
 - * Refused (vol.)
29. Over the past four years, do you think your homeowners insurance situation has (ROTATE: gotten better, stay the same, or gotten worse)?
- 7 Gotten better
 - 40 Stayed the same
 - 46 Gotten worse
 - 6 Don't know (vol.)
 - 1 Refused (vol.)

Credibility of Potential Messengers

I'm going to read you the names of several individuals and organizations that may offer an opinion on homeowners insurance in Florida. For each one please tell me whether you think they are a very credible source, somewhat credible source, not very credible source, or not at all credible source of information on the issue. If you have not heard of the individual or organization just say so and I'll move on to the next one.

<i>Randomize</i>									Collapsed	
		Very cred	S'what cred	Neither (vol.)	Not very cred	Not at all cred	Don't know	Not heard	Cred	Not cred
30.	The governor	16	45	1	17	11	7	2	62	28
31.	Citizens Property Insurance Corporation	9	33	2	11	7	22	15	42	19
32.	Homeowners insurance companies	11	48	2	18	6	12	5	58	24
33.	Florida's Insurance Commissioner	11	37	1	12	7	22	10	48	19
34.	Your insurance agent	34	43	2	7	3	9	3	77	10
35.	Newspapers such as the Miami Herald, Orlando Sentinel and the Tampa Tribune	17	37	2	14	9	16	6	55	23
36.	TV stations	11	43	2	21	13	8	1	55	34
37.	Florida Chamber of Commerce	15	38	3	12	6	21	5	53	18
38.	Your legislator	7	42	2	18	10	15	5	49	28

Demographics

[GENDER] Are you...

- 49 Male
- 51 Female

[AGE] What is your approximate age?

- 3 18-24 years
- 3 25-29 years
- 3 30-34 years
- 5 35-39 years
- 8 40-44 years
- 9 45-49 years
- 12 50-54 years
- 12 55-59 years
- 18 60-64 years
- 14 65-74 years
- 12 75 and over
- 1 Decline to answer
- Collapsed**
- 9 18-34 years
- 22 35-49 years
- 42 50-64 years
- 26 65+ years

[EDOFR] What is the last grade of school you completed?

- 1 Grade school or less [Grade 1-8]
- 2 Some high school [Grade 9-11]
- 20 Graduated high school [Grade 12]
- 3 Vocational school/Technical school
- 16 Some college-2 years or less
- 11 Some college-more than 2 years
- 27 Graduated college
- 20 Post-graduate degree [e.g. MA, MBA, LLD PhD]
- 1 Refused/NA
- Collapsed**
- 23 High school or less
- 30 Some college
- 47 College +

[OWN/RENT] Do you own your home or rent?

- 83 Own
- 16 Rent
- 1 Don't know (vol.)
- 1 Refused (vol.)

[HOME VALUE] (IF OWN) What is the approximate value of your house?

- 55 Less than \$250K
- 29 \$250K-\$499K
- 10 \$500K+
- 4 Don't know (vol.)
- 3 Refused (vol.)

[CITIZEN] (IF OWN) Are you insured by Citizens Property Insurance or by a private insurance company?

17	Citizens Property Insurance Company
74	Private
6	Don't know (vol.)
3	Refused (vol.)

[CLAIM] (IF CITIZENS) If you are insured by Citizens Insurance, have you filed a claim in the past five years?

n=115

13	Yes
86	No
1	Don't know (vol.)
-	Refused (vol.)

[SATISFACTION] (IF CLAIM) How satisfied were you with Citizens' performance in servicing your claim?

n=15

47	Very satisfied
47	Somewhat satisfied
7	Somewhat unsatisfied
-	Very unsatisfied
	<u>Collapsed</u>
93	Satisfied
7	Unsatisfied

[CLAIM] (IF PRIVATE) If you are insured by a private insurer, have you filed a claim in the past five years?

n=490

18	Yes
80	No
1	Don't know (vol.)
*	Refused (vol.)

[SATISFACTION] (IF CLAIM) How satisfied were you with your private insurer's performance in servicing your claim?

n=89

66	Very satisfied
18	Somewhat satisfied
8	Somewhat unsatisfied
8	Very unsatisfied
	<u>Collapsed</u>
84	Satisfied
16	Unsatisfied

[AREA TYPE] Do you live in an inland or a coastal community?

69	Inland
29	Coastal
2	Don't know (vol.)
*	Refused (vol.)

[FL TENURE] How long have you lived in Florida?

4	1-2 years
6	3-5 years
12	6-10 years
18	11-20 years
59	More than 20 years
*	Don't know (vol.)
*	Refused (vol.)

[PARTY ID] Generally speaking, do you think of yourself as a Republican, a Democrat, an independent, or something else? (IF DEMOCRAT OR REPUBLICAN, ASK:) Would you call yourself a strong (Democrat/Republican)? (IF INDEPENDENT, ASK) Do you think of yourself as closer to the Republican Party, closer to the Democratic Party, or do you think of yourself as strictly Independent?

- 20 Strong Democrat
- 9 Not very strong Democrat
- 10 Independent/lean Democrat
- 12 Strictly Independent
- 9 Independent/lean Republican
- 9 Not very strong Republican
- 18 Strong Republican
- 9 Other (vol.)
- 2 Don't know (vol.)
- 1 Refused (vol.)

[GOVOTE] Thinking about all elections including school, local, and primary elections, how many of them have you voted in over the past few years -- none of them, less than half of them, about half of them, most of them, or all of them?

- 11 None
- 10 Less than half
- 11 About half
- 26 Most
- 42 All
- 1 Refused

[RACE1] Do you consider yourself to be of Hispanic, Latino or Spanish origin? [RACE 2] (IF NOT HISPANIC) Is your racial or ethnic heritage white, African American, Asian or something else?

- 73 White
- 8 Black
- 9 Hispanic
- 3 Asian
- 5 Other
- 2 Refused (vol.)

[INCOME] Which of the following income groups includes your estimated TOTAL FAMILY INCOME in 2009 before taxes? (Just stop me when I read the correct category)

- 11 Up to \$20,000 [19,999]
- 11 \$20,000-\$30,000 [29,999]
- 10 \$30,000-\$40,000 [39,999]
- 10 \$40,000-\$50,000 [49,999]
- 15 \$50,000-\$75,000 [74,999]
- 10 \$75,000-\$100,000 [99,999]
- 18 \$100,000 or more
- 15 Decline to answer
- Collapsed**
- 42 <\$50K
- 25 \$50-\$100K
- 18 \$100K+

[REGION - From Sample]

- 26 Miami area
- 15 Southern Florida
- 14 Tampa area
- 22 Central Florida
- 23 Northern Florida