

**Background & Methodology**

**Conducted approximately 400 surveys per state**

- Fielding took place April 12, 2016 – April 28, 2016
- Utilized a proprietary online research panel
- State totals are weighted by age and gender

**Key Measures**

- Auto Insurance Usage
- Auto Insurance Purchase Concerns
- Opinion Regarding Usage Based Insurance Programs

**1. Do you currently have an auto insurance policy?**

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
<i>Base (n=)</i>	392	391	385	395	388	393	402	397	393	398
Yes	99%	99%	98%	98%	99%	99%	100%	99%	97%	99%
No	1%	1%	2%	2%	1%	1%	-	1%	3%	1%

**2. How do you choose what company to use when purchasing auto insurance? (Select all that apply) [If Q1 = Yes]**

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
<i>Base (n=)</i>	390	388	379	389	385	391	401	392	382	393
Policy cost	62%	61%	61%	59%	66%	57%	61%	52%	58%	65%
Company's reputation	43%	45%	48%	40%	34%	37%	42%	36%	44%	40%
Coverage options	42%	44%	38%	36%	34%	38%	38%	29%	40%	41%
Prefer to stay with current company / too complicated to switch insurance	25%	23%	25%	27%	22%	31%	26%	24%	24%	23%
Payment options	24%	23%	21%	17%	22%	14%	20%	16%	18%	21%
Pre-existing relationship with agent	18%	24%	28%	30%	26%	32%	30%	34%	26%	31%
Recommendations from family / friends	16%	16%	24%	17%	15%	18%	23%	22%	19%	20%
Company advertising	2%	5%	3%	1%	2%	1%	2%	1%	3%	4%
Other	1%	3%	2%	4%	2%	2%	1%	3%	1%	2%

**3. What would cause you to shop around for a new auto insurance provider? (Select all that apply) [If Q1 = Yes]**

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
<i>Base (n=)</i>	390	388	379	389	385	391	401	392	382	393
Rate increases/looking for better rates	74%	78%	69%	69%	74%	71%	74%	70%	69%	79%
Poor customer service	42%	45%	47%	51%	41%	43%	51%	52%	43%	51%
Coverage changes/looking for better coverage	32%	32%	31%	32%	26%	24%	31%	32%	28%	34%
Company dropped my coverage	28%	28%	31%	36%	26%	27%	32%	29%	32%	30%
Company reputation	12%	8%	10%	7%	9%	5%	8%	7%	11%	7%
Other companies' advertising	3%	4%	3%	3%	4%	2%	4%	2%	1%	4%
Other	1%	1%	2%	1%	2%	1%	0%	1%	1%	1%
Nothing, would not shop around for new auto insurance	7%	6%	7%	10%	6%	12%	11%	9%	11%	7%

4. Have you reviewed your auto insurance policy coverage and discounts with your insurance agent/company in the past 12 months? [If Q1 = Yes]										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	390	388	379	389	385	391	401	392	382	393
Yes	69%	71%	63%	59%	63%	62%	64%	60%	63%	66%
No	31%	29%	37%	41%	37%	38%	36%	40%	37%	34%

5. Insurance companies have started programs that observe their customers' driving. As a whole, do you have a positive, neutral, or negative perception of these programs?										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	392	391	385	395	388	393	402	397	393	398
Positive	41%	37%	33%	36%	36%	36%	38%	35%	40%	35%
Neutral	44%	48%	50%	49%	50%	49%	51%	54%	48%	49%
Negative	15%	15%	17%	15%	14%	15%	11%	11%	12%	16%

**Respondent Profile**

Gender										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	410	410	410	405	411	411	410	406	411	410
Male	48%	48%	48%	49%	48%	49%	49%	51%	48%	49%
Female	52%	52%	52%	51%	52%	51%	51%	49%	52%	51%

Age										
	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI
Base (n=)	410	410	410	405	411	411	410	406	411	410
18-34	27%	32%	31%	30%	29%	30%	31%	35%	29%	29%
35-44	16%	18%	17%	15%	15%	16%	16%	15%	17%	16%
45-54	17%	18%	18%	17%	18%	18%	17%	16%	18%	18%
55-64	16%	16%	16%	17%	18%	17%	17%	16%	17%	17%
65 or older	24%	16%	18%	21%	20%	19%	19%	18%	19%	20%

**Statistical Statement:**

The AAA Consumer Pulse™ Survey was conducted online among drivers living in The Auto Club Group territory from April 12, 2016 – April 28, 2016. Approximately 400 residents in each state completed the survey. State results have a margin of error of ± 4.9 percentage points. Responses are weighted by gender and age to ensure reliable and accurate representation of the adult population (18+).