

Survey Finds Americans Agree Certain Plaintiff Lawyer Tactics Increase Consumer Costs



The American Property Casualty Insurance Association (APCIA) and Munich Reinsurance America, Inc. (Munich Re US) commissioned a survey on consumer attitudes about certain plaintiff lawyer tactics. The online survey, conducted by The Harris Poll among 2,000 U.S. adults, shows:

Most Americans Agree Certain Plaintiff Lawyer Tactics Increase the Cost of Insurance and Everyday Items.

 **69%**

Believe the practice of **third party litigation funding (TPLF)¹** and **jury anchoring²** will increase the overall cost of home, auto, and business insurance for all Americans, **66%** believe these tactics will increase the cost of everyday items.

 **68%**

Agree that excessively **high jury awards** (e.g. nuclear verdicts—those above \$10 million) will increase the overall cost of home, auto, and business insurance for all Americans.

Imminent reforms are needed to reduce costs and improve the availability and affordability of insurance for all.

KEY FINDINGS

Lawyer Advertising Can Be Misleading

67%

Agree state and federal lawmakers should put restrictions on lawyer advertising to ensure that they're not misleading to help reduce the number of lawsuits filed.

68%

Agree the advertising of verdicts with [purported] large payouts desensitizes people to high jury awards.

Third Party Litigation Investors Should Disclose Involvement

77%

Agree allowing foreign investors to be third party investors in civil claims and litigation could present a threat to national security.

78%

Agree allowing foreign investors in civil claims and litigation in the U.S. should be prohibited.

Lawyer Tactics Impact Juries

75%

Agree the practice of jury anchoring² will increase the size of the jury awards.

84%

Agree plaintiff lawyers should support their suggested damage awards with factual evidence.

FOOTNOTES: ¹ Funding from investors not directly involved in a lawsuit in return for a portion of the jury award.

² Lawyers suggest an exorbitant award amount that is often unsubstantiated, which serves as a baseline amount for a jury award.

SURVEY METHOD: This survey was conducted online within the United States by The Harris Poll on behalf of APCIA from September 26-30, 2024, among 2,090 adults ages 18+. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within +/- 2.5 percentage points using a 95% confidence level. For complete survey methodology, including weighting variables and subgroup sample sizes, please contact APCIA.