



Awareness/Purchase of Extended Insurance Coverage for income/health-related benefits

A Quantitative Research Study with drivers in Ontario



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A. SUMMARY OF FINDINGS

1.0 Buying Insurance

- 7 out of 10 respondents to this survey (70%) have at least one car on their insurance policy.
- About 3 in 10 respondents to this survey (29%) have an SUV.
- Those living outside the GTA were more likely to have an SUV or a truck.
- Just over half of the respondents in this research (51%) buy their insurance through an insurance broker, 31% buy direct from the provider, 14% buy through their bank, and the remaining 5% buy through other sources, such as their union or alumni association.
- Among those interviewed, TD insurance was the provider mentioned most often, at 16%, followed by Aviva Canada at 11%, then Intact and State Farm at 9% each.
- Over the past year, the proportion of respondents who said the cost of their policy had increased (28%) was similar to those who said it had decreased (30%) – 28% said their premium had pretty much stayed the same, and 4% were not sure.

2.0 Purchasing Additional Benefits

- Just over a third of respondents (35%) recall these changes being made to auto insurance.
- A further 40% think they recall something about it. This means 75% in total have at least some recollection about changes to coverages that allowed you to purchase optional benefits for income and health-related coverage.
- Whether aware of the changes or not, respondents were asked if they had ever had a conversation with their insurance provider about purchasing extra coverage for income benefits and medical coverage.
- Not surprisingly, those aware of the changes were significantly more likely to say they have had a conversation.
- 4 in 5 (80%) respondents who had the conversation with their insurance provider recall being encouraged to purchase the extra coverage for income benefits and medical coverage.
- 84% of those who were encouraged to extend their coverage received a quotation from their insurance provider to show the costs associated with purchasing additional coverage.
- 17% of respondents could not remember what the additional premium would have been for purchasing additional coverage.
- For those who can remember, it must be noted that the cost could vary depending on a number of factors including the number of drivers on the policy.
- Overall though, it appears that a majority were quoted less than \$100 year per year for the additional coverage. 48% of respondents indicated \$0-\$50 (21%) and \$50-\$100 (27%), compared to 35% who indicated \$100-\$150 (22%) and \$150+ (13%).
- Just over half (54%) of the people who received a quote claim to have purchased additional coverage for income benefits and medical coverage.
- When looking at the full sample, the number of people who purchased additional coverage for income or medical related benefits translated to about 10% (or about 1 in 10 people).
- Among the group that purchased additional coverage, increasing liability coverage (63%) and increasing medical benefits (61%) were much more likely to have been purchased than increased weekly income benefits (19%).
- Expressed as a proportion of the total population, the numbers who have purchased are as follows – increased liability coverage (7%), increased medical coverage (6%), increased weekly income benefits (2%)

3.0 Interest in Additional Coverage

- About half of those who did not recall the changes or having a conversation with their broker about extending coverage say they would have been 'somewhat' interested in learning about the changes and the costs to purchase additional coverage. (52%).
- This suggests that while people are typically looking for the most cost-effective policy, there is some appetite to understand what the options are.
- 15% said they would be 'very' interested, while the other third of the sample say they are 'not very' interested (27%), or 'not' interested at all (6%).
- When asked, those who would not have been interested indicated they are satisfied with their current coverage (28%), can't afford the extra premiums (23%), or feel they have coverage from other sources such as employer health plans (16%), or don't need it (15%). A smaller percentage (9%) feel that it could be a scam to get more of their money.
- For those who have not yet extended their coverage, a majority would at least consider it if the cost was no more than \$50 per year added to their premium for each optional item. Interest drops off rapidly when the annual premium increases. At the next price point (\$50-\$100 per year) those who would at least consider it drops by about half.

4.0 Previous injury or health-related claims

- 45% of those who participated in the survey reported they have been in a motor vehicle accident while driving at some point in their life.
- The older the respondent, the more likely they are to report having been in an accident. This is possibly attributable to the fact they have been driving for a longer period of time.
- Among the group who have been in an accident, we asked if they have ever made a claim for injury or health-related benefits. 1 in 4 of these respondents (25%) have made such a claim in the past.
- Those under 60 years old are more likely to have made this type of claim. Those 18-39 years (30%) and 40-59 years (27%) are significantly more likely than those 60+ years (16%).
- This claim impacts their likelihood to purchase additional coverage for income or health-related claims. Those who have made a claim in the past (48%) are more likely to have purchased extended coverage than those who have not made a claim (21%).
- A majority of those who have made a claim in the past for injury or health-related reasons feel they had a 'good' experience (scored 8+ out of 10 when asked to rate the experience).
- Only 16% rated it poor (scored 1-4). Those who had made the claim more recently were more likely to have scored their experience as 'good'. (CAUTION: Small sample sizes at this level).
- Those who rated their claims experience highly feel they had no issues in general, they received good customer service and the process was fast and efficient.
- Those few who said they had a 'poor' experience indicated the process took longer than expected, the insurer was not helpful/could have done more, they feel they were treated poorly, and the process was difficult.

B. PROJECT BACKGROUND

Metroline Research Group was engaged to help create and execute a survey to understand awareness levels of income and health-related coverages among Ontario drivers.

The results of this report present the learning from conducting an online survey with 800 drivers in Ontario.

The objectives of this research were to:

- understand what proportion of insured drivers in Ontario have been made aware of optional coverage for their policy related to income and health-related benefits
- determine what proportion of insured drivers in Ontario have obtained this extended coverage

C. RESEARCH METHODOLOGY

Project Initiation and Questionnaire Design

At the project launch meeting, the Metroline team met with your team members to explore the objectives of the study and to review the work plan.

After this meeting Metroline prepared an initial draft survey which was reviewed by the Eyclight team and their client Deutschmann law.

When the final survey was approved, Metroline first conducted a soft launch with 30 Ontario drivers to ensure understanding and test the survey length.

Metroline worked with our panel of interested survey participants in Ontario, and connected with our panel partners to ensure a broad cross-section of individuals had the opportunity to complete this survey.

Survey Population and Data Collection

Between June 12 and 23, 2017, 800 online surveys were completed. The average survey took about ten minutes to complete.

Respondents for this survey were selected from among those who have registered to participate in online surveys and polls. The data collected had quotas imposed to reflect the demographic composition of Ontario by gender, age, and geographic region. Because the sample is based on those who initially self-selected for participation rather than a probability sample, no estimates of sampling error can be calculated. All sample surveys and polls may be subject to multiple sources of error, including, but not limited to sampling error, coverage error, and measurement error.

