

CONSUMER PERSPECTIVES ON AUTOMOBILE INSURANCE

James Cuming, Consumer Representative

Report of the
Consumer
Representative

August 15, 2019

Charlene Butler
Chair
Automobile Insurance Rate Board
Suite 2440, 10303 Jasper Avenue
Edmonton, AB T5J 3N6

Dear Ms. Butler:

As part of the Consumer Representative's responsibilities, I have conducted an independent and impartial review of consumer opinions and perspectives on automobile insurance in the province of Alberta. The purpose of my review is to ensure Alberta consumers are appropriately and adequately represented in the Annual Review process that establishes industry benchmarks for the Board's use in its review of insurer filings.

The review encompassed a variety of relevant issues pertaining to the availability and affordability of automobile insurance.

In my role as the Consumer Representative it is fundamental the consumer has a right to be heard and represented in the decision making process that affects the Grid and the industry benchmarks.

The views expressed in this presentation are that of Alberta consumers and a synopsis of their comments by way of the appointed independent research company and the undersigned.

Please accept the following as my report to the Board and I look forward to discussing my findings on Thursday, August 15, 2019 in Edmonton at the Annual Review Meeting.

Sincerely,

{Original signed}

James Cuming
Consumer Representative
Attachment



James Cuming
Consumer Representative

Automobile Insurance Rate Board

The Automobile Insurance Rate Board (AIRB) was formed by the Minister of Finance and the Government of Alberta, through the Insurance Act, as an independent, regulatory Board as a result of the automobile insurance reforms in 2004. The AIRB is responsible for regulating automobile insurance rating programs for all classes of vehicles for both basic and additional coverage in Alberta and the provision of automobile insurance information that enables consumers to make informed choices.

The Consumer Representative

In accordance with the Insurance Act, the President of Treasury Board and Minister of Finance appoints a Consumer Representative to ensure Albertans have a voice and are represented when the AIRB is carrying out its mandate.

Since the first appointment, in 2004, the role of the Consumer Representative has sought to engage Albertans on topical issues and information relevant to other ministries, such as traffic safety.

I served as a Public Member on the AIRB for two terms before being appointed as the AIRB's Consumer Representative in July 2018.

I am the senior partner of Cuming & Gillespie, a boutique law firm in Calgary. My area of practice includes representing clients dealing with automobile insurance claims which offers experience and a unique consumer perspective of insurance claimants. My experiences both as a Board Member and in my law practice enable me to represent the views of the consumer at the AIRB.

Background

The AIRB's Vision is "Automobile Insurance is accessible, equitable and sustainable for all Albertans". In order to ensure the consumer's voice is heard and represented in AIRB decisions, the President of Treasury Board and Minister of Finance (Minister) has appointed a Consumer Representative as a member of the Board.

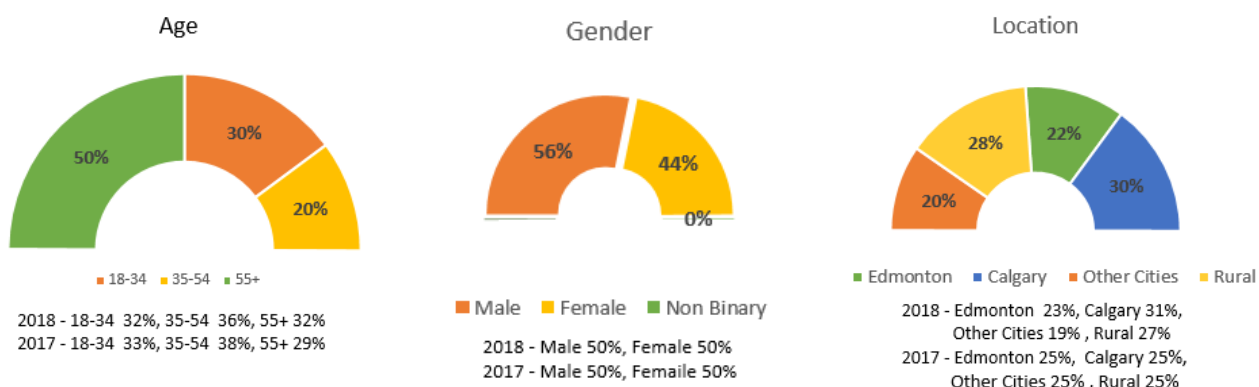
The AIRB is required under Section 9 of the Automobile Insurance Premiums Regulation to conduct an annual review of automobile insurance trends and premiums relating to basic and additional coverage for private passenger vehicles. The AIRB is required to provide the Minister with a final report, which must include a report from the AIRB's Consumer Representative. The purpose of this report is to provide an overview of the consumer perspective in regards to automobile insurance in Alberta, as determined through the survey conducted in 2019.

Survey Methodology

In 2019, the AIRB contracted the services of Yardstick Research (Yardstick) to conduct a survey to gauge consumer awareness and perceptions of automobile insurance in Alberta. A full copy of their report is found in Appendix A.

Prior to 2019, the primary source of data was collected through telephone surveys supplemented by small focus groups and individual telephone interviews. In 2019, the AIRB made a significant change to the collection process, focusing mainly on a panel survey through social media supplemented by a small telephone survey. As such this may have an effect when comparing data to prior years.

Yardstick utilized two methods to obtain consumer feedback; a panel survey via Facebook and a telephone survey. All participants had to be at least 18 years of age, responsible for the purchase of automobile insurance for their household's private passenger vehicles and their vehicle must be used for public use. The surveys included both quantitative and qualitative questions in order to discern any issues or concerns. To ensure the survey sample was statistically representative of Alberta, quotas were established to ensure at least 150 surveys were completed in each of the locations: Edmonton, Calgary, Other Cities and Rural. The total number of respondents was 839, with the following demographics:



Panel Survey

The panel survey included a sample size of 639 respondents. Yardstick developed a set of advertisements to attract users of Facebook to participate in the survey.

Telephone Survey

The telephone survey included a sample size 200 respondents. The telephone numbers utilized were randomly sampled from Telus' most recent listings.

Consumer Expectations

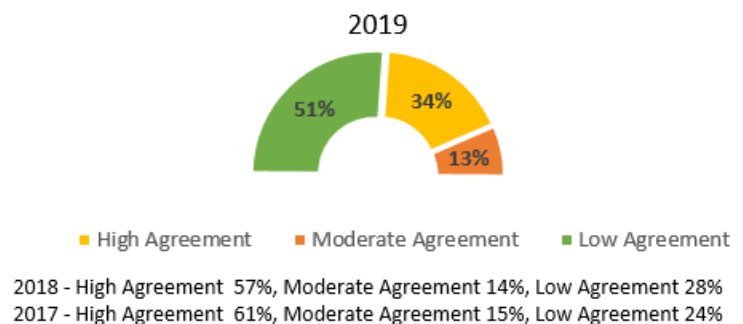
In Alberta, drivers are required by legislation to carry a minimum limit of basic coverage (third party liability and accident benefits coverage) in order to operate a motor vehicle. Given it is mandatory, drivers have expectations in regards to their automobile insurance:

- Affordability - Premiums should be equitable, reasonable and accurately align premium to risk.
- Stability - Premiums is a cost to drivers that form part of their budget. Significant changes in premiums may make this difficult to stay within that budget.
- Accessibility - All drivers require access to insurance, regardless of the level of risk they represent.
- Service - Insurance is a complex product and drivers rely on the expertise of insurance professionals in order to obtain the proper coverage. Equally important is the level of service during the claims process; drivers expect their claims to be settled fairly and expediently.

Survey Results

Premiums

The survey collected the consumer's level of agreement with the statement "**Automobile insurance premiums are fair and reasonable.**" We have found the percentage of consumers surveyed who indicated a high level of agreement their premiums are fair and reasonable has decreased over the past three years (2017-2019) from 60%, 57% and 34% respectively.



When asked regarding the last two years:

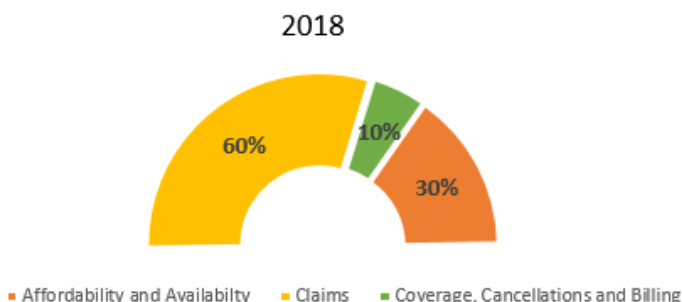
- 43% reported having experienced excessively high insurance premiums although they are claims and convictions free, 2018: 25%, 2017: 31%.
- 9% experience unexpected increases in automobile insurance premiums due to recent claims or convictions, 2018: 9%.
- 5% decided not to insure a vehicle, 2018: 2%, 2017: 7%.
- 1% reported having been denied automobile insurance coverage in the past two years, 2018: 1%, 2017 :< 1%.

Consumer Inquiries

Insurance agents, brokers, and insurers all receive inquiries directly from their customers, and there are internal processes within the company to escalate complaints and concerns.

Alberta insurance consumers have several options to discuss their concerns and to receive more information when required.

In 2018, the AIRB, General Insurance OmbudService, Insurance Bureau of Canada and the Superintendent of Insurance responded to approximately 2,500 inquiries regarding automobile insurance from consumers.



2017 - Affordability and Availability 4%, Claims 80%, Coverage, Cancellations and Billing 16%

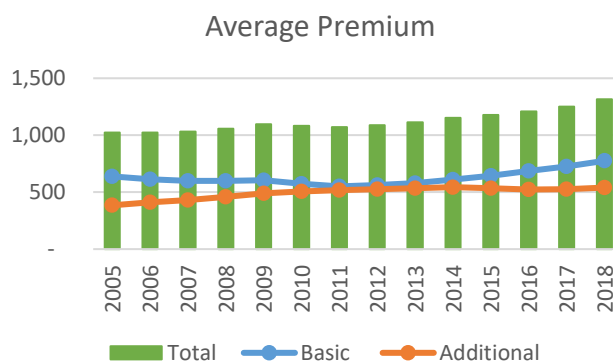
Of those inquiries, approximately 30% pertained to the lack of affordability of insurance premiums and availability of coverage with a common theme of significant increases in premiums for drivers who are accident and conviction free. 60% related to claims matters including entitlement, unsatisfactory and delay in claims settlement. The remaining 10% included queries about coverage, policy cancellations, billing issues, etc.

Premium Comparisons

Alberta Average Annual Premium Comparison

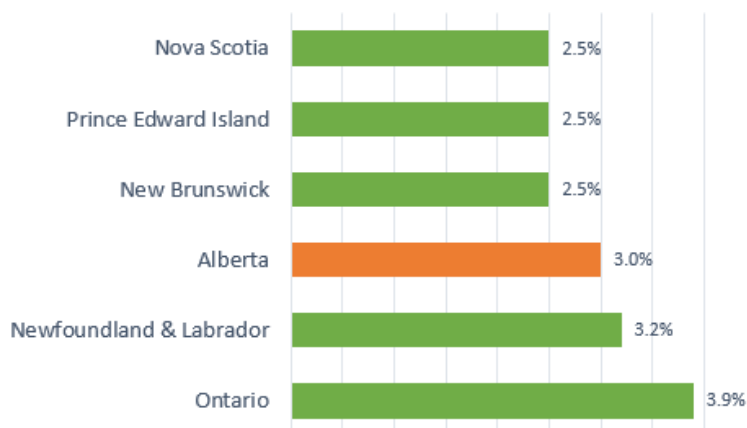
The average annual premium for a private passenger vehicle in 2018 was \$1,316 this has increased since 2017 which was \$1,251. Since inception of the AIRB in 2004, average premium has increased 1.6% on an annual basis.

As illustrated above, the increased in average premium since 2004 is attributed to the increases in basic coverage.



