Homeowners Face Insurance Challenges

Homeowners experience cancelled policies, difficulty getting new coverage, and rising costs

The second in a series of three reports from the 2023 Louisiana Survey, a project of the Reilly Center for Media & Public Affairs

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Reilly Center for Media & Public Affairs

The Reilly Center for Media & Public Affairs is partnership-driven, action-oriented, and dedicated to exploring contemporary issues at the intersection of mass communication and public life. Its interdisciplinary approach draws together experts from diverse fields to advance research and dialogue. The intent is to inspire our communities to think deeply, develop solutions, take action and broaden knowledge. The Center's role, within the state's flagship university, is to respond quickly to the needs of state governance in addressing challenges facing Louisiana, particularly in times of crisis such as during Hurricanes Katrina and Rita, the 2010 Deepwater Horizon oil spill and the 2016 historic floods. Underlying the Center's endeavors is to strengthen and advance the Manship School's national and state leadership in media and politics.

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About the 2023 Louisiana Survey

The *2023 Louisiana Survey* is the twenty-first in an annual series of statewide surveys beginning in 2003 and sponsored by the Reilly Center for Media & Public Affairs at Louisiana State University's Manship School of Mass Communication.

Reflecting the continuing evolution of survey research, we used two approaches for this year's survey. First, we used our traditional probability-sampling approach to draw landline and cell phone numbers for a live-interview telephone survey. Second, in partnership with the research firm *YouGov*, we administered an online survey to a nonprobability sample of Louisiana residents who participate in the *YouGov* panel. We use statistical weights in the analysis of responses from both modes to adjust for likelihood of participation and ensure each sample represents the population of adult Louisiana residents. More information about our methods, including *YouGov*'s strategy for generating representative samples, is available in the survey methodology section of this report.

The body of this report focuses on results from the traditional telephone mode with probability sampling. However, interested readers can find the topline results from both samples at the end of this document.

The mission of the *Louisiana Survey* is to establish benchmarks as well as to capture change in residents' assessments of state government services. Each iteration of the *Louisiana Survey* contains core items designed to serve as barometers of public sentiment, including assessments of whether the state is heading in the right direction or wrong direction and perceptions about the most important problems facing the state. The survey also captures current public opinion on contemporary policy issues. The *2023 Louisiana Survey* includes questions about perceptions and experiences with crime, access to health care, insurance, abortion, and marijuana legalization.

As part of an effort to ensure that the *Louisiana Survey* fulfills its public service mission, the research team solicited input about topics for the survey from members of the government and policy community across the political spectrum. Additionally, the research team drew upon expertise in public policy and polling from Louisiana State University faculty. These advisors provided invaluable insight into the design of the questionnaire and in identifying the contemporary policy questions that could most benefit from an understanding of the public's views. While we are indebted to them for their time and contributions, they bear no responsibility for final decisions on the questionnaire, analysis, and interpretation appearing in this report or for any mistakes therein.

We especially thank the Reilly Family Foundation for their generous support and vision in helping to create the *Louisiana Survey*.

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Summary

Key results of the *2023 Louisiana Survey*, a project of the Reilly Center for Media & Public Affairs at Louisiana State University, include:

Insurance

- Among homeowner's insurance policy holders last year, 17% report their provider cancelled their policy.
- Nineteen percent (19%) of state residents tried to get a homeowner's insurance policy last year, but 55% of them (or about 11% of all adults) had difficulty getting one.
- Sixty-three percent (63%) of homeowner's insurance policyholders say the cost of their coverage increased over the past year. 54% of flood insurance policyholders say the costs of coverage rose.
- Sixty-nine percent (69%) of state residents say homeowner's insurance costs more in Louisiana than in other states, 71% say flood insurance costs more, and 67% say automobile insurance costs more.
- Nineteen percent (19%) of Louisiana adults have filed a property claim on their homeowner's, flood or renter's insurance policy (representing 29% of all policyholders). These individuals split almost evenly between those who are satisfied with how their insurance company handled their claim and those who are dissatisfied.

Insurance

Seventeen percent of Louisiana residents lost their homeowner's insurance last year

Among homeowner's insurance policy holders last year, 17% report their provider cancelled their policy. This amounts to ten percent (10%) of Louisiana adults losing homeowner's insurance coverage. Furthermore, 19% of state residents tried to get a homeowner's insurance policy last year, but 55% of them (or about 11% of all adults) had difficulty getting one.

