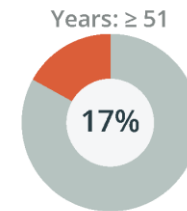
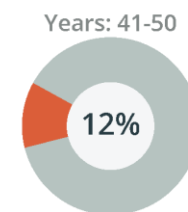
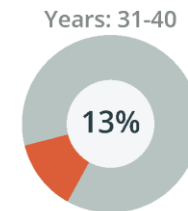
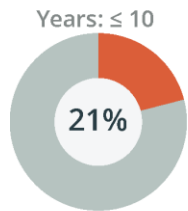
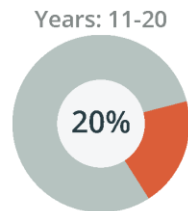
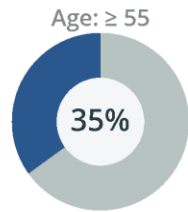
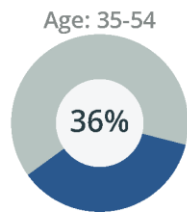
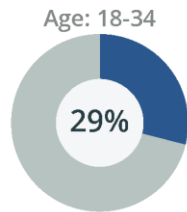
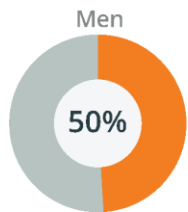
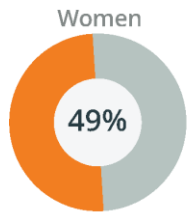


2024

Consumer Perspective on Automobile Insurance



Survey Demographics



Customer Expectations

Alberta drivers have expectations from their:

- auto insurance policy
- sales professional, and
- insurance company



Affordability



Stability



Accessibility



Customer Service



Aware the Government of Alberta Regulates Automobile Insurance



46%



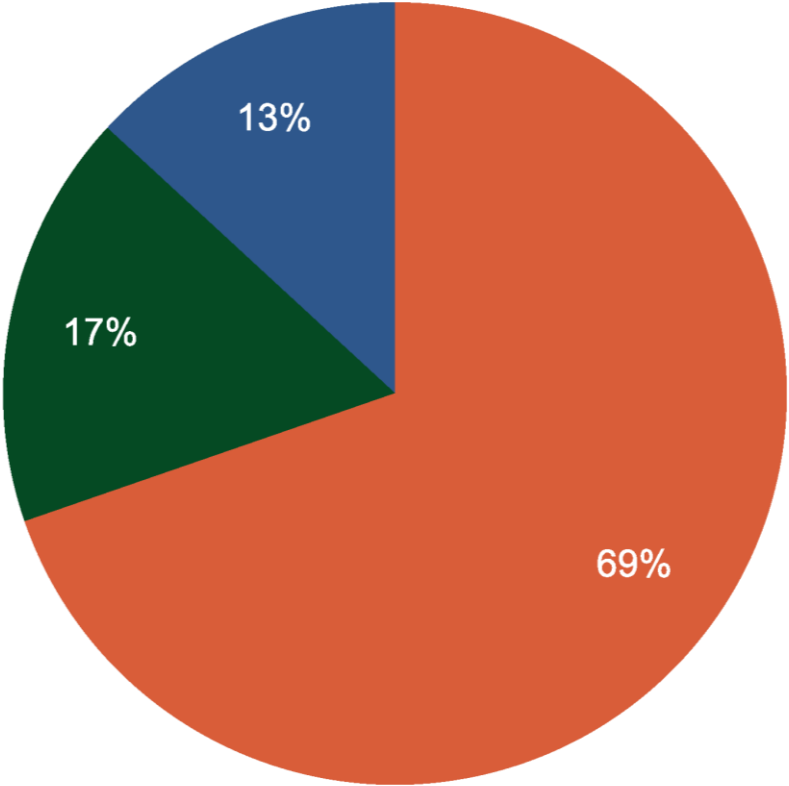
Have NOT Heard of the AIRB



69%



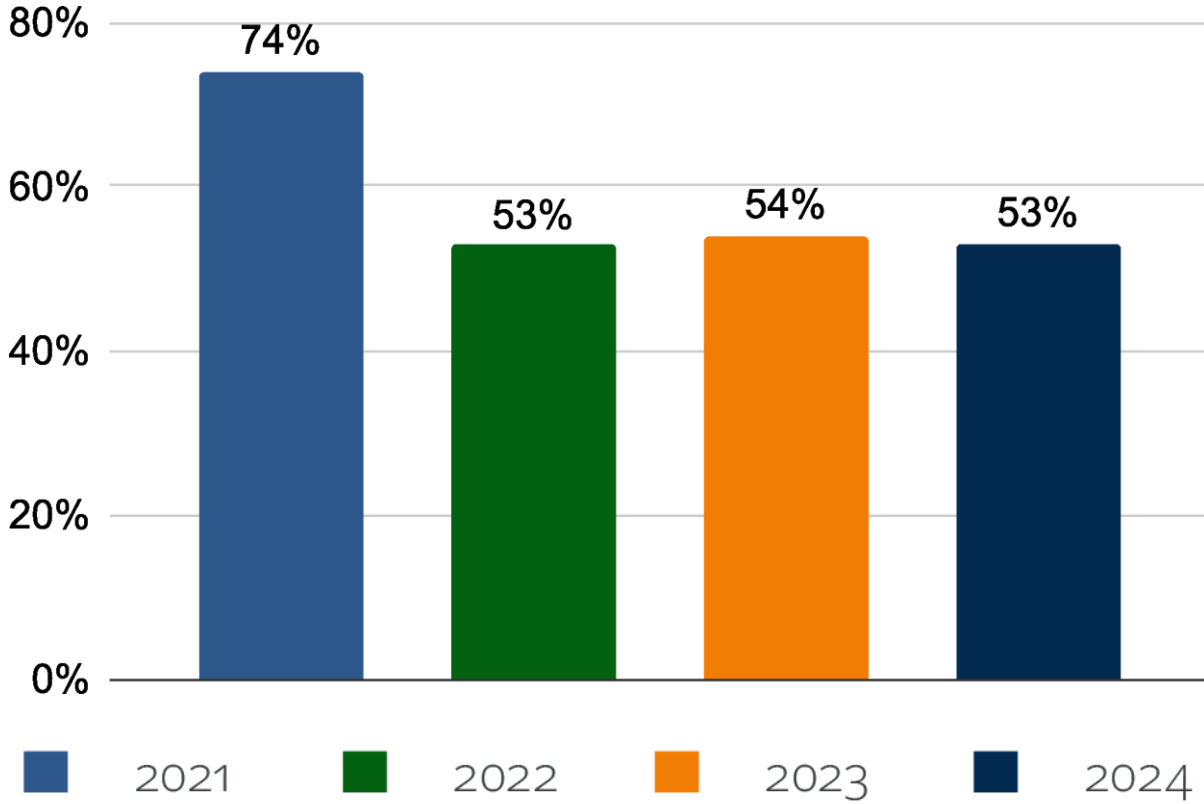
Confidence in Auto Insurance Purchase Decision



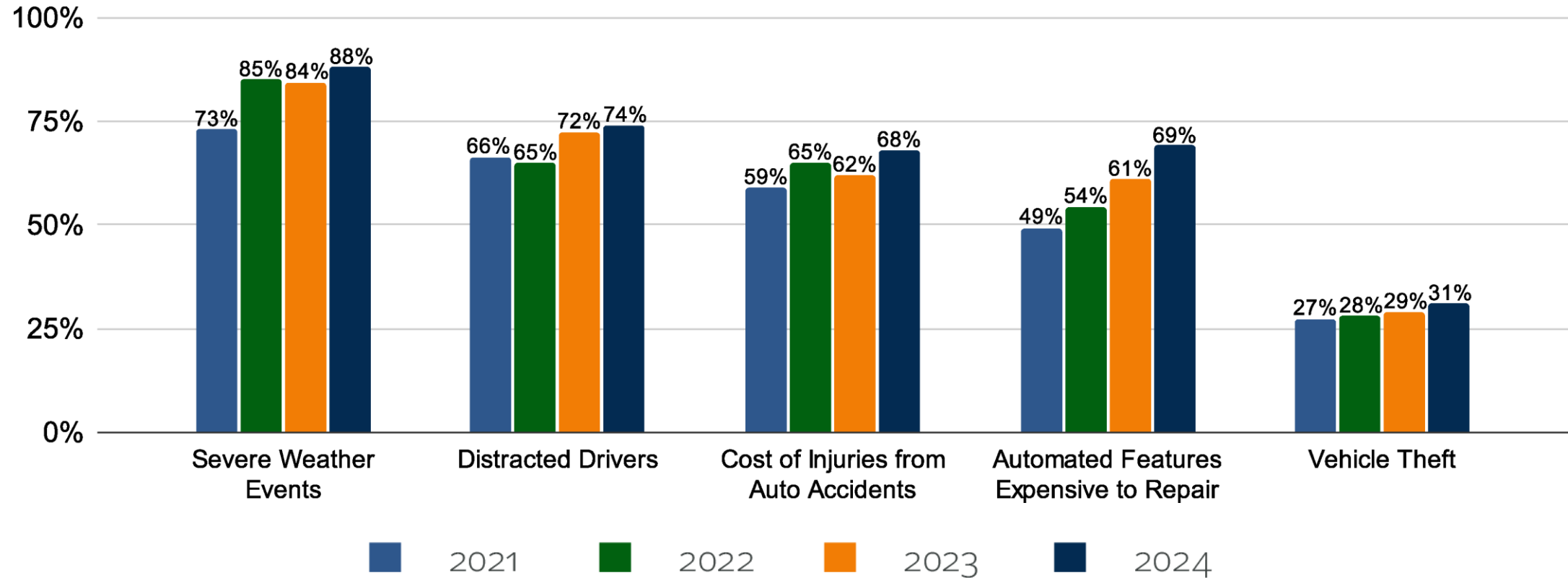
■ Low Agreement (1-3) ■ Moderate Agreement (4)
■ High Agreement (5-7)