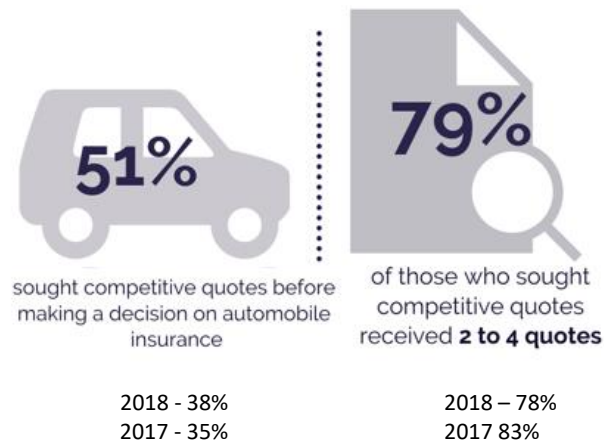
Provincial Premium Comparison

When comparing automobile insurance premiums, the AIRB benchmarks the percentage of after-tax income Albertans spend on the average insurance premium in those jurisdictions similar to Alberta where insurance is provided through a public delivery system. The average for those jurisdictions is 2.9%.



Comparative Shopping

Alberta has a competitive insurance market with 69 individual insurers actively offering coverage. The increased pressure on premiums has prompted a significant increase in those consumers engaging in comparative shopping. Over the past year, consumers who have sought comparative quotes has increased by 34%. The most preferred method of obtaining a quote was via telephone through a broker or agent, with 71%; this is compared to 60% in 2018 and 64% in 2017. Two thirds of those who sought competitive quotes purchased their insurance through a broker and agent either over the phone or in person.



85% of those consumers who switched their insurance to another insurer was based on obtaining a lower premium, 2018: 81%, 2017: 79%.

Consumers identified certain challenges in obtaining comparative quotes:

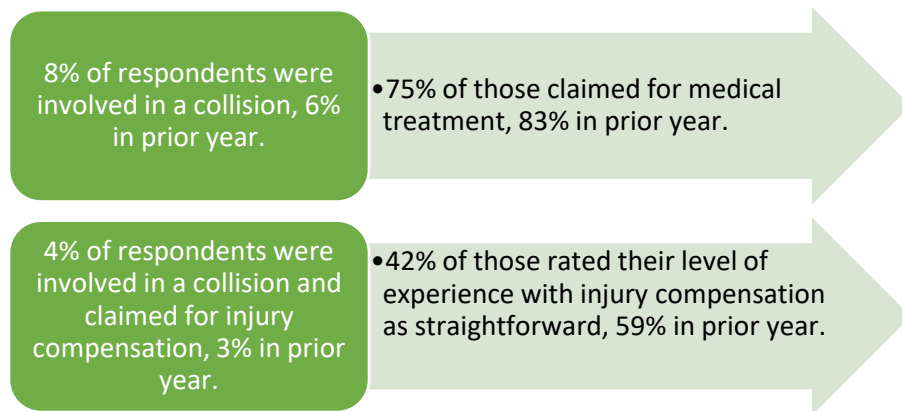
- 37% - unable to obtain a final quote on-line without speaking with a broker or agent
- 29% - lack of understanding of coverages
- 16% - too many questions
- 3% - process is too time consuming
- 3% - slow response time
- 12% - other

Usage Based Insurance

Usage based Insurance (UBI) is a program offered in the province that provides drivers with discounts on their insurance premium, based on certain measures of driving behavior. Data is collected either through a telematics plugged into the vehicle or through a mobile application. The data includes hard braking, acceleration, time of day and distance travelled. This data is used to determine if a driver is demonstrating safe driving behaviors and if so, what level of discount is warranted. In 2019, nearly half of the respondents (48%) indicated they would consider signing up for UBI. The interest declined slightly compared to 54% in 2018 and 57% in 2017.

Claims

One of the ways in which consumers determine the value of their insurance policy is the level of service they receive through the claims process. When asked about those claims which include injuries:



Factors That Influence Driving

There are a number of factors that can influence driving behavior, these factors can also influence the premium a consumer pays for automobile insurance. These include:

- **Distracted Driving**

The penalty for distracted driving in Alberta is a \$287 fine and three demerit points. In addition, to the cost of the fines, some insurers may surcharge a driver's premium. Over half of respondents (55%) agreed the current penalties for distracted driving in Alberta are sufficient, 2018: 64%. The majority (80%) of those who did not agree the current penalties were sufficient indicated the current penalties were too lenient, 2018: 79%.

- **Driving Under the Influence**

With the legalization of cannabis on October 17, 2018, the Government's across Canada are committed to ensuring those drivers operating a vehicle while driving impaired under the influence of cannabis, are subject to appropriate consequences. Amendments have been made to the Criminal Code and other Acts regarding drug impaired driving. When asked 11% of respondents considered it safe to drive under the influence of cannabis, 2018: 10%, while 77% considered it unsafe, 2018: 75%.

52% of respondents believed driving under the influence of cannabis is as dangerous to alcohol impaired driving. The majority of respondents (71%) were supportive of having penalties for driving under the influence of cannabis match penalties for driving under the influence of alcohol, 2018: 82%.

- **Winter Tires**

Provincial guidelines strongly recommend the use of winter tires during the winter months, however winter tires are not currently mandatory in Alberta. In order to obtain consumer preferences with respect to winter tires, this question was added in the 2019 survey. When asked, 51% of respondents believed winter tires should be mandatory, and 79% believed insurers should offer a discount on their insurance policy if they have winter tires on their car.

Proof of Insurance

Permitting the use of electronic proof of insurance, or pink cards as they are referred to, is something the Government of Alberta is considering. In order to obtain consumer preferences with enabling choice for electronic delivery a question was asked in this year's survey. 67% of respondents indicated they would prefer to receive their proof of automobile insurance and insurance policy documents both electronically and via hard copy.

How are the Survey Results Used?

The AIRB values the input received from consumers through the annual survey. The Consumer Representative shares the aggregate results with other Government departments, as relevant to their work, and considers the consumer's viewpoint in the review of filings and new initiatives.

As part of the AIRB's mandate, the AIRB ensures consumers have access to the information they need to facilitate informed choices regarding automobile insurance. Historically, the AIRB has relied on its website as the main tool used to share information with consumers.

In this year's survey, 73% of consumers indicated they have a good level of understanding of their automobile insurance. This is a higher response rate than would be anticipated through the consumer inquiries received by the AIRB and our industry partners. This is an area the AIRB believes consumers would benefit from – an increased understanding of automobile insurance, the coverage and the impacts to their premium.

The AIRB's 2019-2022 Business and Operational Planning documents include strategies to not only improve the overall level of understanding of insurance amongst consumers but also to enhance stakeholder engagement. The AIRB is looking to create a greater awareness of our organization, in turn increasing consumer visits to our website to obtain pertinent insurance related information.

Appendix A

Yardstick Report – AIRB 2019 Public Perception Survey

AIRB 2019 Public Perception Survey

Yardstick Research

February 27, 2019



Study Background and Methodology

Since 2008, Yardstick Research has conducted the Alberta Automobile Insurance Rate Board (AIRB) Consumer Awareness and Perception Survey (“Consumer Survey”). To assess any potential changes in consumer awareness and perception regarding insurance rates over the past year, the AIRB repeated the Consumer Survey in 2019.

For the 2019 version of the survey, Yardstick Research conducted a total of 839 surveys with Albertans who reported managing automobile insurance for their household’s private passenger vehicles. An online panel survey (n=639) and a telephone survey (n=200) were used as the methodology.

Executive Summary – Purchasing Behaviour

Half of respondents (51%; a significant increase from 38% in 2018) reported obtaining competitive quotes at any time in the past 2 years, prior to making a decision about which company to purchase insurance from. Those who sought competitive quotes before purchasing their insurance (n=432) most frequently made telephone calls to brokers (71%). Two thirds (66%) of those who sought competitive quotes decided to purchase insurance via telephone/in person with a broker.

With regards to respondent loyalty to their policy and/or company in the past 2 years¹:

- 83% of all respondents **remained with their existing carrier**;

- 48% of all respondents **obtained a new policy**; and

- 22% of all respondents **switched insurance companies**.

Executive Summary - Perceptions on Automobile Insurance

43% reported having **experienced excessively high insurance rates although they are claims and convictions free**; 9% experience **unexpected increases in automobile insurance rates due to recent claims or convictions**; 5% **decided not to insure a vehicle**; and 1% **reported having been denied automobile insurance coverage** in the past 2 years.

One-third of respondents (34%; a significant decrease from 57% in 2018) agreed that their insurance premiums are fair and reasonable. Three quarters (73%) of respondents understood their automobile coverage.

8% of respondents had a collision in the last 6 years, for which they claimed from insurance for medical treatment. Three-quarters (74%) of those who had a collision in the last six years for which they claimed from insurance for medical treatment (n=63) were able to access medical treatment for their injuries.

4% of respondents had a collision in the last six years for which they claimed from insurance for injury compensation. 42% of those respondents (n=36) rated their level of experience in making and settling their claim for compensation as straightforward.

16% of respondents believed that the legislation has effective penalties for those who knowingly present false information to an insurance company for the purpose of gaining a financial advantage. 25% did not believe this and 59% were unsure.

Executive Summary – Winter Tires, Usage Based Insurance, and Distracted Driving

51% of respondents believed that winter tires should be mandatory. 79% believed that insurance companies should offer a discount on their insurance policy if they have winter tires on their car.

Nearly half of the respondents (48%) would consider signing up for usage-based insurance.

Over half of respondents (55%) agreed that the current penalties for distracted driving in Alberta are sufficient. The majority (80%) of those who did not agree that the current penalties were sufficient (n=271) indicated that the current penalties were too light.

Executive Summary – Autonomous Vehicles and Driving Under the Influence

32% indicated it was likely that the roads will be safer if autonomous cars were allowed on Alberta roads.

31% of respondents were likely to ride in an autonomous car if they were allowed on Alberta roads.

11% of respondents considered it safe to drive under the influence of cannabis, while 77% considered it unsafe.

When asked how dangerous they feel cannabis impaired driving is compared to alcohol impairment, 52% of respondents believed that driving under the influence of cannabis is similar to alcohol impaired driving.

Then majority of respondents (71%) were supportive of having penalties for driving under the influence of cannabis match penalties for driving under the influence of alcohol.

Then majority of respondents (73%) were supportive of continuing to use fines as a consequence for driving impaired.

Executive Summary – Mandatory Alcohol Screening and Proof of Automobile Insurance

87% of respondents were aware that under the new federal legislation, effective December 18, 2018, police officers who have an approved screening device can request a breath test from any driver they lawfully stop, even if the officer does not suspect the driver has alcohol in his or her body.

75% of respondents were aware that sober or not, a driver who refuses to provide a breath sample would be charged with refusal to provide a sample, which comes with the same criminal penalties and provincial sanctions as if you were impaired.

67% of respondents preferred to receive their proof of automobile insurance (i.e. pink card) and insurance policy documents both electronically and via hard copy.

Executive Summary – Household Insurance Profile

15% of respondents were involved in a motor vehicle accident in the past two years.

