

Ontarians' beliefs about auto insurance fraud



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Methodology

Pollara was commissioned by Insurance Bureau of Canada (IBC) to determine Ontarians' perceptions of insurance fraud and other industry-related issues, specifically:

- Beliefs about the prevalence of insurance fraud and its causes
- Perceptions of industry's fraud-reduction activity and support for initiatives
- Ontarians' likelihood to report fraud and factors that impact whistleblowing
- Ontarians' understanding and experiences with auto insurance coverage and claims

The survey results cited in this report are from telephone interviews with 1,000 Ontarians, 18 years of age or over, conducted January 5 to January 15, 2012.

Data have been weighted by age, gender, and region to reflect actual adult populations in Ontario.

Region	Number of interviews	Margin of error*
Toronto	210	±6.8%
GTA 905	230	±6.5%
GTA Total	440	±4.7%
GTA Shadows	136	±8.4%
Ontario East	129	±8.6%
Ontario Southwest	129	±8.6%
Steel Triangle	96	±10.0%
Ontario North	70	±11.7%
Ontario	1,000	±3.1%

*19 times out of 20

Key findings and conclusions

To follow are the key findings and conclusions flowing from a survey of 1,000 Ontario adults that examined beliefs about insurance fraud. All findings are discussed in further detail in the remaining sections of this report.

Ontarians see fraud as prevalent and link it to rising premiums

- Ontarians, particularly GTA residents, believe that premiums have been rising in recent years. Insurance fraud is believed to have an influence on the rising price of auto insurance.
- The vast majority of Ontarians (83%) believe insurance fraud occurs frequently or occasionally in the province. Very few (14%) see it as a rare occurrence. Almost everyone in the province (96%) sees the link between insurance fraud and higher premiums for drivers; some also believe insurance company shareholders share this cost with drivers. Clearly, Ontarians understand that there is a problem to be addressed.
- However, they believe that opportunistic insurance fraud (people delaying their return to work or accepting extra rehabilitation treatments after car accidents) is far more common than organized insurance fraud (overbilling by health care providers or staged and fabricated collisions), suggesting that education is needed. About eight-in-ten Ontarians believe that opportunistic fraud occurs frequently or occasionally, compared to 53%–68% who say the same of organized fraud.
- The main reasons fraud occurs in the province, according to the public, are that claimants feel they deserve the maximum from their insurance company after paying so much for insurance for so long, and because people believe insurance companies have lots of money and can afford it.
- Ontarians are divided on whether insurance companies use fraud as an excuse for high premiums (44%), or whether fraud is the reason for high premiums (37%); close to half (47%) of those in the GTA hold the opinion that insurance companies use fraud as an excuse, compared to 42% of non-GTA residents.

Ontarians are aware the industry is taking action on fraud, and support all fraud-reduction activities tested

- The majority of Ontarians (78%) believe insurance companies are taking action to reduce fraud, although more than half (58%) believe the industry is either not

doing enough or is not taking the right action. This finding, together with others in this study, suggest that the public would welcome additional fraud-reduction activities from the industry.

- GTA residents are more likely to say that action is being taken (83%) compared to non-GTA residents (74%). Non-GTA residents (20%) are more likely to say they “don’t know” compared to GTA residents (13%), suggesting that GTA residents are more knowledgeable about the industry’s anti-fraud activities.
- Further, 43% of GTA residents believe that while action is being taken, there is not enough, compared to 34% of non-GTA residents, suggesting that GTA residents may be more open to fraud-reduction activities.
- The six specific fraud-reduction activities tested in this study have widespread public support (64%–77%), with less than one-third (20%–29%) opposed.
- The most popular initiatives are freezing and seizing the assets of anyone suspected of being part of an organized auto insurance fraud ring that has successfully committed fraud (77% in favour), giving insurance companies authority to reject suspicious invoices from clinics when there is evidence of fraudulent billings from that clinic in the past (75%), having insurance companies analyze information about health care clinics that would tell customers which ones to avoid and which ones are better choices for them (75%), and setting up a government anti-fraud task force to determine how big the problem is and what actions need to be taken (70%).
- The remaining two activities are also popular: sharing of customer claims information between insurance companies for analysis and cross-referencing (65%), and putting tighter restrictions on who can own and operate clinics instead of relying on clinic owners to declare conflicts of interest (64%). This last initiative has slightly more support in the GTA (67%) than outside the GTA (61%).

Most Ontarians say they would report fraud, but most wouldn’t know where to report it

- Most Ontarians (72%) say they would likely report a person working in a health clinic who is committing insurance fraud; the main reason being that fraud is wrong, followed by the negative impact on premiums. The minority who would not be likely to report this kind of fraud believe it is none of their business/they do not wish to be involved.

Key findings and conclusions

- Those more likely to report a person working in a health clinic who is committing insurance fraud are older Ontarians (55 years or older) and residents of GTA 905.*
- However, the majority of Ontarians (58%) would not know where to report someone working in a health clinic they had learned was committing insurance fraud. When presented with options for reporting, the majority choose the police (68%), or their insurance company / broker / agent (67%). Fewer would report fraud to Ontario's insurance regulator (51%) or Ontario's regulator of health practitioners or health clinics (47%).
- A guarantee of anonymity is the most compelling incentive to report fraud, compared to a cash reward and being informed of the outcome.
- Taken together, these findings suggest that many Ontarians are willing to participate in fraud-reduction, but they need guidance on where to report fraud and a guarantee of anonymity.
- As well, only 20% of Ontarians say they would know exactly what to do if they were in a minor car accident, with one-in-two (51%) believing they would have a good idea. The remainder (close to one-third of Ontarians) feel they would have no idea or only some idea of what to do. This is almost identical to the 32% of those who have actually been in a car accident recently and who had only some idea or no idea of what to do.
- Younger Ontarians (18–34 years) are even less likely to say they would know exactly what to do (16%) compared to those 35 years or older (22%), suggesting this group should be a focus for education.
- There is an opportunity to educate drivers on the basic, immediate steps to take in this situation. When tested, Ontarians' interest in a free smartphone app from their insurer to assist at a collision scene was not found to be particularly high, even among handheld device users, suggesting other ways of communicating this information should be considered.

Opportunity to improve experience for those involved in car accidents

- Although most of those who have been personally involved in a car accident in the past three years found dealing with people and organizations in the auto insurance system satisfactory overall, close to one-third (29%) did not, suggesting some room exists for improvement. One-in-five of this latter group found it difficult to get the information needed or difficult to get the information needed at the time it was needed.
- Despite the fact that most Ontarians who have recently experienced a car accident found the system satisfactory, more than half (55%) of all Ontarians believe it would be difficult to obtain approval for treatment for a minor injury (40% believe it would be easy). Not surprisingly then, two-thirds of Ontarians are likely to contact a lawyer to ensure a claim for a serious injury is settled to their satisfaction.

