

AA Survey - October 2012 - ECJ Ruling & Insurance Premiums

ONLINE Fieldwork Dates: 23rd-29th October 2012

Absolutes/col percents

Table 1

Q.11 Before taking this survey, did you know that a ruling by the European Court of Justice will mean that insurers can no longer take gender into account when they calculate a driver's car insurance premium?

Base: All respondents

	Gender			Age						Region										SEG					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North-ern Ire-land	AB	C1	C2	DE
Base	22713	14779	7934	312	1894	3296	5197	6451	5563	2012	850	2175	1670	1782	1834	1022	1596	1765	4971	2676	360	10394	7491	3199	1629
Yes	16729	11090	5639	244	1341	2277	3815	4923	4129	1395	609	1646	1230	1316	1374	783	1265	1250	3687	1922	252	7961	5507	2157	1104
	74%	75%	71%	78%	71%	69%	73%	76%	74%	69%	72%	76%	74%	74%	75%	77%	79%	71%	74%	72%	70%	77%	74%	67%	68%
No	5984	3689	2295	68	553	1019	1382	1528	1434	617	241	529	440	466	460	239	331	515	1284	754	108	2433	1984	1042	525
	26%	25%	29%	22%	29%	31%	27%	24%	26%	31%	28%	24%	26%	26%	25%	23%	21%	29%	26%	28%	30%	23%	26%	33%	32%

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Table 2

Q.12 Do you know when this change in law will take place?**Base: All respondents aware of the ruling**

	Gender			Age						Region											SEG				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Scot-land	North East	North West	York-shire & Hum-ber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	North-ern Ire-land	AB	C1	C2	DE
Base	16729	11090	5639	244	1341	2277	3815	4923	4129	1395	609	1646	1230	1316	1374	783	1265	1250	3687	1922	252	7961	5507	2157	1104
In a few months	6231 37%	4057 37%	2174 39%	90 37%	560 42%	901 40%	1450 38%	1926 39%	1304 32%	496 36%	244 40%	643 39%	484 39%	474 36%	489 36%	294 38%	476 38%	467 37%	1357 37%	722 38%	85 34%	3085 39%	2076 38%	700 32%	370 34%
Early next year	3435 21%	2233 20%	1202 21%	38 16%	196 15%	373 16%	689 18%	1104 22%	1035 25%	303 22%	138 23%	321 20%	220 18%	278 21%	291 21%	166 21%	260 21%	222 18%	782 21%	402 21%	52 21%	1712 22%	1059 19%	435 20%	229 21%
Late next year	314 2%	209 2%	105 2%	6 2%	12 1%	28 1%	58 2%	92 2%	118 3%	22 2%	12 2%	40 2%	15 1%	18 1%	23 2%	15 2%	24 2%	19 2%	72 2%	48 2%	6 2%	165 2%	86 2%	41 2%	22 2%
In a few years' time	33 *	19 *	14 *	4 2%	3 *	6 *	6 *	5 *	9 *	4 *	- -	3 *	2 *	3 *	4 *	2 *	2 *	4 *	8 *	1 *	- -	18 *	8 *	3 *	4 *
I have no idea	6716 40%	4572 41%	2144 38%	106 43%	570 43%	969 43%	1612 42%	1796 36%	1663 40%	570 41%	215 35%	639 39%	509 41%	543 41%	567 41%	306 39%	503 40%	538 43%	1468 40%	749 39%	109 43%	2981 37%	2278 41%	978 45%	479 43%

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Table 3

Q.13 When it happens, how do you expect it to affect your premium? I think my premium will...**Base: All respondents**

