



Presentation To **ProtectingAmerica.org**

Findings From A National Survey
Of 1000 Likely 2006 General Election Voters

Key Findings

- **Half The Country Foresees A Catastrophe In Their Area**
- **Most Do Not Think The U.S. Is Prepared For Such A Catastrophe**
- **Voters Are Looking For A Public-Private Partnership To Deal With The Aftermath Of Catastrophes**
- **There Is Strong Support For Proposals To Create A Backstop For State CAT Funds And Include Money For Public Awareness And First Responders**
- **Fears Of Underinsurance And An Unprepared Government Are The Most Compelling Reasons To Support These Proposals**

Methodology

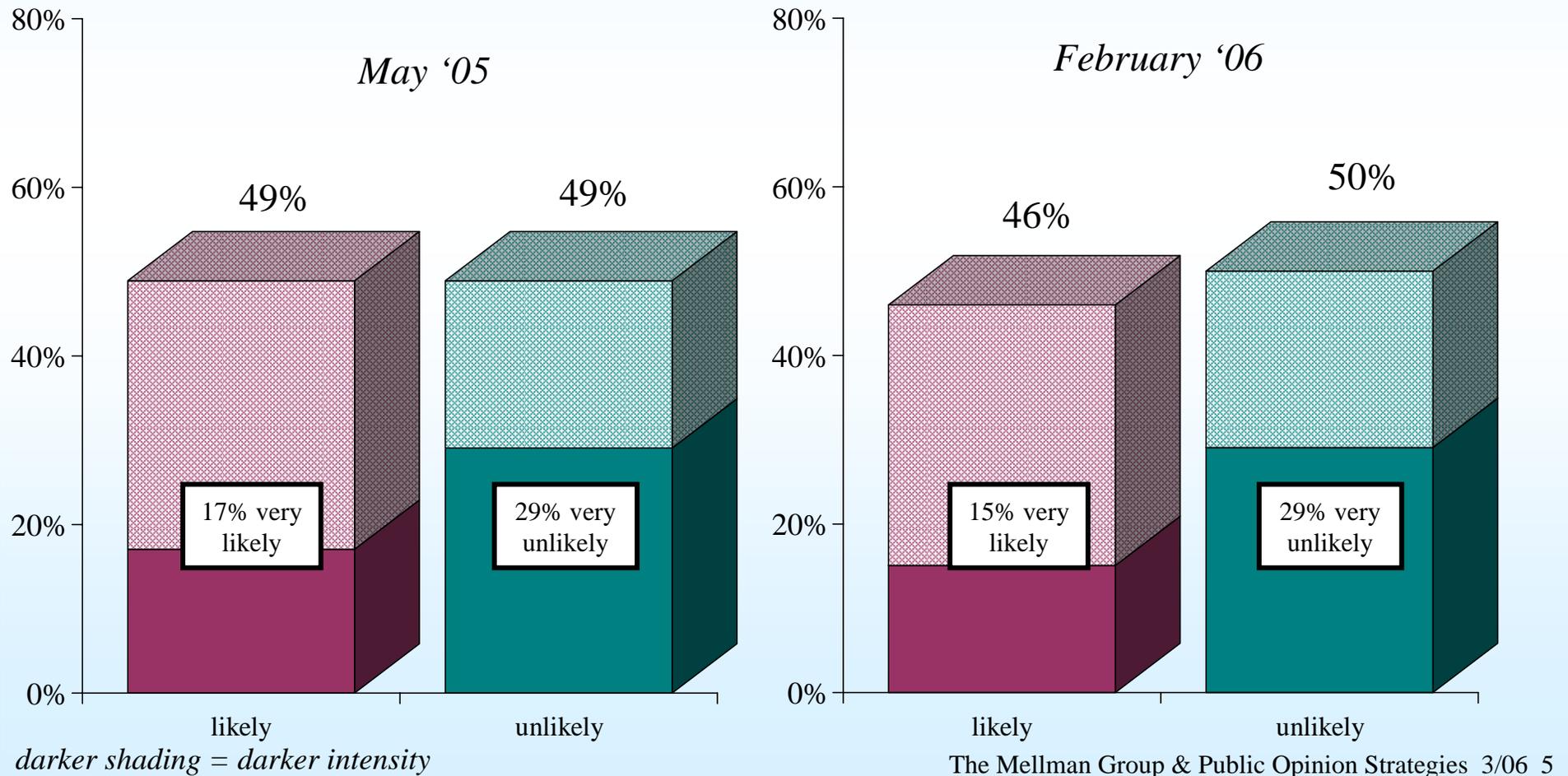
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- 1000 Likely General Election Voters Nationwide, With Oversamples In New York And New Jersey, For A Total Of 1315 Interviews
- Interviews Conducted February 7-16th, 2006
- Margin Of Error +/- 3.1% Overall, Higher For Subgroups

Half The Country Foresees A Catastrophe In Their Area

About Half Find It Likely That They Will Be Personally Affected By A Major Natural Catastrophe In The Next Few Years

How likely do you think it is that there will be a major natural catastrophe, like a devastating earthquake, flood, or hurricane that effects you or your family in the next few years?

