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## *Homeowners' insurance reforms broadly backed across partisan & geographic lines, statewide survey reveals*

(Texas)—A statewide public opinion survey of 603 voters conducted by Hill Research Consultants between February 4–7, 2009 (margin of error of  $\pm 4.0\%$ ) reveals widespread public support for homeowners' insurance reforms being advanced this legislative session by Texas Watch, an Austin-based consumer advocacy group.

“The results of this poll should send a strong message to the Legislature: Insurance reform is a fundamental pocketbook issue and Texas families need their lawmakers' help,” said Alex Winslow, Texas Watch's Executive Director. “Texans need their lawmakers to provide real economic relief by enacting common sense, comprehensive insurance reforms.”

Hill Research is a Republican firm that since 1988 has worked with over a half-dozen state governors, more than a dozen United States Senators, over two dozen members of Congress, in excess of 100 members of state legislatures, and the RNC, NRSC and Republican party organizations in more than a dozen individual states. To avoid biasing results, particular care was taken in crafting the survey questionnaire to objectively describe the current legislative climate and regulatory structure, fairly represent both insurance-industry and reformist positions, and rotate the order of questions and arguments presented.

Key findings include consistent and intense voter support, across political-affiliations and geographic regions, for homeowners' insurance reforms such as...

- "Prior Approval," requiring companies submit and justify rate increases for review by the Department of Insurance before they could go in to effect, not after. (75% approve vs. 16% disapprove.)
- "Direct Election," making the Insurance Commissioner a state-wide elected position chosen by voters, rather than appointed by the Governor. (73% approve vs. 20% disapprove.)
- "Neutral Review," which would prohibit insurance companies from using a person's credit rating when deciding whether to charge higher prices or deny coverage. (68% approve vs. 25% disapprove.)
- "Uniform Standards," which would require insurance companies offer a few standard policies written in plain language that would be consistent across the industry. (71% approve vs. 20% disapprove.)

Moreover, backing for these measures translates into increased political support regardless of partisanship.

*"In terms of your local state senator or representative, would you be more likely to vote for them or less likely to vote for them in the future if they decided to support insurance reforms like prior approval, direct election, neutral review and uniform standards?"*

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Republicans	71%	+56	15
Independents	68%	+52	16
Democrats	77%	+65	12

Full and complete copies of the questionnaire and final results are being released to the media, legislators and members of the general public for thorough examination. To receive a copy, email info@hillresearch.com.