

Survey Finds Americans Agree Lawmakers Need to Address Abuses of the Legal System



The American Property Casualty Insurance Association (APCIA) and Munich Reinsurance America, Inc. (Munich Re US) commissioned a survey on certain perceptions of the U.S. legal system. The online survey, conducted by The Harris Poll, among more than **2,000 U.S. adults**, shows that among Americans:

Majority of Americans Want Reforms

 **86%**

Agree that state and federal lawmakers should address abuses of the legal system.

 **88%**

Believe there should be full transparency and disclosure of all the parties who have a financial stake in a civil lawsuit.

Key Findings

Plaintiff lawyer advertising is pervasive

89%

Have seen or heard lawyers advertising on TV, billboards, social media, radio, or web search results.

Third parties investing in lawsuits

59%

Do **not** know that third parties, like hedge funds or foreign entities, often secretly finance litigation in exchange for a share of the jury award or settlement.

Plaintiff lawyers keeping a substantial stake

47%

Not aware the plaintiff lawyer in a civil lawsuit is likely to receive a significant portion of the jury award or settlement.

Increasing costs for everyone

65%

Not aware every household pays an estimate “tort tax” that is an average of \$3,621 per American household per year.

This survey raises awareness about two key plaintiff lawyer tactics, predatory advertising and third-party litigation. Left unchecked, these practices will continue to increase costs and negatively impact business viability.

SURVEY METHOD: This survey was conducted online within the United States by The Harris Poll on behalf of APCIA from January 11-16, 2024, among 2,087 adults ages 18 and older. 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.