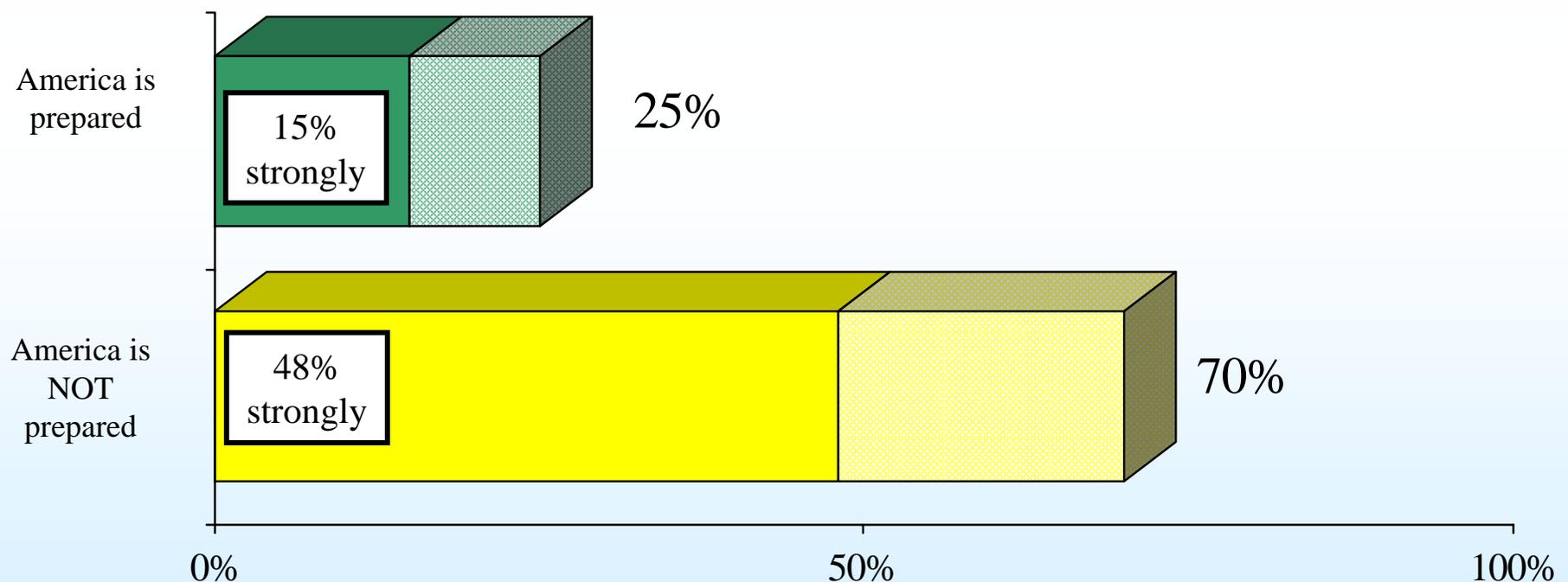


**Most Do Not Think The U.S. Is Prepared
To Deal With A Catastrophe**

A Large Majority Believe We Are Unprepared To Deal With Catastrophes, And That New Legislation Is Necessary

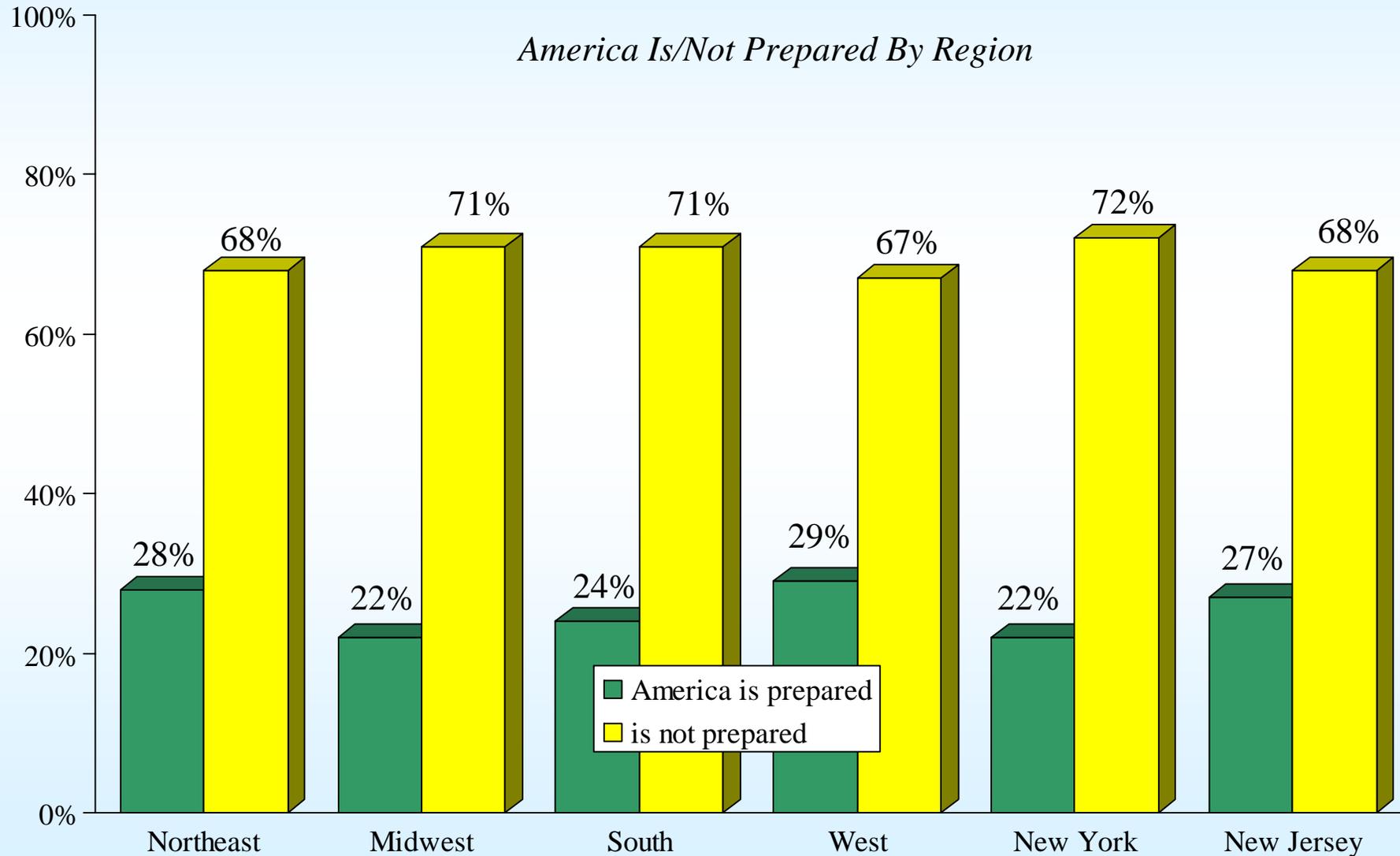
Last year, America was hit by Hurricanes Katrina, Rita, and Wilma. Which of the following comes closer to your point of view about these catastrophes?