To qualify for this study, respondents were:

- Male or female
- 18 years and older
- Ontario resident
- Licensed driver
- Decision maker regarding their auto insurance policy

Data Analysis and Project Documentation

After all interviews were completed and verified, the Metroline Project Manager reviewed the results of open-ended questions to develop a code list. Our internal data processing team worked on preparing data tables and coding the open-ended responses.

Data tables were prepared to a standard set of cross-tabulation banners, and included statistical testing (primarily z-test and u-tests) to understand statistically significant differences between sub-groups.

As with any survey of the general population, not all populations can be reached. The homeless, residents of hospitals, long-term care facilities, and prisons and those not using the Internet are not represented in the survey sample. A profile of the characteristics of respondents is provided in Section 5.0 of this report.

A copy of the survey used in this research can be found as Appendix A.

D. NOTES ON READING THIS REPORT

This report presents the findings of the online survey.

Where statistically significant and relevant, differences between specific sub-groups are mentioned in the analysis (for example, gender, household size, etc.).

While sophisticated procedures and professional staff have been used to collect and analyze the information presented in this report, it must be remembered that surveys are *not* predictions. They are designed to measure opinion within identifiable statistical limits of accuracy at specific points in time. This survey is in no way a prediction of opinion or behaviour at any future point in time.

1.0 Buying insurance

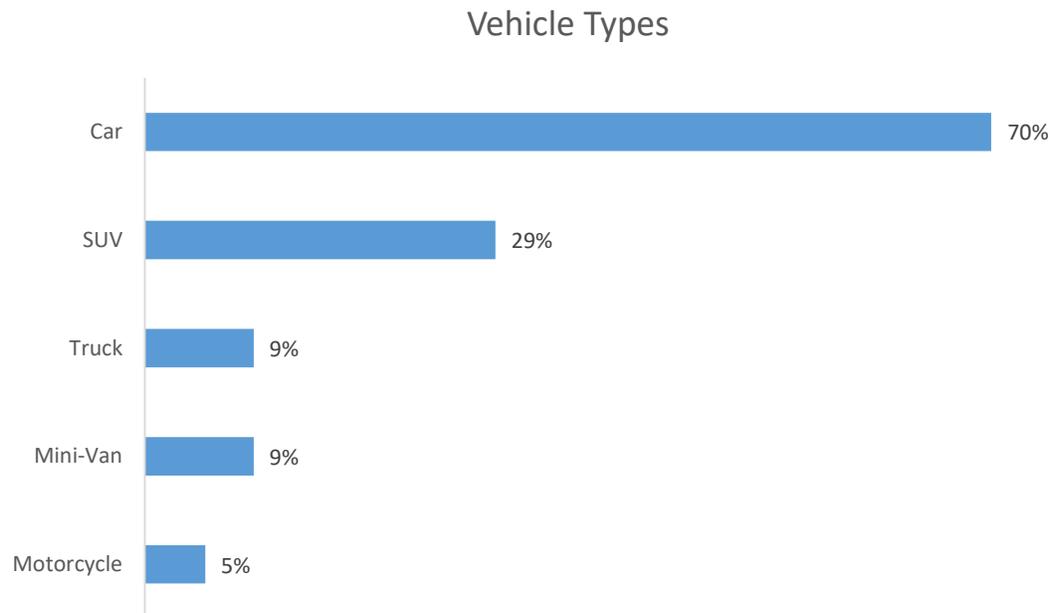
1.1 Vehicle types

Which of the following types of vehicles do you drive and insure on your policy?

7 out of 10 respondents to this survey (70%) have at least one car on their insurance policy.

About 3 in 10 respondents to this survey (29%) have an SUV.

Those living outside the GTA were more likely to have an SUV or a truck.



	Total	GTA	Other Ontario	Male	Female	18-39 years	40-59 years	60+ years
Car	70%	74%	65%	70%	69%	76%	66%	63%
SUV	29%	25%	32%	28%	29%	26%	32%	27%
Truck	9%	6%	12%	10%	8%	7%	13%	6%
Mini-Van	9%	9%	9%	9%	9%	6%	10%	12%
Motorcycle	5%	6%	3%	6%	4%	6%	5%	1%

1.2 Where purchase insurance?

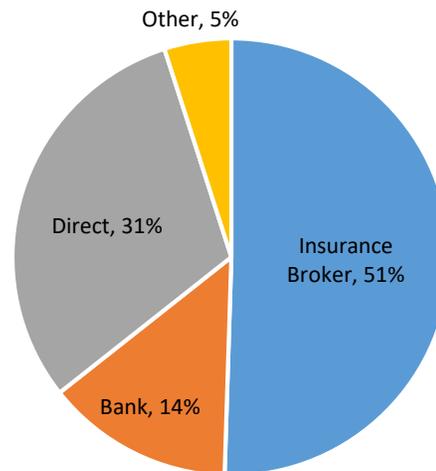
Do you buy your auto insurance from...?

Just over half of the respondents in this research buy their insurance through an insurance broker.

There exists some confusion about where insurance is purchased. For example, several respondents who say they purchased their insurance from their bank do not have coverage from a bank, rather they listed another provider (ex. Aviva/State Farm). Or, they indicated they purchased directly from insurance companies who typically sell through brokers (Economical, Intact).

Where purchase insurance?

(Full sample, n=802)



	Total	GTA	Other Ontario	Male	Female	18-39 years	40-59 years	60+ years
Insurance Broker	51%	47%	55%	52%	49%	51%	52%	47%
Bank	14%	18%	9%	12%	15%	19%	10%	7%
Direct	31%	31%	31%	32%	30%	28%	32%	37%
Other (Alumni, etc.)	5%	5%	5%	4%	6%	2%	6%	9%

1.3 Provider

Which insurance company do you have policy with for your vehicle(s)?
(Drop down list provided plus space for 'other')

TD Insurance was the provider mentioned most often at 16%, followed by Aviva Canada at 11%.

The top five were rounded out by Intact Insurance (9%), State Farm (9%), and Belair Direct (8%).

There were two providers with differences between those who live in the GTA and those who live in other parts of Ontario.

TD Insurance – 20% of GTA residents are using them vs. 13% of the rest of Ontario.

Co-operators Group – 5% of GTA residents are using vs. 10% of the rest of Ontario.

Insurance Provider	%
TD Insurance	16%
Aviva Canada	11%
Intact Insurance	9%
State Farm	9%
Belair Direct	8%
Co-operators Group	7%
Allstate	7%
Desjardins General	4%
The Personal	3%
Economical Insurance Group	3%
Wawanesa	3%
CAA	3%
RBC	2%
Dominion of Canada	2%
Johnson	2%
Gore	2%
All others (1% or less)	9%

1.4 Change in policy cost

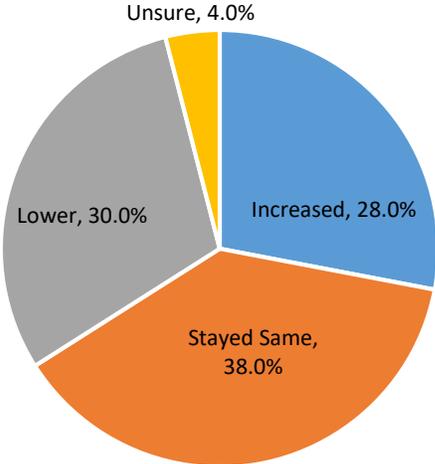
How has the cost of your policy changed this year over last year?