Of those who were involved in any motor vehicle accidents in the past two years (n=130):

- 24% indicated that someone in their household had been involved in a **collision with another vehicle** in the past 2 years and did not report a claim;

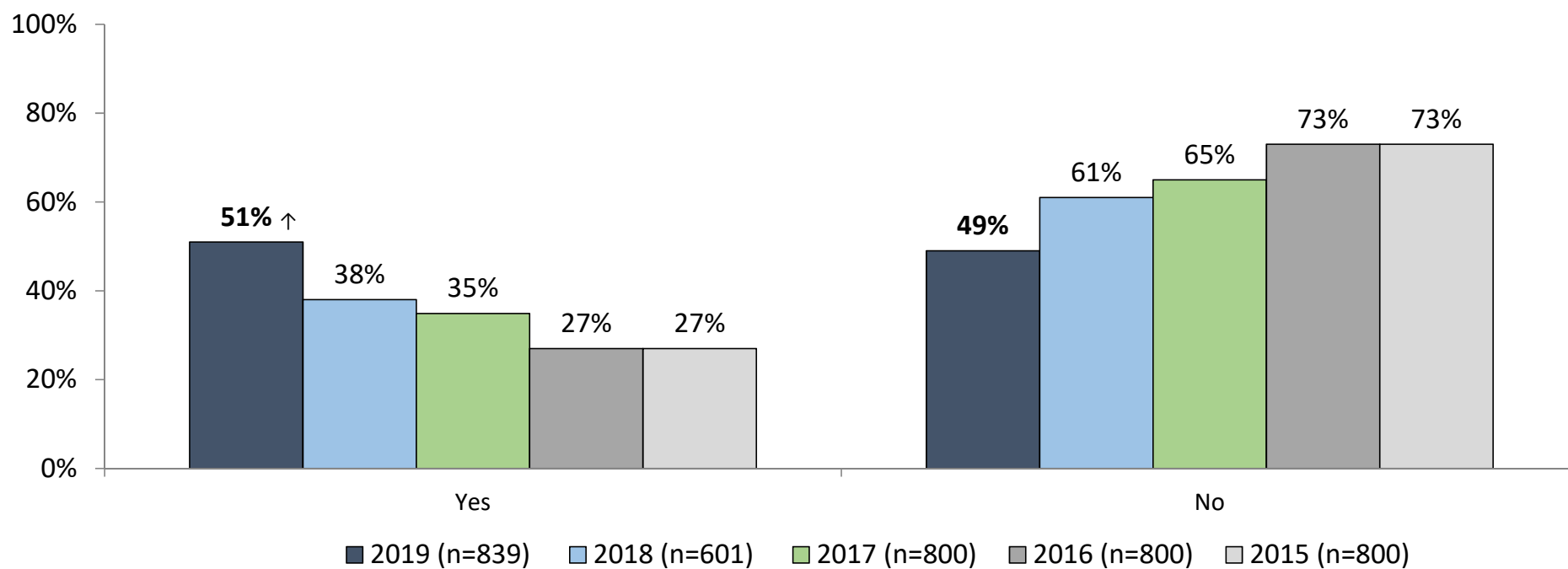
- 11% indicated that someone in their household had been involved in a **collision not involving another vehicle** and did not report a claim;

- 8% indicated that someone in their household had experienced a **non-collision incident** (e.g., property damage caused by fire, theft, hail, or vandalism) and did not report a claim; and

80% of respondents reported that their household had not made any at-fault claims in the past 6 years, while 15% had made one (1) claim.

Purchasing Behaviour

At any time in the past 2 years, have you sought competitive quotes?

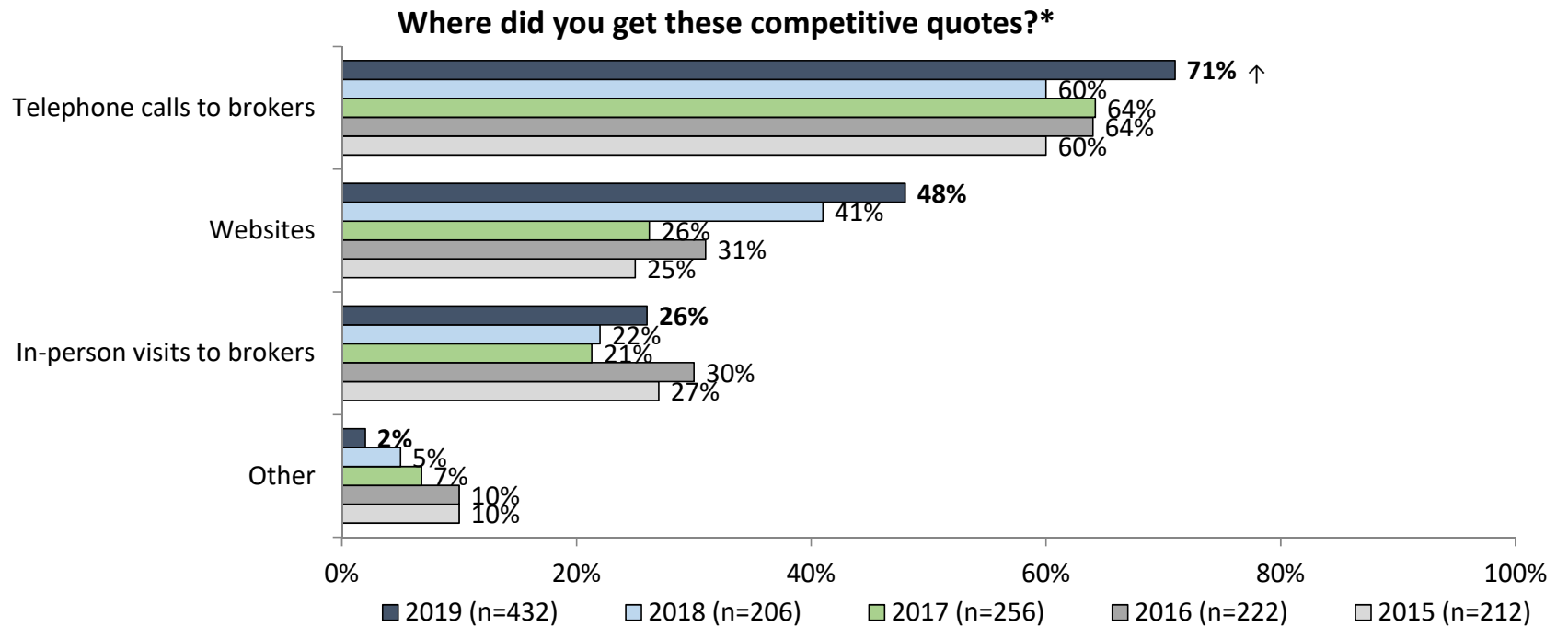


↑ Indicates a significant increase from 2018

Purchasing Behaviour

How many quotes did you obtain while shopping for insurance?						
Base: Respondents who sought competitive quotes before purchasing automobile insurance	Percent of Respondents					
	2019 (n=432)	2018 (n=206)	2017 (n=256)	2016 (n=222)	2015 (n=212)	2014 (n=284)
One (1) quote	7	15	10	10	9	18
Two (2) to four (4) quotes	80	78	83	83	84	76
Five (5) or more quotes	12	7	5	5	5	5

Purchasing Behaviour



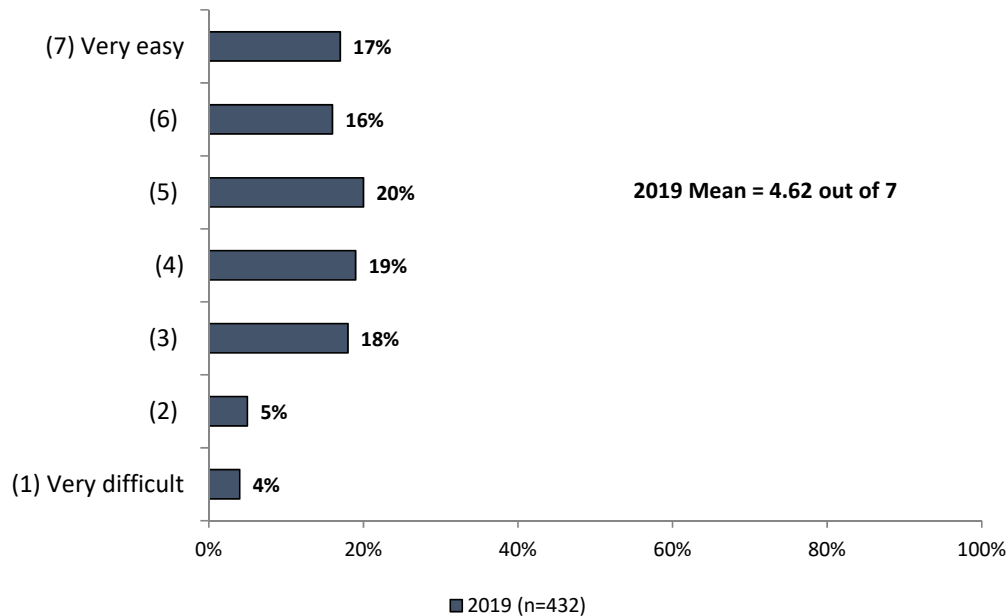
Base: Respondents who sought competitive quotes before purchasing automobile insurance

*Multiple Responses

↑ Indicates a significant increase from 2018

Purchasing Behaviour

Please rate the level of effort that is needed to get a quote



Base: Respondents who sought competitive quotes before purchasing automobile insurance

What was the most difficult part in obtaining quotes?

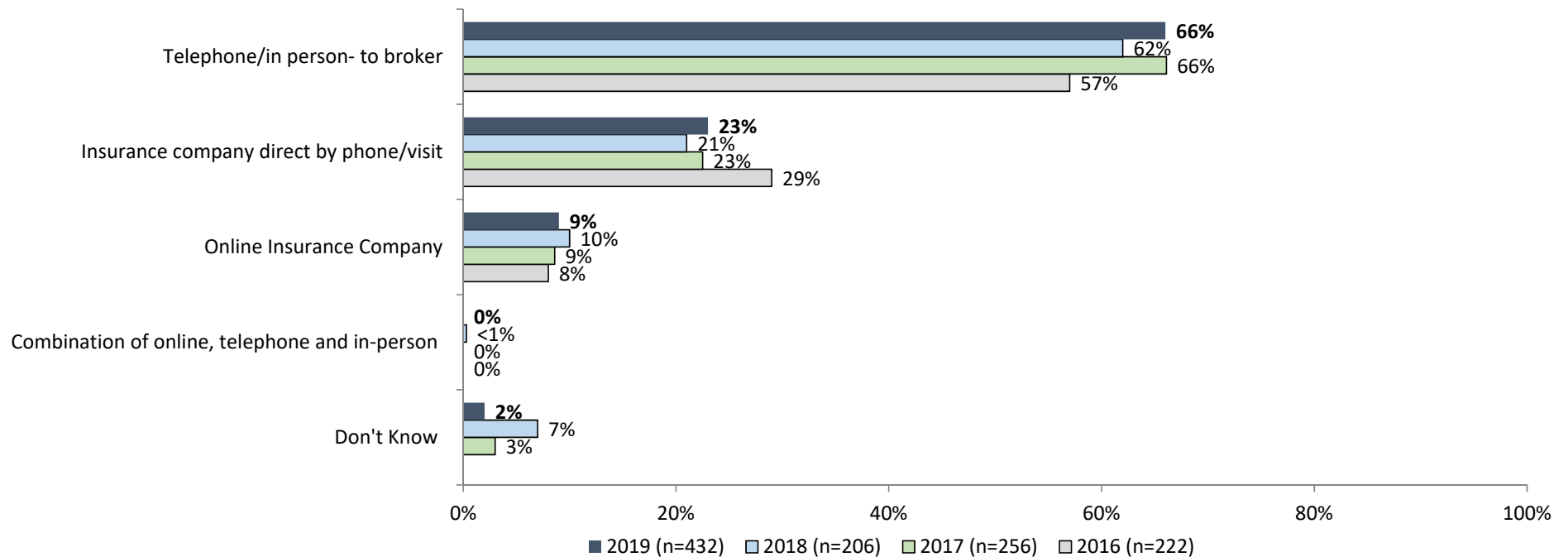
- ⦿ Unable to get a final quote online unless talking to a broker/agent 37%
- ⦿ Understanding the coverages 29%
- ⦿ Too many questions 16%
- ⦿ Time constraints/process is too time consuming 3%
- ⦿ Cost of coverage/quotes/rates 3%
- ⦿ Slow/poor response time 3%
- ⦿ Other (1% of responses or less) 4%
- ⦿ None/nothing 4%

n=432

Base: Respondents who sought competitive quotes before purchasing automobile insurance

Purchasing Behaviour

When you made your decision to purchase insurance what method did you use?