-  America is prepared to deal with the financial and economic consequences of major catastrophes. No change is needed in our current system for dealing with such catastrophes.
-  America is not sufficiently prepared to deal with catastrophes. Congress should pass legislation that helps reduce the financial and economic consequences of major catastrophes.

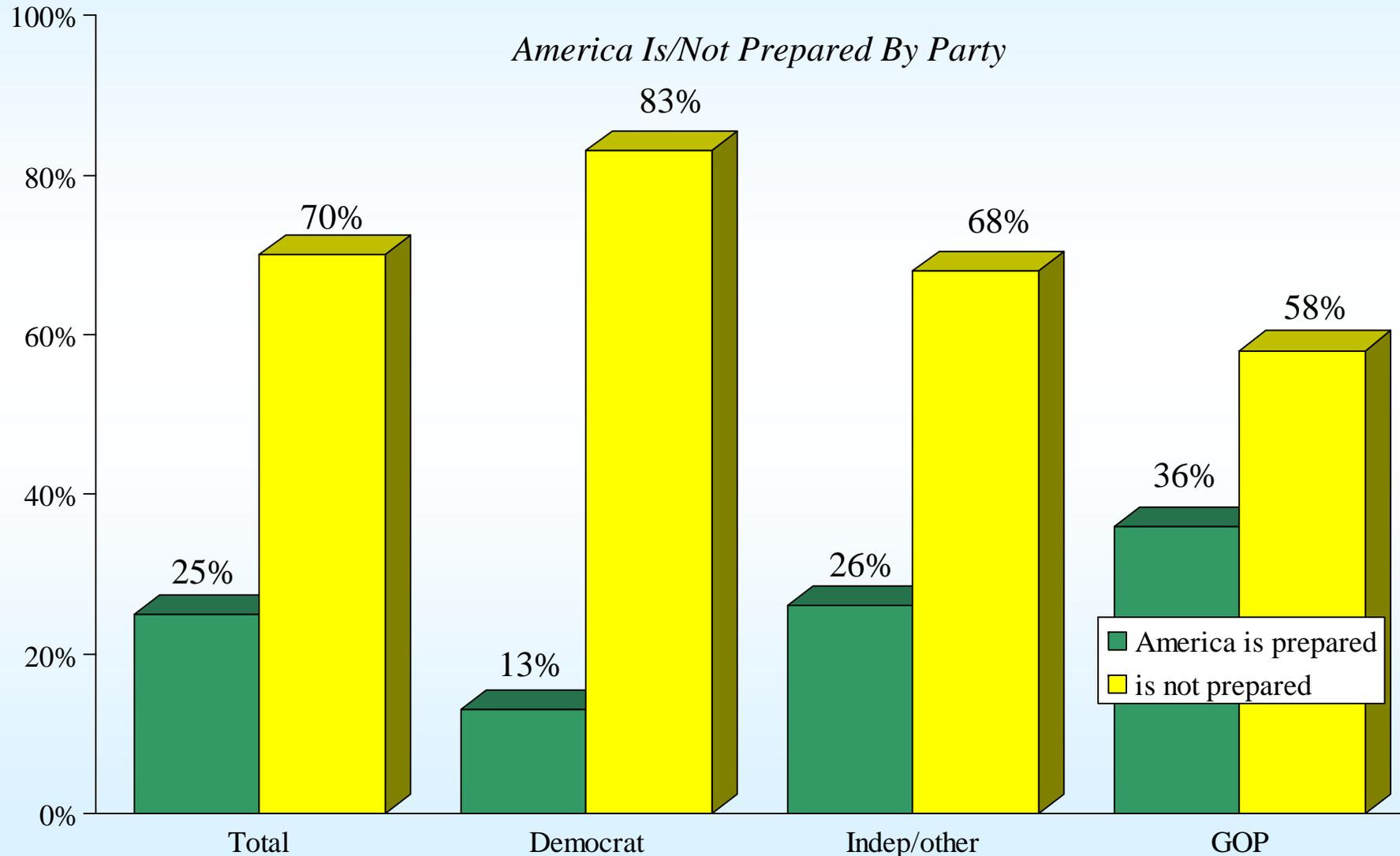


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Across The Country, An Overwhelming Majority Think We Are Unprepared To Deal With A Catastrophe And That New Legislation Is Necessary



A Majority Of Republicans, And Nearly All Democrats Believe We Are Unprepared For Catastrophe And Should Pass Legislation To Deal With Future Catastrophes