	Gender			Age						Region										SEG					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Scot-land	North East	North West	York-shire & Hum-ber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	North-ern Ire-land	AB	C1	C2	DE
Base	22713	14779	7934	312	1894	3296	5197	6451	5563	2012	850	2175	1670	1782	1834	1022	1596	1765	4971	2676	360	10394	7491	3199	1629
NET: Increase	11130 49%	5900 40%	5230 66%	156 50%	979 52%	1688 51%	2610 50%	3154 49%	2543 46%	910 45%	413 49%	1099 51%	824 49%	886 50%	943 51%	496 49%	749 47%	862 49%	2517 51%	1273 48%	158 44%	5158 50%	3701 49%	1485 46%	786 48%
Increase significantly (+2)	2831 12%	1193 8%	1638 21%	78 25%	310 16%	468 14%	695 13%	769 12%	511 9%	199 10%	96 11%	324 15%	205 12%	242 14%	230 13%	131 13%	178 11%	238 13%	636 13%	318 12%	34 9%	1205 12%	994 13%	406 13%	226 14%
Increase a little (+1)	8299 37%	4707 32%	3592 45%	78 25%	669 35%	1220 37%	1915 37%	2385 37%	2032 37%	711 35%	317 37%	775 36%	619 37%	644 36%	713 39%	365 36%	571 36%	624 35%	1881 38%	955 36%	124 34%	3953 38%	2707 36%	1079 34%	560 34%
Stay the same (0)	8526 38%	6589 45%	1937 24%	94 30%	577 30%	1134 34%	1923 37%	2491 39%	2307 41%	847 42%	326 38%	769 35%	623 37%	657 37%	632 34%	399 39%	638 40%	613 35%	1816 37%	1062 40%	144 40%	3894 37%	2760 37%	1277 40%	595 37%
Decrease a little (-1)	1450 6%	1277 9%	173 2%	41 13%	178 9%	221 7%	291 6%	388 6%	331 6%	115 6%	62 7%	156 7%	97 6%	105 6%	127 7%	59 6%	97 6%	131 7%	300 6%	170 6%	31 9%	713 7%	446 6%	188 6%	103 6%
Decrease significantly (-2)	58 *	48 *	10 *	5 2%	6 *	14 *	13 *	14 *	6 *	4 *	2 *	9 *	4 *	9 1%	2 *	3 *	3 *	5 *	7 *	6 *	4 1%	17 *	25 *	12 *	4 *
NET: Decrease	1508 7%	1325 9%	183 2%	46 15%	184 10%	235 7%	304 6%	402 6%	337 6%	119 6%	64 8%	165 8%	101 6%	114 6%	129 7%	62 6%	100 6%	136 8%	307 6%	176 7%	35 10%	730 7%	471 6%	200 6%	107 7%
Don't know/ not applicable	1549 7%	965 7%	584 7%	16 5%	154 8%	239 7%	360 7%	404 6%	376 7%	136 7%	47 6%	142 7%	122 7%	125 7%	130 7%	65 6%	109 7%	154 9%	331 7%	165 6%	23 6%	612 6%	559 7%	237 7%	141 9%
Mean	0.59	0.41	0.91	0.62	0.63	0.62	0.62	0.58	0.52	0.53	0.55	0.61	0.60	0.61	0.61	0.59	0.55	0.60	0.61	0.56	0.45	0.57	0.61	0.57	0.61
Standard deviation	0.81	0.79	0.76	1.07	0.90	0.84	0.81	0.80	0.76	0.77	0.81	0.86	0.80	0.83	0.81	0.81	0.79	0.85	0.81	0.81	0.84	0.80	0.82	0.82	0.84

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Table 4

Q.13 When it happens, how do you expect it to affect your premium? I think my premium will...**Base: All respondents**