Opportunity for drivers to be more prepared for an accident

- Many Ontarians feel they have a good (45%) or excellent (16%) understanding of their auto policy, however, there is room for education, with four-in-ten rating their knowledge as very poor to fair.

Insurers and government relied on for information and advice about claims and injuries

- Most Ontarians would contact their insurer for information about making a claim for both a minor (78%) and more serious (75%) injury. As well, advice about treating minor injuries resulting from a car accident is likely to be followed if received from insurers (claims rep) (77%) or the provincial government (67%).
- Ontarians also show moderate interest (33% very / 35% somewhat) in a pamphlet that, if they were injured in a car accident, would describe to them what to expect as they recover and how to gauge the quality of advice from health professionals.

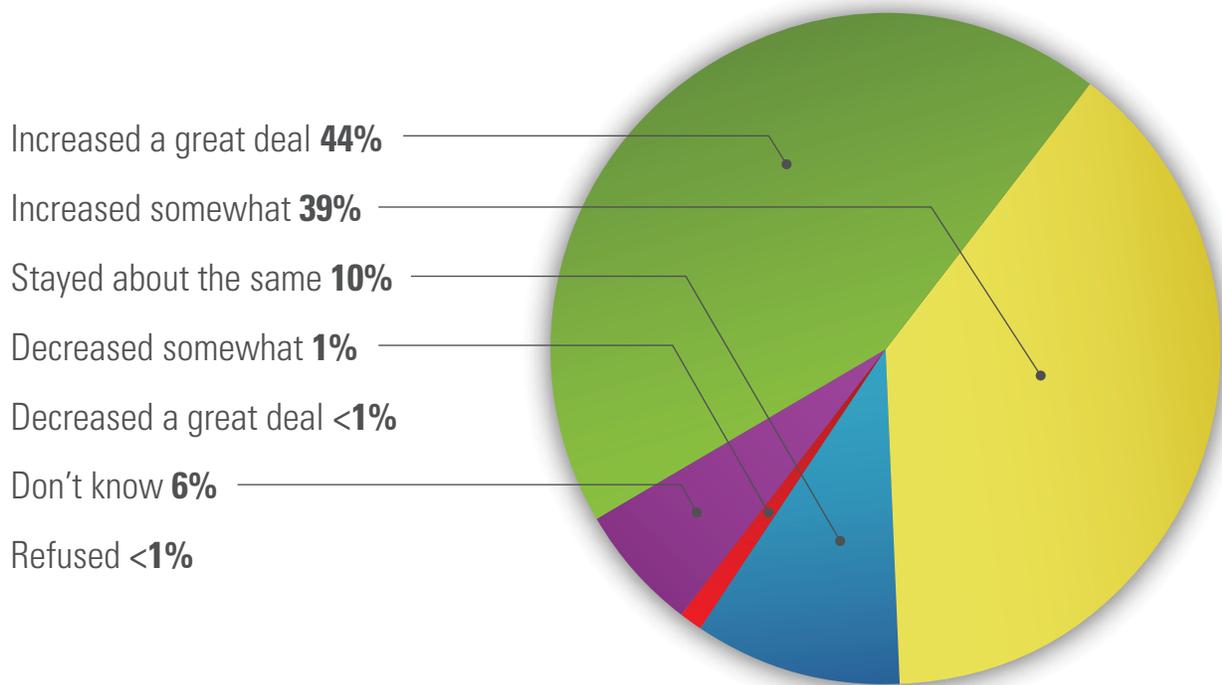
*GTA 905 is part of the GTA, which is made up of Toronto and GTA 905

Beliefs about the prevalence of insurance fraud and its causes

Perceptions of auto insurance premiums

The majority of Ontarians, especially those in the GTA, believe the price of auto insurance has increased in recent years

- Eight-in-ten Ontarians (83% a great deal/somewhat) believe the price of auto insurance has increased in recent years, including about four-in-ten (44%) who say premiums have increased “a great deal.”
- GTA residents are more likely to say premiums increased a great deal/somewhat (87%) compared to non-GTA residents (79%).



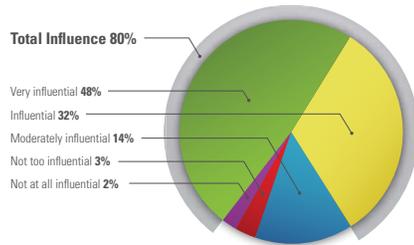
Q9. In recent years, do you think the price of auto insurance in Ontario has increased a great deal, increased somewhat, stayed about the same, decreased somewhat, decreased a great deal?

Reasons for higher auto insurance premiums

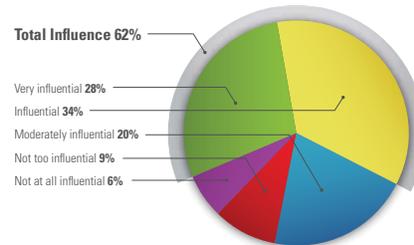
Approximately six-in-ten Ontarians believe insurance fraud is increasing the price of auto insurance

- Approximately six-in-ten believe fraud is very influential/influential on increasing the price of auto insurance: people claiming for benefits they do not really need (62%) and growth in insurance fraud such as staged collisions and over-billing by health care providers (59%). Not surprisingly, insurance companies wanting to increase profits is considered by a greater number (80%) to be very influential/influential.
- Residents of the GTA Shadows* (33%) are more likely to say growth in insurance fraud is very influential compared to all other regions (27%).
- Residents of the GTA Shadows (39%) and Ontario East (40%) are less likely to believe insurance companies wanting to increase profits is very influential, while those in the Steel Triangle (64%) are more likely to say this is very influential.

