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New poll reveals majority of Michigan residents support protecting auto no-fault benefits, cracking down on insurance companies' discriminatory practices

Survey also finds support for bipartisan Fair and Affordable no-fault reform package, which remains largely neglected in the Michigan Legislature

GROSSE POINTE, Mich. — Two-thirds of Michigan residents support a package of bills in the Michigan Legislature that seeks to lower auto insurance premiums while protecting the lifetime medical and lost-wage benefits provided by the state's auto no-fault insurance system, according to a new statewide poll conducted by **ROI Insight**.

The poll showed strong support for the benefits provided by the no-fault system. Sixty-five percent of likely voters (56 percent strongly) reject any plan to eliminate or limit medical benefits for auto accident victims. Meanwhile, 56 percent believe rates should not be slashed at the expense of accident victims.

In addition, 77 percent of respondents said they do not believe insurance companies when they say they want to save them money, and 65 percent of respondents said rates are high because the State of Michigan does a poor job regulating rates to protect consumers.

"Voters strongly want to protect the lifetime medical benefits and limited lost wage benefits that no-fault provides," said **Paul King**, president of ROI Insight. "When voters discuss the protections provided by the no-fault system, the polling data show their perceptions are significantly positive. In fact, nearly three-quarters of voters say no-fault's protections of lifetime medical benefits to accident victims are good things, with a plurality saying 'very good.'"

The statewide survey of 800 likely voters, which was conducted by live callers between Sept. 15 and 20, included a 30-percent mix of cell phone users. The margin of error was +/-3.46. The survey was commissioned by **CPAN (Coalition Protecting Auto No-Fault)**, a coalition of consumer groups and care providers working in a bipartisan way to reduce premiums while protecting Michigan drivers and families.

The bipartisan **Fair and Affordable** package of bills, which has sat in the Michigan Legislature for over a year without receiving a hearing, includes bills which would end the insurance industry's discriminatory practices of using non-driving rating factors like gender and ZIP code when setting rates; require more transparency in how rates are set; crack down on fraud by insurance companies, consumers and medical providers; and lower health care costs by establishing a fee schedule for medical providers.

This survey shows that the Fair and Affordable package is supported by 66 percent of likely Michigan voters.

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Survey Questions and Topline Results

- 1 Currently in Lansing there is bi-partisan auto no-fault insurance legislation being considered called the Fair and Affordable No-Fault Reform Package. It would:
- End the practice of insurance companies using non-driving ratings factors such as gender, education, credit score and zip code to set auto insurance rates
 - Require more transparency in how no-fault rates are set
 - Investigate and eradicate fraud committed by anyone in the system, including insurers who wrongfully deny and delay claims
 - And by establishing a fee schedule for all medical providers treating auto accident victims, it would decrease insurance premiums by creating effective rate regulation and enforcement

Based on what you know about it, would you oppose or support this auto no-fault reform legislation? (Would you say you strongly (oppose/support) it or just somewhat (oppose/support) it?)

	Number	Percent
Strongly oppose	94	11.8 %
Somewhat oppose	68	8.5 %
Neither oppose nor support	85	10.6 %
Somewhat support	289	36.1 %
Strongly support	236	29.5 %
Don't know	28	3.5 %
Refused	0	0.0 %
Total	800	100.0 %
TOTAL OPPOSE	162	20.3 %
TOTAL SUPPORT	525	65.6 %

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Here are some components of various no-fault auto insurance reform packages being considered in Lansing. As I read each one, please tell me if you would oppose or support that legislation, using a five-point scale with one meaning you would strongly oppose it and five meaning you would strongly support it.



2. Eliminating or limiting medical benefits for auto accident victims. For some, like those with catastrophic brain or spinal cord injuries, this could mean eliminating benefits they need to lead productive lives.

	Number	Percent
Strongly Oppose	448	56.0 %
2	71	8.9 %
3	130	16.3 %
4	53	6.6 %
Strongly Support	81	10.1 %
Don't Know	16	2.0 %
Refused	1	0.1 %
Total	800	100.0 %

Mean = 2.0

3. Ending what some call discriminatory insurance company practices of using gender, education, credit score or zip code to set auto insurance rates

	Number	Percent
Strongly Oppose	185	23.1 %
2	60	7.5 %
3	76	9.5 %
4	108	13.5 %
Strongly Support	355	44.4 %
Don't Know	16	2.0 %
Refused	0	0.0 %
Total	800	100.0 %

Mean = 3.5

4. Prosecuting anyone who commits fraud in the insurance system including consumers, accident victims, health care providers and insurance companies

	Number	Percent
Strongly Oppose	55	6.9 %
2	17	2.1 %
3	37	4.6 %
4	79	9.9 %
Strongly Support	603	75.4 %
Don't Know	8	1.0 %
Refused	1	0.1 %
Total	800	100.0 %

Mean = 4.5

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Please tell me whether you agree or disagree with each of the following statements. (Do you strongly (agree/disagree) or just somewhat (agree/disagree)?)

5. I trust auto insurance companies when they say they want to save me money.

	Number	Percent
Strongly Agree	37	4.6 %
Somewhat Agree	82	10.3 %
Neither Agree/ Disagree	60	7.5 %
Somewhat Disagree	163	20.4 %
Strongly Disagree	451	56.4 %
Don't Know	5	0.6 %
Refused	2	0.3 %
Total	800	100.0 %
TOTAL AGREE	119	14.9 %
TOTAL DISAGREE	614	76.8 %

6. One of the primary reasons auto insurance rates are high in Michigan is because the State does a poor job regulating auto insurance rates to protect consumers.

	Number	Percent
Strongly Agree	330	41.3 %
Somewhat Agree	188	23.5 %
Neither Agree/ Disagree	100	12.5 %
Somewhat Disagree	70	8.8 %
Strongly Disagree	79	9.9 %
Don't Know	33	4.1 %
Refused	0	0.0 %
Total	800	100.0 %
TOTAL AGREE	518	64.8 %
TOTAL DISAGREE	149	18.7 %

7. We must cut auto insurance rates in Michigan, even if it means some auto accident victims won't receive the health care they need.

	Number	Percent
Strongly Agree	101	12.6 %
Somewhat Agree	105	13.1 %
Neither Agree/ Disagree	97	12.1 %
Somewhat Disagree	147	18.4 %
Strongly Disagree	318	39.8 %
Don't Know	30	3.8 %
Refused	2	0.3 %
Total	800	100.0 %
TOTAL AGREE	206	15.7 %
TOTAL DISAGREE	465	56.2 %

Additional cross-tabulations and data interpretations available upon request.

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About ROI Insight

ROI Insight was founded by Paul King, an award-winning researcher and strategist with more than 25 years in the market research and public opinion polling field. Based in Grosse Pointe, Mich., ROI Insight helps clients measure and influence public opinions and audience motivators by providing research and consulting services to stakeholders across various business sectors as well as the non-profit and public affairs vertical markets.