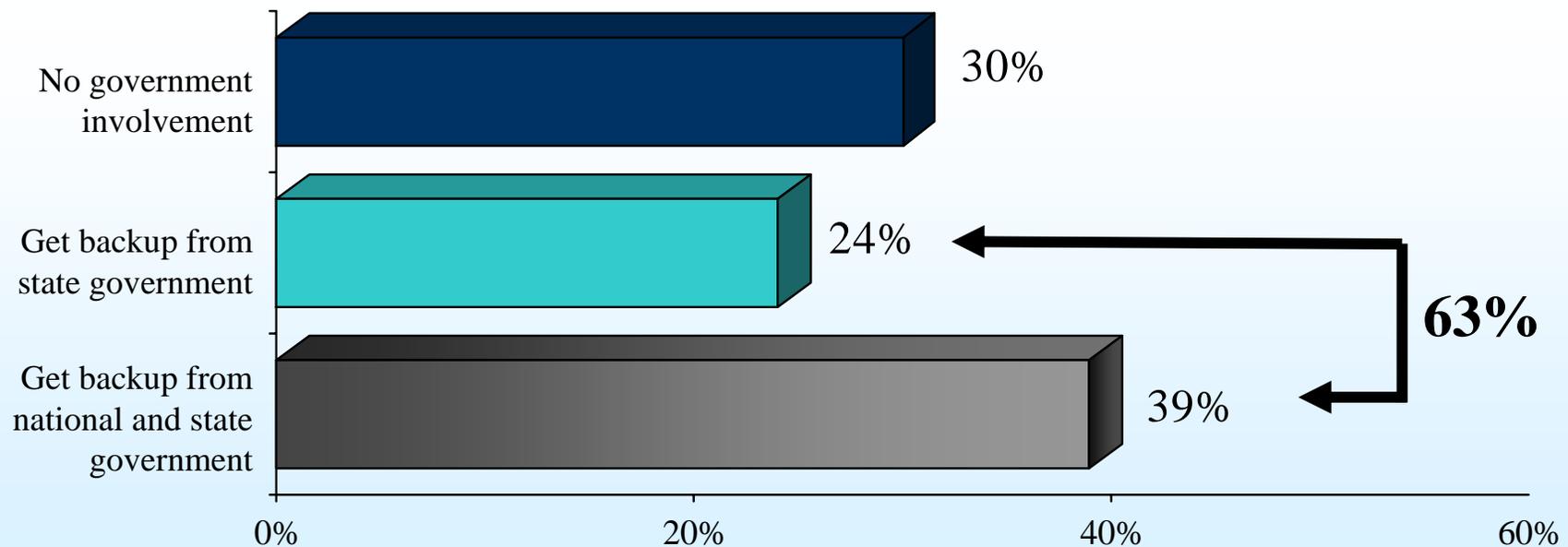
Voters Are Looking For A Public-Private Partnership To Deal With The Aftermath Of Catastrophes

A Plurality Prefer A Combination Of Private Insurance With Backup From Both State And Federal Government

Involvement By The Federal Government Is Preferred To State Action Alone

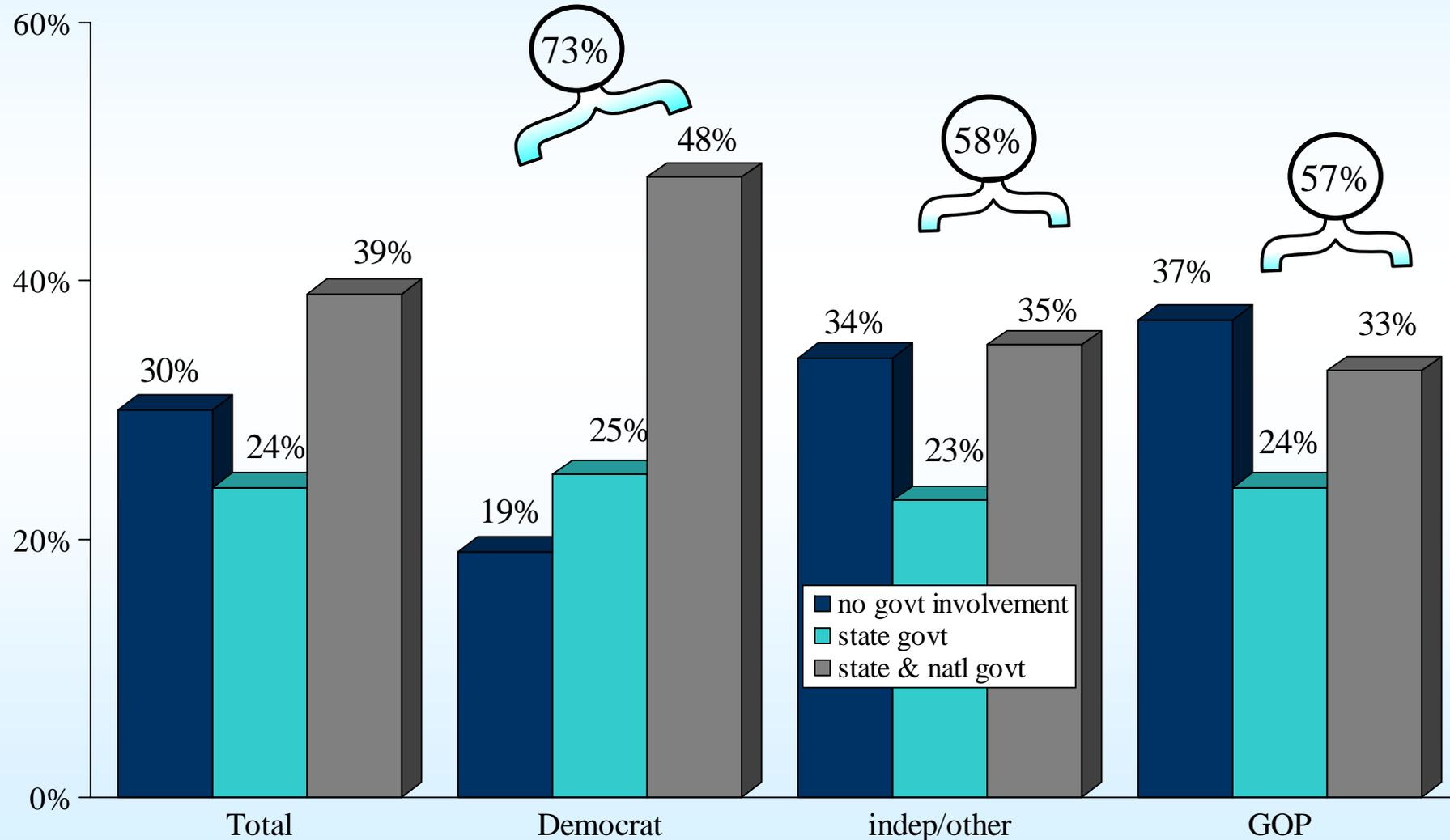
If you lost your home in a major catastrophe would you rather:

- Deal with your own insurance company to cover your loss, with no involvement from the government
- Deal with your own insurance company to cover the loss, but have your insurance company get backup from a state government fund that was created with private insurance premiums paid by insurance companies to cover losses too large for any one company to handle
- Deal with your own insurance company to cover the loss, but have your insurance company get backup from national and state government funds that were created with private insurance premiums paid by insurance companies to cover losses too large for any one company to handle



The Desire For Public-Private Partnerships Cuts Across Party

Government Involvement By Party

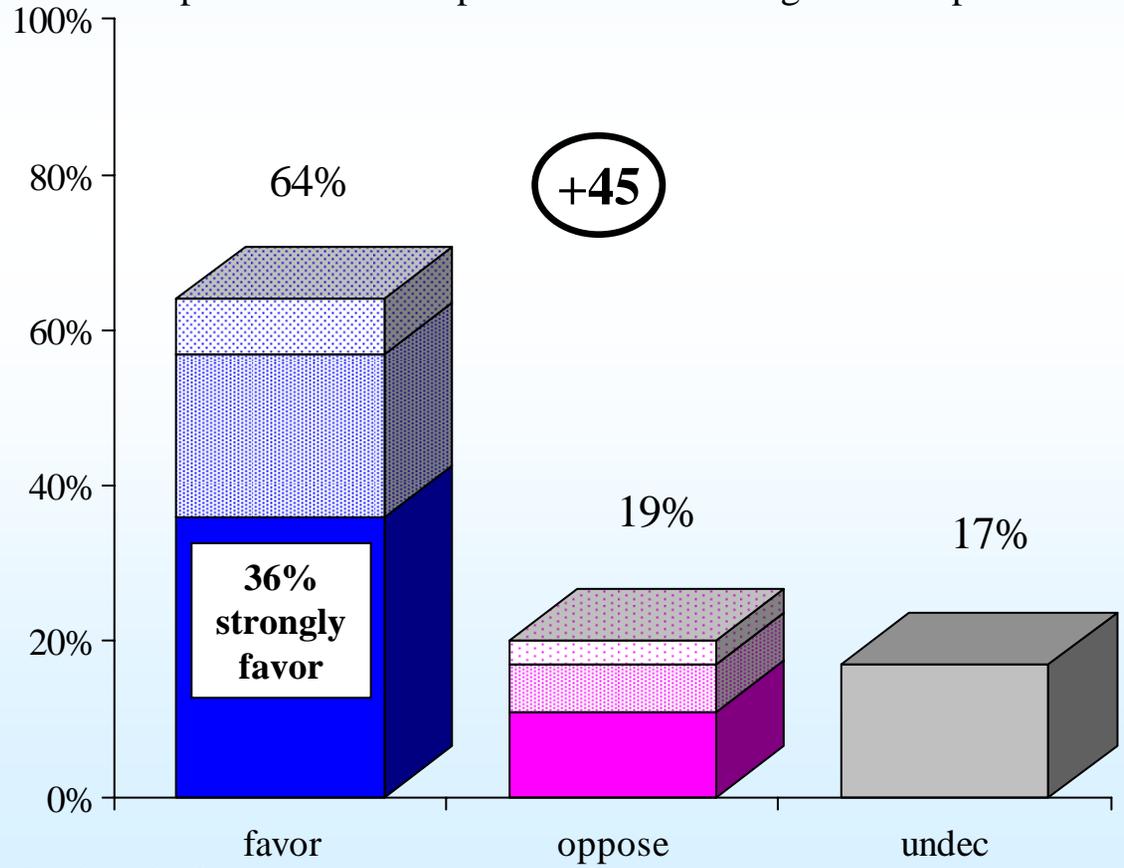


**There Is Strong Support For Proposals To
Create A Backstop For State CAT Funds
And Include Money For Public Awareness
And First Responders**

Nearly Two-Thirds Support A Fund To Reimburse Insurance Companies And Create A Backstop For State CAT Funds

Do you favor or oppose the following proposal:

Under this proposal, if a natural catastrophe strikes, private insurers would be responsible for losses up to an amount that is determined by each state, typically several billion dollars. After that amount is paid, a state catastrophe fund, which has been funded by premiums previously paid by insurance companies, will reimburse insurance companies up to the total amount of the fund. After private insurance and state catastrophe fund obligations are met, a dedicated national fund, also financed by insurance company premiums, will be available as a backstop to state catastrophe funds after a mega catastrophe.



| | favor | oppose |
|-------------------|-------|--------|
| Northeast | 66% | 15% |
| Midwest | 62% | 22% |
| South | 64% | 18% |
| California | 58% | 21% |
| Non-CA West | 70% | 14% |
| New York | 61% | 28% |
| New Jersey | 65% | 21% |
| Democrat | 66% | 17% |
| indep/other | 61% | 22% |
| GOP | 63% | 19% |
| men | 62% | 23% |
| women | 66% | 16% |
| white | 63% | 20% |
| black | 70% | 18% |
| renter | 70% | 13% |
| younger homeowner | 66% | 20% |
| older homeowner | 60% | 21% |