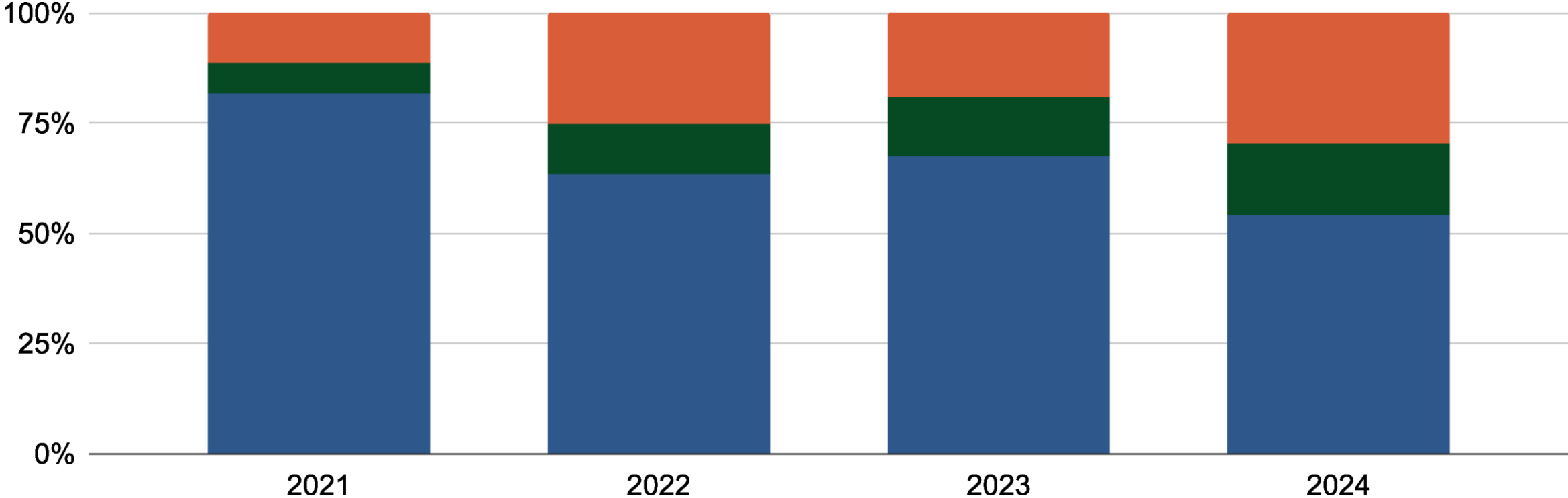
Consumers Who Sought Competitive Quotes in the Past Two Years



