

# Western Viewpoints on Personal Insurance Policies

*Three Services Emerge As Most Important to Insurance Policy Holders in the West*

*Service Guarantee Important to Nine-In-Ten Policy Holders*



Ipsos Reid

**Public Release Date: November, 23<sup>rd</sup>, 2006 – 10:43 a.m. (Mountain Time)**

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## Western Viewpoints on Personal Insurance Policies

**Calgary AB,** - Ipsos Reid was commissioned by Western Financial Group to undertake research with insurance policy holders in Western Canada (British Columbia, Alberta, Saskatchewan, Manitoba). A total of 1,272 respondents drawn from the Ipsos Online Canadian Panel completed an internet based questionnaire between June 14th and 19th, 2006. The final data were weighted to ensure a 50/50 split between rural and urban respondents. The margin of error for the study was +/- 2.7 percentage points 19 times out of 20.

### Most Important Services

Research participants were asked to rate the importance of key services that can be offered by insurance brokers. Three items emerged as being the most important in this analysis:

- Ensuring fairness of claims settlements (76% Very Important)
- Having competitive prices as a result of having a large selection of products and services (71% Very Important)
- Reviewing clients' policies annually to ensure the best coverage (69% Very Important)

Below is a complete list of the items tested:

	% Rating As Very Important
They ensure fairness on claims settlements	76%
They have competitive prices as a result of having a large selection	71%
They review clients' policies annually to ensure the best coverage	69%
They re-quote their clients' policies for comparative prices every 3 years	58%
24/7 emergency claims phone line	58%
They offer the widest range of auto home and business insurance in their marketplace	47%
They have the backing of one of Canada's strongest leading insurance and financial services companies	45%
Their staff exceed the provincial annual requirements for training	38%
They have branch offices in each community	29%
They are the largest volume broker for your particular insurance company	16%

## Service Guarantee

The survey also investigated the viewpoints of insurance policy holders on service guarantees. A service guarantee is a set of promises from an insurance broker outlining the level of service customers can expect to receive and to which the broker can be held accountable. Nearly nine-in-ten (88%) of those participating in the Ipsos Reid study indicated that it would be important to them personally to be able to hold their insurance broker accountable through such a service guarantee (38% Very Important, 50% Somewhat Important).

-30-

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