



Consumers Support Insurance Regulatory Modernization *Survey Shows Consumers Want Choice and National Competition*

Representatives Melissa Bean (D-IL) and Ed Royce (R-CA) have introduced the bipartisan National Insurance Consumer Protection Act (H.R. 1880) that would permit competition between state and interstate-chartered insurance companies. This ConsumerGram provides new survey results and finds strong consumer support for interstate insurance competition.

Household Survey of Insurance Consumers

The American Consumer Institute's 2009 Consumer Pulse Survey used a major national survey research firm to conduct and tabulate a telephone survey of American head-of-households. Randomly drawn, the survey sampled 1,000 households and found 897 consumers who currently have car or homeowners insurance.¹ These insurance consumers were asked a series of questions about insurance topics. Census data were used to weigh the survey results in order to assure representation with national demographic characteristics. These results were cross-tabulated by relevant factors and are included in the Appendix of this *ConsumerGram*.

Consumers Want Choice

The National Insurance Consumer Protection Act would give consumers a choice between state and federally-chartered insurance companies. Under current state regulation, if a consumer moved across state jurisdictional boundaries of, say, the Washington, DC metropolitan area – either to or from the District of Columbia, Maryland, or Virginia – they would be required to find a new insurance agent or broker and insurance company. Similarly, workers or military personnel reassigned or relocated may find themselves looking for new insurance companies and agents, as well. Besides the inconvenience of finding a new agent or broker and insurance company, the time needed to learn and understand the nuances of insurance provisions in other states can be significant, because states have different levels of coverage, stipulations and terms.

Do consumers care whether their insurance company is state or nationally regulated? To answer this, we asked American consumers the following questions:

¹ Samples of 1,000 and 897 households have confidence intervals of roughly $\pm 3.1\%$ and $\pm 3.3\%$, respectively.

- “If you moved into another state, would you like the option of keeping the same insurance company?”
- “If you moved into another state, would you like the option of keeping the same insurance agent or broker?”

The results were strongly in favor of increased choice -- 88% of consumers want the option to keep their insurance company (7% opposed) and 73% want the option to keep their insurance agent or broker (19% opposed). Support for the option to keep their insurance provider and agent was strong across all age, ethnicity and income groups, as well as gender and political affiliation (see Appendix).

Consumer Want Interstate Competition

Do consumers support and see any benefit to allowing federally-chartered and regulated insurance companies to compete with state insurance companies? To answer this, we asked American insurance consumers the following questions:

- A congressional proposal would allow federally-regulated insurance companies to operate in any state, allowing interstate and state insurance companies to compete for the first time. Would you support or oppose this increased insurance competition?
- Do you think that increased insurance competition would raise or lower consumer insurance prices?
- Would you support or oppose allowing consumers the option to choose between state and interstate regulated insurance companies?

The results were strongly in favor of encouraging competition between state and federally-regulated insurance companies, with 76% supporting (14% opposing) competition between state and nationally-regulated insurance companies of consumers. The majority of consumers (73%) believe that this competition would lead to lower insurance prices. Most telling, however, is that 79% (10% opposing), including 78% of democrats, support giving consumers the option to choose between state and federally-regulated insurance companies. Clearly, consumers want choice and believe that choice will increase industry competition and lead to lower insurance prices.

Conclusion

The results of our survey of American consumers find strong support for creating choice between state and interstate-regulated insurance companies. A national framework for insurance, while providing a common solution of consumer protection, solvency and oversight, would provide that choice and be a significant benefit the public.

For more information or to contact us, visit <http://www.theamericanconsumer.org>.

APPENDIX:

SURVEY RESULTS

**The American Consumer Institute
Head of Household Survey**

There are 50 different state regulatory insurance commissions that regulate car and home insurance. Each state commission has different rules, procedures and different forms. Do you currently have either a homeowners or car insurance policy?

	Region					Ethnicity						Age			
	Total	North-east	Mid-west	South	West	White	Black	Hispanic	Asian	Other	DK/Ref.	>25	25-44	45-64	65+
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)
Unweighted Total	1000	186	226	376	212	803	76	58	26	18	19	41	210	431	315
Base: Total Respondents (Weighted)	1000	180	220	370	230	718	88*	138*	8**	38**	10**	50**	380	370	200
Yes	880 88.0	167 92.6d	194 88.3	320 86.5	199 86.3	679 94.6G	55 62.2	99 71.6	7 88.7	32 84.9	7 73.8	28 55.8	327 86.1	341 92.1M	184 91.8m
No	116 11.6	9 5.1	26 11.7b	50 13.4B	31 13.6B	38 5.4	33 37.8F	39 28.4F	1 11.3	2 4.5	3 25.4	22 44.1	49 12.8n	29 7.9	16 8.2
Don't know/ Refused	4 0.4	4 2.3cDe	-	* *	* *	* *	-	-	-	4 10.7	* 0.8	* 0.1	4 1.1	* *	* *