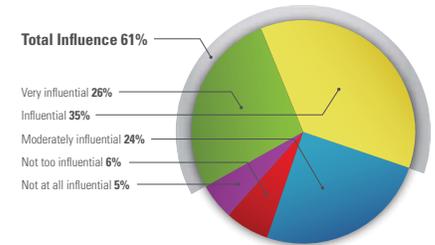
Insurance companies wanting to increase their profits



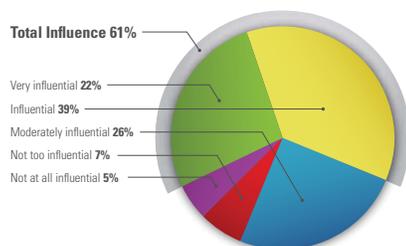
People claiming for benefits they do not really need



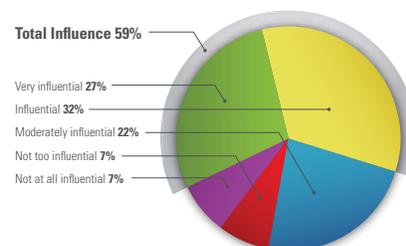
Increases in legal costs associated with insurance claims



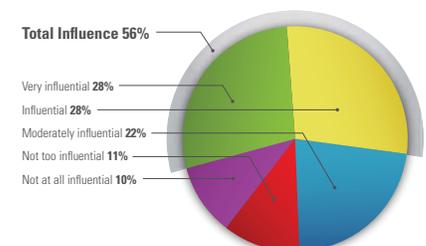
Increased costs of car repairs and medical services



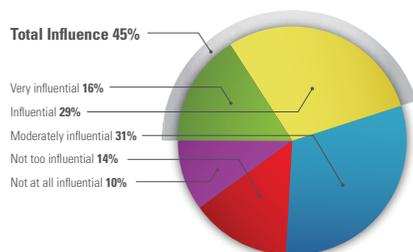
Growth in insurance fraud, for example, staged car collisions and health care providers overbilling insurance companies



Driving behaviour becoming worse resulting in more accidents



Inflation that increases the cost of most things over time



*GTA Shadows is on the fringes of the GTA (GTA equals Toronto and GTA 905)

Q10-16. How much influence have each of the following factors had on increasing the price of auto insurance, on a scale of 1 to 10, where 1 is no influence at all and 10 is a great deal of influence? How about: (RANDOMIZE)

Perceptions of claims costs

Ontarians believe an average of 41 cents of every insurance dollar consumers pay is paid out to cover claims

- Those who have had an auto claim in the past five years are more likely to say this figure is higher (mean= 43.1), compared to those who have not had a claim in the past five years (mean = 40.7).
- Younger Ontarians (18–34 years, mean = 38.5) believe less of every insurance dollar is paid out to cover claims, while those who are older (55 years or older, mean = 43.7) believe this number is higher.

Ontarians believe this portion of every insurance dollar is paid out for claims (mean): **41.2 cents**

70 cents or more **13%**

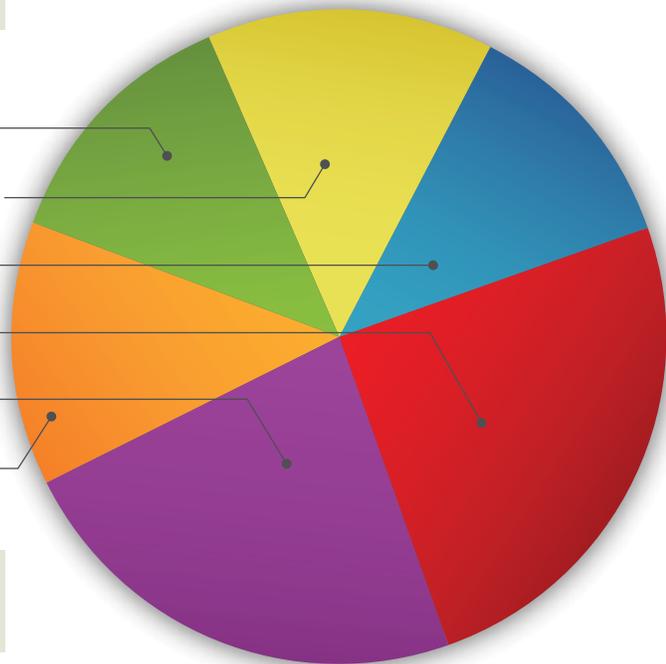
Over 50 cents to less than 70 cents **14%**

50 cents **12%**

25 cents to less than 50 cents **25%**

Less than 25 cents **23%**

Don't know **13%**



Ontarians significantly underestimate the amount insurance companies spend on claims

Q17. How much of every dollar that consumers pay to insurance companies do you think insurance companies pay out to cover people's claims?

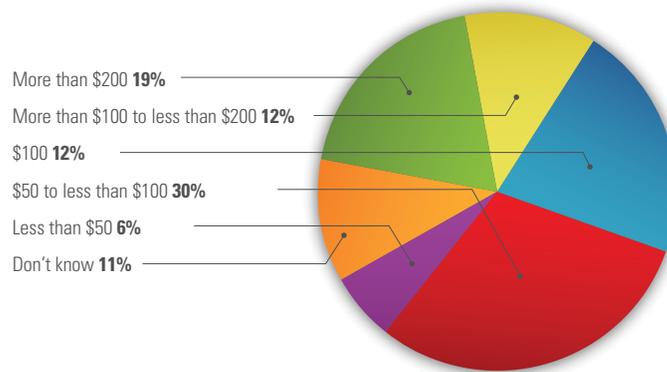
Perceptions of claims costs

Ontarians' beliefs regarding costs related to minor car accidents and injuries:

- Slightly over half of Ontarians (52%) believe towing a car for 10 kilometres costs \$100 or more (average = \$152.24).
- The majority of Ontarians (62%) believe 10 physiotherapy sessions cost \$500 or more (average = \$935.34).
- Half of Ontarians (50%) believe repairing a small car dent costs \$500 or more, with four-in-ten (42%) believing the cost to be less than \$500 (average = \$644.69).