Respondents were asked how the cost of their policy has changed over the last year. The answers were fairly evenly split.

28% said their policy had increased, while 30% said it had decreased. The balance (38%) said it stayed the same or weren't sure (4%).

There were no statistically significant differences across gender, age groups, or location in Ontario (GTA vs. other).

Change in policy cost over last year
(Full sample, n=800)



2.0 Purchasing additional benefits

Every auto insurance policy in effect in Ontario has minimum coverage amounts. Back in 2010, changes took effect that impacted some of the coverages. You were allowed to purchase optional benefits to change or increase the benefits that were available to you under your auto insurance policy. These changes include options to increase your income benefits and to increase your medical coverage.

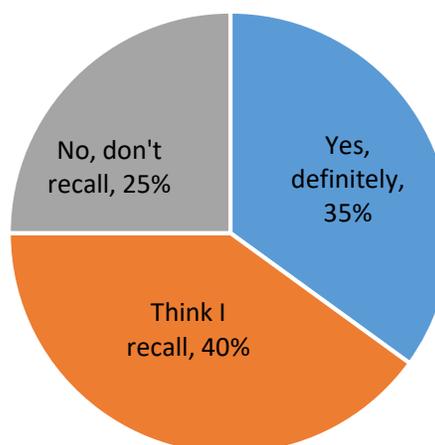
2.1 Awareness of changes

Were you aware of these changes being made?

Just over a third of respondents (35%) recall these changes being made to auto insurance.

A further 40% think they recall something about it. This means 75% in total have at least some recollection about changes to coverages that allowed you to purchase optional benefits for income and health-related coverage.

Aware of changes to insurance?
(Full sample, n=802)



	Total	Gender		Age			How buy insurance		
		Male	Female	18-39 years	40-59 years	60+ years	Broker	Direct	Other
Yes definitely	35%	39%	31%	33%	32%	45%	38%	31%	33%
Think I recall	40%	38%	42%	38%	42%	39%	39%	39%	46%
No, don't recall	25%	22%	28%	28%	26%	15%	23%	30%	21%

Respondent Sub-Segment Findings

- Men (39%) more likely to say they ‘definitely’ recall than women (31%)
- Those 60+ years (45%) more likely to say they ‘definitely’ recall than those 18-39 years (33%) or 40-59 years (32%)
- Those who buy their insurance through a broker (38%) slightly more likely to say they ‘definitely’ recall than those who buy direct (31%) or through another source (33%)
- Those who buy direct (31%) more likely to say they don't recall anything about it than those who buy through a broker (23%) or another source (21%).

2.2 Talked with provider about changes

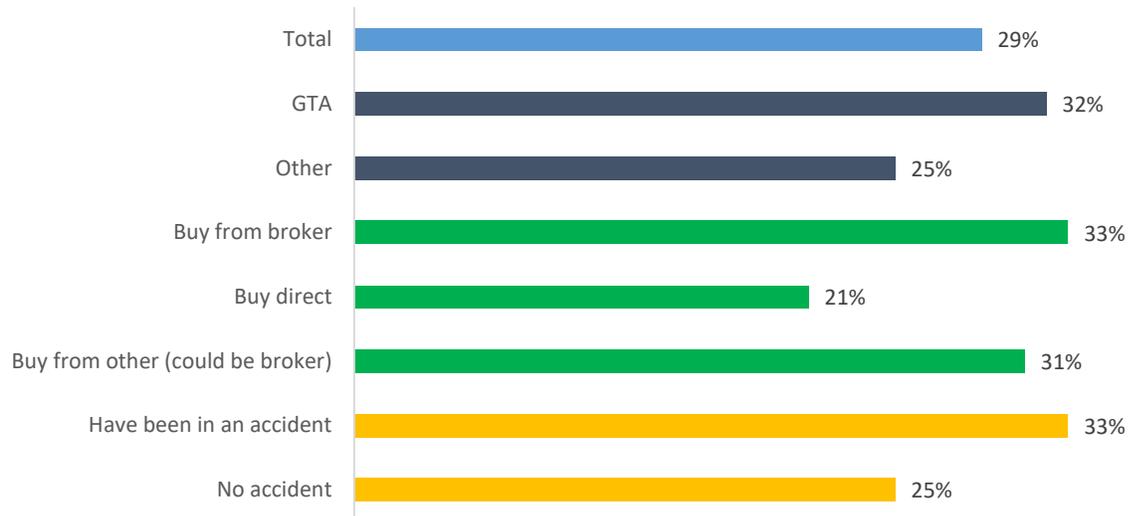
Have you ever had a conversation with your insurance company and/or broker regarding purchasing extra coverage for income benefits and medical coverage?

Whether aware of the changes or not, respondents were asked if they had ever had a conversation with their insurance provider about purchasing extra coverage for income benefits and medical coverage.

Not surprisingly, those aware of the changes were significantly more likely to say they have had a conversation.

Had conversation about purchasing extra coverage?

(Full sample, n=802)



29% of respondents say they had a conversation with their provider about purchasing extra coverage for income benefits and medical coverage.

The interesting part is that 1 in 5 of those not aware of the changes say they had such a conversation as well.

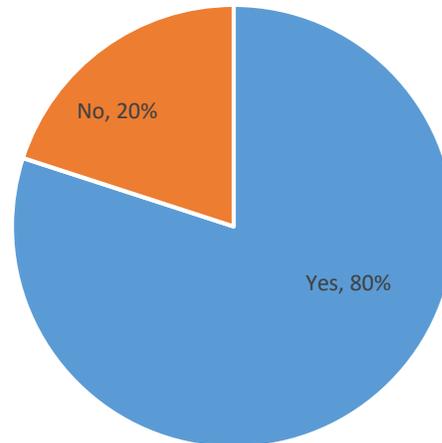
2.3 Encouraged to extend coverage

Did your broker or insurance provider encourage you to consider extending your coverage after informing you of these options? (Asked of those who had a conversation about it, n=230)

4 in 5 respondents who had the conversation with their insurance provider recall being encouraged to purchase the extra coverage for income benefits and medical coverage.

Extrapolating, this translates into about 23% of the population (80% of the 29% who had a conversation with their provider).

