



NAIC Auto Accident Preparedness July 2012 Omnibus Survey Executive Summary

Research Methods

During the week of July 19-22, 2012, the National Association of Insurance Commissioners (NAIC) conducted a national survey through the Opinion Research Corporation's CARAVAN Omnibus Survey (ORC) to gather information about consumer knowledge of what steps to take and information to share following an auto accident.

The telephone survey included 1,005 adults, comprising 501 men and 504 women 18 years of age and older living in private households in the continental United States. The sampling error associated with a sample size of 1,000 is plus or minus two to three percentage points at a 95 percent confidence level. This means that if the NAIC repeated this survey, the results would be within plus/minus two to three percentage points in 95 surveys out of 100.

Background on Survey Participants

ORC weighted the survey results by five variables (age, sex, geographic region, race and education) to ensure reliable and accurate representation of the total population, 18 years of age and older. (The raw data are weighted by a custom designed program which automatically develops a weighting factor for each respondent.)

Top Line Results

- Thirty-eight percent of consumers surveyed believe they should share their driver's license number with the other driver. One in six would even allow the other driver to photograph their driver's license as a convenient way to exchange information.
- Twenty-five percent of consumers surveyed would share their physical addresses.
- Twenty-nine percent of survey respondents believe they are required to share their personal phone numbers.
- Nearly 20 percent of respondents believe the only reason to call the police after an accident is if someone is injured.

Demographic Results

- Respondents 45 years of age or older are more likely than younger respondents to believe that they need to share their driver's license number (46% compared to 30%, respectively) and their physical address (33% compared to 17%, respectively).
- Respondents in the Western region are significantly more likely to believe they do not have to call the police when there are no injuries following an accident (33%), compared to the Northeastern (15%), Midwestern (14%) and Southern (15%) regions.
- Respondents in the Western region are significantly more likely to allow the other driver to photograph their driver's license as a way to exchange information following an accident (25%), compared to the Northeastern (19%), Midwestern (10%) and Southern (12%) regions.