FILTER: All aware of the ruling

	Gender			Age						Region										SEG						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Scot-land	North East	North West	York-shire & Hum-ber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	North-ern Ire-land	AB	C1	C2	DE	
Base	16729	11090	5639	244	1341	2277	3815	4923	4129	1395	609	1646	1230	1316	1374	783	1265	1250	3687	1922	252	7961	5507	2157	1104	
NET: Increase	8464	4372	4092	133	740	1203	1969	2478	1941	650	315	839	637	688	740	400	602	643	1906	931	113	4042	2861	1013	548	
	51%	39%	73%	55%	55%	53%	52%	50%	47%	47%	52%	51%	52%	52%	54%	51%	48%	51%	52%	48%	45%	51%	52%	47%	50%	
Increase significantly	(+2) 2162	825	1337	71	256	342	528	588	377	142	73	253	163	194	178	108	144	173	479	229	26	943	787	275	157	
	13%	7%	24%	29%	19%	15%	14%	12%	9%	10%	12%	15%	13%	15%	13%	14%	11%	14%	13%	12%	10%	12%	14%	13%	14%	
Increase a little	(+1) 6302	3547	2755	62	484	861	1441	1890	1564	508	242	586	474	494	562	292	458	470	1427	702	87	3099	2074	738	391	
	38%	32%	49%	25%	36%	38%	38%	38%	38%	36%	40%	36%	39%	38%	41%	37%	36%	38%	39%	37%	35%	39%	38%	34%	35%	
Stay the same	(0) 6166	5019	1147	65	375	771	1381	1881	1693	577	216	583	453	471	445	295	501	416	1343	760	106	2961	1954	855	396	
	37%	45%	20%	27%	28%	34%	36%	38%	41%	41%	35%	35%	37%	36%	32%	38%	40%	33%	36%	40%	42%	37%	35%	40%	36%	
Decrease a little	(-1) 1117	1063	54	33	135	153	221	314	261	89	47	119	75	78	104	43	83	96	235	127	21	556	340	145	76	
	7%	10%	1%	14%	10%	7%	6%	6%	6%	6%	8%	7%	6%	6%	8%	5%	7%	8%	6%	7%	8%	7%	6%	7%	7%	
Decrease significantly	(-2) 31	29	2	1	4	4	8	9	5	1	1	6	1	6	2	2	2	4	4	1	1	11	14	4	2	
	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
NET: Decrease	1148	1092	56	34	139	157	229	323	266	90	48	125	76	84	106	45	85	100	239	128	22	567	354	149	78	
	7%	10%	1%	14%	10%	7%	6%	7%	6%	6%	8%	8%	6%	6%	8%	6%	7%	8%	6%	7%	9%	7%	6%	7%	7%	
Don't know/ not applicable	951	607	344	12	87	146	236	241	229	78	30	99	64	73	83	43	77	91	199	103	11	391	338	140	82	
	6%	5%	6%	5%	6%	6%	6%	5%	6%	6%	5%	6%	5%	6%	6%	5%	6%	7%	5%	5%	4%	5%	6%	6%	7%	
Mean	0.60	0.39	1.01	0.73	0.68	0.65	0.63	0.58	0.52	0.53	0.59	0.62	0.62	0.64	0.63	0.62	0.55	0.61	0.61	0.57	0.48	0.58	0.63	0.56	0.61	
Standard deviation	0.82	0.78	0.72	1.06	0.93	0.84	0.82	0.80	0.76	0.78	0.82	0.86	0.81	0.84	0.82	0.81	0.80	0.85	0.81	0.80	0.82	0.81	0.83	0.82	0.84	

Prepared on behalf of The AA by Populus

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Absolutes/col percents

Table 5
Q.D1 Gender
Base: All respondents

	Gender			Age						Region										SEG					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North-ern Ire-land	AB	C1	C2	DE
Base	22713	14779	7934	312	1894	3296	5197	6451	5563	2012	850	2175	1670	1782	1834	1022	1596	1765	4971	2676	360	10394	7491	3199	1629
Male	14779	14779	-	125	855	1834	3179	4404	4382	1317	597	1445	1109	1169	1192	647	1082	1127	3119	1715	260	6895	4406	2382	1096
	65%	100%	-	40%	45%	56%	61%	68%	79%	65%	70%	66%	66%	66%	65%	63%	68%	64%	63%	64%	72%	66%	59%	74%	67%
Female	7934	-	7934	187	1039	1462	2018	2047	1181	695	253	730	561	613	642	375	514	638	1852	961	100	3499	3085	817	533
	35%	-	100%	60%	55%	44%	39%	32%	21%	35%	30%	34%	34%	35%	37%	32%	36%	36%	37%	36%	28%	34%	41%	26%	33%

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Table 6
Q.D2 Age
Base: All respondents

