

EXIT POLL

CALIFORNIA INSTITUTE OF TECHNOLOGY

November 8, 1988

vote 1. On today's ballot, there were five propositions dealing with the auto insurance industry. Did you vote on any of these propositions? 1
YES 2
NO

(If NO, hand ballot card to voter and skip to Question 8.)

aids 2. Did you use any aids in the voting booth, such as a ballot pamphlet or a newspaper to help you in voting on the insurance propositions? [If YES, ask respondent to specify.] 1
YES 2
NO

Ballot pamphlet _____ Newspaper _____ Other (specify) _____

I would now like to ask you how you voted on those propositions (tell voter that he/she may use aids in answering the next 5 questions).

(HAND BALLOT CARD TO VOTER)

good 3. Proposition 100 — which reduces good driver rates and requires approval of insurance rate increases. 1
YES 2
NO 0
Did Not Vote

poland 4. Proposition 101 — which reduces automobile insurance rates and limits the compensation given by insurance for four years. YES NO Did Not Vote

rates 5. Proposition 103 — which reduces auto insurance rates, requires an elected Insurance Commissioner's approval of rate increases and prohibits price-fixing and discrimination. YES NO Did Not Vote

no fault 6. Proposition 104 — which establishes no-fault insurance for automobile accidents, reduces auto insurance rates for two years and restricts future regulation of the auto insurance industry. YES NO Did Not Vote

limit 7. Proposition 106 — which limits the amount of contingency fees which an attorney may collect in tort cases. YES NO Did Not Vote

I would now like to ask you some questions based on your recollections of these propositions. [Do not allow voter to use voting aids aside from the ballot card.]

source 8. What was your primary source of information on the auto insurance propositions? 164199

(DO NOT READ THIS LIST TO THE VOTER ! It is here for your convenience only)

- | | |
|--|--|
| 1 TV or newspaper advertisements _____ | 5 Ballot pamphlet from the state of California _____ |
| 2 TV news broadcasts _____ | 6 Info mailed by someone else _____ |
| 3 Radio broadcasts _____ | 7 Friends or relatives _____ |
| 4 Newspaper articles/editorials _____ | Other _____ |

8, 12-15 multidigit numbers represent multiple responses

~~responses on this page coded as binary~~

9-11, 16-23 all responses coded as a series of binary variables

9. ^{insbel -} Which of the propositions do you believe were supported by the insurance industry? 0 1 3 4 6 dk
100 101 103 104 106 DON'T KNOW
10. ^{lawbel -} Which of the propositions do you believe were supported by the trial lawyers? 0 1 3 4 6 dk
100 101 103 104 106 DON'T KNOW
11. ^{nadbel -} Which of the propositions do you believe were supported by Ralph Nader? 100 101 103 104 106 DON'T KNOW
12. ^{nadrep} Do you believe that Ralph Nader represents 1 2 3 4
CONSUMERS INSURANCE CO.S TRIAL LAWYERS DON'T KNOW
13. ^{consrep} Do you believe that the group called Consumers for Lower Auto Insurance Rates represents CONSUMERS INSURANCE CO.S TRIAL LAWYERS DON'T KNOW
14. ^{votrep} Do you believe that the group called Voter Revolt to Cut Insurance Rates represents CONSUMERS INSURANCE CO.S TRIAL LAWYERS DON'T KNOW
15. ^{calrep} Do you believe that the California State Automobile Association (AAA) represents CONSUMERS INSURANCE CO.S TRIAL LAWYERS DON'T KNOW
16. ^{wchno -} Which proposition(s) establish a no-fault system of auto insurance? 0 1 3 4 6 dk
100 101 103 104 106 DON'T KNOW
Other _____
17. ^{wchpo -} Which proposition(s) mandate giving discounts in insurance premiums to "good drivers"? 100 101 103 104 106 DON'T KNOW
Other _____
18. ^{wchatt -} Which proposition(s) limit attorney contingency fees? 100 101 103 104 106 DON'T KNOW
Other _____
19. ^{wchliv -} Which proposition(s) mandate(s) insurance rates which are not based on where you live? 100 101 103 104 106 DON'T KNOW
Other _____
20. ^{whano -} Which of the following favors the establishment of a no-fault system of auto insurance? 1 2 3
R. NADER INSURANCE CO.S TRIAL LAWYERS
Other _____
21. ^{whago -} Which of the following favors giving discounts in insurance premiums to "good drivers"? R. NADER INSURANCE CO.S TRIAL LAWYERS
Other _____
22. ^{whatt -} Which of the following favors limiting attorney contingency fees? R. NADER INSURANCE CO.S TRIAL LAWYERS
Other _____
23. ^{wholv -} Which of the following favors insurance rates which are not based on where you live? R. NADER INSURANCE CO.S TRIAL LAWYERS
Other _____

^{cars} 24. What is the number of cars that your household's auto insurance policy covers? 0 1 2 3 4 5 >5
6

^{make} 25. What is the make, model and year of the car that YOU drive?
make _____ model _____ year _____
year

violate

26. Have you had any accidents or traffic violations in the last three years?

1
YES 2
NO

(HAND CARD WITH CHOICES TO VOTER. IT IS ON THE BACK OF THE BALLOT CARD.)