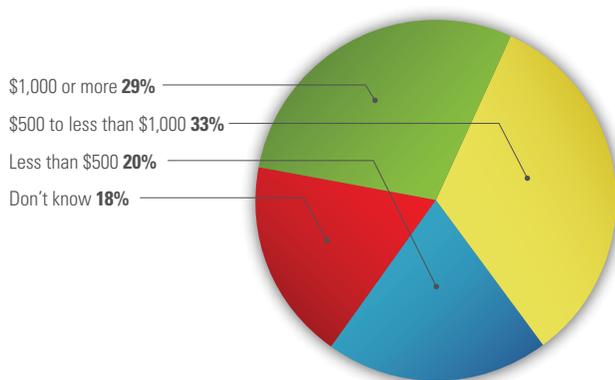
Towing a car for 10 kilometres

Mean: **\$152.54**



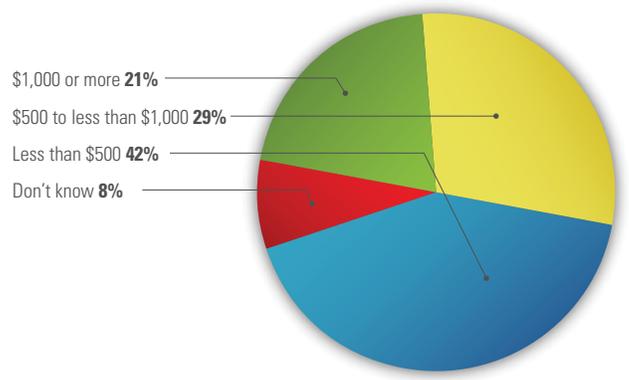
10 physiotherapy sessions

Mean: **\$935.34**



Repairing a small dent in a car fender

Mean: **\$644.69**

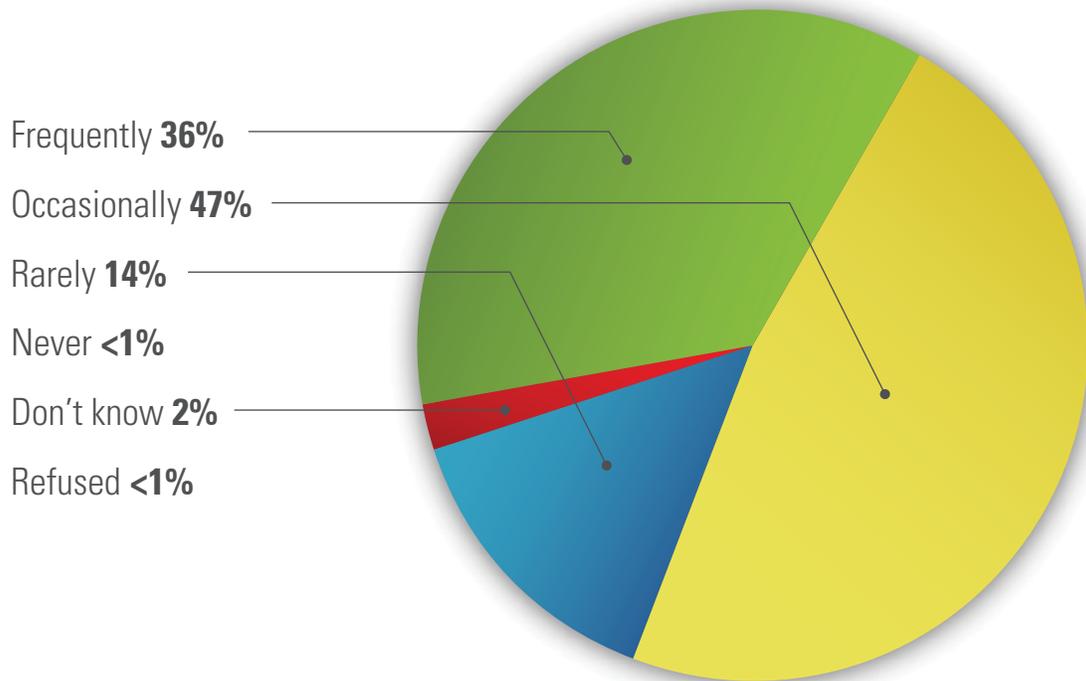


Q18-20. To the best of your knowledge, approximately how much does it cost in Ontario for each of the following? How about: Having a car towed for 10 kilometres; Getting 10 physiotherapy treatments; Professionally repairing a small dent in a car fender?

Frequency of insurance fraud

Most Ontarians (83%) believe insurance fraud is a frequent or occasional occurrence in the province

- Very few in the province (14%) believe insurance fraud happens rarely.
- Among those who have a university education (75%), fewer believe insurance fraud is a frequent/occasional occurrence compared to the average (83%).



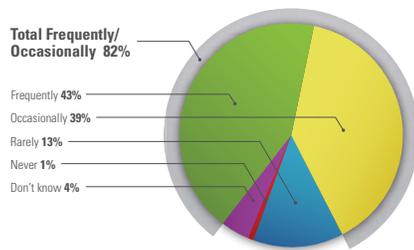
Q44. Now thinking about all of the types of insurance fraud we have just discussed, do you believe that auto insurance fraud occurs frequently, occasionally, rarely or never in Ontario?

Frequency of insurance fraud by type

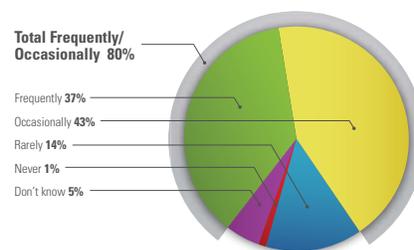
Ontarians believe the most frequently occurring type of insurance fraud is opportunistic (people either delaying their return to work or accepting extra treatments even though they have recovered from their car accident injuries)

- About eight-in-ten Ontarians (82%) believe that people delaying their return to work occurs frequently or occasionally, followed closely by people accepting extra treatments even though they have recovered from their car accident injuries (80% frequently/occasionally). Other types of fraud tested are considered to occur less often in comparison.
- Those who have completed a university education are less likely to believe all types of fraud occur frequently (Delaying return to work: completed university 74% frequently/occasionally vs. average 82%; Accepting extra treatments: 76% vs. 80%; Health care providers recommending unnecessary treatments: 65% vs. 68%; Claims for accidents that never occurred: 51% vs. 60%; Staged collisions with other fraudsters: 50% vs. 59%; Staged collisions with innocent drivers: 47% vs. 53%).
- Women are more likely to believe some types of fraud occur frequently compared to men (Delaying return to work: women 87% frequently/occasionally vs. men 77%; Accepting extra treatments: women 83% vs. men 77%).

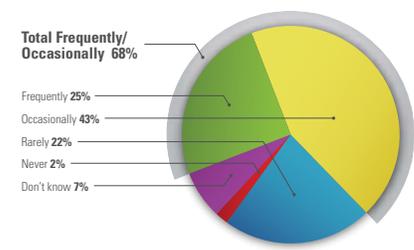
People delaying their return to work after being injured in a car accident, and continuing to accept income replacement payments from their insurance company, even though they have recovered from their injury



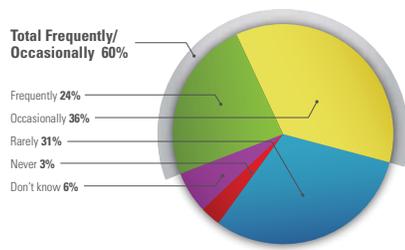
People accepting extra rehabilitation treatments, such as massage or physiotherapy, even though they have recovered from their car accident injury



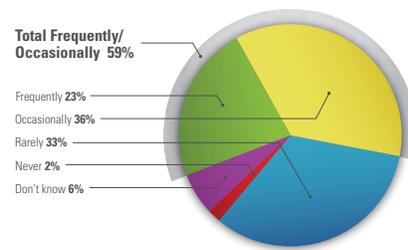
Health care providers, such as chiropractors, recommending extra rehabilitation treatments that are not medically necessary