	Gender			Age						Region										SEG					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Scot-land	North East	North West	York-shire & Hum-ber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	North-ern Ire-land	AB	C1	C2	DE
Base	22713	14779	7934	312	1894	3296	5197	6451	5563	2012	850	2175	1670	1782	1834	1022	1596	1765	4971	2676	360	10394	7491	3199	1629
18-24	312 1%	125 1%	187 2%	312 100%	-	-	-	-	-	26 1%	10 1%	26 1%	27 2%	28 2%	29 2%	12 1%	16 1%	21 1%	84 2%	28 1%	5 1%	95 1%	142 2%	55 2%	20 1%
25-34	1894 8%	855 6%	1039 13%	-	1894 100%	-	-	-	-	151 8%	52 6%	191 9%	150 9%	160 9%	155 8%	100 10%	103 6%	193 11%	416 8%	201 8%	22 6%	746 7%	849 11%	236 7%	63 4%
35-44	3296 15%	1834 12%	1462 18%	-	-	3296 100%	-	-	-	312 16%	100 12%	329 15%	250 15%	272 15%	254 14%	144 14%	202 13%	289 16%	715 14%	365 14%	64 18%	1384 13%	1206 16%	526 16%	180 11%
45-54	5197 23%	3179 22%	2018 25%	-	-	-	5197 100%	-	-	477 24%	195 23%	518 24%	378 23%	387 22%	418 23%	228 22%	356 22%	413 23%	1164 23%	576 22%	87 24%	2063 20%	1900 25%	890 28%	344 21%
55-64	6451 28%	4404 30%	2047 26%	-	-	-	-	6451 100%	-	558 28%	264 31%	619 28%	475 28%	510 29%	515 28%	300 29%	470 29%	480 27%	1368 28%	786 29%	106 29%	3048 29%	2004 27%	903 28%	496 30%
65+	5563 24%	4382 30%	1181 15%	-	-	-	-	-	5563 100%	488 24%	229 27%	492 23%	390 23%	425 24%	463 25%	238 23%	449 28%	369 21%	1224 25%	720 27%	76 21%	3058 29%	1390 19%	589 18%	526 32%
Average age	53.24	55.28	49.44	21.00	29.00	39.00	49.00	59.00	69.00	53.21	54.76	52.77	52.77	52.87	53.34	52.90	54.73	51.74	53.09	54.16	52.78	54.79	50.98	51.90	56.28