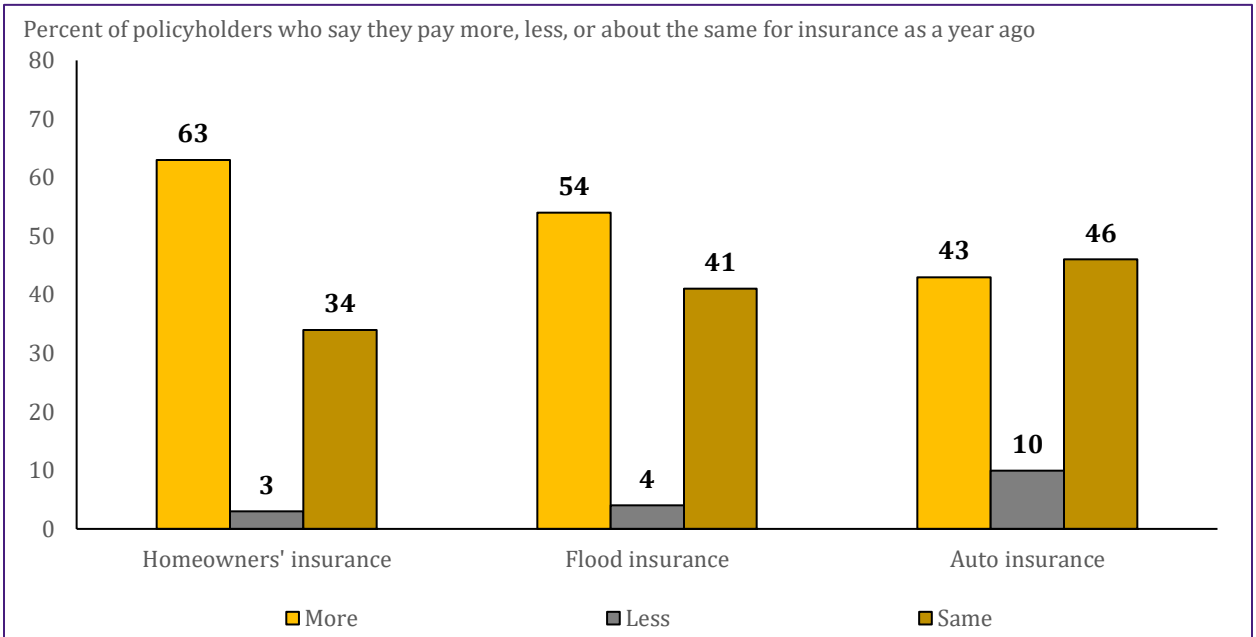
For flood insurance policy holders last year, nine percent report their provider cancelled their policy, which totals about two percent (2%) of Louisiana adults. Eight percent (8%) of state residents sought to obtain a flood insurance policy in the past year, 52% (or about four percent (4%) of all Louisiana adults) had trouble getting a policy.

Most say insurance rates on the rise and higher than in other states

We also asked homeowner's, flood, and automobile insurance policyholders whether they pay more, less, or about the same for their insurance compared to a year ago. Nearly two thirds of homeowner's insurance policyholders (63%) say the cost of coverage increased. A smaller majority of flood insurance policyholders (54%) say the costs of coverage rose. Among automobile insurance policyholders, 43% said they pay more while just ten percent (10%) say they pay less than they had the previous year.