Encouraged to extend coverage?
(Base - Those who recall the conversation, n=230)



Respondent Sub-Segment Findings

- Those living in the GTA (85%) were slightly more likely to have had the conversation than those living in other parts of Ontario (75%)
- Females (87%) were more likely than males to recall the conversation (75%)
- Those 18-39 years (90%) were more likely to recall the conversation than those 40-59 years (74%) or 60+ years (71%)
- Those who have not been in an accident while driving (87%) were more likely to recall than those who have (75%)

2.4 Additional Premium

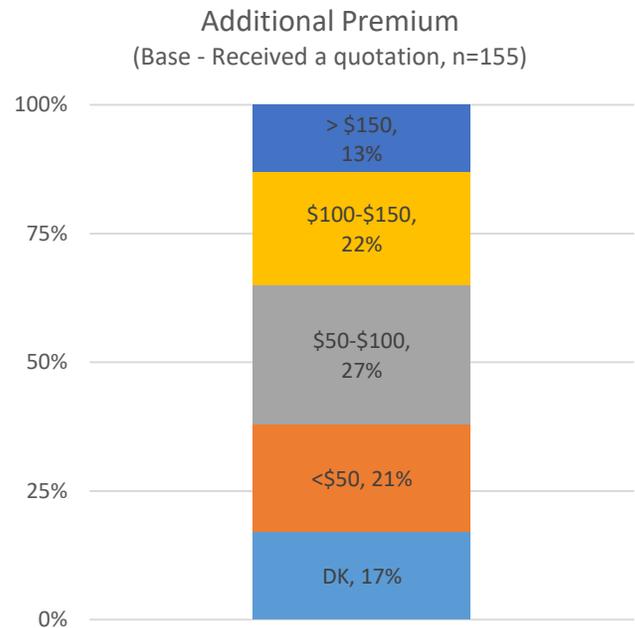
Approximately how much extra would it have cost you on your policy for the year?

84% of those who were encouraged to extend their coverage received a quotation from their insurance provider to show the costs associated with purchasing additional coverage.

17% of respondents could not remember what the additional premium would have been for purchasing additional coverage.

For those who can remember, it must be noted that the cost could vary depending on a number of factors including the number of drivers on the policy.

Overall though, it appears that a majority were quoted less than \$100 year per year for the additional coverage. 48% of respondents indicated \$0-\$50 (21%) and \$50-\$100 (27%), compared to 35% who indicated \$100-\$150 (22%) and \$150+ (13%).



2.5 Purchased Additional Coverage

Did you decide to purchase the additional coverage?

Just over half (54%) of the people who received a quote claim to have purchased additional coverage for income benefits and medical coverage.

Respondent Sub-Segment Findings

Two groups of people were more likely to have purchased:

- Those 60+ years (69%) were slightly more likely than those 40-59 years (45%) and those 18-39 years (54%)
- Those who have made a claim for any injury or health-related accident benefits in the past (78%) were more likely than those who have not made a claim (51%)

When looking at the full sample, the number of people who purchased additional coverage for income or medical related benefits translated to about 10% (or about 1 in 10 people).

2.6 Coverages purchased

Which of these additional coverages did you add to your policy?

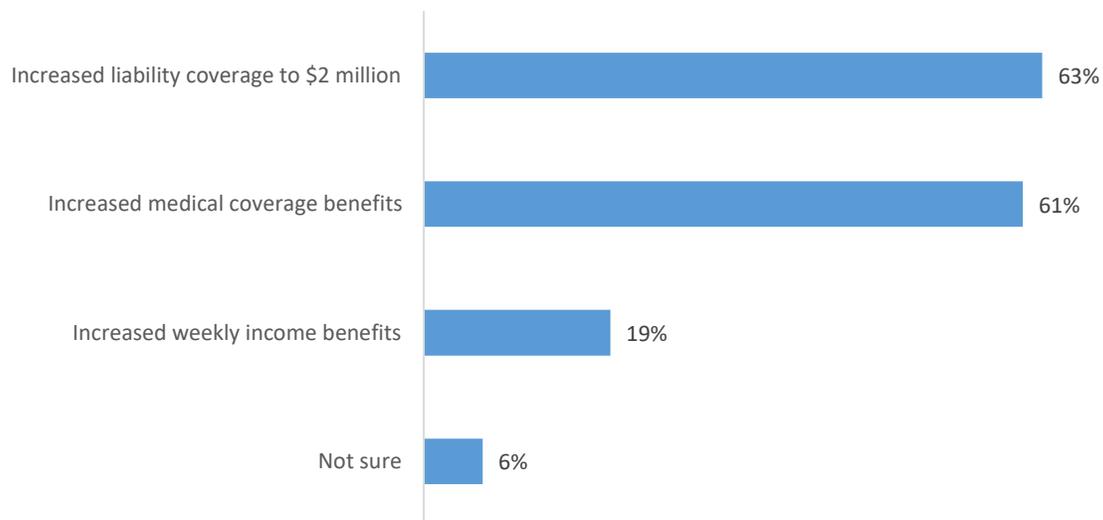
About 10% of respondents have purchased additional coverage on their policy. The chart below indicates which coverage was included in their purchase and is expressed as a proportion of this group, not the total sample.

By far, increased weekly income benefits was purchased by the fewest respondents (19%).

Increasing liability coverage (63%) and increasing medical coverage benefits (61%) were purchased similarly, and about three times more often than increased weekly income benefits.

Which additional coverages purchased?

(Base - Purchased additional coverage, n=83)

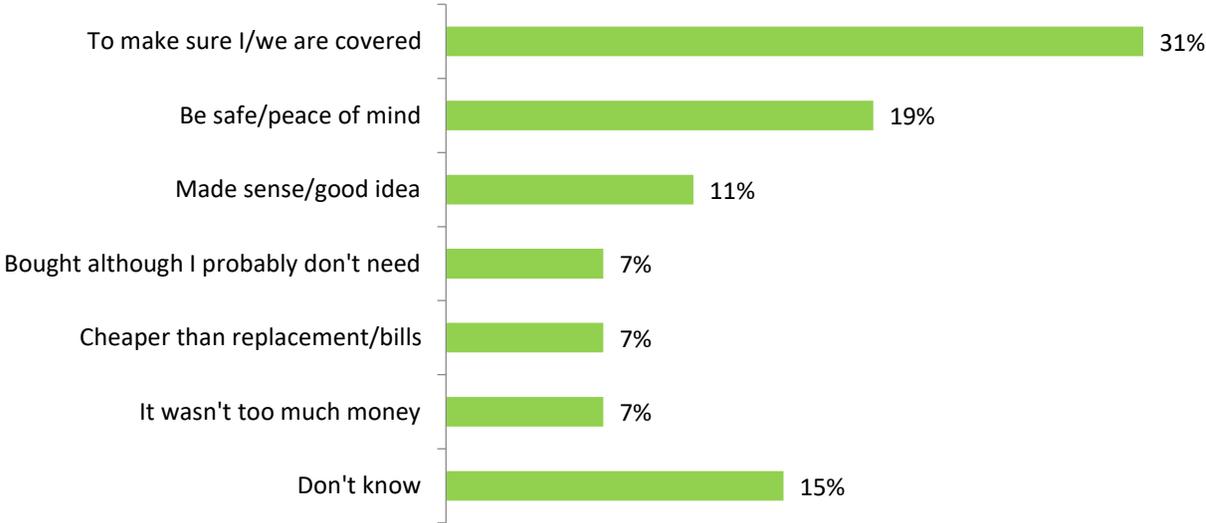


Expressed as a proportion of the total population (of Ontario drivers 18+ with their own insurance), the numbers are as follows:

<i>(Rounded)</i>	Among those who purchased additional coverage	Among the total population
Increased liability coverage to \$2 million	63%	7%
Increased medical coverage benefits	61%	6%
Increased weekly income benefits	19%	2%
Not sure	6%	<1%

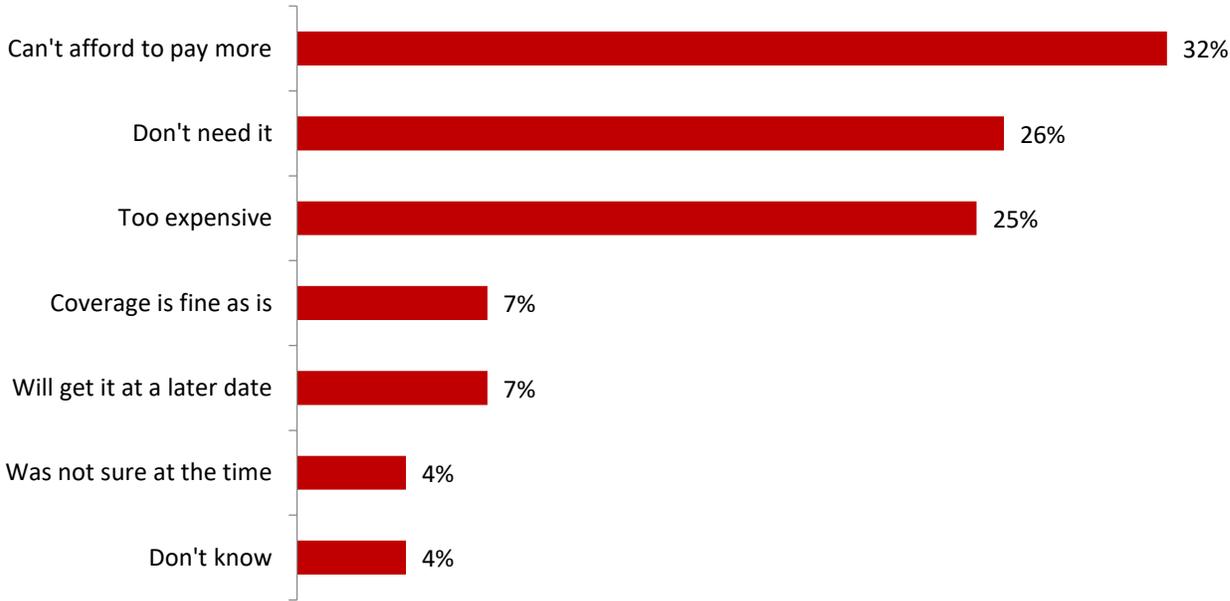
2.7 Reasons for buying additional coverage

Why purchase the additional coverage? (n=83)



2.8 Reasons for not buying additional coverage

Why not purchase the additional coverage? (n=72)



3.0 Interest in additional coverage

3.1 Would you have wanted to hear about additional coverage?

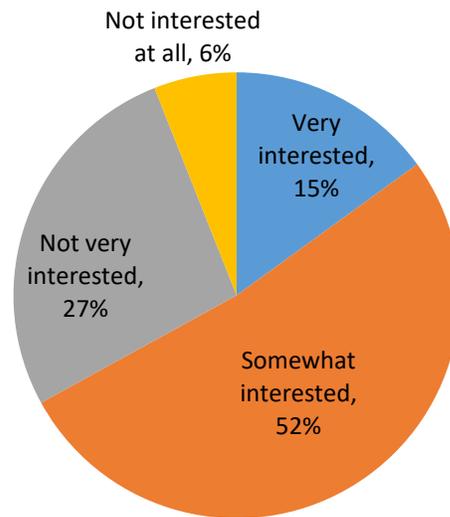
How interested would you have been at the time of renewal to learn about these changes to your coverage and the cost to purchase the options?

About half of those who did not recall the changes or having a conversation with their broker about extending coverage say they would have been ‘somewhat’ interested in learning about the changes and the costs to purchase additional coverage. (52%).

This suggests that while people are typically looking for the most cost-effective policy, there is some appetite to understand what the options are.

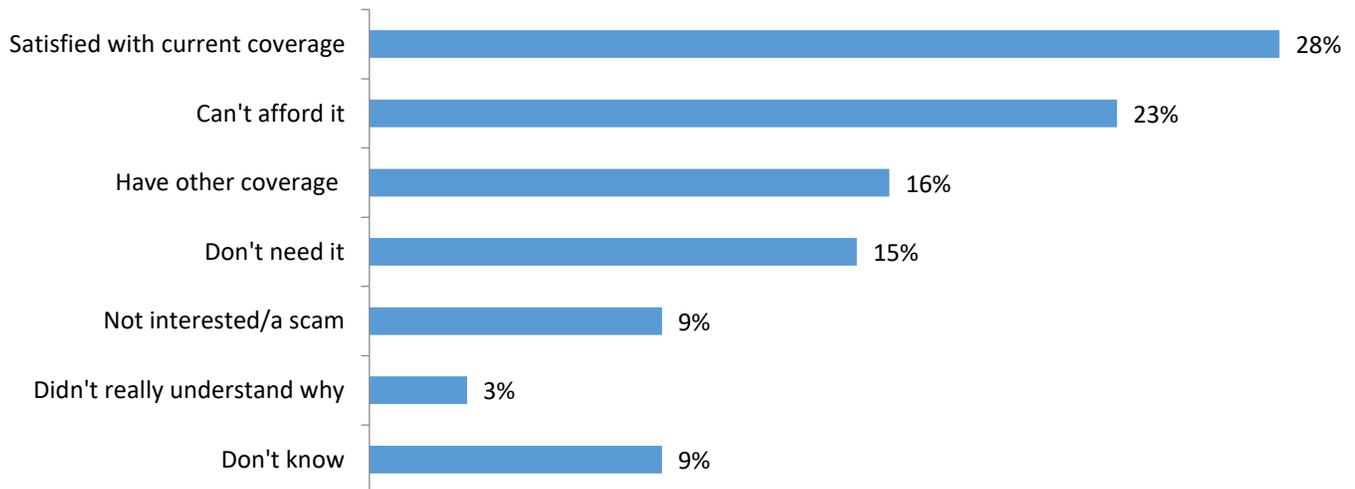
15% said they would be ‘very’ interested, while the other third of the sample say they are ‘not very’ interested (27%), or ‘not’ interested at all (6%).