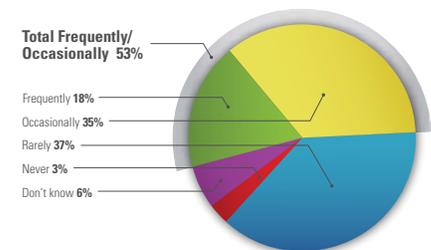
People making fraudulent claims to insurance companies for accidents that never occurred



People deliberately staging collisions with vehicles driven by other fraudsters and submitting claims for made-up injuries and vehicle damage



People deliberately staging collisions with innocent drivers so that they can submit claims for made-up injuries and vehicle damage

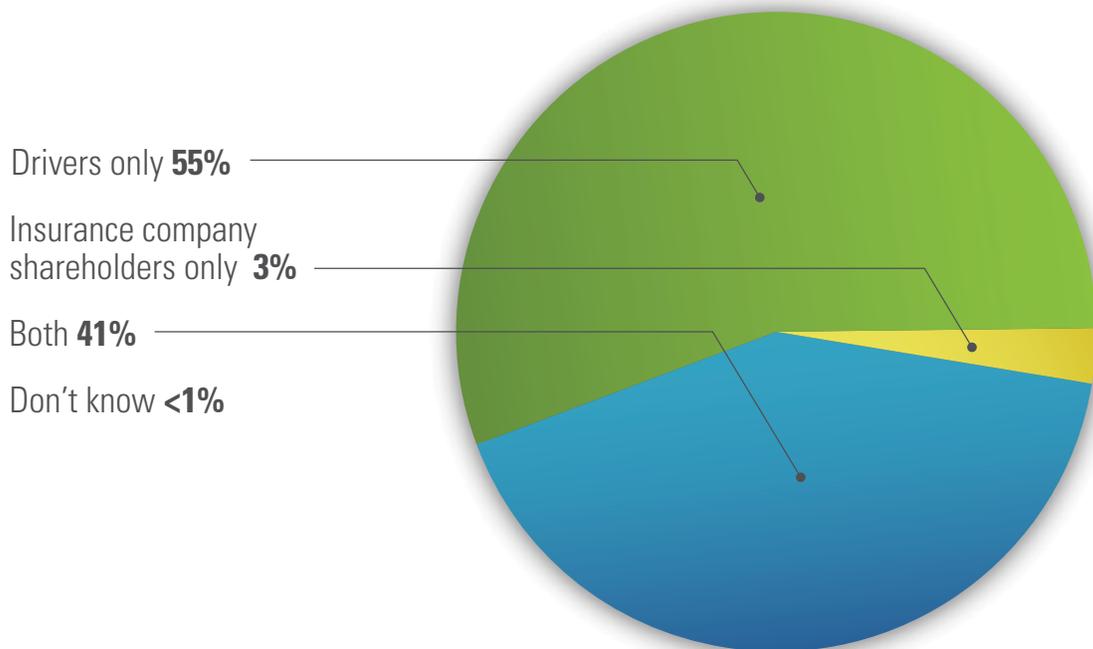


Q38-43. My next questions are about insurance fraud. To the best of your knowledge, how frequently are each of the following types of insurance fraud committed in Ontario? How about: (READ AND RANDOMIZE)

Paying for insurance fraud

Ontarians believe drivers end up paying for insurance fraud, either alone or sharing the cost with insurance company shareholders

- More than half (55%) believe drivers alone pay for insurance fraud, while four-in-ten (41%) believe that both drivers and insurance company shareholders pay.
- Very few (3%) believe that insurance company shareholders should shoulder the cost alone.
- Younger Ontarians (18–34 years) are more likely to believe both drivers and shareholders (51%) pay for insurance fraud, compared to those 35 years or older (38%).
- Those who have completed university are more likely to believe drivers pay for insurance fraud (61% vs. 55%) rather than both drivers and shareholders (36% vs. 41%).
- Men are more likely to believe drivers alone pay for insurance fraud compared to women (men 63%, women 47%). Women are more inclined to believe both drivers and shareholders pay compared to men (men 34%, women 48%).

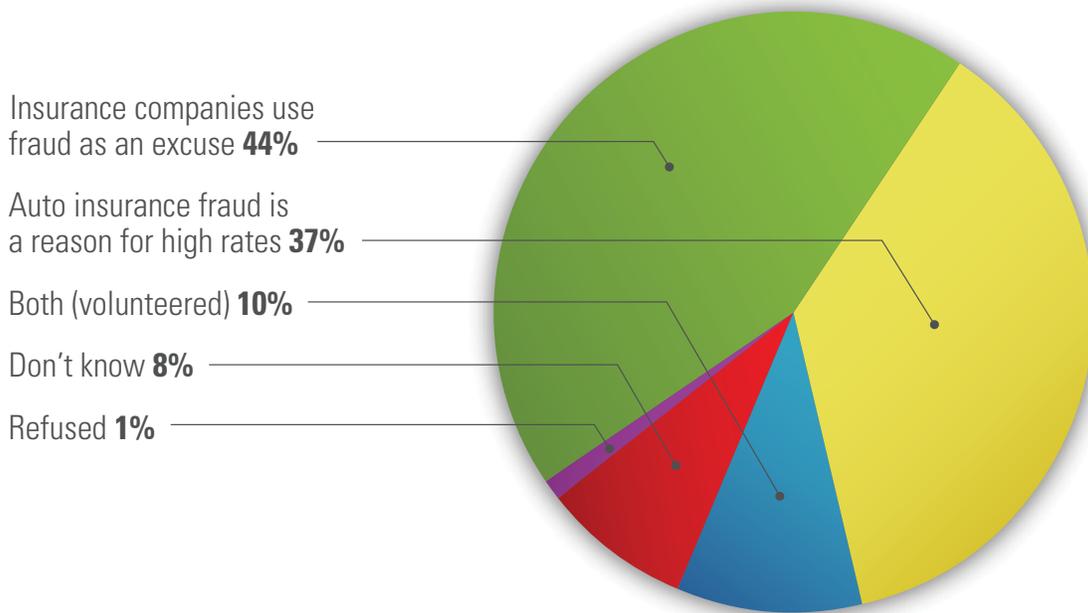


Q45. Who do you think ends up paying for auto insurance fraud, is it (ROTATE ORDER) drivers through higher auto insurance rates, the shareholders of insurance companies, or (DO NOT ROTATE: both)

Fraud: Excuse or reason for high premiums?