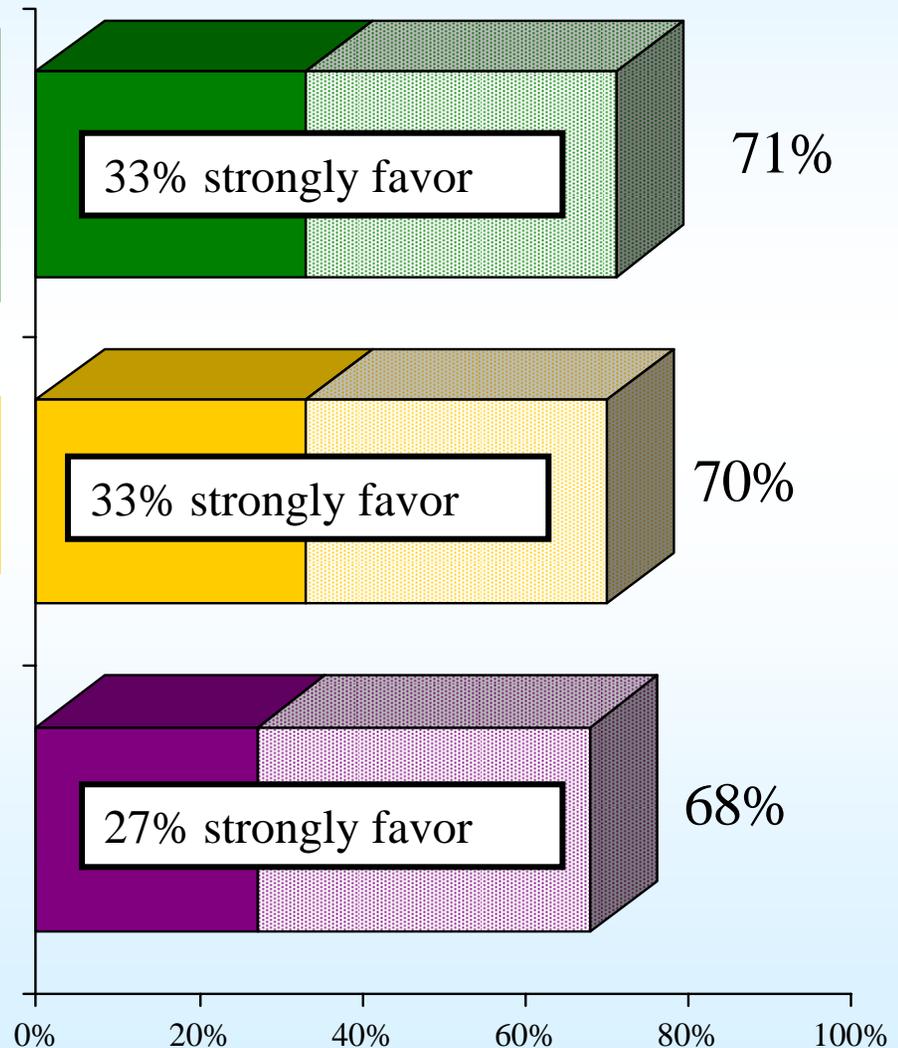
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There Is Strong Support For All The Specific Provisions Of The Proposal

After private insurance and state catastrophe fund obligations are met, a dedicated national fund, also financed by insurance company premiums, will be available as a backstop to state catastrophe funds after a mega catastrophe

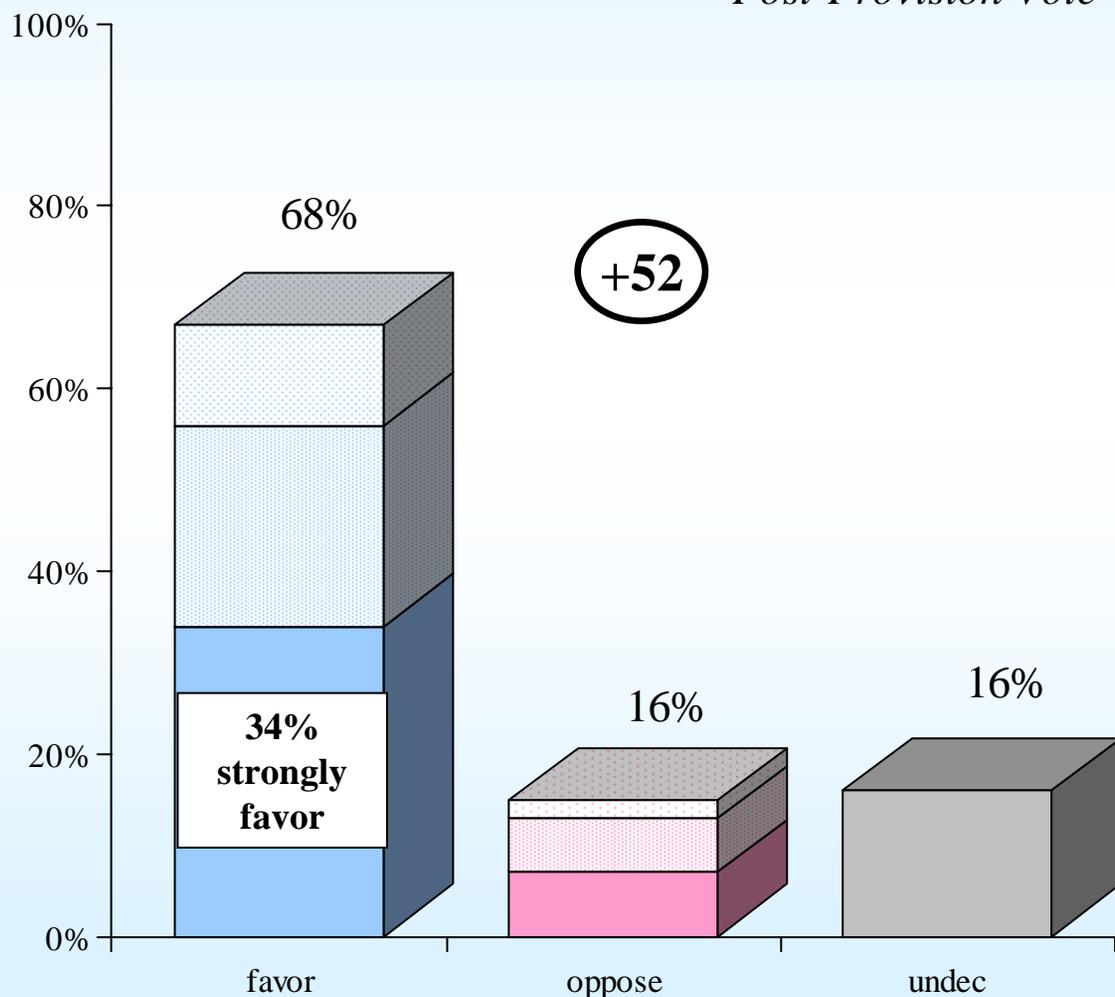
Private insurers will pay for losses covered by policies up to an amount that is determined by each state, typically several billion dollars