27.-31. Please tell me the letter of the category which best answers the question.

1 2 3 4 5 6
A B C D

age

27. What is your age?
A. UNDER 25 B. 26-35 C. 46-65 D. OVER 65

premium

28. Which category best describes your household's yearly auto insurance premium?
A. < \$ 500 B. \$ 501 - \$ 750 C. \$ 751 - \$ 1000 D. \$ 1001 - 1500 E. \$ 1501 - 2500 F. > \$ 2500

inc

29. Which category best describes your household's yearly income?
A. < \$ 15,000 B. \$ 15,000 - \$ 22,500 C. \$ 22,500 - \$ 40,000 D. \$ 40,000 - \$ 75,000 E. > \$75,000

educ

30. Which category best describes the highest level of education that you completed?
A. Did not finish high school B. Finished high school C. Two years of college D. Four years of college E. More than four years of college

eth

31. Which category best describes your racial or ethnic background?
A. Asian B. Black C. Hispanic D. White E. Other

mar

32. Are you married? YES NO

party

33. With which political party are you registered? DEM REP Other

sex

34. Sex of the voter M F

THANK THE VOTER FOR PARTICIPATING.

Remember to skip the next five voters, then interview the next person who is willing to participate.

id = Each pollster had an ID number
"town names" = where interview was conducted
time = time block in which interview was conducted
~~zip~~
zone --- = measures of insurance rates where interview was conducted.

Summary Statistics for PCC talk, November 18, 1988, 8am.

Number of Respondents 339

1. The vote	State	LA County	CIT Poll
Prop 100 (The Good Driver Initiative)	41.0	50.5	44.3
Prop 101 (Polanco Initiative)	13.3	15.4	10.8
Prop 103 (Voter Revolt/Nader Initiative)	51.1	62.8	65.2
Prop 104 (The No-Fault Initiative)	25.3	22.2	21.5
Prop 106 (Contingency Fee Initiative)	43.3	30.6	29.4
Average difference LA County-Poll			3.1

*Given
the
poll*

2. The voters

Average number of cars	2.02
Percent with clean driving record (last 3 years)	72.26

*may
overstated*

Percent of sample in each age group

Under 25	20.77	21
26 - 45	49.20	49
46 - 65	22.68	23
Over 65	7.35	7

Percent of sample with household insurance premium

under \$ 1000	35.89	36
\$ 1001 - \$ 2500	52.16	52
over \$ 2500	11.96	12

Percent of sample in each ^{household} income group

under \$ 15,000	5.98	6
\$ 15,001 - \$ 22,500	12.29	12
\$ 22,501 - \$ 40,000	31.23	31
\$ 40,001 - \$ 75,000	34.22	34
Over \$ 75,000	15.95	16

*may be
overstated*

Percent of sample who finished high school 98.06

may be overstated

Percent of sample who finished 4 years
of college or more 55.02

Ethnic/Racial Breakdown

White	73	73.70
Hispanic	10	10.06
Asian	8	8.44
Black	6	5.84
Other	2	1.95

Partisanship

Democrat	49	49.19
Republican	40	40.13
Other	11	10.68

Male	56.52	57	Single	47.88	48
Female	43.48	43	Married	51.79	52

Where they lived	
Very, very high rate areas (Glendale, North Hollywood)	26.55
Very high rate areas (Monterey Park, Pasadena)	12.98
High Rate Areas (Pasadena)	39.53
Moderate Rate Areas (Glendora, LaVerne, Sierra Madre)	20.94

4. Sources of information.

Voters were asked the question:

"What was your primary source of information on the auto insurance propositions?"

Give Summary Stat

RESPONSES	Percent
Ballot Pamphlet (sent by State of California)	36.28
TV or newspaper advertisements	26.55
TV News broadcasts	22.12
Newspaper articles or editorials	15.63
Mailed information	11.50
Friends or relatives	9.73
Radio broadcasts	4.72

5. Information by age group

GROUP	Total	under25	26-45	46-65	over65
	339	65	154	71	22

Percent correctly identifying:

(Special Interest to Proposition)	Total	under25	26-45	46-65	over65
Insurance Ind Support (1, 4, 6)	10.03	13.85	8.44	12.68	4.55 <i>-recode</i>
Trial Lawyers Support (0)	17.11	7.69	19.48	19.72	9.09
Ralph Nader Support (3)	48.38	43.08	51.30	59.15	50.00

* - Voters under 25 are presumed to be the least informed (and also the least likely to participate), this was true when asked about lawyer and Ralph Nader support, but was not the case when asked about the insurance company support.

