

Background & Methodology

Conducted approximately 300 surveys per state among homeowners

- Fielding took place August 3 - 14, 2018
- Utilized a proprietary online research panel
- State totals are weighted by age and gender

Key Measures

- Home Insurance Purchase Influences
- Concerns about Claim Filing
- Home Insurance Discount Awareness

1. Do you currently have a home insurance policy?

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI	Total
Base (n=)	296	282	311	316	296	312	309	287	305	295	3,009
Yes	96%	97%	98%	98%	96%	98%	99%	96%	98%	100%	97%
No	4%	3%	2%	2%	4%	2%	1%	4%	2%	0%	3%

2. How did you choose a company when purchasing home insurance? (Select all that apply)

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI	Total
Base (n=)	286	273	306	310	284	305	306	276	299	294	2,939
Policy cost	46%	43%	37%	36%	49%	41%	38%	32%	37%	41%	42%
Pre-existing relationship with agent	32%	37%	39%	50%	35%	47%	46%	59%	45%	48%	39%
Company's reputation	31%	41%	41%	30%	37%	29%	37%	26%	36%	34%	35%
Recommendations from friends/family	26%	24%	28%	22%	21%	22%	27%	24%	22%	23%	25%
Recommendation from mortgage company or realtor	18%	14%	9%	9%	8%	8%	10%	8%	8%	7%	12%
Online access/apps	12%	12%	12%	2%	8%	5%	5%	5%	10%	3%	10%
Company advertising	11%	6%	7%	4%	5%	6%	5%	2%	4%	2%	7%
Other	4%	4%	4%	5%	6%	4%	4%	3%	5%	5%	4%

3. Which, if any, of the following factors are you most concerned about in the event you have to file a claim on your home? (Select all that apply)

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI	Total
Base (n=)	286	273	306	310	284	305	306	276	299	294	2,939
Rates will increase	46%	54%	50%	52%	60%	56%	54%	47%	56%	57%	52%
Loss may not be covered	36%	33%	34%	38%	36%	39%	34%	36%	31%	35%	35%
High deductible	34%	30%	24%	24%	31%	25%	29%	26%	29%	23%	29%
Process may take too long	24%	19%	22%	12%	18%	15%	16%	16%	16%	16%	20%
The insurance company may cancel my policy	24%	17%	12%	14%	14%	14%	18%	11%	16%	15%	17%
Insurance company may pay repair contractor directly	12%	12%	7%	4%	4%	4%	5%	4%	5%	7%	8%
Other	0%	1%	0%	0.3%	0.4%	0.3%	2%	0%	0.3%	0%	0.3%
None, I am not concerned about having to file a claim	15%	17%	20%	19%	19%	21%	22%	25%	20%	24%	19%

4. Do you carry any of the following extra coverage options on your home insurance policy? (Select all that apply)

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI	Total
Base (n=)	286	273	306	310	284	305	306	276	299	294	2,939
Replacement Costs	37%	42%	37%	37%	39%	40%	43%	40%	32%	40%	38%
Scheduled Personal Property	25%	26%	33%	34%	28%	29%	33%	38%	29%	35%	29%
Water Backup	16%	12%	17%	23%	20%	20%	16%	27%	8%	16%	16%
Home Protection Plus Package	16%	15%	10%	9%	10%	10%	10%	9%	9%	8%	12%
Other	2%	1%	1%	2%	0%	1%	2%	2%	4%	2%	2%
None, I do not have any extra coverage options on my home insurance policy	39%	37%	34%	36%	39%	36%	37%	35%	43%	39%	38%

5. Which, if any, of the following homeowners insurance discounts are you familiar with? (Select all that apply)

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI	Total
Base (n=)	286	273	306	310	284	305	306	276	299	294	2,939
Bundled policies	43%	55%	54%	63%	61%	68%	66%	63%	64%	66%	56%
Security system discount	48%	50%	37%	27%	39%	33%	34%	26%	51%	23%	41%
Automatic payments discount	29%	31%	35%	34%	39%	36%	38%	39%	32%	34%	33%
Claim-free discount	19%	25%	29%	29%	25%	33%	34%	28%	33%	28%	26%
Smoke-free discount	24%	25%	23%	20%	30%	20%	25%	22%	21%	23%	24%
New roof or special materials discount	25%	20%	14%	12%	14%	16%	27%	20%	14%	11%	18%
New construction and renovations discount	17%	17%	11%	8%	13%	11%	13%	9%	13%	11%	14%
Retiree discount	12%	12%	14%	6%	17%	8%	9%	6%	9%	9%	12%
High-tech sensors that detect water or gas leaks	12%	13%	9%	4%	8%	6%	8%	6%	6%	7%	9%
None of the above	18%	11%	14%	16%	19%	13%	13%	14%	11%	18%	15%

Respondent Profile

Gender

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI	Total
Base (n=)	296	282	311	316	296	312	309	287	305	295	3,009
Male	50%	48%	53%	49%	54%	51%	55%	56%	51%	51%	51%
Female	50%	52%	47%	51%	46%	49%	45%	44%	49%	49%	49%

Age

	FL	GA	IL	IA	MI	MN	NE	ND	TN	WI	Total
Base (n=)	296	282	311	316	296	312	309	287	305	295	3,009
18-34	21%	24%	23%	22%	20%	21%	20%	21%	21%	20%	22%
35-44	15%	19%	17%	16%	15%	18%	17%	14%	16%	14%	16%
45-54	17%	18%	17%	17%	19%	18%	18%	18%	18%	20%	18%
55-64	19%	19%	18%	20%	21%	21%	20%	21%	20%	20%	19%
65 or older	28%	20%	25%	25%	25%	22%	25%	26%	25%	26%	25%

Statistical Statement:

The AAA Consumer Pulse™ Survey was conducted online among residents living in The Auto Club Group territory from August 3 - 14, 2018. A total of 3,009 homeowners completed the survey. Total results have a maximum margin of error of ± 1.8 percentage points. Responses are weighted by gender and age within state to ensure reliable and accurate representation of the adult population (18+).