Interest in Additional Coverage
(Base - Not aware/don't recall discussing with provider, n=647)



3.2 Why not interested?

Why would you have been not very/not interested at all? (n=211)



3.3 Interest in purchasing additional coverage at various price points

The major options to extend your insurance coverage would have been:

- Increasing weekly income benefits from \$400 per week up to \$1,000 per week
- Increasing medical benefits from minimal coverage of \$3,500 up to \$100,000 or even \$1 million
- Increasing your liability coverage from \$1 million to \$2 million

Recognizing that the cost of insurance coverage varies according to numerous factors, how interested would you have been in adding these options to your policy at the various price points listed?

Respondents who did not purchase additional coverage, whether they were aware of changes or were offered them by their provider, were asked how interested they would have been to purchase at various price points.

3.3a Increasing liability coverage from \$1 million to \$2 million

For those who have not yet extended their coverage, a majority would at least consider it if the cost was no more than \$50 per year added to their premium (59% very or somewhat interested). Interest drops off rapidly when the annual premium increases. At the next price point (\$50-\$100 per year) those who would at least consider it drops by about half, to 31%.

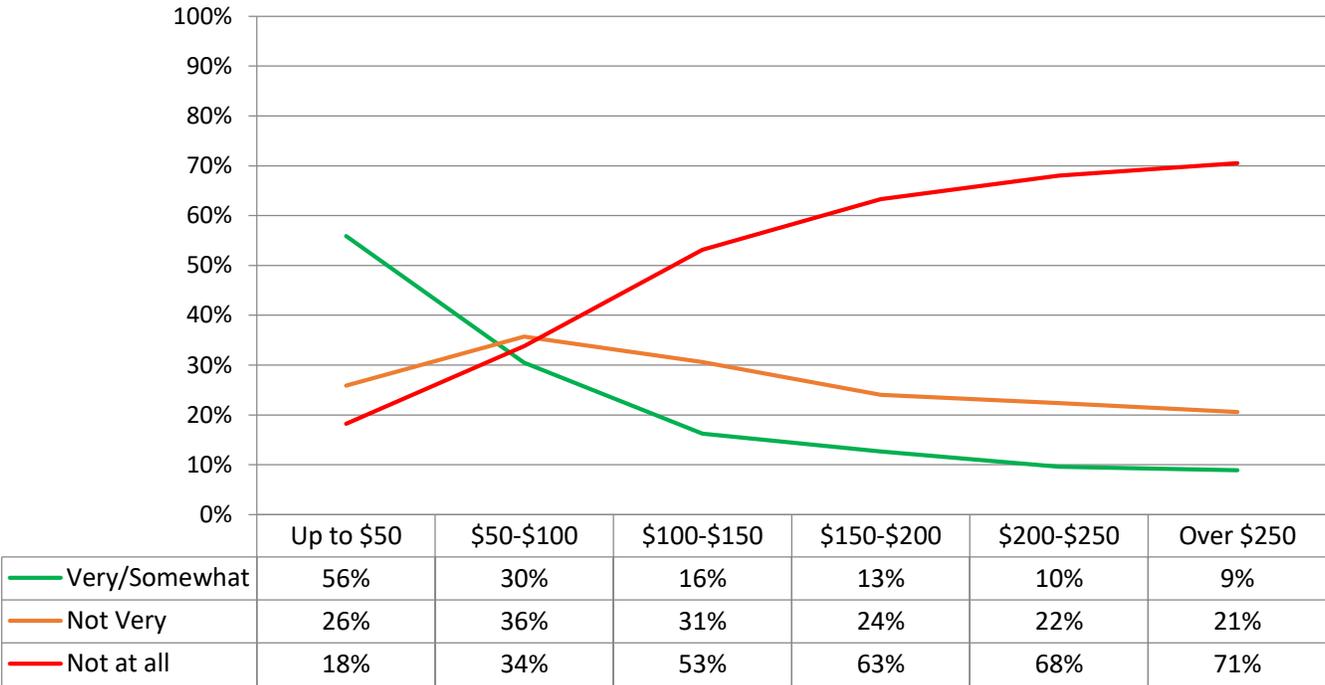
Interest in increasing liability coverage from \$1 million to \$2 million
(Base - Have not purchased extended coverage (n=719))



3.3b Increasing medical coverage benefits?

The pattern continues for increasing medical coverage, where there is at least some interest in considering the extended coverage when the annual premium increase is less than \$50.

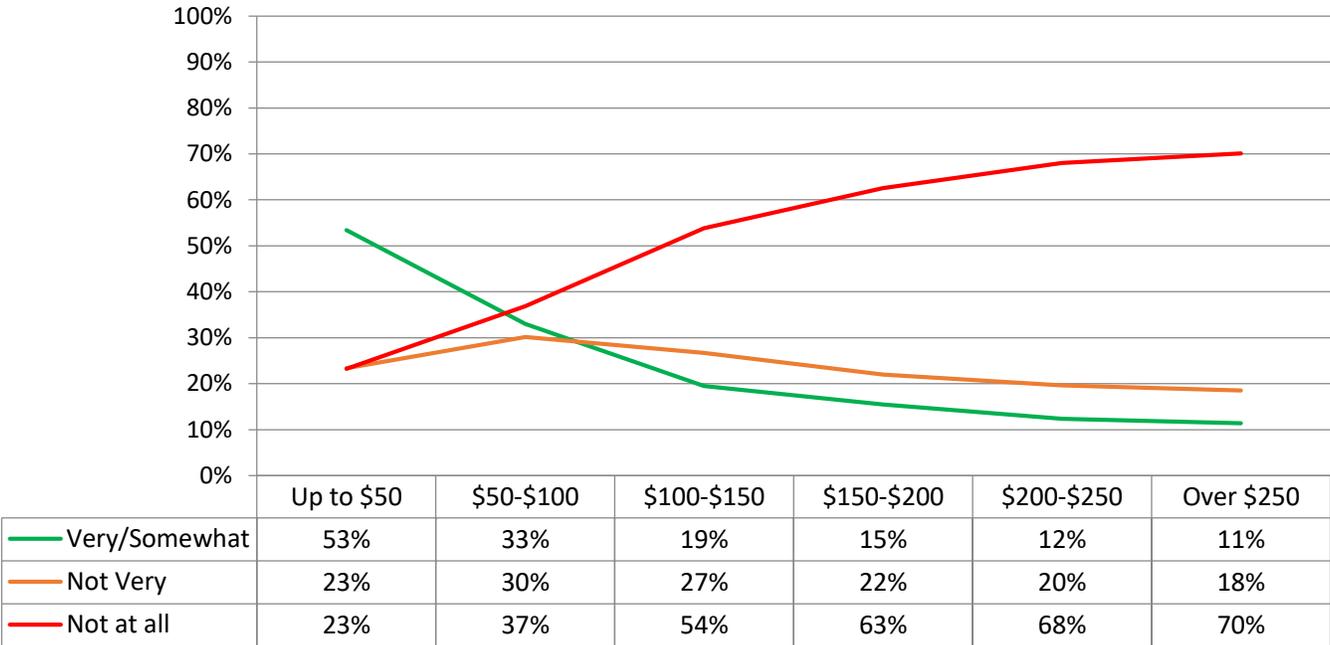
Interest in increasing medical coverage benefits ?
 (Base - Have not purchased extended coverage (n=719))