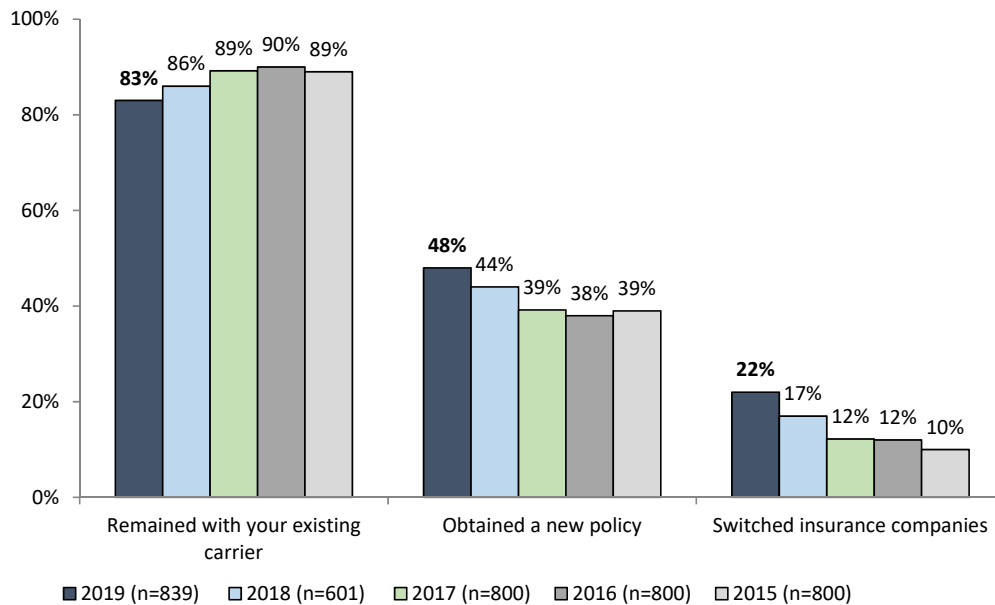


Base: Respondents who sought competitive quotes before purchasing automobile insurance

*Question not asked prior to 2016

Purchasing Behaviour

In the last 2 years, have you, for any of your vehicles...?*



*Percent of respondents who said "yes".

What lead to the decision to switch from the prior automobile insurance company?*

- Able to find a lower premium 85%
- Poor claims service 19%
- Lack of availability of payment plan being offered 8%
- Desired coverage not available 7%
- Moved/relocated 3%
- Company was sold/bought out 1%
- Prefer to deal with local provider <1%
- Was a referral <1%
- Don't Know/Not Stated 1%

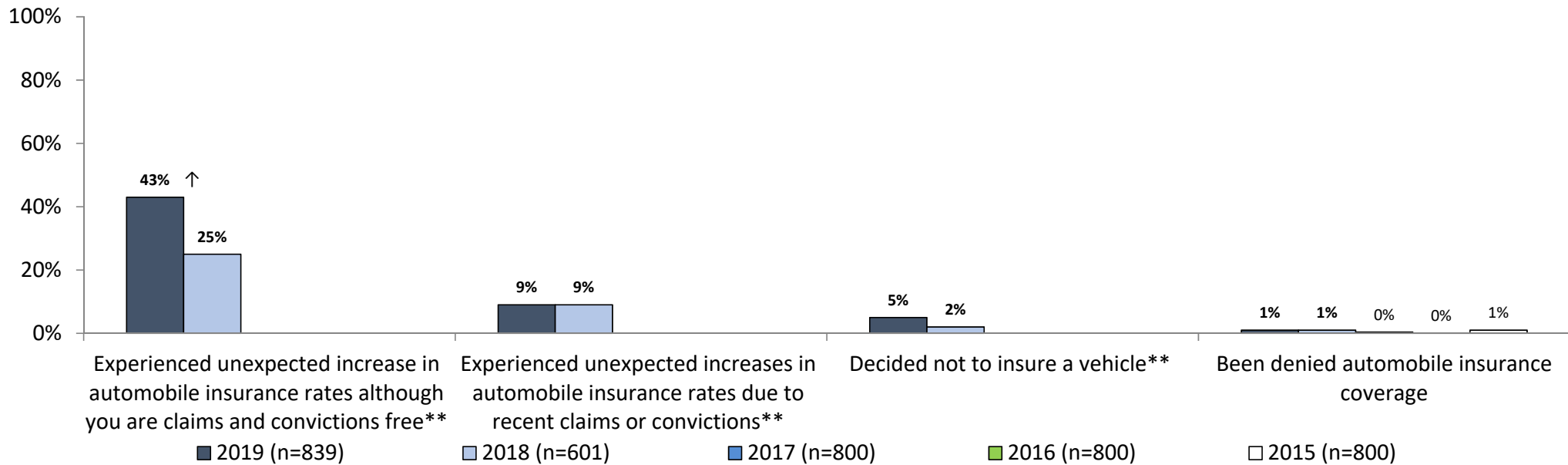
n=182

Base: Respondents who switched insurance companies in the last 2 years

*Multiple responses

Perceptions of Automobile Insurance

In the last 2 years, have you, or anyone else in your household...?

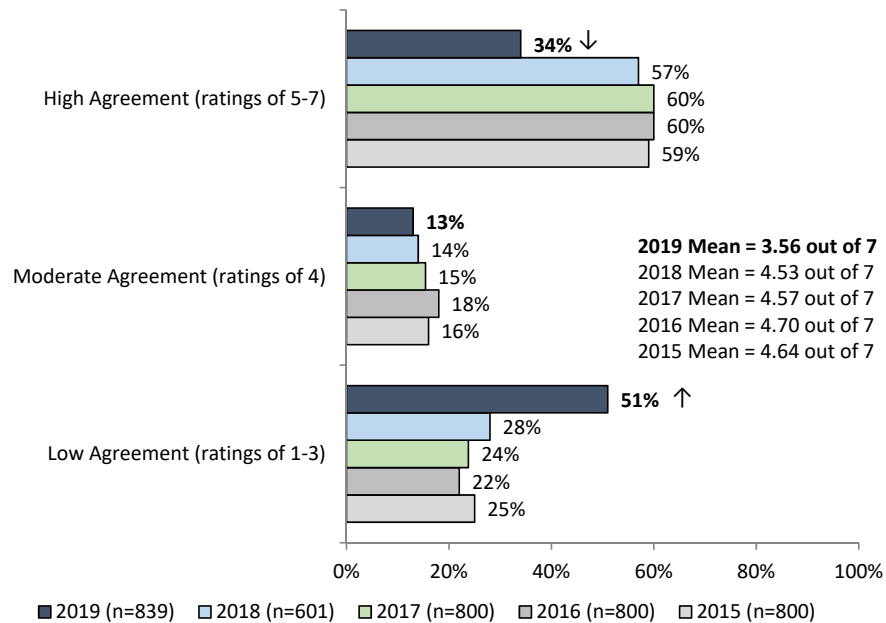


**New to the 2018 survey

↑ Indicates a significant increase from 2018

Perceptions of Automobile Insurance

How strongly do you agree that your automobile insurance premiums are fair and reasonable?

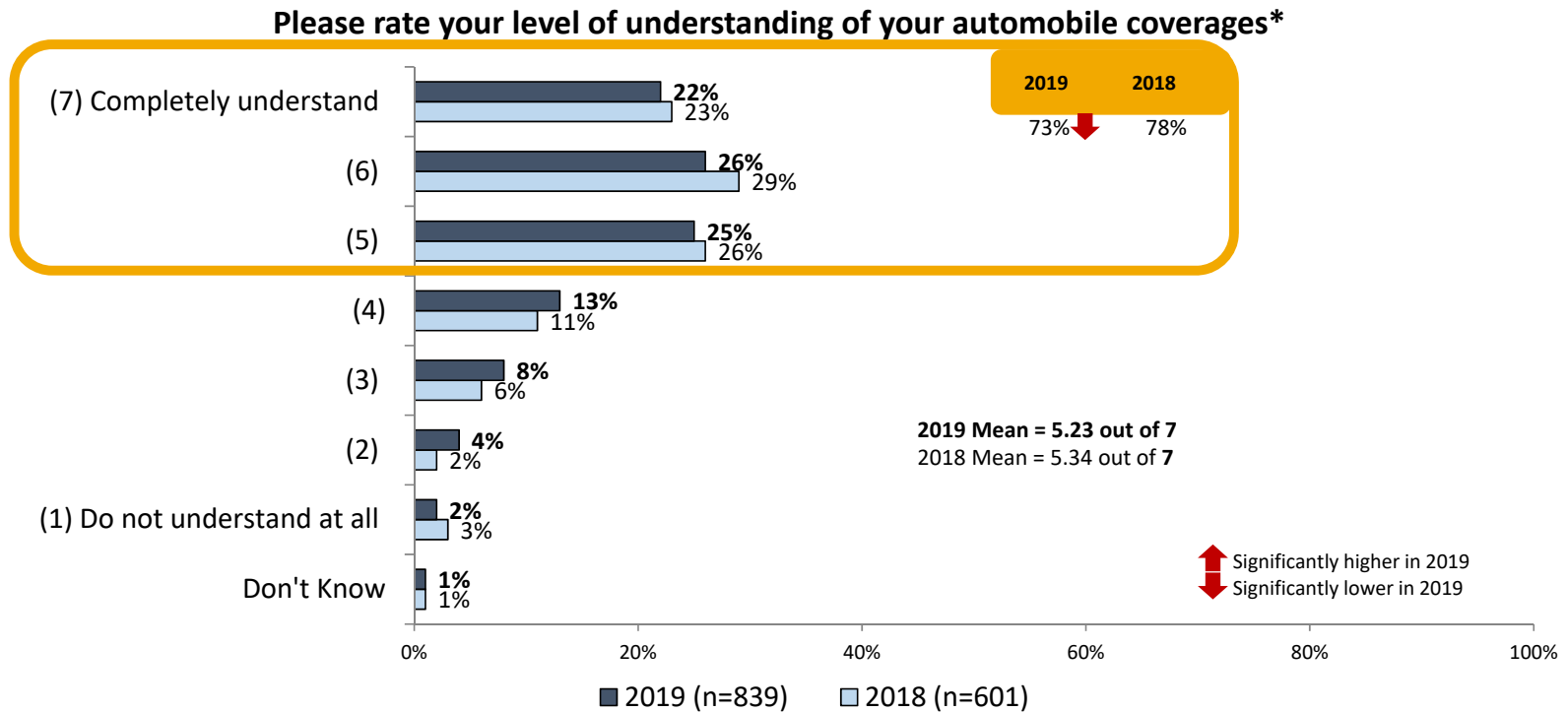


↑↓ Indicates a significant increase or decrease from 2018

Using a scale of 1 to 7, how strongly do you agree that, given your personal circumstances, your automobile insurance premiums are fair and reasonable?