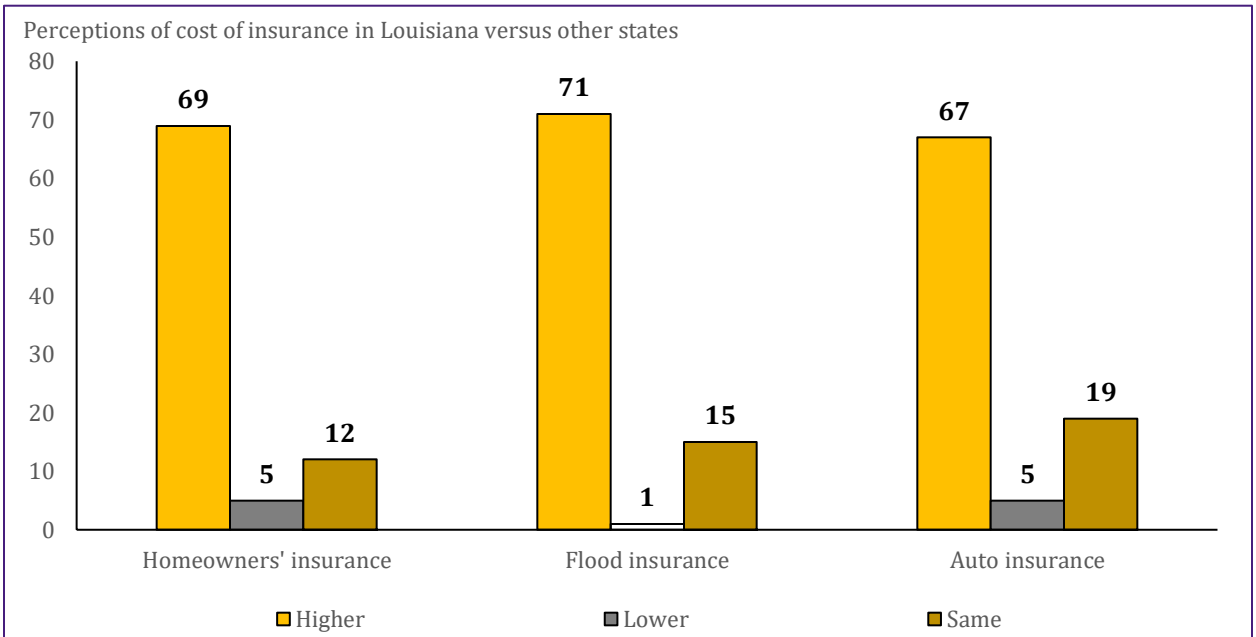
Additionally, we asked all respondents—not just policyholders—how the cost of insurance in Louisiana compares to other states. For each type of insurance, large majorities said rates are higher in Louisiana than in other states: 69% said homeowner's insurance costs more, 71% said flood insurance costs more, and 67% said automobile insurance costs more in Louisiana.

Figure 4: Policyholders say cost of homeowner's and flood insurance on the rise



SOURCE: *2023 Louisiana Survey*

Figure 5: State residents say insurance costs more here



SOURCE: *2023 Louisiana Survey*

Mixed satisfaction with how insurance companies handled property claims

Over the past two years, 19% of Louisiana adults have filed a property claim on their homeowner's, flood, or renter's insurance policy (representing 29% of all policyholders). These individuals split almost evenly between those who are satisfied with how their insurance company handled their claim and those who are dissatisfied. Fifty-one percent (51%) said they are satisfied (27% "very satisfied" and 24% "somewhat satisfied"), and 48% said they are dissatisfied (31% "very dissatisfied" and 17% "somewhat dissatisfied").

Regional Definitions

Greater New Orleans: Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, St. Tammany, Tangipahoa, and Washington

Greater Baton Rouge: Ascension, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, St. Helena, West Baton Rouge, and West Feliciana

Greater Shreveport: Bossier, Caddo, and DeSoto

South Central and Southwest Louisiana: Acadia, Assumption, Avoyelles, Calcasieu, Cameron, Evangeline, Iberia, Jefferson Davis, Lafayette, Lafourche, St. James, St. Landry, St. Martin, St. Mary, Terrebonne, and Vermilion

North Louisiana: Allen, Beauregard, Bienville, Caldwell, Catahoula, Claiborne, Concordia, East Carroll, Franklin, Grant, Jackson, LaSalle, Lincoln, Madison, Morehouse, Natchitoches, Ouachita, Rapides, Red River, Richland, Sabine, Tensas, Union, Vernon, Webster, West Carroll, and Winn

Survey Methodology

The *2023 Louisiana Survey* includes two modes for surveying adult residents of the state: 1) a traditional live-interviewer telephone survey with probability sampling, and 2) a non-probability online survey. Although this report focuses on the results from the telephone survey to maintain continuity with reports from past editions of the survey, which also used telephone surveys, we present the results of both modes at the end of this report.