Awareness of Factors – Causing Premiums to Increase



Automobile Insurance Premiums are Fair & Reasonable

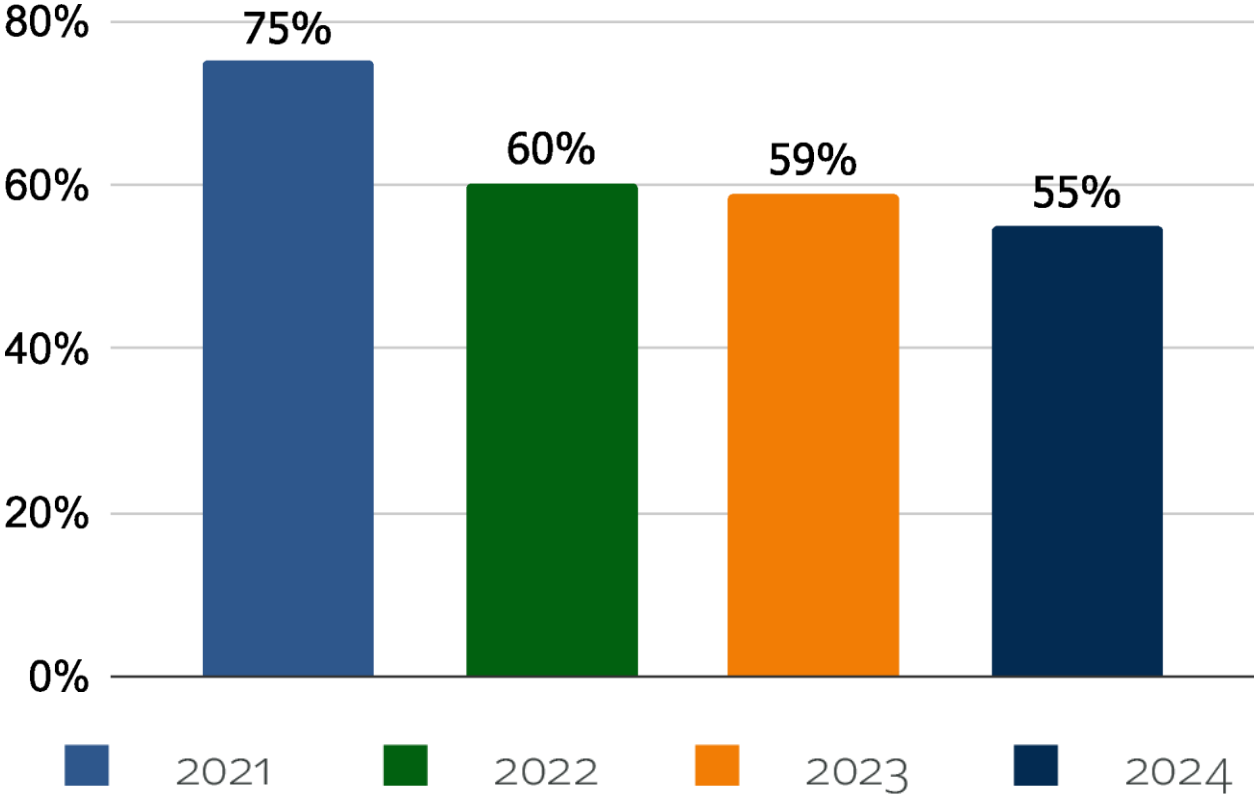


■ Low Agreement (1-3) ■ Moderate Agreement (4) ■ High Agreement (5-7)