Ontarians are divided on whether insurance companies use fraud as an excuse for high premiums, or whether auto insurance fraud is the reason for high premiums

- About four-in-ten Ontarians (44%) believe that insurance companies use fraud as an excuse for high premiums, compared to 37% who believe that fraud is the reason for high premiums.
- GTA residents are slightly more inclined to say insurance companies use fraud as an excuse (47%) compared to non-GTA residents (42%).
- Men are slightly more inclined to say that insurance companies use fraud as an excuse (48%) compared to women (41%).



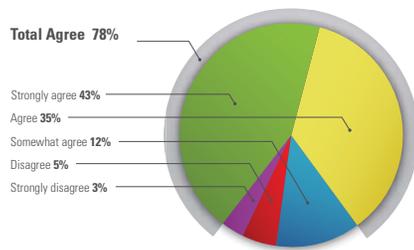
Q46. (ROTATE ORDER OF SOME PEOPLE / OTHER PEOPLE SAY) Some people say that auto insurance fraud is one of the main reasons for high auto insurance rates in Ontario. Other people say that auto insurance companies just use fraud as an excuse for high rates. Which one of these views is closest to your own?

Reasons for insurance fraud

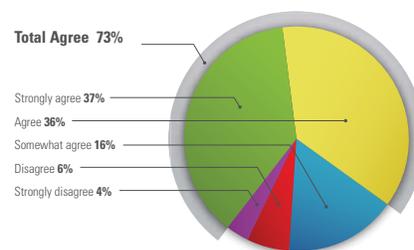
Ontarians believe the main reasons fraud occurs in the province are that claimants feel they deserve the maximum from their insurance company after paying so much for insurance for so long, and because people believe insurance companies have lots of money and can afford it

- Reasons such as the following are considered to have much less influence: exaggeration and falsification of claims by people in order to get financial support and treatment as they recover, and companies not bothering or not being able to verify information on claim forms. However, 29%–44% see these as reasons that insurance fraud takes place.
- GTA residents (74% total agree) are less likely to believe fraud occurs because people feel they deserve the maximum because they have been making payments for a long time compared to non-GTA residents (81% total agree); this is a statistically significant difference.
- Younger Ontarians are more likely to believe fraud occurs because people feel they deserve the maximum because they have been making payments for a long time (18–44 years, 81% total agree) and because they feel auto insurance is very expensive (18–44 years, 74% total agree) compared to those 45 years or older (76% and 66%, respectively).

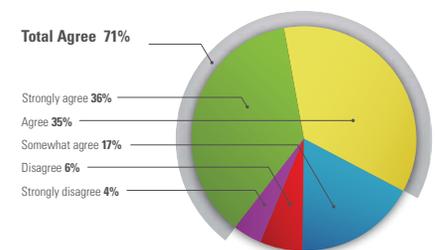
People feel they deserve the maximum when they make an auto insurance claim because they have been making their insurance payments for a long time



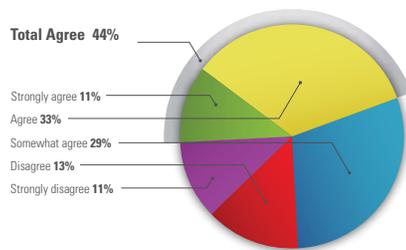
People believe insurance companies have lots of money and can afford it



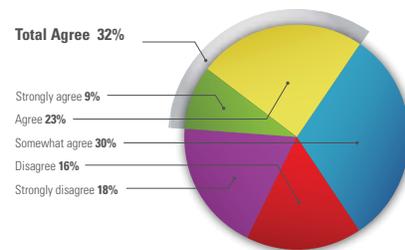
People feel they deserve the maximum when they make an auto insurance claim because they feel auto insurance is very expensive in Ontario



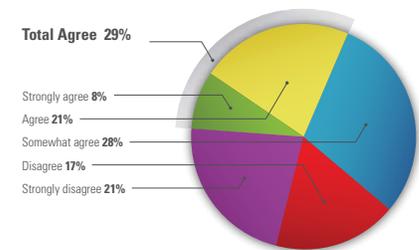
People have to exaggerate and falsify claims in order to get the treatment and financial support they need to recover from most car accident injuries



People believe that there is no way for insurance companies to verify all the information received on claim forms



People know that insurance companies will not bother to verify all the information received on claim forms

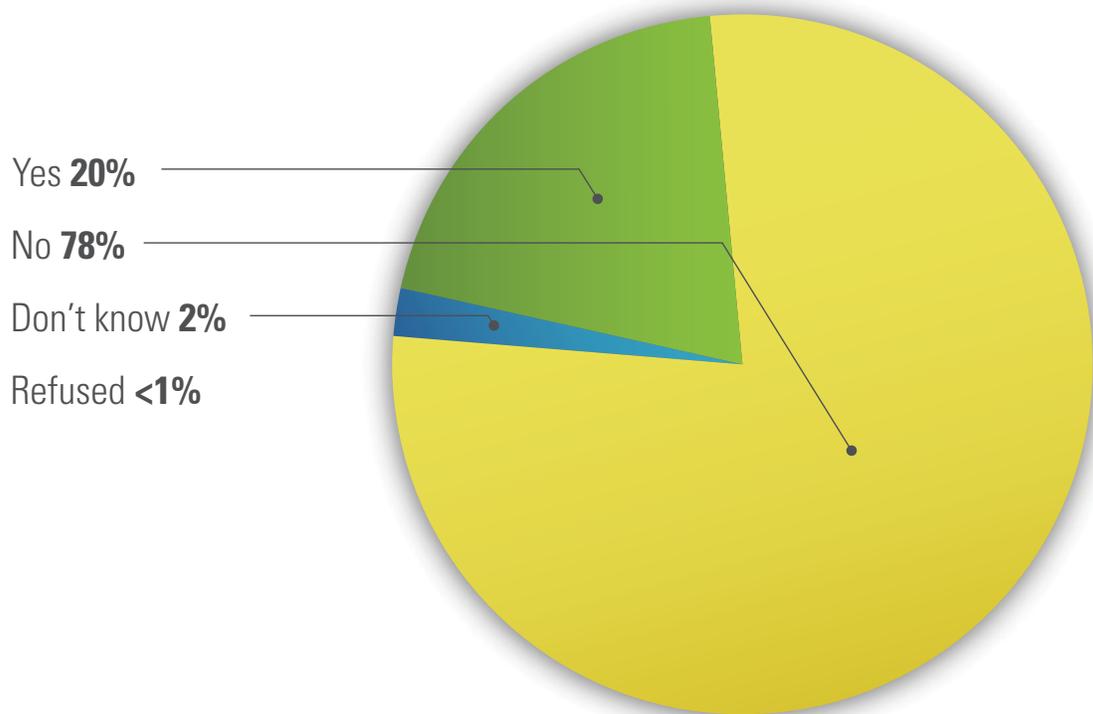


Q47–52. To what extent do you believe that each of the following are reasons that auto insurance fraud occurs in Ontario? Please use a 1 to 10 scale where 1 means you don't agree at all and 10 means you strongly agree. How about:

Acceptability of stealing from corporation

One-in-five (20%) Ontarians believe stealing from a corporation (like a large insurance company) is more acceptable than stealing from a small business

- One-in-five (20%) believe it is more acceptable to steal from a corporation (like a large insurance company) than a small business; 78% disagree.
- Younger Ontarians (18–34 years, 32%) are more likely to say stealing from a corporation is more acceptable compared to those 35 years or older (15%).



