

## METHODS

Sachs Media surveyed 530 Florida voters, December 2-5, 2022, via a random sample of the Florida Voter File. Results are representative of the state in terms of race, age, gender, political affiliation, and region of the state.

## KEY FINDINGS

- More than 9 in 10 Florida homeowners (92%) are either “very” (72%) or “somewhat” (20%) concerned about their property insurance rates, coverage, and benefits going into 2023.
- Even greater portions (96%) cite at least one concern about their current homeowner’s insurance policy. These concerns include increasing rates (77%), rates that are already too high as is (58%), less coverage or fewer benefits (36%), losing coverage altogether (32%), or not being able to secure certain types of coverage, such as flood or hurricane (28%).
- More than 1 in 3 Florida homeowners (37%) say they’ve lost or had to switch insurance carriers in the past two years, due to cost (18%), being dropped by their carrier entirely (14%), the insurer going out of business (9%), loss of certain types of desired coverage (7%), or another reason (3%).
- Fewer than 1 in 3 homeowners (31%) feel either “very” (6%) or “somewhat” (25%) confident that Florida lawmakers will come up with a solution to the state’s homeowner’s insurance problems during the upcoming special session or 2023 legislative session. Net confidence is greater among Republicans (51%) compared with non-partisan voters (25%) and Democrats (16%).
- Just 14% of Floridians believe that Florida homeowners policies and rates are “better” than those in other states, with the remaining 86% believing that Florida’s policies are either “much” (53%) or “slightly” (32%) worse than in other states.
- Floridians blame various factors for rising homeowners’ insurance rates. When asked to identify the top three reasons for this, the following are expressed: natural disasters such as hurricanes (57%), insurance company greed (49%), policymakers failing to properly regulate (44%), insurance fraud (31%), less competition in the state (24%), frivolous lawsuits (24%), roofing companies (11%), and rising sea levels (11%).
- When asked to identify the top two factors that could help reduce homeowners’ insurance rates in Florida, the top response is to increase competition by bringing more insurers to the state (63%). This is followed by increasing penalties for fraudulent claims (40%), requiring stronger building codes (30%), implementing policies to mitigate against climate change (22%), creating strict rules and policies for roofing companies (14%), or making it more difficult for homeowners to file lawsuits (6%).

## DATA TABLES

As a current homeowner, how concerned are you about your property insurance rates, coverage and benefits going into 2023?							
	ALL	PARTY			AGE		
	ALL (A)	DEM (B)	NPA (C)	REP (D)	18-44 (E)	45-64 (F)	65+ (G)
<b>Very concerned or somewhat concerned (NET)</b>	<b>92%</b>	<b>95%</b>	<b>93%</b>	<b>90%</b>	<b>96%</b>	<b>87%</b>	<b>95%<sup>F</sup></b>
'Very concerned	72%	81% <sup>D</sup>	73%	65%	70%	74%	71%
'Somewhat concerned	20%	14%	21%	25%	26%	13%	24% <sup>F</sup>
Somewhat unconcerned	4%	2%	2%	7%	4%	6%	2%
Not concerned at all	4%	3%	5%	3%	0%	7%	2%

What concerns you the most about your homeowners insurance policy? Select all that apply							
	ALL	PARTY			AGE		
	ALL (A)	DEM (B)	NPA (C)	REP (D)	18-44 (E)	45-64 (F)	65+ (G)
<b>HAS A CONCERN (NET)</b>	<b>96%</b>	<b>93%</b>	<b>99%</b>	<b>96%</b>	<b>94%</b>	<b>93%</b>	<b>99%<sup>F</sup></b>
'Increasing rates	77%	78%	83%	72%	82%	72%	78%
'Rates are too high as is	58%	58%	61%	56%	69%	59%	50%
'Less coverage or fewer benefits	36%	42%	45% <sup>D</sup>	27%	31%	45% <sup>G</sup>	30%
'Losing coverage	32%	40%	25%	28%	29%	34%	31%
'Not being able to secure certain types of coverage (e.g. flood or hurricane)	28%	37% <sup>D</sup>	24%	22%	24%	29%	29%
None of these concerns me	4%	7%	1%	4%	6%	7% <sup>G</sup>	1%