Note: Some responded do not know

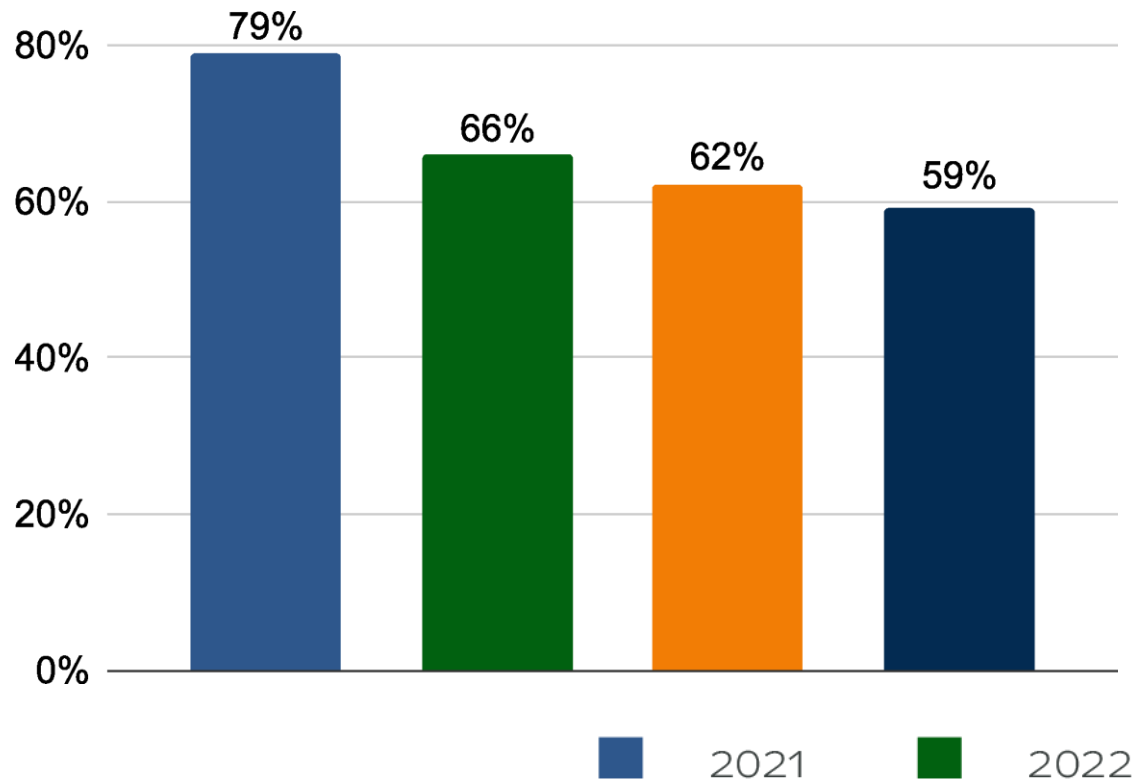


Unexpected Increase (Though Claims & Convictions-Free)

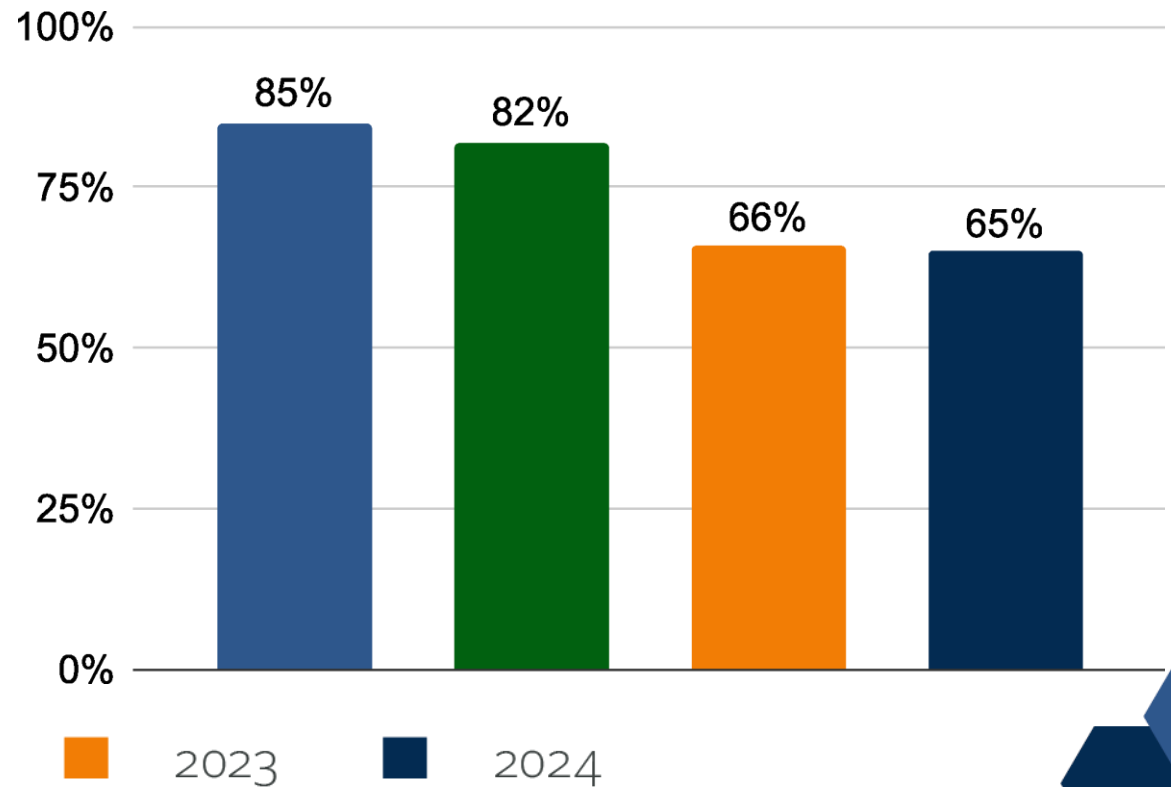


Understanding Premium Increases

Consumers Who Contacted Their Brokers/Agent for an Explanation as to Why Their Premiums Increased



Consumers Who Felt Their Brokers/Agent Didn't Provide Satisfactory Explanation as to Why Their Premium Increased



Driving Habits Since Pandemic Restrictions Lifted



Consumer Representative

c/o Automobile Insurance Rate Board
#2440, Canadian Western Bank Place
10303 Jasper Avenue
Edmonton, AB T5J 3N6

Phone: 780.427.5428

Email: airb@gov.ab.ca

Consumer Representative Report can be found on the AIRB website at www.albertairb.ca

Visit our new website for consumers www.airbfordrivers.ca