Survey 1: Telephone survey with probability sampling

We used two kinds of sampling frames of Louisiana residents to acquire samples of landline and cell phone numbers through Marketing Systems Group (MSG), a random digit dialing (RDD) landline database and MSG's Advanced Cellular Frame (ACF). For both landline and cellphone samples, we stratified the sample numbers by parish based on each parish's share of Louisiana's total adult population in the U.S. Census Bureau's 2001 American Community Survey's five-year estimates (the most recent available at the time). The RDD landline database includes all residential working banks that have at least one assigned telephone number, updated quarterly. It includes all listed, unlisted, and non-published landline numbers in these banks. MSG drew numbers from this RDD frame randomly. The ACF uses the Telecordia database, which identifies telephone numbers dedicated to cellular devices. MSG likewise drew numbers from this RDD frame randomly. MSG screened both samples of randomly selected telephone numbers to reduce instances of non-working, business, fax, and inactive telephone numbers in the samples. This screening on the landline RDD often identifies and removes 60-70% of nonworking and business numbers from the initial sample.

Reconnaissance Market Research (ReconMR) conducted the interviews using computer-assisted telephone interviewing (CATI) software, which ensures that interviewers correctly ask all questions according to the questionnaire wording and properly implement all logic and skip patterns. The CATI system also managed the telephone sample, tracking the dispositions of each dial attempt on each number and allowing up to three dialing attempts for each number. To ensure the highest response rate, ReconMR called numbers at various times of the day and days in the week (9:00 AM to 9:00 PM on weekdays, 10:00 AM to 6:00 PM on Saturdays, and 1:00 PM to 9:00 PM on Sundays). Respondents could request a callback at a more convenient time and date as needed. For these appointments, ReconMR called at the appointed time or rescheduled if the respondent was not available at the initially requested time.

When interviewers contacted individuals by dialing the sampled telephone numbers, they introduced the survey and asked for consent to the interview. If individuals agreed to participate in the survey, interviewers next screened respondents to determine eligibility for participation (i.e., if they were 18 years of age or older and a resident of Louisiana) before conducting the interview.

ReconMR's project supervisors validated 10% of each interviewer's completed surveys by calling back the respondent and verifying specific responses. Additionally, supervisors continually monitored live calls through ReconMR's call monitoring system in order to ensure proper interviewing procedures.

The fielding period of this study was from March 22 to April 4, 2023. Of the 500 respondents in this sample, 15 completed the interviewed via a landline telephone and 485 via a cellular telephone. Completed interviews averaged 23.41 minutes. The response rate for the landline and cellular telephone samples are 5% and 4%, respectively. These response rates are the percentage of eligible residential households or personal cell phones in the sample for which an interview is completed. The rate is calculated using the American Association for Public Opinion Research's method for Response Rate 3 as published in their Standard Definitions. Response rates for telephones have been on decline for several decades and frequently fall in the single digits even among the very best survey research organizations.

The lead researcher for this survey at LSU weighted the combined landline and cellphone sample using an iterative procedure that matches race, education, household income, gender, age, and region to the known profiles for the adult population of Louisiana found in the Census Bureau's American Community Survey 2021 five-year estimates. Weighting cannot eliminate every source of nonresponse bias. However, proper administration of probability sampling combined with accepted weighting techniques has a strong record of yielding statistically unbiased results.

The sample has an overall margin of error of +/- 5.8 percentage points. The margin of error includes adjustment due to the weighting procedure. The design effect due to weighting is 1.4 percentage points; that is, the margin of error is 1.4 percentage points larger than it would be for a simple random sample of this size without weighting.

In addition to sampling error, as accounted for through the margin of error, readers should recognize that question wording and practical difficulties in conducting surveys may introduce error or bias into the findings of opinion polls. As often as possible, the *Louisiana Survey* follows the wording of relevant questions repeatedly used by reputable public opinion research institutions and projects, such as the Pew Research Center and the American National Election Studies.

Survey 2: Non-probability sample administered online

As the science of survey research continues to evolve – especially in the face of declining response rates among traditional probability-based telephone surveys – the *Louisiana Survey* continues to examine innovative technologies for measuring public opinion in the state. To that end, we included a second design for this year's survey as we did for in 2022: An online survey administered by the survey firm *YouGov* to a nonprobability sample of adult Louisiana residents. *YouGov* recruits individuals online to join its panel of survey respondents and periodically answer online questionnaires.

