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### Canadian Insurance Advocacy Turns Positive Across the Sector - Ipsos' Playbook Centers Around: Make It Easy, Make It Work, Make It Feel Right

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**Toronto, February 24, 2026** - The 2025 Canadian Satisfaction Index (CSI) Insurance report from Ipsos shows a meaningful turn in customer advocacy across Canada's insurance market. The industry's total insurance Net Promoter Score (NPS) climbed to +1 in 2025 from -5 in 2024, reflecting steady gains across customer experiences for most insurers. While the tide is rising, the brands that sustain the strongest momentum are those reducing effort in claims, improving clarity in their communications, and making customers feel genuinely valued.

#### Market leaders and momentum

- Amongst those measured, CAA remains the clear advocacy leader across categories, with belairdirect, Sonnet and Intact within the top performers.
- By policy, Travel (+15) leads, followed by Home (+10) and Auto (+7). Life (0) and Health & Dental (-3) trail, and Group Benefits is lowest at -5; however, it is improving year-over-year and appears to have dipped at year-end, likely due to increased claim submissions.
- Regional and tenure patterns persist: Quebec continues to outperform while Western Canada lags, particularly British Columbia. Customers with longer tenures with an insurance provider (over 5 years) seem to hit a sweet spot, reporting higher advocacy than newer customers.

#### 2025 highlights

- Digital experience remains a key differentiator: Digital delivery is a major driver of overall experience, but it's not yet table stakes in this sector—there's still room to grow. Results show 40% are strongly satisfied with mobile app experiences, with apps now matching or surpassing websites on speed, navigation, and security. Websites remain stable (30% strongly satisfied in 2025 and 2024), with the strongest scores tied to completing tasks such as claims submission and speed/ease of navigation. belairdirect, Beneva, and CAA lead on the website experience front.
- Channel experiences are mixed: contact centre courtesy and knowledge are strong across the market, but first-contact resolution, speed, and client appreciation still lag. Advisor interactions—measured separately from the contact centre and including communications outside it—earn high marks for expertise and efficiency yet fall short on proactive follow-up and going the extra mile. Notably, CAA, Desjardins, and Sun Life advisors posted the highest satisfaction scores in 2025.



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- Claims experience is the decisive battleground: Satisfaction with the overall claims process is approximately 49% in Home & Auto and 47% in Life & Health (top 2 box satisfaction). Friction points include payment clarity and real-time status tracking. Sun Life leads on claims processing overall within the relevant category.
- Emotional connection remains the ceiling: Functional metrics like reliability, meeting needs, and being “easy to do business with” are the highest-rated attributes market-wide. Deeper emotional drivers—pride, attachment, forgiveness, and “delivers an exceptional experience”—remain materially lower, presenting challenges to overall increases in NPS. “Feeling valued” and perceptions of “fair treatment” remain soft spots for many brands.

### What’s driving recommendation now

This year, Ipsos organized the insurance customer experience into three dimensions—Make it Easy, Make it Work, and Make it Feel Right—and the highest-impact gaps for 2025 are clear:

#### Make It Easy (reduce effort and friction):

- Make coverage and product details easy to find and understand
- Offer simple, self-serve claims submission and tracking with fewer handoffs
- Strengthen website organization, information quality, and the range of tasks customers can complete online

#### Make It Work (value and competence):

- Keep product and service fundamentals at the core—deliver strong value for money
- Provide advice that feels genuinely valuable and align products to customer needs
- Share clear information and build confidence that claims will be covered

#### Make It Feel Right (trust, fairness, appreciation):

- Treat customers fairly, keep them well-informed, and operate ethically
- Make customers feel appreciated—currently the lowest-scoring area market-wide
- Anchor trust in the claims experience; emphasize client-benefiting advice, adjuster quality, reduced effort, and clear payment communication

“We’re seeing a welcome shift: Canadians are more willing to recommend their insurers than they were a year ago,” said Vik Sood, EVP, Customer Experience at Ipsos in Canada. “The brands growing fastest are those that remove friction from claims, turn knowledge into resolution at first contact, and demonstrate fairness and appreciation—especially when it matters most.”

“AI is the next unlock,” Sood added. “Only about a quarter of consumers strongly agree that their insurer uses AI or chatbots for quick, accurate quotes today. That’s an untapped opportunity to scale personalization and clarity—showcasing the value that AI can deliver not just for companies, but for consumers as well.”



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\*The CSI Insurance study encompassed Canadian policyholders with home, auto, life, health, travel, mortgage life/creditor insurance, and group benefits policies.

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### About the study

Ipsos' CSI Insurance tracker, now in its 17<sup>th</sup> wave, continues to provide a comprehensive analysis of the Canadian insurance market, across 40+ insurance brands. The results are based on an Ipsos survey conducted in 3 periods across every calendar year. A total sample of 18,000 Canadians aged 18+ were interviewed online in 2025. Quotas were used to ensure that the sample's composition reflects that of the Canadian population according to census parameters. No quotas are applied on a brand level. The sample source for CSI insurance includes a representative sample from a blend of the Ipsos Global Panel for Canada and its approved strategic sample partners, using online data collection.

For CSI, panel members rate their own specific insurance provider (up to 3 policy types/provider combinations) on a series of statements dealing with all aspects of the insurance experience. Respondents rate their experience in dealing with their specific insurance provider (s) based on detailed questions related to each channel/touchpoint; including advisor, online, mobile, call center as well as claims experience. The CSI Insurance study encompassed Canadian policyholders with home, auto, life, health, travel, mortgage life/creditor insurance, and group benefits policies across several prompted brands. Most questions are measured on a 10 point scale with top 2 box results encompassing the main reporting focus.

### For additional information or to subscribe to the tracking study, contact:

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### About Ipsos

Ipsos is one of the largest market research and polling companies globally, operating in 90 markets and employing nearly 20,000 people.

Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. Our 75 business solutions are based on primary data from our surveys, social media monitoring, and qualitative or observational techniques.

“Game Changers” – our tagline – summarizes our ambition to help our 5,000 clients navigate with confidence in our rapidly changing world.

Founded in France in 1975, Ipsos has been listed on the Euronext Paris since July 1, 1999. The company is part of the SBF 120, Mid-60 indices, and is eligible for the Deferred Settlement Service (SRD).

ISIN code FR0000073298, Reuters ISOS.PA, Bloomberg IPS:FP

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