

Insurance Misnomers



If you borrow a friend's car and cause an accident, **whose insurance pays** for the damage?

Misunderstanding of Auto Insurance Coverage When Borrowing a Car

- Only **22%** correctly answered that coverage *depends* on the situation.
- **38%** incorrectly believe *their own* insurance pays, and **28%** say *their friend's* does.
- Misconception is consistent across age and metro areas, with no group exceeding 26% correct.
- **Press angle:** "Only 1 in 5 Pacific Northwesterners understand who pays when borrowing a car."

Total 833

who_pays	2025
mine	38%
my friend's	28%
*depends	22%
not sure	12%
Sum	100%

by metro 833

who_pays	Portland Metro	Seattle Metro
mine	37%	38%
my friend's	30%	26%
*depends	21%	24%
not sure	12%	12%
Sum	100%	100%

by age group 833

who_pays	< 35	35 - 54	55+
mine	38%	37%	38%
my friend's	32%	28%	21%
*depends	20%	22%	26%
not sure	10%	13%	15%
Sum	100%	100%	100%

Mine—the driver is always responsible

My friend's—insurance follows the car, not the driver

It depends on the circumstances

I'm not sure



If **personal belongings** (like sunglasses or a bag) are stolen from your car, does your auto insurance cover it?

Stolen Items from a Car: Major Confusion

- Just **18%** knew that *homeowner's insurance* typically covers stolen personal items.
- Younger respondents (<35) were least likely to answer correctly (**14%**).
- **Press angle:** "Most residents wrongly assume auto insurance covers stolen belongings."

Total 833

stolen_items	2025
yes	31%
no coverage at all	26%
not sure	26%
*no, homeowner's	18%
Sum	100%

by metro 833

stolen_items	Portland Metro	Seattle Metro
yes	33%	29%
no coverage at all	26%	26%
not sure	23%	28%
*no, homeowner's	18%	17%
Sum	100%	100%

by age group 833

stolen_items	< 35	35 - 54	55+
yes	33%	31%	27%
no coverage at all	33%	24%	16%
not sure	19%	25%	38%
*no, homeowner's	14%	20%	19%
Sum	100%	100%	100%

Yes, auto insurance covers stolen items inside the car.

No, but homeowner's or renters' insurance might cover it.

No, stolen items are never covered by any insurance.

I'm not sure



My neighbor's tree fell on my house, **whose insurance policy pays** to fix the house?

Tree Damage Liability: Confusion About Responsibility

- Only **26%** correctly said *your own* insurance pays if a neighbor's tree damages your home.
- **35%** incorrectly blame the neighbor's insurance.
- Younger respondents (<35) were more likely to get it right (**32%**) than older groups.
- **Press angle:** "When a neighbor's tree falls, most people point fingers at the wrong insurer."

Total 833

trees	2025
neighbor's	35%
*mine	26%
both	25%
not sure	14%
Sum	100%

by metro 833

trees	Portland Metro	Seattle Metro
neighbor's	35%	34%
*mine	27%	26%
both	27%	24%
not sure	11%	17%
Sum	100%	100%

by age group 833

trees	< 35	35 - 54	55+
neighbor's	31%	36%	36%
*mine	32%	26%	18%
both	25%	24%	27%
not sure	12%	14%	18%
Sum	100%	100%	100%

My neighbor's—it's their tree, it's their problem.

Me—I'm responsible for damage to my own house unless the neighbor registered a dead tree.

A combination of my neighbor's and my insurance.

I'm not sure



What causes the most frequent home insurance claims in the Northwest?

Water Damage: Most Frequent and Most Expensive

- 32% correctly identified *water* as the most frequent home insurance claim.
- But only 24% knew it's also the *most expensive*—50% incorrectly said *fire*.
- Older respondents (55+) were most likely to get this wrong.
- **Press angle:** "Water damage is the costliest home insurance claim—but most think it's fire."