After private insurers pay for losses up to the limit determined by each state, state catastrophe funds which have been funded by premiums previously paid by insurance companies will reimburse insurance companies up to the total amount of the fund



After Hearing Specifics About A State Fund Backstop Program, Two-Thirds Continue To Support The Proposal

Post-Provision Vote



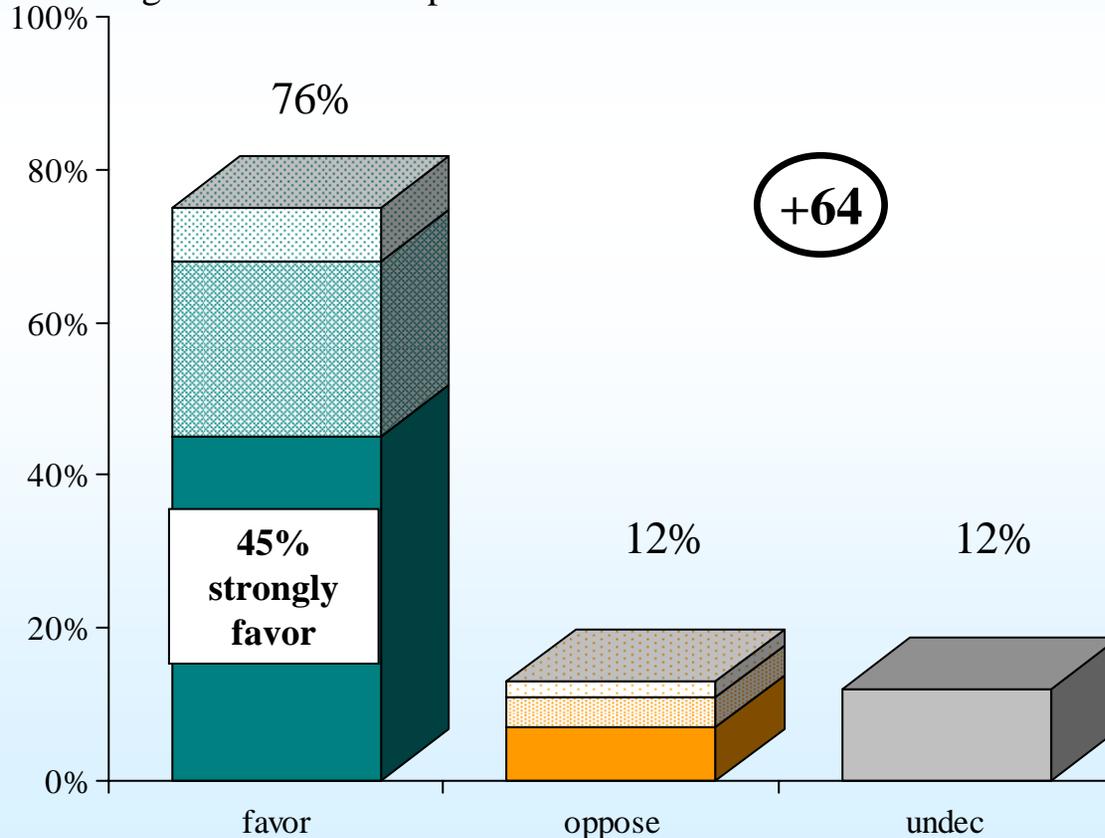
| | favor | oppose |
|-------------------|-------|--------|
| Northeast | 71% | 12% |
| Midwest | 70% | 17% |
| South | 66% | 17% |
| California | 59% | 16% |
| Non-CA West | 69% | 13% |
| New York | 69% | 21% |
| New Jersey | 74% | 16% |
| Democrat | 76% | 12% |
| indep/other | 61% | 18% |
| GOP | 64% | 20% |
| men | 62% | 19% |
| women | 72% | 13% |
| white | 66% | 18% |
| black | 81% | 5% |
| renter | 70% | 14% |
| younger homeowner | 71% | 13% |
| older homeowner | 65% | 19% |

Darker shading=stronger intensity

There Is Strong Support For A Program Funded By Insurance Companies That Also Includes Money For Public Awareness And First Responders

Do you favor or oppose the following proposal:

Under this proposal, private insurance companies would pay the claims of their customers after a catastrophe. States and the federal government would be permitted to create special dedicated programs funded by premiums paid by insurance companies to make sure there is enough money available to pay claims when large catastrophes occur. The national and state programs would also be able to use some of their investment income from the money provided by insurance premiums for public education and catastrophe preparedness and for helping first responders like fire fighters and rescue personnel be better able to deal with catastrophes when they hit.



