TABLE OF CONTENTS

 Page

 Introduction 1

 Introduction to Detailed Tabulations 2

 Significance Testing 4

 Detailed Tabulations 6

 Questionnaire

 INTRODUCTION

This report presents the findings of a CARAVAN survey conducted by Engine among a sample of 1,004 adults comprising 502 men and 502 women 18 years of age and older.

The online omnibus study is conducted twice a week among a demographically representative U.S. sample of 1,000 adults 18 years of age and older. This survey was live on May 20-22, 2019.

Completed interviews are weighted by five variables: age, sex, geographic region, race and education to ensure reliable and accurate representation of the total U.S. population, 18 years of age and older. The raw data are weighted by a custom designed program which automatically develops a weighting factor for each respondent. Each respondent is assigned a single weight derived from the relationship between the actual proportion of the population based on US Census data with its specific combination of age, sex, geographic characteristics, race and education and the proportion in the sample. Tabular results show both weighted and unweighted bases.

Respondents for this survey were selected from among those who have volunteered to participate in online surveys and polls. The data have been weighted to reflect the demographic composition of the 18+ population. All sample surveys and polls may be subject to multiple sources of error, including, but not limited to sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments.

Engine is a collaborative and consultative research partner to hundreds of organizations around the globe.  We possess a wide variety of resources, tools and technologies to collect and analyze information for our clients.  As a founding member of the Code of Standards of the Council of American Survey Research Organizations (CASRO) and a member of the European Society for Opinion and Marketing Research (ESOMAR), we adhere to a rigorous Code of Standards and Ethics for Survey Research.

As required by CASRO, we will maintain the anonymity of our respondents. No information will be released that in any way will reveal the identity of a respondent. Our authorization is required for any publication of the research findings or their implications.

Engine has exercised its best efforts in the preparation of this information. In any event, the company assumes no responsibility for any use which is made of this information or any decisions based upon it.

 2

 INTRODUCTION TO DETAILED TABULATIONS

**How to Read the Tables**

The following pages present the detailed tabulations of survey results. The data are percentaged vertically and, therefore, should be read from top-to-bottom. The total number of interviews, both weighted and unweighted, appears at the top of each column. Percentages are calculated on the weighted bases. Percentages may not add to 100% due to weighting factors or multiple responses. Where an asterisk (\*) appears, it signifies any value of less than one‑half percent.

**Definition of Classification Terms**

The following definitions are provided for some of the standard demographics by which the results are tabulated. Other demographics are self‑explanatory.

**Income**

The income groupings refer to the total household income for 2018 before taxes.

**Children in Household**

No -- No children under 18 years of age living in household

Yes -- Have children under 18 years of age living in household

Under 13 -- Have children under 13 years of age living in household

13 - 17 -- Have children ages 13 to 17 living in household

 3

**Geographic Region**

The states are contained in four geographic regions as follows:

North East

 New England: Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut

 Middle Atlantic: New York, New Jersey, Pennsylvania

Midwest

 East North Central: Ohio, Indiana, Illinois, Michigan, Wisconsin

 West North Central: Minnesota, Iowa, Missouri, North Dakota, South Dakota, Nebraska, Kansas

South

 South Atlantic: Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida

 East South Central: Kentucky, Tennessee, Alabama, Mississippi

 West South Central: Arkansas, Louisiana, Oklahoma, Texas

West

 Mountain: Montana, Idaho, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada

 Pacific: Washington, Oregon, California, Hawaii, Alaska

4

**Significance Testing**

When results from sub-groups of a sample appear in the detailed tabulations, an indicator of statistically significant differences is added to the tables run on our standard demographic banners. The test is performed on percentages as well as mean values. Each sub-sample is assigned a letter. When the percentage of one sub-sample is significantly different from the percentage of another sub-sample, the letter representing one of the two samples appears next to the percentage (or mean) of the other sample.

For instance, the percentage of males answering yes to a particular question may be compared to the percentage of females answering yes to the same question. In the example on the next page, the male sample is assigned the letter B, and the female sample is assigned the letter C. Here, respondents were asked whether a certain business practice is acceptable. 67% of women said that it was -- a proportion significantly greater than the 59% of males who believe that the practice is acceptable. To indicate that women are significantly more likely to find the practice acceptable than are men, the letter B -- the letter assigned to the male sub-sample -- appears next to the “67%” in the female column. Similarly, the 37% of men that find the practice unacceptable is significantly greater than the 29% of women who do so and, therefore, the letter C -- the letter assigned to the female sub-sample -- appears next to the “37%” in the male column.

 5

**Significance Testing (continued)**

Acceptability of [practice]

|  |  |  |
| --- | --- | --- |
|  |  | Sex |
|  | Total | Male | Fe- male |
|  | **(A)** | **(B)** | **(C)** |
| Unweighted Total | 977 | 488 | 489 |
| Weighted Total | 967 | 464 | 503 |
|  |  |  |  |
| Acceptable | 611 | 274 | 337 |
|  |  63% | 59% |  67%B |
|  |  |  |  |
| Not Acceptable | 319 | 171 | 148 |
|  |  33% |  37%C |  29% |
|  |  |  |  |
| Don’t Know | 37 | 18 | 19 |
|  | 4% | 4% | 4% |
|  |  |  |  |

Significance testing is done to the 95% confidence level. The columns compared are listed at the bottom of each table.

A number of factors need to be considered when determining which type of t-test should be applied, such as whether the samples being compared overlap, whether they are means or percentages, etc. The company's software has the capability to perform the appropriate test.

Note that any statistical test becomes less reliable when the sample sizes are small. Even though the test mathematically can be performed on samples as low as thirty, sixty respondents is the reasonable lower bound on the size of the sample.

 6

 [CLICK FOR DETAILED TABULATIONS](https://naic.org/newsroom/2019_flood_survey_results.xlsx)

Link: <https://naic.org/newsroom/2019_flood_survey_results.xlsx>