

Consumer property insurance survey

Q1. Do you have a homeowners insurance policy?

Answer Choices	Response	F Responses
Yes	93.91%	2344
No	6.09%	152
	Answered	2496
	Skipped	0

Q2. What is your role in choosing your homeowners insurance?

Answer Choices	Response	F Responses
I am the sole decision maker.	66.07%	1544
I help make the decision.	30.81%	720
I am not involved in choosing my homeowners insurance.	3.12%	73
	Answered	2337
	Skipped	159

Q3. Approximately how much is your annual homeowners insurance premium?

Answer Choices	Response	F Responses
Less than \$1,000 per year	21.78%	508
Between \$1,000 and \$2,000 per year	39.79%	928
Between \$2,001 and \$4,000 per year	20.97%	489
More than \$4,000 per year	9.48%	221
I don't know	7.98%	186
	Answered	2332
	Skipped	164

Q4. Of the factors below, which is the most likely reason your premium went up?

Answer Choices	Response	F Responses
Changes to coverage	21.19%	328
Increase in natural disasters such as hurricanes	25.65%	397
Insurance companies trying to increase profits	26.16%	405
Increase in home value	23.45%	363
Made a claim recently	3.55%	55
	Answered	1548
	Skipped	948

Q5. What would you say is the most significant property threat facing your home?

Answer Choices	Response	F Responses
Wind damage from a tornado or hurricane	23.84%	591
Non-weather-related water damage, such as flooding	16.82%	417
Hail	6.74%	167
Weather-related water damage, such as rain	28.16%	698
Theft	8.19%	203
Earthquake	9.8%	243
Wildfire	4.11%	102
Other (please specify)	2.34%	58
	Answered	2479
	Skipped	17

Q6. Do you believe recent weather events have impacted your risk of future losses to your home or property?

Answer Choices	Response	F Responses
Yes	41.23%	1025
No	40.02%	995
Not sure	18.74%	466
	Answered	2486

Skipped 10

Q7. Have you or someone you know suffered home damage due to hurricanes?

Answer Choices	Response	F Responses
Yes	41.62%	1033
No	58.38%	1449
	Answered	2482
	Skipped	14

Q8. Have you or someone you know suffered home damage due to wildfires?

Answer Choices	Response	F Responses
Yes	30.7%	763
No	69.3%	1722
	Answered	2485
	Skipped	11

Q9. Have you or someone you know suffered home damage due to earthquakes?

Answer Choices	Response	F Responses
Yes	28.5%	707
No	71.5%	1774
	Answered	2481
	Skipped	15

Q10. Are you aware of things you can do to protect your property from extreme weather events and reduce your risk?

Answer Choices	Response	F Responses
Yes	68.41%	1698
No	31.59%	784
	Answered	2482
	Skipped	14

Q11. Have you made any changes to your property to protect it from extreme weather events and reduce your risk?

Answer Choices	Response	F Responses
Yes	50.2%	1246
No	49.8%	1236
	Answered	2482
	Skipped	14

Q12. Would you be willing to spend your own money to fortify your home in exchange for a reduction in your homeowners insurance premium?

Answer Choices	Response	F Responses
Yes	77.14%	1917
No	22.86%	568
	Answered	2485
	Skipped	11

Q13. How much would you be willing to spend for a 1 to 10 percent premium reduction?

Answer Choices	Response	F Responses
Up to \$500	33.47%	642
Between \$501 and \$2,500	42.49%	815
Between \$2,501 and \$5,000	16.42%	315
More than \$5,000	7.61%	146
	Answered	1918
	Skipped	578

Q14. Do you believe extreme weather events are happening more frequently because of climate change?

Answer Choices	Response F Responses	
Yes	74.55%	1834
No	25.45%	626
	Answered	2460
	Skipped	36

Q15. Region

Answer Choices	Response F Responses	
East North Central	15.66%	387
East South Central	5.02%	124
Middle Atlantic	16.96%	419
Mountain	5.87%	145
New England	3.84%	95
Pacific	14.61%	361
South Atlantic	21.89%	541
West North Central	5.46%	135
West South Central	10.68%	264
	Answered	2471
	Skipped	25

Q16. Age

Answer Choices	Response F Responses	
< 18	0.0%	0
18-29	11.73%	291
30-44	38.17%	947
45-60	26.68%	662
> 60	23.42%	581
	Answered	2481
	Skipped	15

Q17. Gender

Answer Choices	Response F Responses	
Male	52.56%	1304
Female	47.44%	1177
	Answered	2481
	Skipped	15

Q18. Household Income

Answer Choices	Response F Responses	
\$0-\$9,999	4.23%	105
\$10,000-\$24,999	5.52%	137
\$25,000-\$49,999	14.19%	352
\$50,000-\$74,999	14.63%	363
\$75,000-\$99,999	15.44%	383
\$100,000-\$124,999	11.0%	273
\$125,000-\$149,999	10.84%	269
\$150,000-\$174,999	6.41%	159
\$175,000-\$199,999	3.39%	84
\$200,000+	6.61%	164
Prefer not to answer	7.74%	192
	Answered	2481
	Skipped	15