Survey Conducted: January 12-26, 2013
N= 1,000 National Likely Voters
Margin of Error: +/- 3.1%
In the case of a **major natural disaster**, such as a hurricane or **earthquake**, who should be responsible for the costs from damage to people and property?
- Only the federal government
- A combination of the federal government and private insurance companies
- Private insurance companies only

In the case of a **terrorist attack**, including the use of nuclear, biological, chemical and radiological weapons against the United States, who should be responsible for the costs from injuries to workers and property damages?
- Only the federal government
- A combination of the federal government and private insurance companies
- Private insurance companies only

Do you think that protecting against losses from terrorist attacks against the United States should be at least in part a federal responsibility?
The Terrorism Risk Insurance program is currently set to expire at the end of next year and Congress will need to decide whether to reauthorize it so it can continue. Knowing this, do you favor or oppose continuing the Terrorism Risk Insurance program?
Insurance companies say if they provide terrorism insurance to cover damage caused by a terrorist attack, they could be severely impaired financially by a large attack with many claims. Knowing this, do you favor or oppose a government system that ensures insurance is available in the event of a terrorist attack?

Agree/Disagree: Because of the randomness and difficulty in predicting the likelihood or magnitude of terrorist attacks, it is difficult for insurance companies to provide affordable terrorism insurance for major building and public event centers.
True/Untrue: “After the September 11th attacks, the President worked with the U.S. Department of Treasury and Congress to establish the Terrorism Risk Insurance Act. This program protects consumers by ensuring the availability of affordable property and casualty insurance for terrorism risk to cushion the economic shock from a large terrorist attack.”

In fact, it is true. After the attacks of September 11th, the federal government established a Terrorism Risk Insurance program to guarantee the availability of terrorism insurance coverage and to cushion the economy from the shock of a large terrorist attack or series of attacks. Knowing this, do you favor or oppose the establishment of the Terrorism Risk Insurance program?

<table>
<thead>
<tr>
<th></th>
<th>Overall</th>
<th>NE</th>
<th>Midwest</th>
<th>South</th>
<th>West</th>
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</thead>
<tbody>
<tr>
<td>Favor</td>
<td>73.2</td>
<td>77.2</td>
<td>72.4</td>
<td>72.3</td>
<td>71.6</td>
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<tr>
<td>Oppose</td>
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<td>15.5</td>
<td>21.1</td>
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<td>Net Favor</td>
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<td>+61.7</td>
<td>+51.3</td>
<td>+52.0</td>
<td>+50.0</td>
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32.7% 26.7% 40.5%

Jan '13

100%

True  Untrue  DK/Refused

In Jan '13, 73.2% favored the Terrorism Risk Insurance program, while 19.9% opposed it. 7.0% were undecided or refused to respond.
Which statement most closely matches your own opinions?

• Rural communities...should not have to pay for terrorism insurance to protect the interests of larger cities.
• Having an insurance plan that protects the entire economy is important to both rural and urban communities, and all should contribute.

<table>
<thead>
<tr>
<th>Overall</th>
<th>Area</th>
<th>Urban v. Rural</th>
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<tbody>
<tr>
<td></td>
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<tr>
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<tr>
<td>Whole Country</td>
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<td>72.5</td>
</tr>
<tr>
<td>Net Not Rural</td>
<td>-42.0</td>
<td>-51.8</td>
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</table>

“The country needs to kind of work together to fix whatever issue or whatever problem may have earned the terrorist attack or whatever.”

“I kind of agree how, it’s just how it is in America. If something happened here, I would still expect the big cities to help out.”
ECONOMIC IMPACT

Economy

• It is important for America’s economy to have a plan in place to ensure large projects can be built in a timely, cost effective manner. If an attack occurs, citizens are concerned over the ability for large projects to be built and the impact they thought lack of construction would have on jobs and the economy.

• Having a plan in place with the Terrorism Risk Insurance Act would help thwart the devastating economic impacts of a terrorist attack.
A PLAN IN PLACE

Plan
• There is a strong belief that it is better for the government to have a plan in place prior to an attack than to wait until after an attack to develop the plan.

Infrastructure
• Participants felt that in the wake of a terrorist attack the government needed to spend money on infrastructure (roads, water, sewage, communications, debris removal, etc.).
Key Reasons to Reauthorize the Terrorism Risk Insurance Act Include:

The Terrorism Risk Insurance program has had nearly **no cost to taxpayers** since it was enacted in 2002.

Many banks require terrorism insurance in **order to lend money for construction** of large projects such as a skyscraper or a sports stadium. Without insurance many of these projects would not be built, which would hurt the economy and hamper job creation. The Terrorism Risk Insurance program **helps the economy continue to grow** by ensuring this insurance is available.

The Terrorism Risk Insurance program is a **fiscally responsible program** that enables businesses to purchase necessary terrorism insurance coverage. The Congressional Budget Office estimates that the Terrorism Risk Insurance program has **no projected net cost to taxpayers**.