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H/I/J/K - L/M/N/O

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	Party					Union Membership			Income					Gender			
	Total	Rep.	Dem.	Ind.	Oth.	DK/Ref	Yes	No	Not Sure /DK/OTH.	<\$25K	\$35K- \$49K	\$50K- \$74K	\$75K- \$100K	> \$100K	DK/ Ref.	Male	Fe- male
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)
Unweighted Total	1000	277	344	267	62	50	150	832	18	177	217	169	119	130	188	480	520
Base: Total Respondents (Weighted)	1000	254	374	271	59*	42**	173	813	14**	258	268	188	118*	158*	10	490	510
Yes	880 88.0	243 95.5C d	310 82.8	246 91.0C	56 95.0c	24 58.2	150 86.7	722 88.8	8 56.4	184 71.2	247 92.1J O	179 95.0J O	114 96.4J O	149 94.2J O	8 80.9j	435 88.7	445 87.2
No	116 11.6	11 4.5	64 17.2BD e	24 9.0b	3 4.9	13 31.8	23 13.2	91 11.2	2 14.1	74 28.8KL MNO	21 7.9	9 5.0	4 3.6	5 3.3	2 15.9K LMN	51 10.4	65 12.8
Don't know/ Refused	4 0.4	-	* *	* *	* 0.1	4 9.9	* 0.1	* *	4 29.5	-	-	-	-	4 2.6jk l	* 3.2JK LM	4 0.8	* 0.1

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Because there are 50 different state regulatory commissions, an insurance company in one state may not be allowed to provide insurance in another state. If you moved into another state, would you like the option of keeping the same insurance company?

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Unweighted Total	897	172	202	332	191	750	49	44	23	16	15	22	188	399	285
Base: Currently Have Either A Homeowners Or Car Insurance Policy (Weighted)	880	167	194	320	199	679	55*	99*	7**	32**	7**	28**	327	341	184
Yes	775 88.1	141 84.4	168 86.3	291 91.0b	175 88.0	588 86.6	48 88.1	97 98.4F	6 85.5	29 91.0	6 77.3	26 93.8	297 90.90	299 87.8	152 82.8
No	62 7.0	15 9.1	14 7.2	21 6.4	12 5.9	53 7.8h	5 9.0H	- -	* 2.8	3 9.0	1 9.4	1 5.0	24 7.4	20 5.8	16 8.8
Don't know/ Refused	43 4.9	11 6.5d	12 6.4d	8 2.5	12 6.0	38 5.7	2 2.9	2 1.6	1 11.6	- -	1 13.3	* 1.3	6 1.7	22 6.4M	16 8.5M

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Unweighted Total	897	266	290	249	58	34	136	752	9	136	204	164	114	124	155	443	454
Base: Currently Have Either A Homeowners Or Car Insurance Policy (Weighted)	880	243	310	246	56*	24**	150	722	8**	184*	247	179	114*	149*	8	435	445
Yes	775 88.1	213 87.7	277 89.4	216 87.5	48 85.3	21 86.8	124 82.7	643 89.1g	8 100.0	156 84.9	226 91.8j	159 89.3	101 88.5	125 83.8	7 91.1	379 87.2	395 88.9
No	62 7.0	19 7.6	18 6.0	17 7.0	5 8.9	2 9.1	19 12.4H	43 6.0	- -	15 8.3	12 4.9	10 5.9	8 6.6	16 10.7k	* 5.3	33 7.5	29 6.5
Don't know/ Refused	43 4.9	11 4.7	14 4.6	14 5.5	3 5.7	1 4.0	7 5.0	36 5.0	- -	13 6.8	8 3.4	9 4.8	6 4.9	8 5.4	* 3.6	23 5.2	21 4.6

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Yes	638 72.5	118 70.5	138 71.2	244 76.3	138 69.4	481 70.8	41 74.7	80 80.5	5 74.4	26 79.1	6 76.7	25 88.2	243 74.30	255 74.90	115 62.6
No	169 19.2	30 17.9	37 19.1	59 18.3	43 21.7	138 20.3	10 19.1	12 12.2	1 13.0	7 20.9	1 10.0	2 8.2	62 19.0	61 17.9	43 23.5
Don't know/Refused	73 8.3	19 11.6D	19 9.7	17 5.4	18 8.9	61 8.9	3 6.2	7 7.3	1 12.6	-	1 13.3	1 3.6	22 6.7	25 7.2	26 13.9MN

