

An aerial photograph of a winding asphalt road through a snowy forest. A red car is driving on the road. The trees are covered in snow, and the overall scene is winter-themed. The image is overlaid with a semi-transparent white box containing text.

InsurPoll 2023

*The definitive annual report on
Canada's P&C Insurance consumers*

Since 1999, InsurPoll has measured the pulse of Canada's auto insurance policyholders, capturing and tracking their attitudes, behaviours, wants, and needs. Our annual, subscription-based report identifies the key drivers of customer satisfaction, retention, and loyalty, and sheds early light on emerging trends that can be used to inform purchase channel strategies, policy servicing and product development.

InsurPoll provides a comprehensive understanding of P&C insurance customers, including:

- **Sales distribution channels:** How many policyholders are purchasing through broker, direct or a group plan? How are they purchasing insurance? How much influence do insurance advisors/brokers/agents have on consumers' decisions on which company to use and what coverages to purchase? How satisfied are they with their insurance professional (broker, agent or advisor)?
- **Satisfaction with insurance provider:** How satisfied are policyholders with their provider, their policies, the variety of coverage options, the competitiveness of discounts, the ease of obtaining and changing their policies? How likely are they to recommend their provider? What are the key drivers of satisfaction? What level of satisfaction is necessary to retain customers and encourage them to recommend?
- **Claimant satisfaction:** How satisfied were claimants with the claims experience overall and with key elements, including the representative, procedure, policies, and perceived fairness of the settlement.
- **Price and billing:** Have premiums changed? If so, how were they informed, and did it affect satisfaction, loyalty, and prevalence of shopping or switching? Were consumers anticipating a rate increase? What are policyholders' current – and preferred – methods for billing and payment? Are billing statements clear, and how should they be improved?
- **Loyalty:** What are the key drivers of provider choice and renewal? How likely are customers to renew or switch? Are they shopping – for what? What is the influence of price, incentives, promotions, communications, and external factors like aggregators on satisfaction and loyalty? What constitutes good value for money, in addition to good pricing?
- **Contact, information, and communications:** Are consumers proactively contacted by their agents, brokers, and insurers? How does proactive contact influence customer loyalty? How do consumers view efforts to retain them? How do customers use and feel about quote aggregators as well as online chat, call centres, social media, and other communications?
- **Brand & ad awareness:** What are the awareness levels, advertising awareness levels, and reputation scores for major insurance brands, including your own?
- **Digital policy servicing:** What proportion of consumers have had digital interactions with their insurance company? Are consumers open to making changes to their insurance policy online?



Methodology

InsurPoll is based on 2,500 online interviews with Canadian auto and home insurance policyholders 18 years of age and older who have primary or shared responsibility for household insurance decisions.

Interviews are distributed throughout the country as follows:

Region	Sample Size
Ontario	800
Alberta	500
Quebec	400
Atlantic Canada (NFLD, PEI, NS, & NB)	400
Public Insurance Provinces (MAN, SASK, BC)	400
Total # of Interviews	2,500

Deliverables

All subscriptions include:

- Two close-ended questions (question wording must be submitted by March 31, 2023)
- Full national report, with regional differences noted on key questions
- Provincial or regional reports can be provided, at an additional charge
- Top-line results for your proprietary questions
- Cross-tabulated data tables displaying responses to each question, overall, by region, and by various demographic segments
- Web-based presentation of results

2023 Timeline

Milestone	Date
Deadline to submit proprietary questions	March 31, 2023
Fieldwork	April 2023
Final Reports Available	First week of June
Presentations	June onwards



Pricing

This syndicated study reduces the cost of conducting research by sharing the cost of a common survey across multiple subscribers.

All fees are subject to HST.

Subscription Option	Price
Basic Subscription	\$18,000
Provincial or regional report, using same layout as main (national) report	\$1,500
Additional closed-ended question*	\$1,000
Additional open-ended question*	\$1,400**
Regional Booster (additional interviews)	\$1,500 per n=100

*Proprietary questions must be submitted by March 31, 2023.

** Cost of open-ended questions do not include response coding, which is available for an additional cost.

About Pollara

Since 1980, Pollara Strategic Insights has provided our clients with what they need: deep understanding, bulletproof accuracy, actionable recommendations, and insightful ongoing counsel. The experience and expertise of Pollara's insurance research practice is unparalleled. For more than 30 years, we have been conducting research on behalf of many of Canada's insurance companies and industry associations.

For more information, please visit www.pollara.com

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2023 Subscription Form

Subscriber Information

Organization	
Address	
Subscription Contact	
Name	
Title	
Email	
Phone	
Invoicing Contact	<input type="checkbox"/> Same as subscription contact
Name	
Email	
Phone	

Subscription Order

Annual Subscription for \$18,000
2023 Research study, with trending results where applicable

Regional Booster Sample
Additional interviews in specified regions, at a rate of \$1,500 per n=100.

N= _____ Region(s): _____

Proprietary Questions
\$1000 per closed-ended and \$1,400 for open-ended question. Two closed-ended questions are complimentary for subscribers who provided questions before March 31.

of questions _____

Additional dedicated provincial/regional reports, using same template as National report \$1,500 per report

of reports: _____

Region(s): _____

Custom Deliverables *(please specify below)*

Subscription Terms & Conditions

Deliverables & timelines Subscribers will receive a PowerPoint report and cross-tabulated data tables in Excel. Deliverables available in June 2023.

Invoicing Upon finalizing the subscription, Pollara will issue an invoice for the total subscription amount, payable within 60 days of invoice receipt. Applicable taxes will be applied to the subscription fee referenced.

Ownership of study, report and data InsurPoll – including the survey, instrument, report and data – are the property of Pollara. Pollara may publicly release selected findings from the study for marketing purposes.

Usage of report and data InsurPoll is exclusively for the internal use of subscribing organizations. Subscribers are prohibited from providing the study results, report and data to any other parties not named in this agreement, unless they receive written permission from Pollara in advance. No part of the study survey, report or data may be reproduced, shared externally, or released to the media or into the public domain in any form, by any means, without written permission from Pollara. A breach of any provision of this contract may require the offending party to pay monetary damages.

Agreement

Based on our subscription order, the total subscription amount that will be billed to our organization is \$ _____ + applicable taxes.

On behalf of _____ (organization), I accept and agree with the price, terms, and conditions of this subscription, as detailed in this form, and commit our organization and its representatives to full compliance with these terms and conditions as subscribers to InsurPoll 2023.

I have authority to bind the organization.

Signature _____

Name _____

Date _____