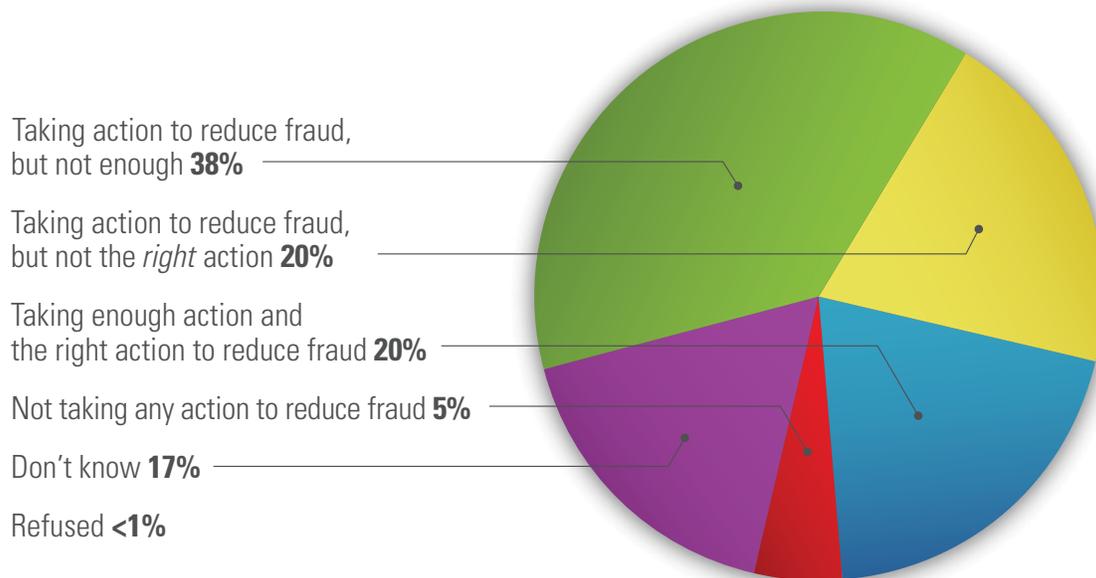
Q54. Is stealing from a corporation like a large insurance company more acceptable than stealing from a small business, or not?

Perceptions of industry's fraud- reduction activity and support for initiatives

Perceptions of industry's fraud activity

The majority of Ontarians believe insurance companies are taking action to reduce fraud, although more than half (58%) believe the industry is either not doing enough or is not taking the right action

- While roughly three-quarters (78%) of Ontarians believe action is being taken to reduce fraud, more than half (58%) believe the industry is either not doing enough or is not taking the right action.
- One-in-five (20%) Ontarians believe insurance companies are taking enough action and the right action to reduce insurance fraud.
- GTA residents are more likely to say that action is being taken (83%) compared to non-GTA residents (74%). Non-GTA residents (20%) are more likely to say they “don’t know” compared to GTA residents (13%), suggesting that GTA residents are more knowledgeable about the industry’s anti-fraud activities.
- Further, 43% of GTA residents believe that while action is being taken, there is not enough, compared to 34% of non-GTA residents, suggesting that GTA residents may be more open to fraud-reduction activities.



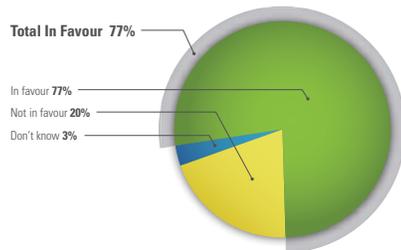
Q65. In your opinion, are insurance companies currently not taking any action to reduce fraud, taking action to reduce fraud, but not enough, taking action to reduce fraud, but not the right action, or taking enough action and the right action to reduce fraud?

Support for fraud initiatives

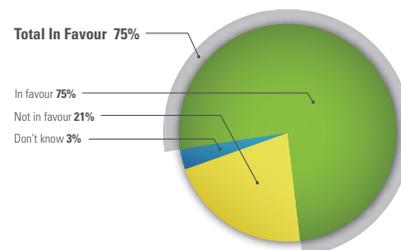
Ontarians are in favour of all steps to reduce insurance fraud tested, ranging from seizing the assets of anyone suspected of being part of an organized auto insurance fraud ring to putting tighter restrictions on who can own and operate clinics

- Younger Ontarians (18–34 years, 57%) are less in favour of insurance companies sharing customer claims information compared to those 35 years or older (68%).
- GTA residents (67%) are slightly more supportive of tighter restrictions on who can own and operate clinics compared to non-GTA residents (61%).

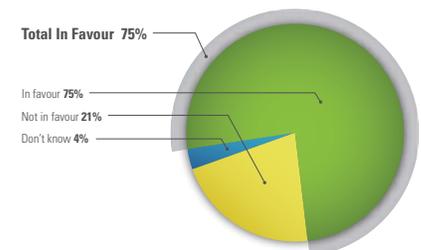
Freezing and seizing the assets of anyone suspected of being part of an organized auto insurance fraud ring that has successfully committed fraud



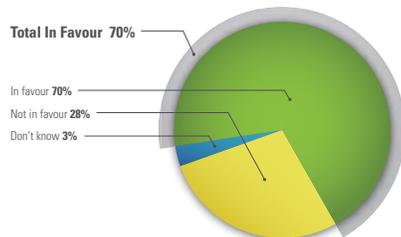
Giving insurance companies authority to reject suspicious invoices from clinics when there is evidence of fraudulent billings from that clinic in the past



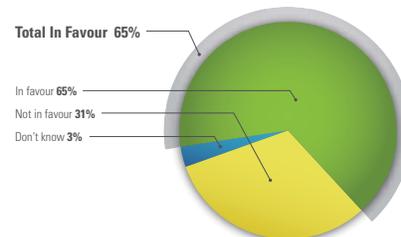
Insurance companies analyzing information about health care clinics that would tell them which ones to avoid and which ones are better choices for their customers