	Percent of Respondents				
	2019 (n=839)	2018 (n=601)	2017 (n=800)	2016 (n=800)	2015 (n=800)
(7) Completely agree	12	14	11	16	14
(6)	8	20	21	16	19
(5)	14	24	28	28	27
(4)	13	14	15	18	16
(3)	15	12	11	11	13
(2)	13	7	4	5	7
(1) Do not agree at all	23	9	10	6	5
Don't Know/Not Stated	2	1	1	2	1
Mean	3.56 out of 7	4.53 out of 7	4.57 out of 7	4.70 out of 7	4.64 out of 7

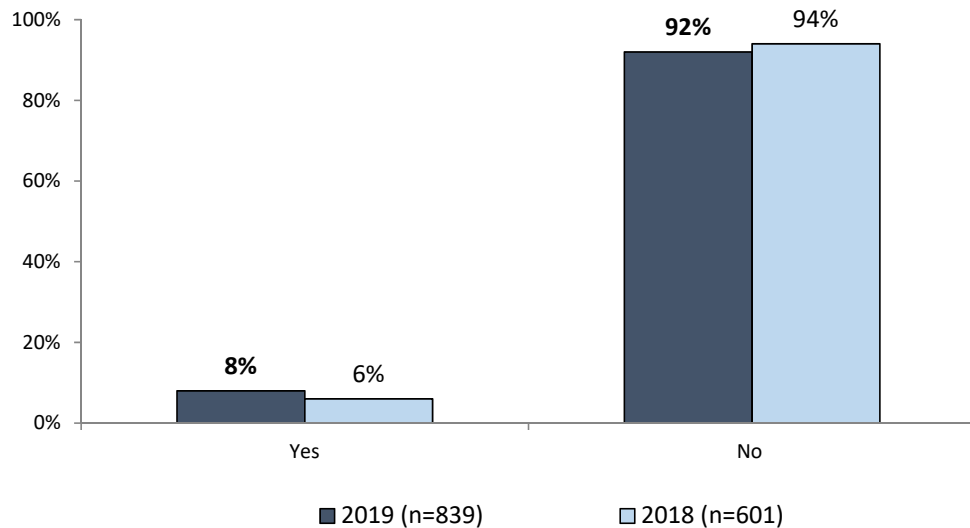
Perceptions of Automobile Insurance



*Question not asked prior to 2018

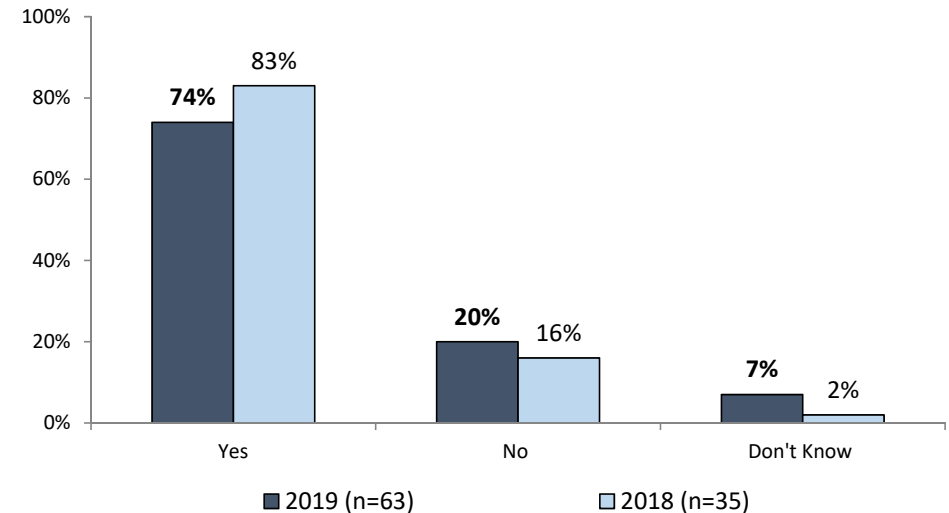
Perceptions of Automobile Insurance

Have you had a collision in the last 6 years, for which you claimed from insurance for medical treatment?*



*New to the 2018 survey

If you claimed for treatment, were you able to access appropriate medical treatment for your injuries?*

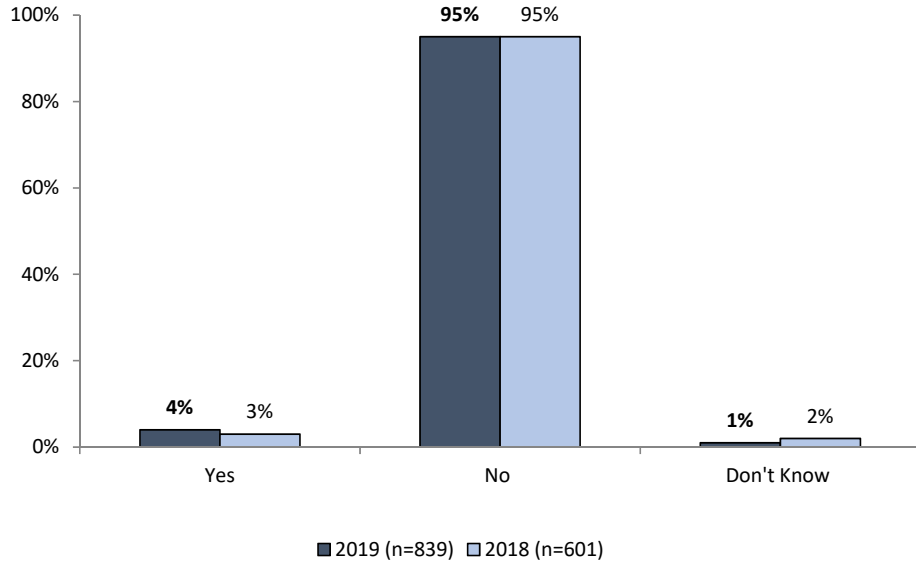


*New to the 2018 survey

Base: Respondents who have had a collision in the last 6 years for which they claimed from insurance for medical treatment

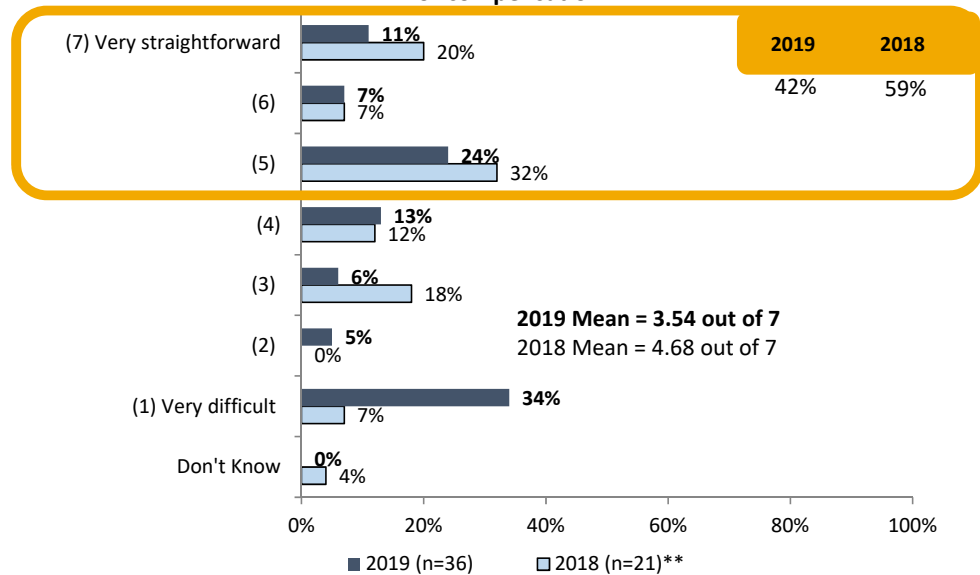
Perceptions of Automobile Insurance

Have you had a collision in the last 6 years, for which you claimed from insurance for injury compensation?*



*New to the 2018 survey

Please rate the level of your experience in making and settling the claim for compensation*



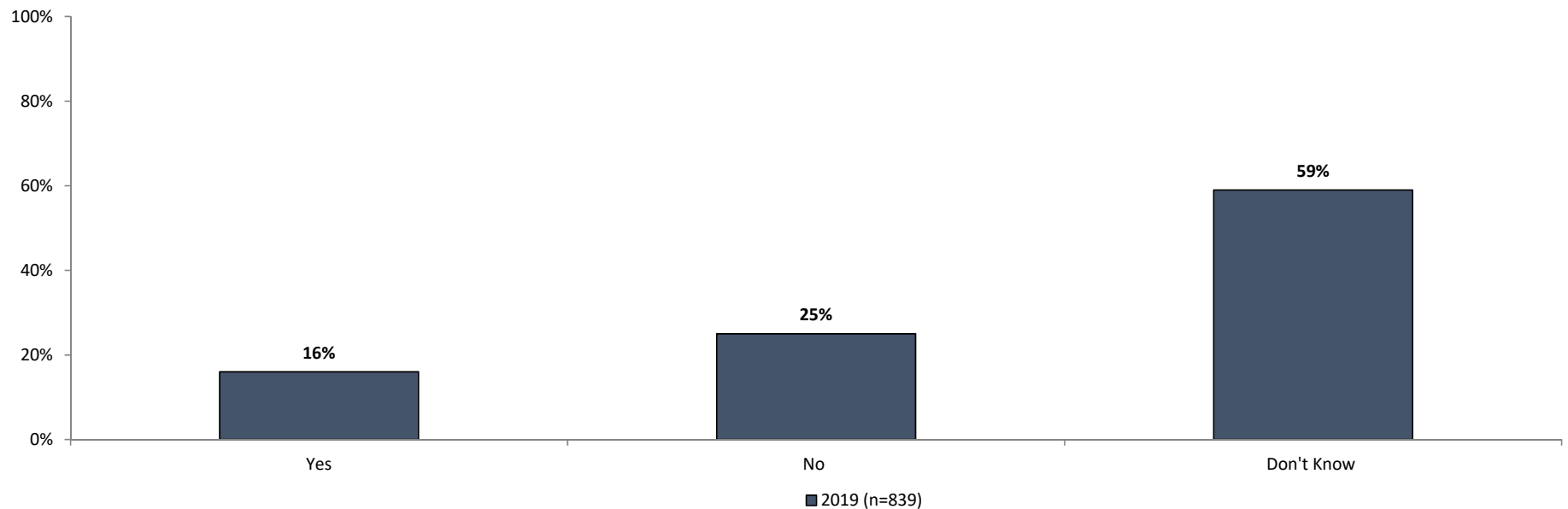
*Question not asked prior to 2018

Base: Respondents who have had a collision in the last 6 years for which they claimed from insurance for injury compensation

**Use caution interpreting results when n<30

Perceptions of Automobile Insurance

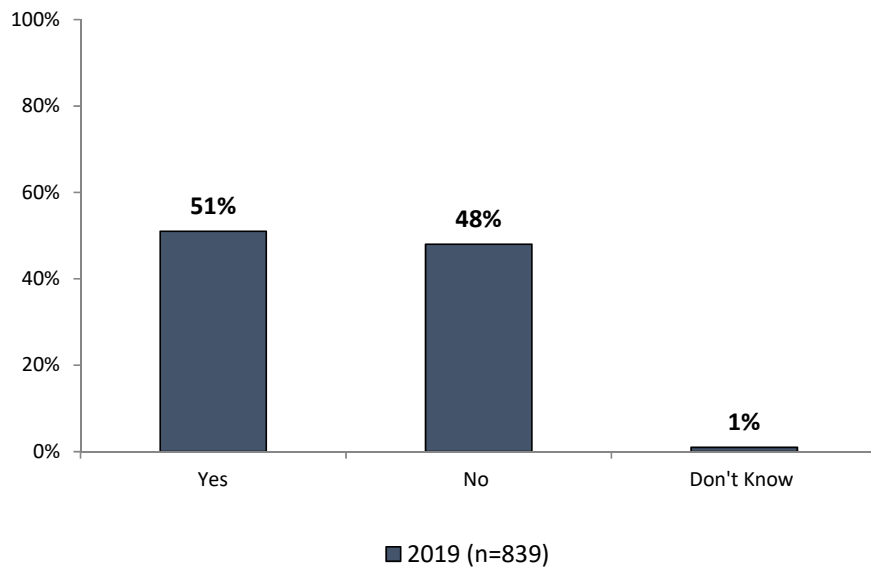
Do you think the legislation has effective penalties for those who knowingly present false information to an insurance company for the purpose of gaining a financial advantage?*