For this survey, 509 adult Louisiana residents in the *YouGov* panel completed the questionnaire. *YouGov* then matched 500 respondents to a sampling frame representing the adult population of the state on gender, age, race, and education. The sampling frame is a politically representative "modeled frame" of Louisiana adults, based upon the American Community Survey's public use microdata file, public voter file records, the 2020 Current Population Survey (CPS) Voting and Registration supplements, the 2020 National Election Pool (NEP) exit poll, and the 2020 CES surveys, including demographics and 2020 presidential vote. *YouGov* weighted the matched cases to the sampling frame using propensity scores. The matched cases and the frame were combined, and a logistic regression was estimated for inclusion in the frame. The propensity score function included age, gender, race/ethnicity, and years of education. The propensity scores were grouped

into deciles of the estimated propensity score in the frame and post-stratified according to these deciles. The weights were then post-stratified on 2020 Presidential vote choice, a four-way stratification of gender, age (4-categories), race (4-categories), and education (4-categories), and a two-way stratification of race (4-categories) and education (4-categories) to produce the final weight.

Respondents completed this survey from March 22 to March 30, 2023.

The margin of error for this survey is +/- 6%.

With its innovative approach to online polling, YouGov conducts surveys for a variety of business, university, and media clients, including *CBS News*, the *Economist* and the *New York Times*. Research from scholars at Harvard University and Tufts University shows that well-designed online opt-in sampling techniques, like those *YouGov* uses for its surveys, perform as well as traditional random digit dialing telephone polls.

Although the results discussed above in this report focus on Survey 1, readers can find topline results from Survey 2 below.

Comparison of samples to target population

The first tables below displays demographic characteristics of each sample (with and without sample weights) as well as population estimates based on the American Community Survey's five year estimates from 2001 (the most recent available). This table allows readers to assess the effectiveness of the sampling and weighting strategies at achieving representative samples for each survey mode.

Without weighting, sampling and non-response may generate unrepresentative samples. For example, the unweighted telephone sample under-represents adults who did not attend college, non-Hispanic Black respondents, respondents under the age of 25, women, and respondents with a household income of less than $50,000. It, likewise, over-represents adults who went to college, adults older than 65, and men. The unweighted telephone sample reflects the geographic distribution of the population quite well, likely due in part to the stratified approach to sampling for this survey. The final two panels on this table show the geographic distribution of adult Louisiana residents across the nine largest metropolitan areas and the remainder of the state as well as by the size of adult population in parishes. For example, three percent (3%) of adult Louisiana residents live in the 13 parishes with the smallest adult populations (fewer than 11,900 adult residents), while 63% live in the 12 parishes with the largest adult populations (96,000 or more). Generally, the unweighted telephone sample reflects these geographic distributions well, but somewhat over-represents the population living outside the state's nine largest metropolitan areas and underrepresents those living in the parishes with the largest populations.

The unweighted online sample underrepresents adults who did not complete high school or its equivalency, adults under the age of 35, men, and individuals with household incomes of $100,000 or more. It overrepresents adults who attended college, non-Hispanic White adults, adults 55 years old or older, and women.

The table also shows how weighting corrects many of the differences between the raw samples and the target population. Because the table displays the demographic characteristics used in weighting, these weighted samples are similar to the target population by design. In most cases, the weighted sample estimates for a particular demographic trait are within four percentage points of the population.

The weighted telephone sample continues to underrepresent adults with only a high school diploma or equivalency, but by five percentage points rather than 17. It underrepresents household incomes under $50,000 by seven percentage points (versus 17 in the unweighted sample) and household incomes from $50,000 to $99,999 by five percentage points. In contrast, the weighted online sample over-represents household incomes under $50,000 by six percentage points and under-represents household incomes of $100,000 or more by 15 percentage points.

Part of the reason gaps remain in the distribution of household income between the target population and the weighted samples while diminishing to negligible levels for almost all other demographic traits is the high degree of item nonresponse to questions seeking to measure earnings. Item nonresponse occurs when a respondent declines to answer a particular question. Fifteen percent (15%) of the telephone sample declined to answer the question about household income, and eight percent (8%) of the online sample did so. In contrast, only one to four percent (1-4%) typically decline to answer questions about their gender, race, ethnicity, education, or age. By definition, when larger shares of the sample do not provide a household income, then the remaining sample distributions will underrepresent them. Interestingly, this table suggests that people with lower-household incomes may be less likely to participate in telephone surveys or less likely to answer the question about household income if they do participate than people with higher household incomes. The opposite occurs in the online survey – people with higher household incomes are less likely to participate or less likely to answer the household income question if they do participate than people with lower household incomes.

