

# Poll Results

In November, 2001, a poll asked the following question:

***There has been some discussion recently concerning the need to stabilize auto insurance rates, as the insurance industry has told the government that rates will increase significantly if costs cannot be controlled. Which one of the following two statements comes closer to your own thinking on this issue?***

- A. I would prefer to limit what I can claim on automobile insurance, if it meant that rates would remain the same.***
- B. I would prefer to maintain the current allowances in terms of what I can claim on automobile insurance, even if it meant that rates would increase.***

Sixty-three per cent chose option A, while 31 per cent chose option B. The rest of the respondents fell under Don't Know/No Answer; Other; Don't Own/Drive a Vehicle.

That poll indicated that the majority of people were prepared to consider restrictions on claims to keep premiums stable. However, it did not identify the specific restrictions which might be acceptable.

In the first poll, I wanted to determine if there was any public appetite for a restriction on claims and I found out that there was. If there wasn't, addition polls or research would not be required.

---

In February 2002, we commissioned another poll which asked a more definitive question as follows:

***A suggestion concerning automobile insurance in the province proposes to restrict insurance compensation for pain and suffering solely to those injuries that are of a permanent and serious nature. All medical expenses and any loss of income resulting from such injuries would continue to be covered as they are now. If this proposal were adopted, liability insurance premiums paid by the public could be about 35 per cent lower than they otherwise would be, but injuries that are not of a permanent and serious nature would not be covered.***

***Which one of the following two statements comes closer to your own thinking on this issue?***

- A. I would prefer to maintain the current level of insurance compensation for pain and suffering for all injuries, even if this would mean there would not be lower liability insurance premiums***
- B. I would prefer to limit insurance compensation to injuries of a permanent and serious nature, in return for lower liability insurance premiums***

Fifty-eight per cent of respondents went with option A and 34 per cent went with Option B. The others included Don't Know/No Answer.