(Lobby to Special Interest)	Total	under25	26-45	46-65	over65
Nader representation (CON)	71.68	66.15	83.12	76.06	72.73
CFLAIR representation (INS)	29.50	43.08	31.82	25.35	13.64
Voter Revolt represent (CON)	33.33	30.77	40.91	30.99	22.73
AAA representation (INS)	54.87	53.85	62.99	56.34	45.45

* - A trend that begins to emerge here is that voters over 65 are more confused than the rest of the electorate. Surprising is the fact that so many under 25 were able to identify "Consumers for Lower Auto Insurance Rates as an insurance company lobby.

(Law to Proposition)

Which has No-Fault (4)	55.46	58.46	61.04	61.97	40.91	<i>-recalls</i>
Which has Good Driver (0, 3)	7.08	7.69	7.79	9.86	0.00	<i>-recalls</i>
Which limits atty fee (1, 4, 6)	0.59	0.00	1.30	0.00	0.00	
Which has no red line (3)	20.06	20.00	24.03	22.54	9.09	

(Law to Special Interest)

Who supports No-Fault (NAD)	51.33	53.85	54.44	64.79	40.91	<i>-recalls</i>
Who supports Good Driver (NAD, LAW)	1.47	0.00	1.95	2.82	0.00	
Who supports atty limits (INS)	44.84	36.92	53.90	56.34	18.18	
Who supports no red line (NAD)	48.08	52.31	53.25	57.75	27.27	

* - The difference in the understanding of the elderly is very apparent here. The over 65's do not even come close to the understanding level of any other group.

6. How different people voted.

AGE	under25	26-45	46-65	over65
Prop 100 (The Good Driver Initiative)	45.6	46.0	40.0	33.3
Prop 101 (Polanco Initiative)	7.1	11.7	8.5	23.8
Prop 103 (Voter Revolt/Nader Initiative)	68.4	59.4	78.7	45.6
Prop 104 (The No-Fault Initiative)	17.2	24.3	11.9	52.4
Prop 106 (Contingency Fee Initiative)	26.3	28.7	28.8	52.4

* - What seems to be apparent is that the insurance companies' views on the auto insurance props were adopted much more by the over 65's than any other age group. Hypothesis: Auto insurance not as important an issue to the elderly as other groups who (need to) drive more. Since the insurance companies' views on the propositions were more readily available than any other, it is possible that this was the predominant type of information they recieved.

PARTISANSHIP	Democrats	Republicans	Other
Prop 100 (The Good Driver Initiative)	41.7	44.3	53.6
Prop 101 (Polanco Initiative)	9.4	12.3	11.1
Prop 103 (Voter Revolt/Nader Initiative)	65.0	63.9	67.9
Prop 104 (The No-Fault Initiative)	19.6	25.5	25.0
Prop 106 (Contingency Fee Initiative)	28.3	34.3	21.4

* - We expected that Democrats would be more supportive of 103 because of the presence of Ralph Nader, and Republicans to be less supportive as 103 adds much more regulation to the auto insurance business. For the same reason we expected Republicans to be more supportive of Props 101, 104 and 106, which let the insurance companies reform themselves. The differences match our expectations, but are not very large.

RATE ZONE	VVHigh	VHigh	High	Moderate
Prop 100 (The Good Driver Initiative)	44.6	39.5	42.7	50.0

Prop 101 (Polanco Initiative)	13.4	19.0	7.3	8.1
Prop 103 (Voter Revolt/Nader Initiative)	57.6	76.7	62.8	71.9
Prop 104 (The No-Fault Initiative)	28.9	19.0	21.1	14.3
Prop 106 (Contingency Fee Initiative)	28.4	39.5	29.1	24.2

KNOWLEDGE	LOW	MEDIUM	HIGH	VERY HIGH
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Prop 100 (The Good Driver Initiative)	46.3	40.4	47.1	46.7
Prop 101 (Polanco Initiative)	14.0	12.3	9.8	3.3
Prop 103 (Voter Revolt/Nader Initiative)	66.0	58.3	70.2	73.3
Prop 104 (The No-Fault Initiative)	26.4	23.9	18.6	13.3
Prop 106 (Contingency Fee Initiative)	33.3	32.7	27.5	16.7

* - There seems to be some relationship between the level of understanding and the way people voted. People who had more information tended to vote with the consumers, while people with less information tended to vote with their insurance companies