3.3c Increasing weekly income benefits?

For all three graphs, the trend for very/somewhat interested is the same, with slight variations in percentage. Once again, those very/somewhat interested for \$50 or less per year additional are slightly over half, down to about 1 in 10 once the price is \$250 or more per year.

Interest in increasing weekly income benefits from \$400 per week to \$1,000 per week ?
 (Base - Have not purchased extended coverage (n=719))



4.0 Previous injury or health-related claims

4.1 Ever been in an accident

Have you ever been involved in a motor vehicle accident while driving?

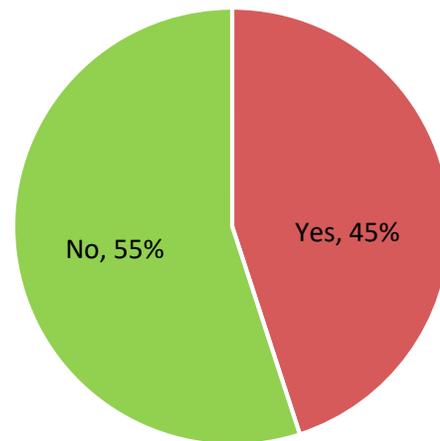
45% of those who participated in the survey reported they have been in a motor vehicle accident while driving at some point in their life.

The older the respondent, the more likely they are to report having been in an accident. This is possibly attributable to the fact they have been driving for a longer period of time.

Respondent Sub-Segment Findings

- Those in the GTA (40%) are less likely to report having been in an accident than those in other parts of Ontario (49%)
- Males (47%) slightly more likely to say they have been in an accident than females (42%)
- Those 60+ years (60%) are more likely than those 40-59 years (45%) and those 18-39 years (37%)
- Those aware of changes to their auto insurance (51%) are more likely to have had an accident than those not aware (43%)

Ever been in an accident
(Full sample, n=802)



4.2 Claims for injury/health benefits

Did you make a claim for any injury or health-related accident benefits?

(Base – Ever had an accident, n=357)

Among the group who have been in an accident, we asked if they have ever made a claim for injury or health-related benefits. 1 in 4 of these respondents (25%) have made such a claim in the past.

Those under 60 years old are more likely to have made this type of claim. Those 18-39 years (30%) and 40-59 years (27%) are significantly more likely than those 60+ years (16%).

This claim impacts their likelihood to purchase additional coverage for income or health-related claims. Those who have made a claim in the past (48%) are more likely to have purchased extended coverage than those who have not made a claim (21%).

4.3 When was claim filed

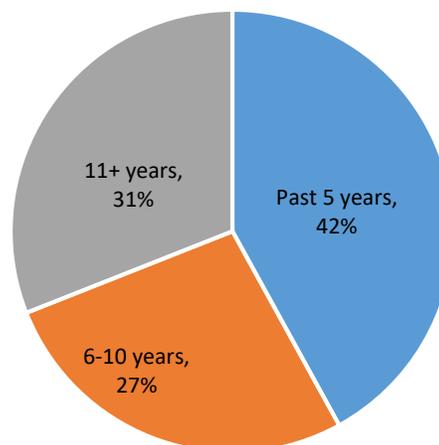
Approximately how long ago did you make this claim?

42% of the respondents in this survey filed their claim in the past 5 years.

Age was a factor in when the claim was filed. Those over 60 years have not filed any claims in the past 5 years (CAUTION: Small sample size at age group level).

	Past 5 years (n=37)	6-10 years (n=38)	11+ years (n=14)
18-39 years	57%	42%	--
40-59 years	32%	24%	21%
60+ years	11%	34%	79%

When was claim filed
(Base - Has made a claim for injury/health, n=89)



4.4 Rating the claims experience

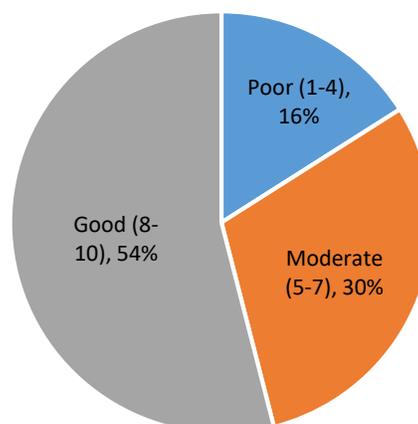
Overall, how would you describe your experience with your auto insurer for the injury or health-related accident benefits claim? (Scale of 1 to 10)

A majority of those who have made a claim in the past for injury or health-related reasons feel they had a 'good' experience (scored 8+ out of 10 when asked to rate the experience).

Only 16% rated it poor (scored 1-4). Those who had made the claim more recently were more likely to have scored their experience as 'good'. (CAUTION: Small sample sizes at this level).

	Past 5 years	6-10 years	11+ years
Poor (1-4)	5%	21%	25%
Moderate (5-7)	30%	25%	36%
Good (8-10)	65%	54%	39%

Rating claims experience
(Base - Made a claim, n=89)



4.5 Why had a good/moderate/poor experience

Why did you rate your experience as....(1-10 scale)?