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No	169 19.2	42 17.2	55 17.9	46 18.5	18 31.8bcd	8 32.2	32 21.3	136 18.8	1 11.9	23 12.6	49 20.0	38 21.1j	21 18.4	36 24.0J	2 22.2J	83 19.1	85 19.2
Don't know/Refused	73 8.3	17 6.9	24 7.6	25 10.3	5 9.1	2 8.6	9 5.9	64 8.9	* 1.1	26 14.1Kl	14 5.7	12 7.0	13 11.1	7 5.0	1 7.6	31 7.2	42 9.4

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Support	670 76.2	131 78.6	146 75.0	251 78.3	143 72.0	513 75.5	47 85.4	70 71.2	7 91.6	29 89.1	5 64.3	19 67.3	257 78.50	268 78.60	127 69.1
Oppose	126 14.4	23 13.9	30 15.5	46 14.5	27 13.4	97 14.3	5 9.9	20 20.4	* 2.6	2 4.8	2 22.9	9 32.5	34 10.2	50 14.7	34 18.3M
Don't know/Refused	83 9.4	13 7.5	18 9.5	23 7.3	29 14.5b	69 10.1	3 4.7	8 8.4	* 5.8	2 6.0	1 12.8	* 0.2	37 11.2	23 6.8	23 12.6N

D

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Oppose	126 14.4	38 15.6	44 14.3	28 11.3	11 19.0	5 22.4	15 9.9	111 15.4	- -	37 20.1M	40 16.1m	22 12.4	9 7.8	18 11.8	1 14.5m	53 12.2	73 16.5
Don't know/ Refused	83 9.4	23 9.5	25 8.1	26 10.5	3 4.9	6 25.1	7 4.4	74 10.2g	3 32.9	26 14.3Lm	20 8.1	11 6.3	7 6.4	17 11.3	1 16.6KL	27 6.2	56 12.6P

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Do you think that increased insurance competition would raise or lower consumer insurance prices?

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Lower	642 73.0	124 74.4	154 79.2D	219 68.4	145 72.9	508 74.7	42 76.8	62 63.0	6 80.0	19 60.3	5 63.8	22 79.9	245 74.9O	258 75.8O	116 63.2
Neither/No Difference	39 4.5	8 4.9	7 3.7	13 4.0	11 5.7	34 5.0	1 2.3	- -	* 5.2	4 10.9	- -	* 1.3	9 2.8	20 5.8	10 5.4
Don't know/ Refused	74 8.4	15 9.0	14 7.2	31 9.6	14 7.1	61 9.1	3 5.1	5 5.3	1 7.5	4 11.0	* 0.5	- -	21 6.5	26 7.5	27 14.5MN

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Neither/No Difference	39 4.5	9 3.9	15 4.7	13 5.2	1 2.5	1 4.0	3 2.3	36 5.0	- -	8 4.1	8 3.2	6 3.4	7 5.8	11 7.3	* 5.5	16 3.6	24 5.3
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Oppose	83 9.5	18 11.1	21 11.0	26 8.2	17 8.8	66 9.7	7 13.3	9 8.9	* 2.6	2 4.8	- -	1 4.9	17 5.1	39 11.5M	26 14.1M
Don't know/Refused	101 11.5	20 12.2	21 10.9	33 10.3	26 13.3	81 12.0	2 4.1	14 13.7	* 6.2	2 6.0	2 22.7	3 11.1	23 7.0	36 10.4	40 21.6MN

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Base: Currently Have Either A Homeowners Or Car Insurance Policy (Weighted)	880	243	310	246	56*	24**	150	722	8**	184*	247	179	114*	149*	8	435	445
Support	695 79.0	195 80.4	242 78.3	198 80.2	43 76.9	17 68.0	128 85.6h	560 77.6	7 89.3	124 67.4	195 79.1J	147 82.5J	102 89.3J	121 81.5J	6 72.6	360 82.9Q	335 75.2
Oppose	83 9.5	20 8.2	36 11.6	21 8.5	6 11.3	* 0.4	11 7.6	72 10.0	- -	27 14.5L	27 11.0m	11 6.3	5 4.8	12 8.2	1 9.2	39 9.0	44 9.9
Don't know/ Refused	101 11.5	28 11.4	31 10.1	28 11.3	7 11.8	8 31.6	10 6.9	90 12.5	1 10.7	33 18.1kM	25 9.9	20 11.1	7 5.9	15 10.3	1 18.2Kl	35 8.1	66 14.9P

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E/F - G/H/I - J/K/L/M/N/O - P/Q
* small base; ** very small base (under 30) ineligible for sig testing