Ultimately, what matters is whether the weighted samples represent the target population beyond the factors used in weighting the sample. To assess this, we compare the weighted samples to known population benchmarks taken from outside the sample. Statistics for both *Louisiana Survey* samples incorporate the sample weights. All sample statistics and benchmarks are for the adult population of Louisiana. Benchmarks represent data from the following data sources:

- U.S. Census American Community Survey (ACS), 2021 5-year estimates (average size of household, employment, and marital status);
- Louisiana Secretary of State (voter registration count is for March 1, 2023, and divided by the adult population from the 2021 ACS estimate);
- Federal Highway Administration (the number of adult licensed drivers from 2022, which is divided by the 2021 ACS adult population estimate);
- Behavioral Risk Factor Surveillance System (health insurance coverage)
- National Health Insurance Survey (cell phone access); and
- National Center for Education Statistics (household internet access).

Both samples are reasonably similar to the population for many of these benchmarks, but each has its own shortcomings too. The weighted telephone sample overrepresents voter registration (likely due to well-known social desirability bias in this question for live-interviewer surveys). It also overrepresents both cellphone owners generally and those who own only a cellphone (i.e., who do not also have a landline telephone). This overrepresentation is unsurprising given the mode was

built around telephone contact, primarily by cellular devices. Finally, the weighted telephone sample underrepresents marriage rates, but the reason is less obvious than for the cases of voter registration or cellular telephone ownership. The weighted online sample better reflects the benchmarks for voter registration and cellphone ownership, but in contrast overrepresents household internet access. It also underrepresents health care coverage, employment, licensed drivers, and marriage.

Table 8: Comparison of sample demographics to target population demographics used in weighting

Characteristic	Target population estimates (ACS)	Unweighted telephone probability sample	Weighted telephone probability sample	Unweighted online non probability sample	Weighted online non probability sample
Less than high school	14%	8%	12%	6%	12%
High school graduate	33%	16%	28%	30%	34%
Some college, no degree or Associate's degree	29%	36%	32%	33%	27%
Bachelor's degree or higher	24%	38%	27%	31%	28%
Non-Hispanic, White alone	60%	61%	57%	66%	59%
Non-Hispanic, Black or African American alone	30%	20%	27%	27%	34%
Hispanic	5%	6%	5%	2%	4%
Non-Hispanic, American Indian or Alaska Native alone	1%	0%	0%	0%	0%
Non-Hispanic, Asian alone	2%	1%	1%	1%	1%
Non-Hispanic, Native Hawaiian or Pacific Islander alone	0%	0%	0%	0%	0%
Non-Hispanic, some other race alone	0%	2%	2%	2%	1%
Non-Hispanic, two or more races	2%	6%	4%	1%	1%
18-24 years of age	12%	6%	9%	5%	9%
25-34 years of age	18%	14%	17%	12%	14%
35-44 years of age	17%	17%	17%	18%	20%
45-54 years of age	16%	18%	16%	15%	15%
55-64 years of age	17%	16%	16%	23%	19%
65 or more years of age	20%	25%	21%	27%	23%
Men	48%	52%	48%	41%	45%
Women	52%	46%	50%	58%	54%

Characteristic	Target population estimates (ACS)	Unweighted telephone probability sample	Weighted telephone probability sample	Unweighted online non probability sample	Weighted online non probability sample
Household income less than $50,000	47%	30%	40%	50%	53%
Household income $50,000 to $99,999	28%	29%	23%	27%	25%
Household income $100,000 to $149,999	14%	12%	12%	8%	6%
Household income $150,000 or more	12%	13%	9%	6%	5%
Metro New Orleans	27%	24%	25%	29%	30%
Metro Baton Rouge	18%	19%	19%	18%	17%
Metro Lafayette	10%	10%	10%	11%	11%
Metro Shreveport	8%	9%	9%	8%	7%
Metro Lake Charles	5%	3%	6%	4%	4%
Metro Houma/Thibodaux	4%	4%	4%	3%	3%
Metro Monroe	4%	3%	4%	4%	3%
Metro Alexandria	3%	2%	3%	4%	4%
Metro Hammond	3%	3%	3%	3%	3%
Rest of the state	17%	21%	17%	17%	17%
Bottom quintile of parishes by adult population	3%	3%	2%	3%	4%
Second quintile of parishes by adult population	6%	9%	7%	4%	4%
Third quintile of parishes by adult population	9%	10%	10%	8%	8%
Fourth quintile of parishes by adult population	19%	21%	20%	20%	20%
Top quintile of parishes by adult population	63%	57%	60%	64%	63%