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Absolutes/col percents

Table 7
Q.D3 Region
Base: All respondents

	Gender			Age						Region										SEG					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Northern Ireland	AB	C1	C2	DE
Base	22713	14779	7934	312	1894	3296	5197	6451	5563	2012	850	2175	1670	1782	1834	1022	1596	1765	4971	2676	360	10394	7491	3199	1629
Scotland	2012	1317	695	26	151	312	477	558	488	2012	-	-	-	-	-	-	-	-	-	-	-	925	655	293	139
	9%	9%	9%	8%	8%	9%	9%	9%	9%	100%	-	-	-	-	-	-	-	-	-	-	-	9%	9%	9%	9%
North East	850	597	253	10	52	100	195	264	229	-	850	-	-	-	-	-	-	-	-	-	-	370	272	139	69
	4%	4%	3%	3%	3%	3%	4%	4%	4%	-	100%	-	-	-	-	-	-	-	-	-	-	4%	4%	4%	4%
North West	2175	1445	730	26	191	329	518	619	492	-	-	2175	-	-	-	-	-	-	-	-	-	957	714	334	170
	10%	10%	9%	8%	10%	10%	10%	10%	9%	-	-	100%	-	-	-	-	-	-	-	-	-	9%	10%	10%	10%
Yorkshire & Humberside	1670	1109	561	27	150	250	378	475	390	-	-	-	1670	-	-	-	-	-	-	-	-	714	540	272	144
	7%	8%	7%	9%	8%	8%	7%	7%	7%	-	-	-	100%	-	-	-	-	-	-	-	-	7%	7%	9%	9%
West Midlands	1782	1169	613	28	160	272	387	510	425	-	-	-	-	1782	-	-	-	-	-	-	-	782	602	256	142
	8%	8%	8%	9%	8%	8%	7%	8%	8%	-	-	-	-	100%	-	-	-	-	-	-	-	8%	8%	8%	9%
East Midlands	1834	1192	642	29	155	254	418	515	463	-	-	-	-	-	1834	-	-	-	-	-	-	797	587	282	168
	8%	8%	8%	9%	8%	8%	8%	8%	8%	-	-	-	-	-	100%	-	-	-	-	-	-	8%	8%	9%	10%
Wales	1022	647	375	12	100	144	228	300	238	-	-	-	-	-	-	1022	-	-	-	-	-	473	309	148	92
	4%	4%	5%	4%	5%	4%	4%	5%	4%	-	-	-	-	-	-	100%	-	-	-	-	-	5%	4%	5%	6%
Eastern	1596	1082	514	16	103	202	356	470	449	-	-	-	-	-	-	-	1596	-	-	-	-	730	536	215	115
	7%	7%	6%	5%	5%	6%	7%	7%	8%	-	-	-	-	-	-	-	100%	-	-	-	-	7%	7%	7%	7%
London	1765	1127	638	21	193	289	413	480	369	-	-	-	-	-	-	-	-	1765	-	-	-	899	567	195	104
	8%	8%	8%	7%	10%	9%	8%	7%	7%	-	-	-	-	-	-	-	-	100%	-	-	-	9%	8%	6%	6%
South East	4971	3119	1852	84	416	715	1164	1368	1224	-	-	-	-	-	-	-	-	-	4971	-	-	2388	1695	622	266
	22%	21%	23%	27%	22%	22%	22%	21%	22%	-	-	-	-	-	-	-	-	-	100%	-	-	23%	23%	19%	16%
South West	2676	1715	961	28	201	365	576	786	720	-	-	-	-	-	-	-	-	-	-	2676	-	1184	896	397	199
	12%	12%	12%	9%	11%	11%	11%	12%	13%	-	-	-	-	-	-	-	-	-	-	100%	-	11%	12%	12%	12%
Northern Ireland	360	260	100	5	22	64	87	106	76	-	-	-	-	-	-	-	-	-	-	-	360	175	118	46	21
	2%	2%	1%	2%	1%	2%	2%	2%	1%	-	-	-	-	-	-	-	-	-	-	-	100%	2%	2%	1%	1%

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Table 8

Q.D4 Which of these best describes the occupation of the chief income earner in your household, or their previous occupation before they retired if you or they are still receiving a pension from their job?

Base: All respondents

	Gender		Age							Region										SEG					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	Scot-land	North East	North West	York-shire & Hum-ber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	North-ern Ire-land	AB	C1	C2	DE
Base	22713	14779	7934	312	1894	3296	5197	6451	5563	2012	850	2175	1670	1782	1834	1022	1596	1765	4971	2676	360	10394	7491	3199	1629
Higher or middle level managerial, administrative or professional position	10394 46%	6895 47%	3499 44%	95 30%	746 39%	1384 42%	2063 40%	3048 47%	3058 55%	925 46%	370 44%	957 44%	714 43%	782 44%	797 43%	473 46%	730 46%	899 51%	2388 48%	1184 44%	175 49%	10394 100%	-	-	-
Supervisor or clerical position - junior managerial, administrative or professional position - self-employed - student living away from home	7491 33%	4406 30%	3085 39%	142 46%	849 45%	1206 37%	1900 37%	2004 31%	1390 25%	655 33%	272 32%	714 33%	540 32%	602 34%	587 32%	309 30%	536 34%	567 32%	1695 34%	896 33%	118 33%	-	7491 100%	-	-
Skilled manual or service worker	3199 14%	2382 16%	817 10%	55 18%	236 12%	526 16%	890 17%	903 14%	589 11%	293 15%	139 16%	334 15%	272 16%	256 14%	282 15%	148 14%	215 13%	195 11%	622 13%	397 15%	46 13%	-	-	3199 100%	-
Semi skilled or unskilled manual or service worker - dependent on state benefits - unemployed for six months or longer - or state pensioner with no earnings	1629 7%	1096 7%	533 7%	20 6%	63 3%	180 5%	344 7%	496 8%	526 9%	139 7%	69 8%	170 8%	144 9%	142 8%	168 9%	92 9%	115 7%	104 6%	266 5%	199 7%	21 6%	-	-	-	1629 100%