- Water
- Fire
- Theft
- Liability
- Something else

Total 833

home_claims	2025
*Water	32%
Theft	26%
Fire	23%
Liability	13%
Something else	6%
Sum	100%

by metro 833

home_claims	Portland Metro	Seattle Metro
*Water	30%	34%
Theft	25%	26%
Fire	26%	21%
Liability	13%	13%
Something else	6%	7%
Sum	100%	100%

by age group 833

home_claims	< 35	35 - 54	55+
*Water	26%	38%	30%
Theft	28%	23%	27%
Fire	27%	19%	25%
Liability	14%	13%	10%
Something else	5%	6%	8%
Sum	100%	100%	100%



Which of these do you think causes the most expensive home claims?

see above

- Water
- Fire
- Theft
- Liability
- Something else

Total 833

expensive_claims	2025
Fire	50%
*Water	24%
Theft	12%
Liability	11%
Something else	3%
Sum	100%

by metro 833

expensive_claims	Portland Metro	Seattle Metro
Fire	53%	47%
*Water	22%	26%
Theft	14%	11%
Liability	8%	13%
Something else	3%	3%
Sum	100%	100%

by age group 833

expensive_claims	< 35	35 - 54	55+
Fire	47%	49%	54%
*Water	21%	26%	26%
Theft	18%	10%	9%
Liability	11%	12%	7%
Something else	3%	3%	4%
Sum	100%	100%	100%



What do you think is the best way to lower the price of your auto insurance?

Auto Insurance Savings: Misplaced Focus

- Only 20% correctly identified *raising your deductible* as the best way to lower premiums.
- 39% incorrectly chose *finding discounts*, especially among older adults (50% of 55+).
- **Press angle:** "Most drivers overlook the #1 way to cut auto insurance costs."

- Increase my deductible
- Reduce my bodily injury protection
- Improve my credit rating
- Find every discount possible
- Buy a different car

Total 833

lower_price	2025
find discounts	39%
improve credit	25%
*deductible	20%
buy a different car	9%
less bi coverage	7%
Sum	100%

by metro 833

lower_price	Portland Metro	Seattle Metro
find discounts	40%	38%
improve credit	25%	24%
*deductible	19%	20%
buy a different car	10%	9%
less bi coverage	6%	8%
Sum	100%	100%

by age group 833

lower_price	< 35	35 - 54	55+
find discounts	28%	43%	50%
improve credit	39%	21%	7%
*deductible	13%	20%	30%
buy a different car	12%	9%	6%
less bi coverage	7%	7%	7%
Sum	100%	100%	100%

Which of these can actually get me an insurance discount? (select all that apply)

Discount Eligibility: Low Awareness

- While **46%** knew about *anti-theft* discounts, fewer recognized *low mileage* (8%) or *good grades* (3%).
- Press angle:** "Few drivers know all the ways to earn insurance discounts."

- Anti-theft devices
- Bundling auto & home insurance
- Low annual mileage
- Long-time customer loyalty
- Student drivers with good grades
- Clean house discount
- Community service
- No more than one DUI

Total ⁸³³	
discounts	2025
*anti-theft	46%
*bundling	32%
*low mileage	8%
*loyalty	8%
*good grades	3%
clean house	2%
community service	1%
< 1 DUI	1%
Sum	100%

by metro ⁸³³		
discounts	Portland Metro	Seattle Metro
*anti-theft	44%	48%
*bundling	35%	29%
*low mileage	9%	7%
*loyalty	7%	9%
*good grades	2%	3%
clean house	1%	3%
community service	1%	1%
< 1 DUI	1%	1%
Sum	100%	100%

by age group ⁸³³			
discounts	< 35	35 - 54	55+
*anti-theft	32%	47%	65%
*bundling	35%	32%	25%
*low mileage	10%	7%	4%
*loyalty	11%	8%	3%
*good grades	5%	1%	1%
clean house	3%	1%	1%
community service	1%	1%	1%
< 1 DUI	2%	1%	1%
Sum	100%	100%	100%



If someone **without insurance** hits my car, will my insurance cover it?