| | favor | oppose |
|-------------------|-------|--------|
| Northeast | 78% | 9% |
| Midwest | 77% | 11% |
| South | 73% | 14% |
| California | 79% | 12% |
| Non-CA West | 75% | 11% |
| New York | 78% | 13% |
| New Jersey | 76% | 14% |
| Democrat | 82% | 8% |
| indep/other | 75% | 12% |
| GOP | 70% | 17% |
| men | 72% | 16% |
| women | 79% | 8% |
| white | 75% | 13% |
| black | 86% | 4% |
| renter | 79% | 8% |
| younger homeowner | 78% | 9% |
| older homeowner | 72% | 16% |

Darker shading=stronger intensity

**Fears Of Underinsurance And An
Unprepared Government Are The Most
Compelling Reasons To Support These
Proposals**

Top Reasons To Increase Financial Protection From Catastrophes Include Underinsurance And A Government Proven Unprepared By Katrina

Aftermath of hurricanes thousands unable to rebuild homes b/c they did not have enough homeowners' insurance. ... reform system to make ins. more affordable

Hurricanes K/R/W showed how unprepared we are to deal with catastrophes. Govt must act now to create a national backstop fund so that we will be ready for next crisis

Txpyrs spend \$100 b+ to uninsured or underinsured for hurricanes K/R/W...more effective to changing system

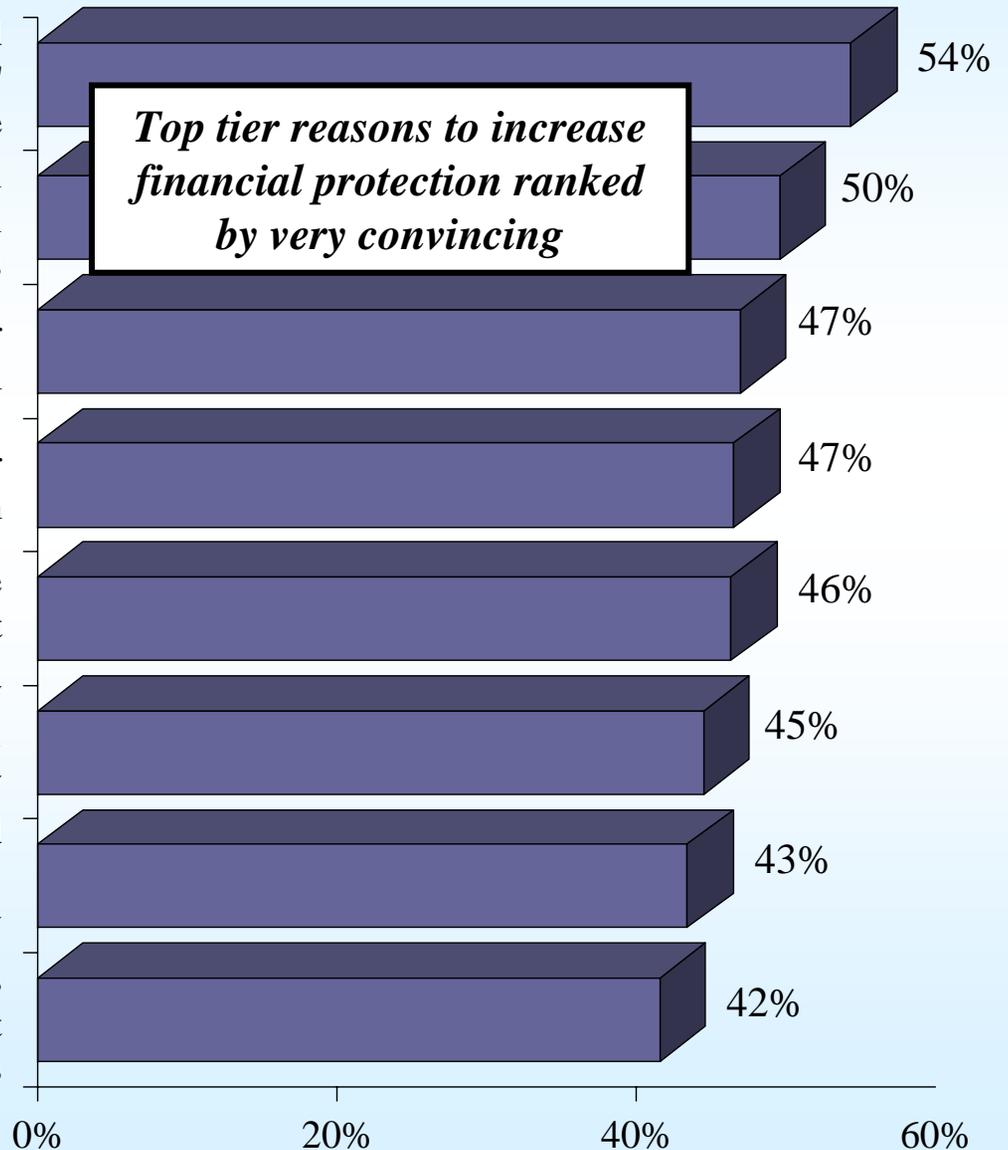
Txpyrs spend \$100 b+ to uninsured or underinsured for Katrina...more effective to changing system

Last year's season was worst ever. Scientists believe more seasons as bad as, or worse, mkg reform even more urgent

System works now, in event of major catastrophe, many ins. co's unable to pay claims received and go bankrupt. Homeowners would not be guaranteed the money

Katrina was natl catastrophe with 1000+ lives lost, and most expensive catastrophe in U.S. history, \$130 billion. Another could financially cripple ins system, & economy

Some ins co's raising premiums or dropping coverage as result of hurricanes K/R/W, even for customers not affected. We can prevent this by creating special funds



Top tier reasons to increase financial protection ranked by very convincing