Have you lost or had to switch insurance carriers in the past two years due to any of the following? Select all that apply							
	ALL	PARTY			AGE		
	ALL (A)	DEM (B)	NPA (C)	REP (D)	18-44 (E)	45-64 (F)	65+ (G)
None of these	64%	56%	69%	68%	61%	56%	74% <sup>F</sup>
<b>LOST OR HAD TO SWITCH (NET)</b>	<b>37%</b>	<b>47%</b>	<b>31%</b>	<b>32%</b>	<b>45%</b>	<b>44%<sup>G</sup></b>	<b>26%</b>
'Cost	18%	24%	14%	16%	28%	21% <sup>G</sup>	11%
'Being dropped entirely	14%	18%	14%	10%	21%	17% <sup>G</sup>	6%
'Insurer went out of business	9%	12%	3%	9%	15%	6%	9%
'Loss of certain types of coverage	7%	11%	8%	3%	6%	9%	6%
'Something else	3%	3%	2%	3%	0%	4%	2%

How confident are you that Florida lawmakers will come up with a solution to the state's homeowner's insurance problems during the upcoming special session or 2023 legislative session?							
	ALL	PARTY			AGE		
	ALL (A)	DEM (B)	NPA (C)	REP (D)	18-44 (E)	45-64 (F)	65+ (G)
<b>CONFIDENT (NET)</b>	<b>31%</b>	<b>16%</b>	<b>25%</b>	<b>51%<sup>BC</sup></b>	<b>28%</b>	<b>36%</b>	<b>29%</b>
'Very confident	6%	1%	7%	11% <sup>B</sup>	2%	10%	6%
'Somewhat confident	25%	15%	17%	40% <sup>BC</sup>	26%	26%	23%
Somewhat unconfident	22%	18%	27%	23%	15%	29%	21%
Not confident at all	47%	67% <sup>CD</sup>	48% <sup>D</sup>	26%	58% <sup>F</sup>	35%	50% <sup>F</sup>

How do you think Florida's homeowners policies and rates compare to other states?							
	ALL	PARTY			AGE		
	ALL (A)	DEM (B)	NPA (C)	REP (D)	18-44 (E)	45-64 (F)	65+ (G)
<b>BETTER (NET)</b>	<b>14%</b>	<b>7%</b>	<b>13%</b>	<b>24%<sup>B</sup></b>	<b>13%</b>	<b>16%</b>	<b>14%</b>
'Much better	3%	3%	2%	2%	4%	3%	1%
'Slightly better	12%	4%	10%	21% <sup>B</sup>	9%	13%	13%
Slightly worse	32%	32%	33%	33%	34%	29%	34%
Much worse	53%	62% <sup>D</sup>	54%	43%	53%	55%	51%

Which of the following reasons do you most blame for Florida's rising homeowners insurance rates? You may select up to three (3)							
	ALL	PARTY			AGE		
	ALL (A)	DEM (B)	NPA (C)	REP (D)	18-44 (E)	45-64 (F)	65+ (G)
Natural disasters (e.g., hurricanes)	57%	49%	62%	63%	57%	49%	65% <sup>F</sup>
Insurance company greed	49%	57%	46%	43%	65% <sup>G</sup>	48% <sup>G</sup>	34%
Policymakers failing to properly regulate	44%	59% <sup>D</sup>	43%	27%	46%	46%	38%
Insurance fraud	31%	26%	28%	38%	23%	42% <sup>EG</sup>	28%
Less competition in the state	24%	32% <sup>D</sup>	21%	17%	24%	22%	26%
Frivolous lawsuits	24%	17%	16%	35% <sup>BC</sup>	18%	27%	27%
Roofing companies	11%	6%	11%	16% <sup>B</sup>	5%	11%	16%
Rising sea levels	10%	16% <sup>D</sup>	12% <sup>D</sup>	3%	12%	6%	13%
Not sure	8%	7%	11%	9%	14%	6%	5%

What do you believe are the top 2 most important factors to help reduce homeowners insurance rates in Florida?							
	ALL	PARTY			AGE		
	ALL (A)	DEM (B)	NPA (C)	REP (D)	18-44 (E)	45-64 (F)	65+ (G)
Increase competition by bringing more insurers to state	63%	61%	59%	67%	65%	69% <sup>G</sup>	54%
Increase penalties for fraudulent claims	40%	27%	40%	55% <sup>B</sup>	24%	49% <sup>E</sup>	48% <sup>E</sup>
Require stronger building codes	30%	36%	24%	27%	37%	25%	30%
Implement policies to mitigate against climate change	22%	37% <sup>D</sup>	24% <sup>D</sup>	5%	28%	15%	25%
Create strict rules and policies for roofing companies	14%	8%	17%	19% <sup>B</sup>	18%	9%	16%
Other	8%	10%	11%	5%	11%	8%	6%
Make it more difficult for homeowners to file lawsuits	6%	3%	9%	6%	1%	8%	8%