*New to the 2019 survey

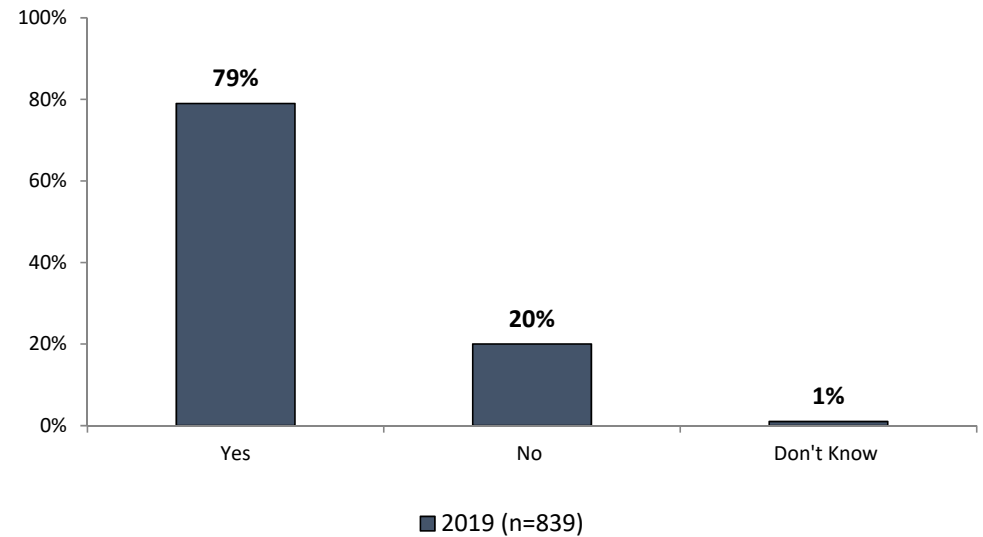
Winter Tires

Do you think winter tires should be mandatory?*



*New to the 2019 survey

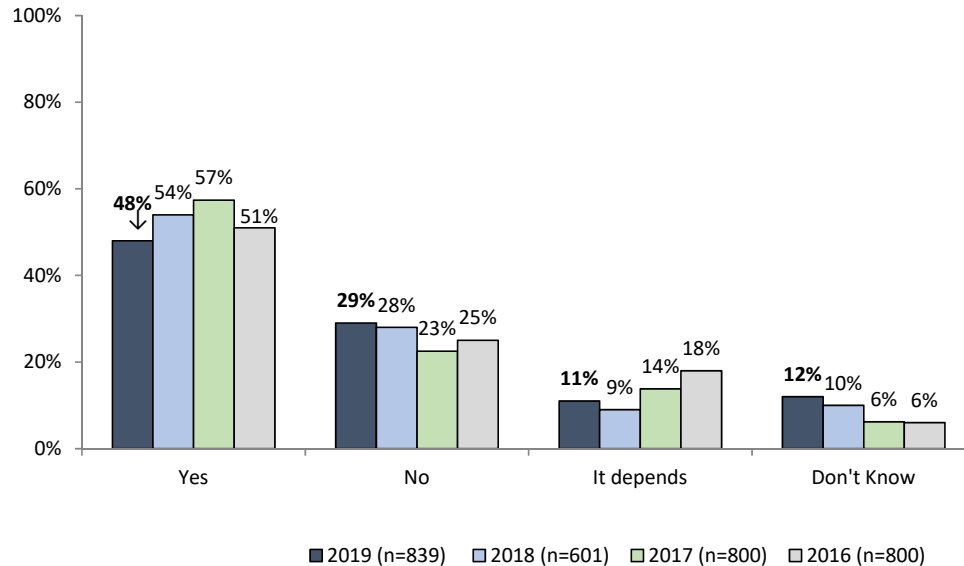
Do you think insurance companies should offer you a discount on your insurance policy if you have winter tires on your car?*



*New to the 2019 survey

Usage-Based Insurance

Would you consider signing up for usage-based insurance when your insurance companies make it available to you?



*Not asked prior to 2016

↓ Indicates a significant decrease from 2018

It depends

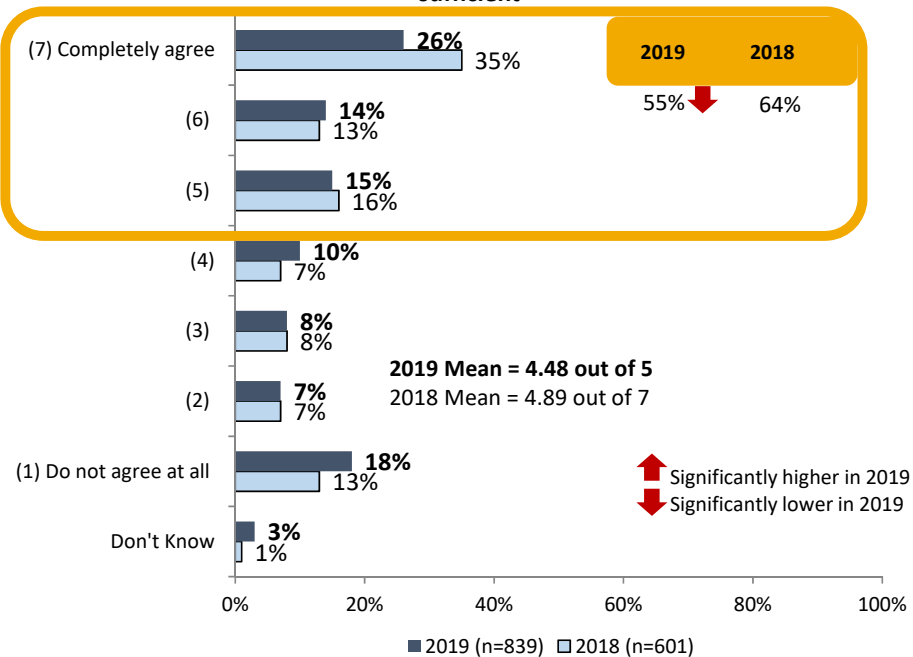
- Depends on the discount/cost 34%
- Need more information/details 24%
- Depends if my privacy/rights would be violated 15%
- Depends on the criteria/eligibility 11%
- If it provides some leeway/accounts for situations that impact my driving 6%
- Depends on accuracy of data 3%
- Depends on my personal situation 3%
- Depends on age of vehicle 2%
- Depends if my insurance company offers this option 1%
- Depends on if my insurance company offers 1%

n=93

Base: Respondents who stated "it depends"

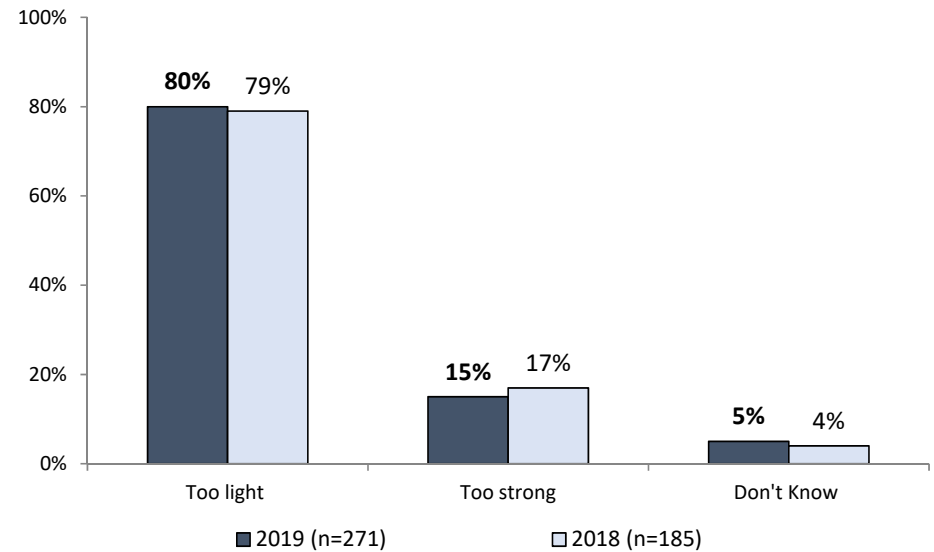
Distracted Driving

Please rate your level of agreement that the current penalties are sufficient*



*Question not asked prior to 2018

If you do not agree, do you think the current penalties are too strong or too light?*

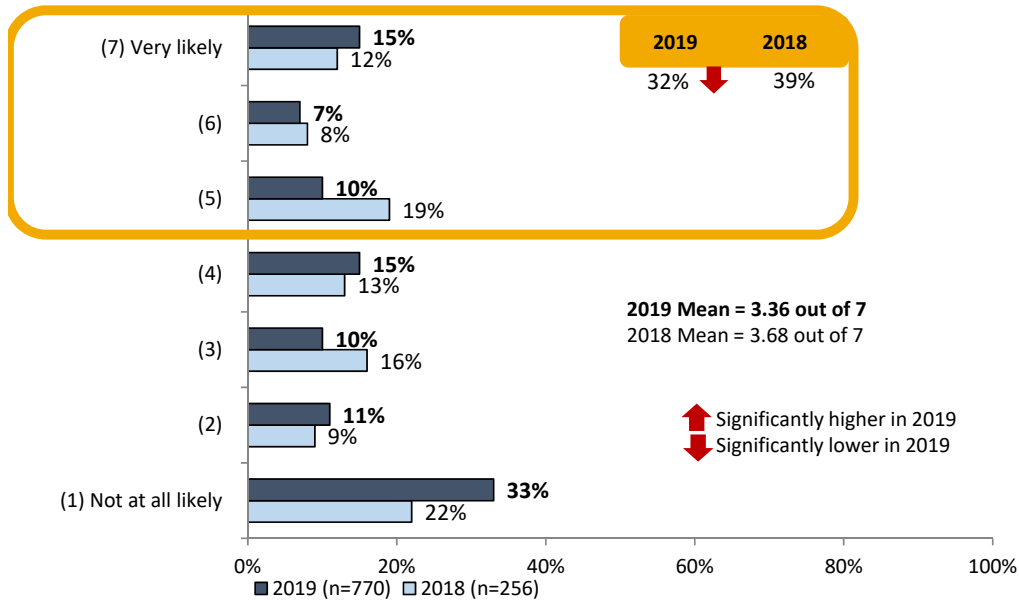


*Question not asked prior to 2018

Base: Respondents who do not agree that the current penalties are sufficient (ratings of 1 to 3 out of 7)

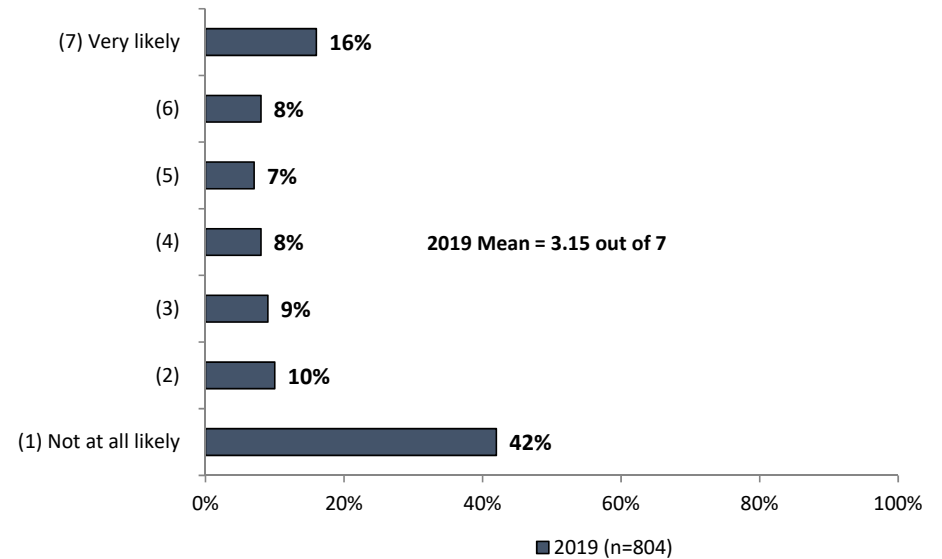
Autonomous Vehicles

If autonomous vehicles are allowed on Alberta roads, in your opinion, how likely is it that roads will be safer?