Uninsured Driver Coverage: Better Awareness

- 60%** correctly said their insurance would cover damage from an uninsured driver.
- Awareness increases with age: **70%** of 55+ got it right vs. **50%** of <35.
- Press angle:** "Older drivers are more likely to understand uninsured motorist coverage."

- Yes
- No
- I have no idea

Total ⁸³³	
uninsured	2025
*Yes	60%
I have no idea	22%
No	18%
Sum	100%

by metro ⁸³³		
uninsured	Portland Metro	Seattle Metro
*Yes	58%	62%
I have no idea	21%	23%
No	21%	15%
Sum	100%	100%

by age group ⁸³³			
uninsured	< 35	35 - 54	55+
*Yes	50%	63%	70%
I have no idea	25%	21%	18%
No	24%	16%	12%
Sum	100%	100%	100%



If you **file an auto insurance claim**, whether or not you are at fault for an accident, does your insurance **rate always increase**?

Rate Increases After Claims: Overestimated

- Only **26%** correctly said rates don't *always* go up after a claim.
- 47%** believe they do, especially younger respondents (52% of <35).
- Press angle:** "Most drivers wrongly assume their rates will rise after any accident."

- Yes
- No
- I'm not sure

Total ⁸³³	
claim_impact_rate	2025
Yes	47%
I'm not sure	27%
*No	26%
Sum	100%

by metro ⁸³³		
claim_impact_rate	Portland Metro	Seattle Metro
Yes	52%	43%
I'm not sure	24%	30%
*No	24%	27%
Sum	100%	100%

by age group ⁸³³			
claim_impact_rate	< 35	35 - 54	55+
Yes	52%	50%	35%
I'm not sure	26%	24%	35%
*No	23%	26%	30%
Sum	100%	100%	100%



Do red cars cost more to insure?

Red Cars and Insurance Rates: Persistent Myth

- Just **32%** correctly said red cars don't cost more to insure.
- **33%** were unsure, and **34%** incorrectly said yes.
- **Press angle:** "The myth of the red car lives on—only 1 in 3 know it doesn't affect insurance."

Yes

No

I'm not sure

Total 833

red_cars	2025
yes	34%
not sure	33%
*no	32%
Sum	100%

by metro 833

red_cars	Portland Metro	Seattle Metro
yes	38%	32%
not sure	28%	38%
*no	34%	31%
Sum	100%	100%

by age group 833

red_cars	< 35	35 - 54	55+
yes	33%	39%	27%
not sure	27%	33%	45%
*no	40%	28%	28%
Sum	100%	100%	100%



If my house burns down and my car is in the garage, which insurance policy pays for the car?

Garage Fire: Who Covers the Car?

- Only **29%** correctly said *auto insurance* covers the car if it's in the garage during a house fire.
- **41%** incorrectly said *home insurance*.
- Younger respondents (<35) were more likely to get it right (**38%**).
- **Press angle:** "When your garage burns, most people expect the wrong policy to pay."

My home insurance

My auto insurance

Both

I don't know

Total 621

garage_claim	2025
home	41%
*auto	29%
both	30%
Sum	100%

by metro 621

garage_claim	Portland Metro	Seattle Metro
home	40%	43%
*auto	31%	26%
both	29%	31%
Sum	100%	100%

by age group 621

garage_claim	< 35	35 - 54	55+
home	35%	43%	50%
*auto	38%	22%	24%
both	27%	35%	26%
Sum	100%	100%	100%



True or False: In Washington and Oregon, insurance companies can charge whatever rates they want.

Rate Regulation in WA & OR: Split Opinions

- Just **51%** correctly said insurers *cannot* charge whatever they want.
- Misunderstanding is evenly spread across age and metro areas.
- **Press angle:** "Half of Northwesterners don't know insurance rates are regulated."

True

False

Total 833

ins_charges	2025
true	49%
*false	51%
Sum	100%

by metro 833

ins_charges	Portland Metro	Seattle Metro
true	47%	50%
*false	53%	50%
Sum	100%	100%

by age group 833

ins_charges	< 35	35 - 54	55+
true	45%	50%	52%
*false	55%	50%	48%
Sum	100%	100%	100%