

METHODOLOGY

Harris Interactive fielded the study from September 12-14, 2011 via its QuickQuerySM online omnibus service, interviewing 2,061 U.S. adults aged 18 years and older. Data were weighted using propensity score weighting to be representative of the total U.S. adult population on the basis of region, age within gender, education, household income, race/ethnicity, and propensity to be online. No estimates of theoretical sampling error can be calculated; a full methodology is provided at the end of this document.

KEY FINDINGS #1: Most insurance companies intentionally delay the settlement process of accident victims' cases.

- Over half (59%) of U.S. adults strongly/somewhat agreed with this statement.
 - Those aged 35-44 (58%), 45-54 (63%) and 55+ (67%) were significantly more likely to indicate this than those aged 18-34 (49%).
 - Men (64%) were significantly more likely to indicate this than women (55%).
- Less than two out of ten (17%) U.S. adults strongly/somewhat disagree with this statement.
- Almost one quarter (24%) of U.S. adults were not sure whether they agreed or disagreed with this statement.

KEY FINDINGS #2: Auto insurance companies take advantage of accident victims who are struggling to make ends meet while waiting for a settlement.

- Almost six in ten (58%) U.S. adults strongly/somewhat agreed with this statement.
 - Men (64%) were significantly more likely to indicate this than women (52%).
 - Those aged 45-54 (61%) and 55+ (64%) were significantly more to indicate this than those aged 18-34 (51%).
 - Those without a child under 18 in their household (60%) were significantly more likely to indicate this than those with a child under 18 in their household (53%).
 - Those who are employed full time (61%) or retired (62%) were significantly more likely to indicate this than those who were employed part time (52%) or those who were unemployed (55%).
- 17% of U.S. adults strongly/somewhat disagreed with this statement.
- One quarter (25%) of U.S. adults were not sure whether they agreed or disagreed with this statement.

KEY FINDINGS #3: Ever Been Through/Know Someone Who Has Been Through Financial Hardship

Overall, 16% of U.S. adults have been through/know someone who has been through a financial hardship because they were waiting for an insurance settlement.

- Those who live in the South (19%) and West (17%) were significantly more likely to indicate this than those who live in the Northeast (11%).
- Those aged 45-54 (20%) were significantly more likely to indicate this than those aged 18-34 (12%)

Full Methodology

This survey was conducted online within the United States between September 12th and 14th, 2011 among 2,061 adults (aged 18 and over) by Harris Interactive via its Quick Query omnibus product. Figures for age, sex, race/ethnicity, education, region and household income were weighted where necessary to bring them into line with their actual proportions in the population. Propensity score weighting was used to adjust for respondents' propensity to be online.

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments. Therefore, Harris Interactive avoids the words "margin of error" as they are misleading. All that can be calculated are different possible sampling errors with different probabilities for pure, unweighted, random samples with 100% response rates. These are only theoretical because no published polls come close to this ideal.

Respondents for this survey were selected from among those who have agreed to participate in Harris Interactive surveys. The data have been weighted to reflect the composition of the adult population. Because the sample is based on those who agreed to participate in the Harris Interactive panel, no estimates of theoretical sampling error can be calculated.