*New to the 2018 survey
Base excludes 'don't know/not stated' responses

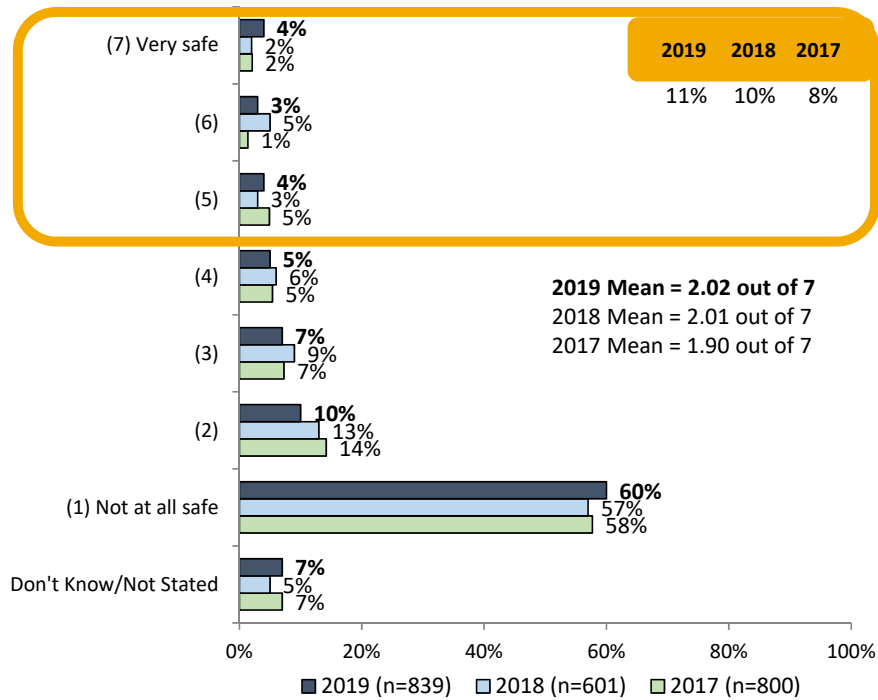
If fully automated vehicles are allowed on Alberta roads, in your opinion, how likely is it that you would ride in a fully automated vehicle?



*New to the 2019 survey
Base excludes 'don't know/not stated' responses

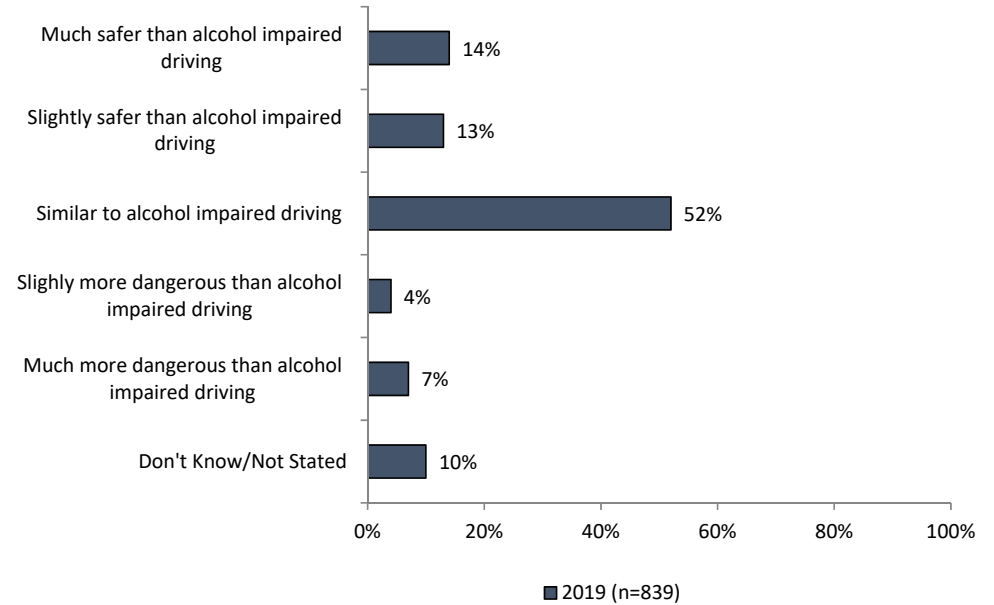
Driving Under the Influence

How safe do you consider it to be to drive after using cannabis?*



*Not asked prior to 2017

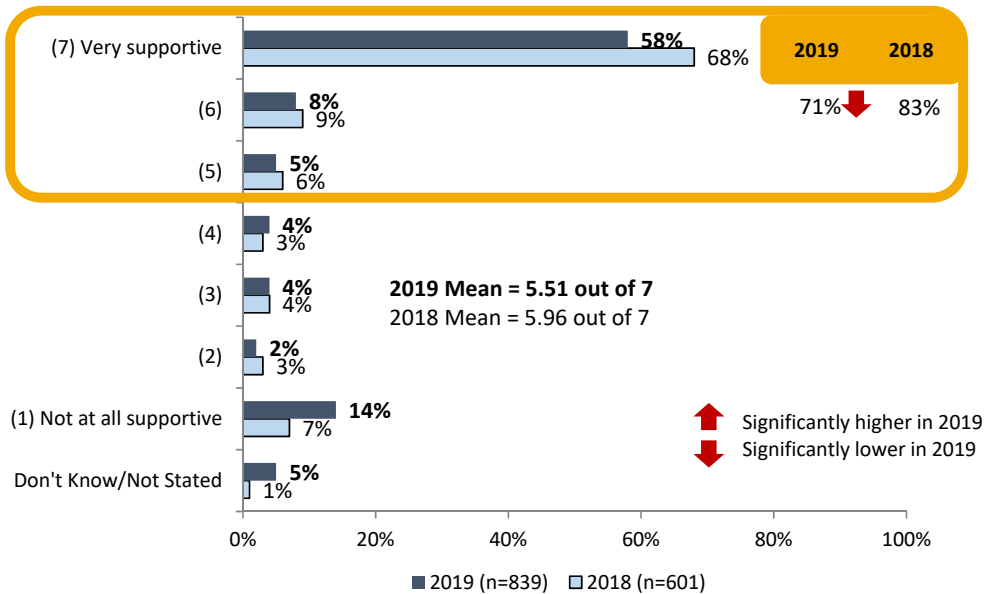
Much research exists on the influence of alcohol impairment and accident frequency; however, research on cannabis and accident frequency is limited. Compared to alcohol impairment, how dangerous do you feel cannabis impaired driving is?*



*New to the 2019 survey

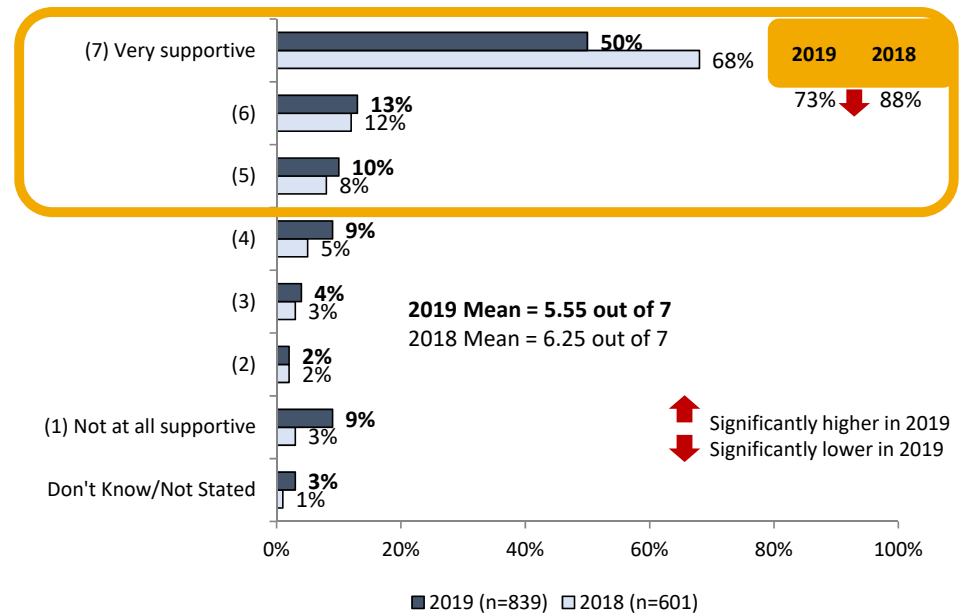
Driving Under the Influence

How supportive are you regarding having penalties for driving under the influence of cannabis match penalties for driving under the influence of alcohol?*



*New to the 2018 survey

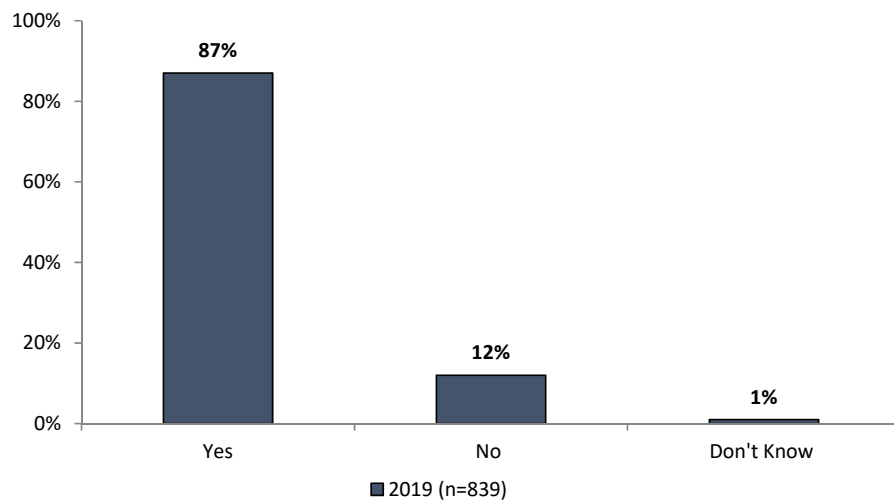
How supportive are you of continuing to use fines as a consequence for driving impaired?*



*New to the 2018 survey

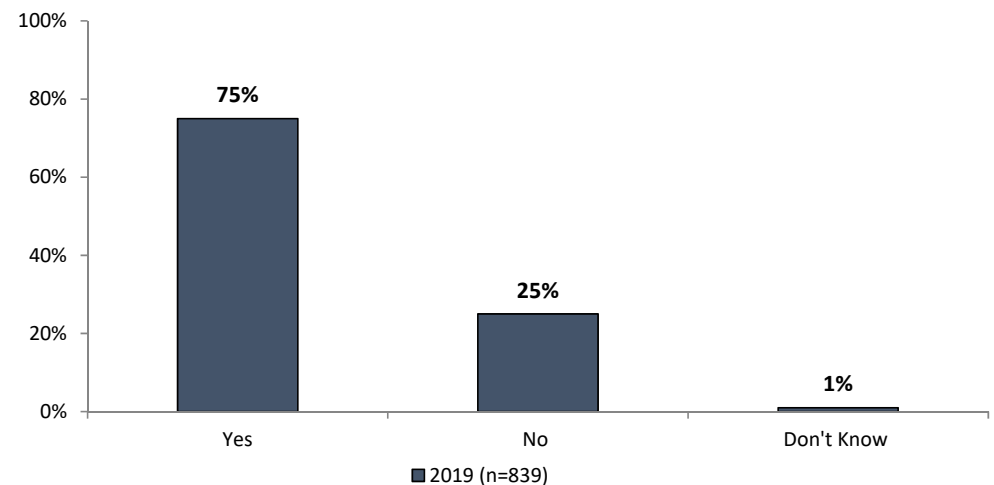
Mandatory Alcohol Screening

Under the new federal legislation, police officers who have an approved screening device can request a breath test from any driver they lawfully stop, even if they do not suspect the driver has alcohol in his or her body. Are you aware of these changes?