Table 9: Comparison of weighted samples to population benchmarks

Characteristic	Population Benchmark	Weighted telephone probability sample	Weighted online non probability sample
Registered to vote	84%	91%	79%
Have driver's license	89%	86%	82%
Average size of household	2.6	2.8	2.6
Employed	56%	59%	45%
Married (not separated)	46%	40%	36%
No health care coverage	9%	9%	15%
Have cell phone	95%	100%	99%
Have cell phone only	69%	83%	71%
Have internet access at home	82%	82%	90%

Question Wording and Toplines

Unless otherwise indicated, results are for the total sample. Percentages may not sum to 100 due to rounding.

Do you currently own your own home, pay rent, or something else?

Response	Probability-based Telephone Sample	Non-probability Online Sample
Own	63	60
Rent	24	33
Something else	11	7
Don't know / Refused [VOL.]	1	0

Did you own a home at any time during the past year [ASKED ONLY IF DO NOT OWN HOME.]

Response	Probability-based Telephone Sample	Non-probability Online Sample
Yes	10	4
No	89	96
Don't know / Refused [VOL.]	0	0

Do you currently have homeowners' insurance on your home? [ASKED ONLY IF OWN HOME.]

Response	Probability-based Telephone Sample	Non-probability Online Sample
Yes	86	83
No	13	17
Don't know / Refused [VOL.]	1	0

Did you have homeowner's insurance on a home at any time during the past year? [ASKED ONLY IF OWN HOME IN PAST YEAR OR DO NOT HAVE HOMEOWNERS INSURANCE.]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	25	23
No	75	77
Don't know / Refused [VOL.]	0	0

At any time during the past year, did a homeowner's insurance company cancel a policy you had with them? [ASKED ONLY IF HAVING HOME INSURANCE OR HAVING HOME INSURANCE IN THE PAST YEAR]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	18	16
No	81	84
Don't know / Refused [VOL.]	1	0

Did you try to get a new homeowner's insurance policy for a home at any time during the past year?

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	19	14
No	80	86
Don't know / Refused [VOL.]	1	0

Did you have difficulty getting a new homeowner's insurance policy for your home during the past year? [ASKED ONLY IF TRIED TO GET HOMEOWNERS INSURANCE IN PAST YEAR]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	56	69
No	44	31
Don't know / Refused [VOL.]	0	0

Do you currently have flood insurance on your home? [ASKED ONLY IF OWN HOME]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	39	43
No	57	57
Don't know / Refused [VOL.]	4	0

Did you have flood insurance on a home at any time during the past year? [ASKED IF DO NOT HAVE FLOOD INSURANCE]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	4	8
No	96	92
Don't know / Refused [VOL.]	0	0

Did you have flood insurance on a home at any time during the past year? [ASKED ONLY IF OWN HOME IN PAST YEAR]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	36	37
No	64	63
Don't know / Refused [VOL.]	0	0

At any time during the past year, did your flood insurance company cancel the policy you had with them? [ASKED ONLY IF HAVE FLOOD INSURANCE OR HAD FLOOD INSURANCE IN THE PAST YEAR]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	9	13
No	91	87
Don't know / Refused [VOL.]	1	0

Did you try to get a new flood insurance policy for a home at any time during the past year?