Asked unaided/open-ended	Total (n=89)	Experience rating		
		Good (n=48)	Moderate (n=27)	Poor (n=14)**
No issues/generally satisfied	19%	25%	19%	--
Good customer service	16%	27%	4%	--
Fast/efficient process	11%	21%	--	--
Process took longer than expected	10%	--	15%	21%
They did everything they could	9%	17%	--	--
They were not helpful/could have done more	7%	--	11%	21%
Insurer took care of everything	7%	13%	--	--
Process was easy	5%	8%	--	--
Generally not satisfied	3%	--	4%	14%
Process was difficult	3%	--	4%	14%
Rude/treated poorly	3%	--	--	21%
Didn't receive as much as desired	2%	--	7%	--
Coverage wasn't good enough	2%	--	--	14%
Don't know	17%	6%	41%	7%

** CAUTION: Small sample

5.0 Respondent Characteristics

	%
Gender	
Male	52%
Female	48%
Age	
18-39 years	42%
40-59 years	40%
60+ years	18%
Geography	
Greater Toronto	51%
Hamilton/Niagara/South-Western Ontario	23%
Eastern Ontario	18%
Northern Ontario	9%

Appendix 1 – Survey Questionnaire

Automotive Insurance Study

S1 Which of these areas best describes the part of Ontario you live in?

- Greater Toronto area
- Hamilton/Niagara/South-Western Ontario
- Eastern Ontario
- Northern Ontario
- Don't live in Ontario

S2 Are you...?

- ...male
- ...female

S3 Which of the following age groups do you fall into?

- 17 years or younger
- 18-29 years
- 30-39 years
- 40-49 years
- 50-59 years
- 60-69 years
- 70 years and older

S4 Are you a licensed driver?

- Yes
- No

S5 Do you own a personal vehicle or motorcycle that you drive regularly?

- Yes
- No

S6 Who is primarily responsible for decisions related to your auto insurance policy?

- I am
- Shared equally with spouse/significant other
- Another family member
- My employer
- Someone else

Q11 Which of the following best describes the type of vehicle(s) you drive and insure on your policy? CLICK ALL THAT APPLY.

- Car
- Mini-Van
- SUV
- Truck
- Motorcycle

Q12 Do you buy your auto insurance...?

- Through an insurance broker
- Through a bank/financial institution
- Through other sources (alumni associations, memberships, etc.)
- Directly from an insurance company, online or otherwise

Q13 Which insurance company do you have a policy with for your vehicle(s)? NOTE: If you have more than one, which is the one for your primary vehicle?

--Click Here--

- Allstate
- Aviva Canada
- AXA Canada
- Belair Direct
- Co-operators Group
- Desjardins General
- Dominion of Canada
- Economical Insurance Group
- Gore
- Intact Insurance
- RSA Canada
- Sonnet
- State Farm
- TD Insurance
- Wawanesa
- Zurich Insurance
- Other (click here then specify)

Q
13
_other

q13

Q14 Please indicate how the cost of your policy changed this year over last year?

- Decreased significantly
- Decreased somewhat
- Decreased a little
- Stayed pretty much the same
- Increased a little
- Increased somewhat
- Increased significantly
- Unsure

Every auto insurance policy in effect in Ontario has minimum coverage amounts. Back in 2010, changes took effect that impacted some of the coverages. You were allowed to purchase optional benefits to change or increase the benefits that were available to you under your auto insurance policy. These changes include options to increase your income benefits and to increase your medical coverage.

Q21 Were you aware of these changes being made?

- Yes, definitely
- Think I recall something
- No, don't recall this

Q22 Have you ever had a conversation with your insurance company and/or broker regarding purchasing extra income coverage for income benefits and medical coverage?

- Yes
- No

Q23 Did your broker or insurance provider encourage you to consider extending your coverage after informing you of these options?

- Yes
- No

Q24 Did your broker or insurance provider prepare a quote to show you what the costs would be for extending your coverage?

- Yes
- No

Q25 Approximately how much extra would it have cost you on your policy for the year?

- Less than \$50
- \$50-\$100
- \$100-\$150
- \$150-\$200
- More than \$200
- Don't recall

Q26 Did you decide to purchase the additional coverage?

- Yes
- No

Q27 Which of these additional coverages did you add to your policy?

- Increased liability coverage to \$2 million
- Increased medical coverage benefits
- Increased weekly income benefits
- Not sure

Q28 Why/why not purchase the additional coverage?

Q31 How interested would you have been at the time of renewal to learn about these changes to your coverage and the cost to purchase the options?

- Very interested
- Somewhat interested
- Not very interested
- Not interested at all

Q32 Why would you have been {Q31}?

The major options to extend your insurance coverage would have been:

- A) Increasing weekly income benefits from \$400 per week up to \$1,000 per week
- B) Increasing medical benefits from minimal coverage of \$3,500 up to \$100,000 or even \$1million
- C) Increasing your liability coverage from \$1 million to \$2 million

Recognizing that the cost of insurance coverage varies according to numerous factors, how interested would you have been in adding these options to your policy at the various price points listed?

Q33 Increasing your liability coverage from \$1 million to \$2 million?

	Very interested	Somewhat interested	Not very interested	Not interested at all
Up to \$50 more	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q33 \$50-\$100	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q33 \$100-\$150	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q33 \$150-\$200	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q33 \$200-\$250	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q33 Over \$250	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q34 Increasing your medical coverage benefits?

	Very interested	Somewhat interested	Not very interested	Not interested at all
Up to \$50 more	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q34 \$50-\$100	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q34 \$100-\$150	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q34 \$150-\$200	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q34 \$200-\$250	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q34 Over \$250	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q35 Increasing your weekly income benefits?

	Very interested	Somewhat interested	Not very interested	Not interested at all
Up to \$50 more	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35 \$50-\$100	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35 \$100-\$150	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35 \$150-\$200	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q35 \$200-\$250	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q35 Over \$250

Q41 Have you ever been involved in a motor vehicle accident while driving?

- Yes
- No

Q42 Did you make a claim for any injury or health-related accident benefits?

- Yes
- No

Q43 Approximately how long ago did you make this claim? (Number of years, please no ranges)

Q44 Overall, how would you describe your experience with your auto insurer for the injury or health-related accident benefits claim?

- 1- Poor
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Excellent

Q45 Why did you rate your experience as a {Q44a}?

Q46 Which insurance company were you with that handled your claim for injury or health-related accident benefits?

--Click Here--

- Allstate
- Aviva Canada
- AXA Canada
- Belair Direct
- Co-operators Group
- Desjardins General
- Dominion of Canada
- Economical Insurance Group
- Gore
- Intact Insurance
- RSA Canada
- Sonnet
- State Farm
- TD Insurance
- Wawanesa
- Zurich Insurance
- Other (click here then specify)

Q
46

_other

q46

Thank you for your time and opinion today. Please click submit on the next screen to finish the survey.

Thanks for your interest, but we have reached our quota for the answer(s) you have provided so far. Please click submit to complete.