*New to the 2019 survey

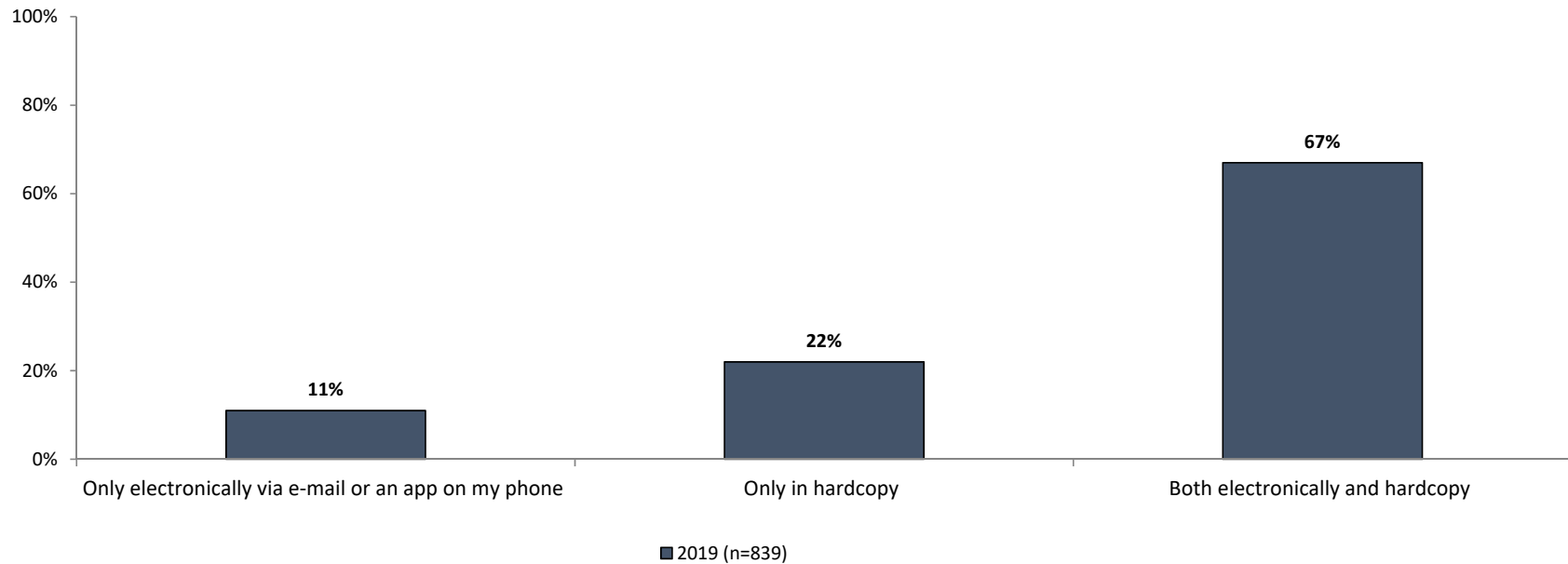
Sober or not, a driver who refuses to provide a breath sample would be charged with refusal to provide a sample, which comes with the same criminal penalties and provincial sanctions as if you were impaired. Were you aware of this before now?*



*New to the 2019 survey

Proof of Automobile Insurance

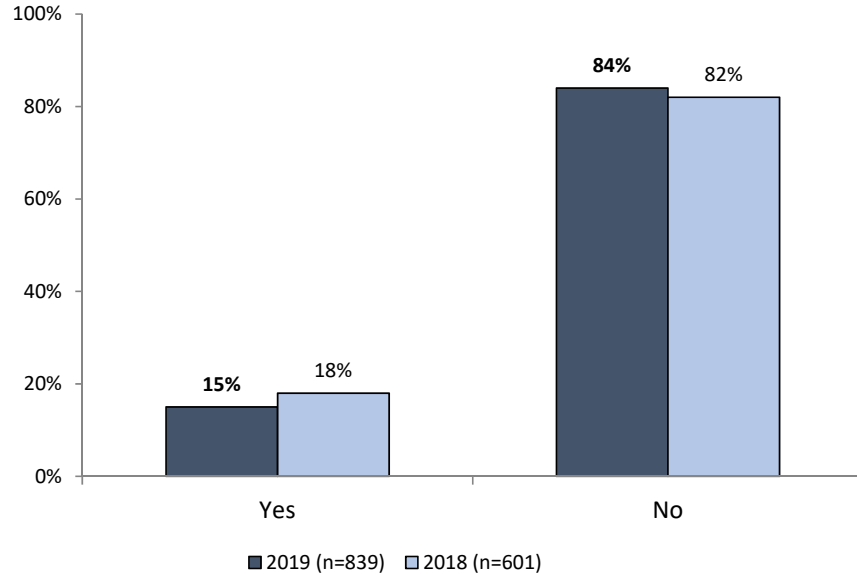
Given the choice, how would you prefer to receive your proof of automobile insurance (i.e. pink card) and insurance policy documents?*



*New to the 2019 survey

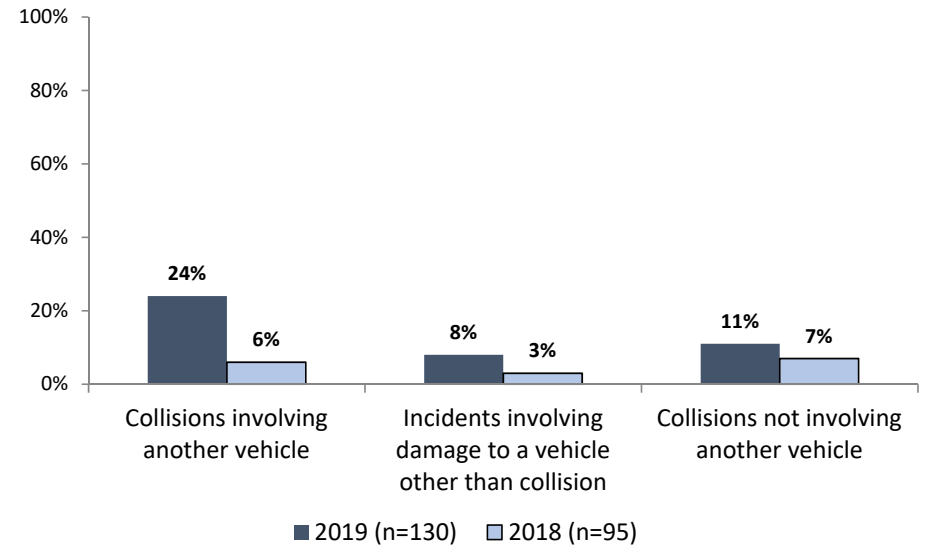
Household Insurance Profile

In the past two years, have you been involved in any motor vehicle accidents?*



*New to the 2018 survey

In the last 2 years, have you been involved in any of the following motor vehicle accidents for which you did not report a claim...? * **



*Percent of respondents who said "yes".

**New to the 2018 survey

Household Insurance Profile

Why did you choose not to report your claim(s)?*

- | | |
|--|-----|
| ● Did not want my premiums to increase | 44% |
| ● Very little damage to my vehicle or damage amount was below the deductible | 43% |
| ● No damage to my vehicle | 17% |
| ● Agreed to settle with other driver | 12% |
| ● Vehicle theft/item stolen from vehicle | 2% |
| ● Was a hit and run accident | <1% |

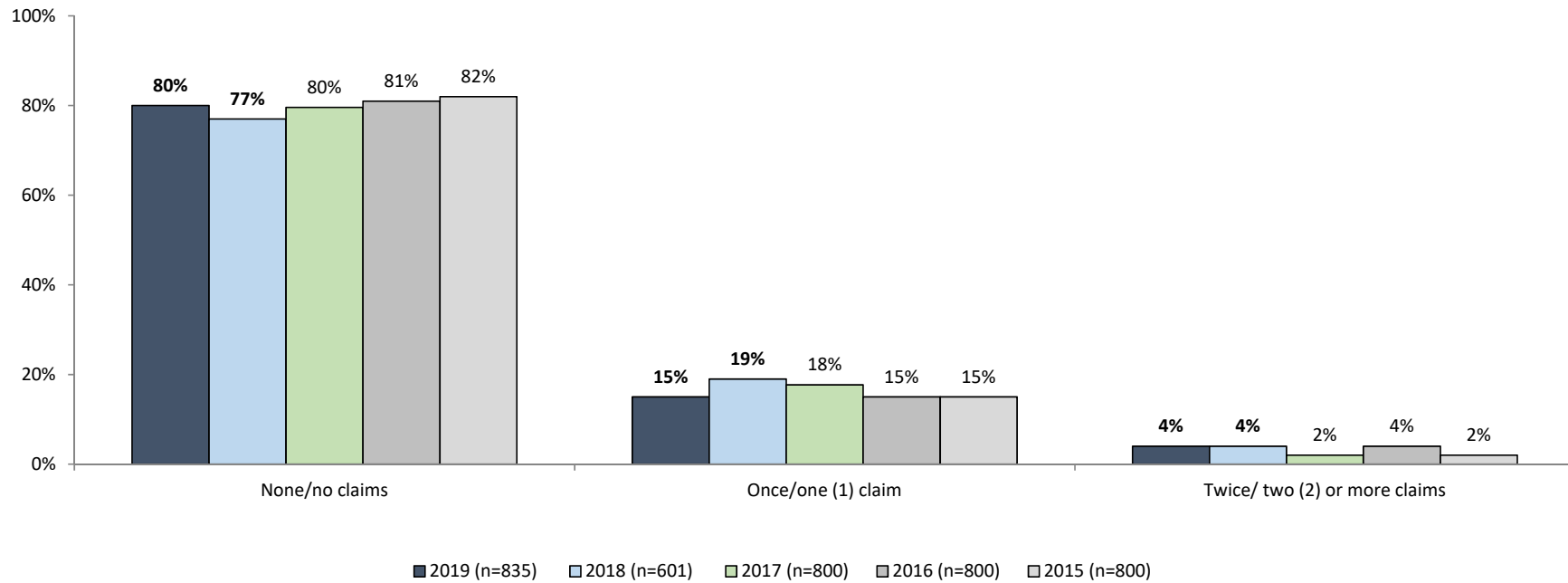
n=46

Base: Respondents who have been involved in any collisions/incident in the past 2 years, and did not report a claim for their collision/incident

*Multiple responses

Household Insurance Profile

How many times in the past 6 years has someone under your policy had an at-fault claim?



Demographics

	Percent of Respondents					
	2019 (n=839)	2018 (n=601)	2017 (n=800)	2016 (n=800)	2015 (n=800)	2014 (n=800)
Gender						
Male	56	50	50	50	50	52
Female	43	50	50	50	50	48
Age						
18 to 34 years old	30	32	33	4	9	4
35 to 54 years old	21	36	38	25	34	24
55 years of age or older	50	32	29	67	57	72
Mean	50.7 years	47.1 years	46.8 years	61.0 years	57.4 years	61.5 years
For how many years have you been a licensed driver?						
10 years or less	15	20	18	2	6	3
11 to 20 years	19	21	21	7	10	6
21 to 30 years	8	17	19	16	19	13
31 to 40 years	16	19	19	23	23	25
41 to 50 years	25	12	13	28	19	28
More than 50 years	16	11	11	24	23	26
Mean	32.7 years	27.8 years	28.2 years	41.3 years	38.2 years	42.0 years

Demographics

	Percent of Respondents					
	2019 (n=835)	2018 (n=601)	2017 (n=800)	2016 (n=800)	2015 (n=800)	2014 (n=800)
How many licensed drivers do you arrange insurance for in your household?						
One (1) driver	39	35	30	30	32	31
Two (2) drivers	49	53	51	54	53	55
Three (3) drivers	7	6	14	9	9	9
Four (4) drivers	3	3	4	4	4	3
Five (5) or more drivers	<1	1	1	1	1	2
None	1	2	1	1	1	<1
Mean	1.74 drivers	1.86 drivers	1.95 drivers	1.91 drivers	1.95 drivers	2.00 drivers