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	8	8
No	91	92
Don't know / Refused [VOL.]	1	0

Did you have difficulty getting a new flood insurance policy for your home during the past year? [ASKED ONLY IF TRIED TO GET FLOOD INSURANCE]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	52	54
No	48	46
Don't know / Refused [VOL.]	0	0

Do you currently have renters' insurance on your home? [ASKED ONLY IF RENT HOME]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	26	20
No	73	80
Don't know / Refused [VOL.]	1	0

Do you pay more, less, or about the same for your homeowners' insurance as you did a year ago? [ASKED ONLY IF CURRENTLY HAVE HOMEOWNERS INSURANCE]

Response	Probability based Telephone Sample	Non probability Online Sample
More	63	57
Less	3	3
About the same	34	41
Don't know / Refused [VOL.]	0	0

Do you pay more, less, or about the same for your flood insurance as you did a year ago? [ASKED ONLY IF CURRENTLY HAVE FLOOD INSURANCE]

Response	Probability based Telephone Sample	Non probability Online Sample
More	54	60
Less	4	2
About the same	41	38
Don't know / Refused [VOL.]	1	0

Do you think the price of homeowners' insurance in Louisiana is higher, lower, or about the same as in other states?

Response	Probability based Telephone Sample	Non probability Online Sample
Higher	69	72
Lower	5	8
About the same	12	20
Don't know / Refused [VOL.]	13	0

Do you think the price of flood insurance in Louisiana is higher, lower, or about the same as in other states?

Response	Probability based Telephone Sample	Non probability Online Sample
Higher	71	78
Lower	1	4
About the same	15	18
Don't know / Refused [VOL.]	14	0

In the past two years, have you had to file a homeowners' insurance, flood insurance, or renters' insurance claim for damage to your property? [ASKED ONLY IF CURRENTLY HAVE HOMEOWNERS INSURANCE OR HAD HOME INSURANCE IN THE PAST YEAR OR IF CURRENTLY HAVE FLOOD INSURANCE OR HAD FLOOD INSURANCE IN THE PAST YEAR OR CURRENTLY HAVE RENTERS INSURANCE.]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	29	30
No	71	70
Don't know / Refused [VOL.]	0	0

How satisfied are you with how your insurance company handled your claim? Are you very satisfied, somewhat satisfied, somewhat dissatisfied, very dissatisfied, or neither satisfied nor dissatisfied? [ASKED ONLY IF FILED A CLAIM]

Response	Probability based Telephone Sample	Non probability Online Sample
Very satisfied	27	24
Somewhat satisfied	24	34
Somewhat dissatisfied	17	20
Very dissatisfied	30	20
Neither satisfied nor dissatisfied	2	2
Don't know / Refused [VOL.]	0	0

Do you currently own or lease a car, truck, SUV or some other automobile?

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	86	77
No	14	23
Don't know / Refused [VOL.]	0	0

Did you own or lease a car, truck, SUV or some other automobile in the past year? [ASKED ONLY IF DO NOT HAVE AUTOMOBILE.]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	26	11
No	74	89
Don't know / Refused [VOL.]	0	0

Do you currently have auto insurance? [ASKED ONLY IF CURRENTLY HAVE AUTOMOBILE]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	99	98
No	1	2
Don't know / Refused [VOL.]	0	0

Did you have auto insurance on a vehicle at any time during the past year? [ASKED ONLY IF DO NOT HAVE AUTOMOBILE OR DO NOT HAVE AUTO INSURANCE]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	82	63
No	17	37
Don't know / Refused [VOL.]	0	0

At any time during the past year, did your auto insurance company cancel the policy you had with them? [ASKED ONLY IF CURRENTLY HAVE AUTO INSURANCE OR HAD AUTOMOBILE INSURANCE IN THE PAST YEAR]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	6	6
No	93	94
Don't know / Refused [VOL.]	1	0

Did you try to get a new auto insurance policy for a vehicle at any time during the past year?

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	26	17
No	74	83
Don't know / Refused [VOL.]	0	0

Did you have difficulty getting a new auto insurance policy for a vehicle during the past year? [ASKED IF TRIED TO GET NEW AUTO INSURANCE]

Response	Probability based Telephone Sample	Non probability Online Sample
Yes	26	33
No	74	67
Don't know / Refused [VOL.]	0	0

Do you pay more, less, or about the same for your auto insurance as you did a year ago? [ASKED IF CURRENTLY HAS AUTO INSURANCE.]

Response	Probability based Telephone Sample	Non probability Online Sample
More	43	52
Less	10	11
About the same	46	37
Don't know / Refused [VOL.]	0	0

Do you think the price of auto insurance in Louisiana is higher, lower, or about the same as in other states?

Response	Probability based Telephone Sample	Non probability Online Sample
Higher	67	72
Lower	5	5
About the same	19	22
Don't know / Refused [VOL.]	8	0