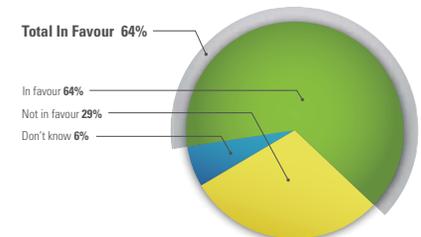
A government anti-fraud task force to determine how big the problem is and what actions need to be taken



Sharing of customer claims information between insurance companies for analysis and cross-referencing



Putting tighter restrictions on who can own and operate clinics instead of relying on clinic owners to declare conflicts of interest



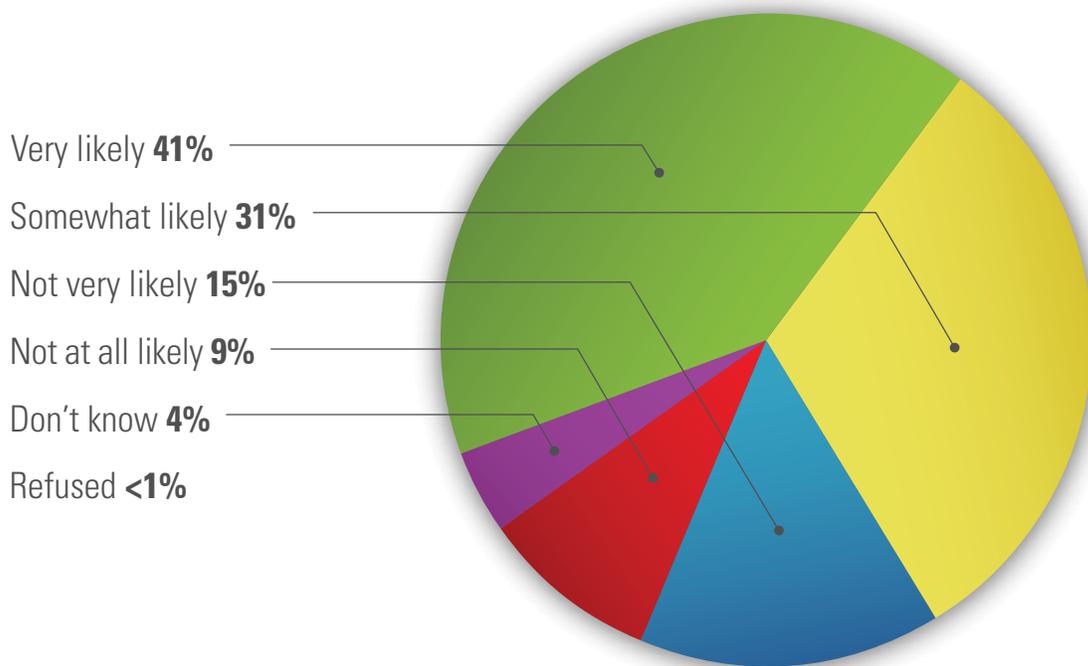
Q66–71. Please tell me if you are in favour or not in favour of each of the following steps to reduce auto insurance fraud. How about:

Ontarians' likelihood to report fraud and factors that impact whistleblowing

Likelihood of reporting fraud

Many Ontarians are likely to report a person working in a health clinic who is committing insurance fraud

- Almost three-quarters of Ontarians (72%) say they are likely to report someone who is treating them for a car accident injury and is committing insurance fraud; four-in-ten (41%) are very likely and another 31% are somewhat likely.
- Approximately one-quarter (24%) are not likely to report this kind of fraud (15% not very likely and 9% not at all likely).
- Residents of GTA 905* (79% very / somewhat likely) are more likely to report (vs. overall average 72%).
- Likelihood to report this kind of fraud varies with age; older Ontarians are more likely to report: (55 years or older, 78% very / somewhat likely vs. under 55 years, 69% very / somewhat likely).



*GTA 905 is part of the GTA, which is made up of Toronto and GTA 905

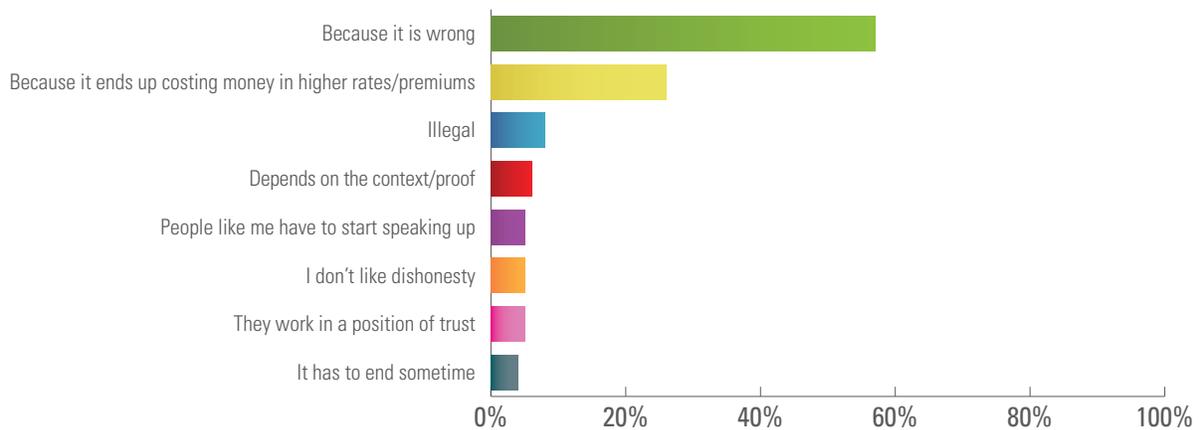
Q55. If you learn that a person working in a health clinic who is treating you for a car accident injury has committed insurance fraud, would you be very likely, somewhat likely, not very likely, or not at all likely to report them?

Reasons for reporting/not reporting fraud

The main reason Ontarians are likely to report insurance fraud is because it is wrong, followed by the fact that it increases premiums. The main reasons preventing Ontarians from reporting fraud is that it is not their business or they do not want to be involved

- Among those likely to report insurance fraud, over half (57%) would do so because it is wrong, and approximately one-quarter (26%) would do so to help prevent higher premiums.
- Those unlikely to report insurance fraud are most likely to say it is none of their business (33%), they do not want to be involved (25%), as well as they don't have proof (11%).

Reasons why likely to report (72%)*



Reasons why unlikely to report (24%)**



*Responses sum to more than 100% as respondents were allowed to provide more than one answer

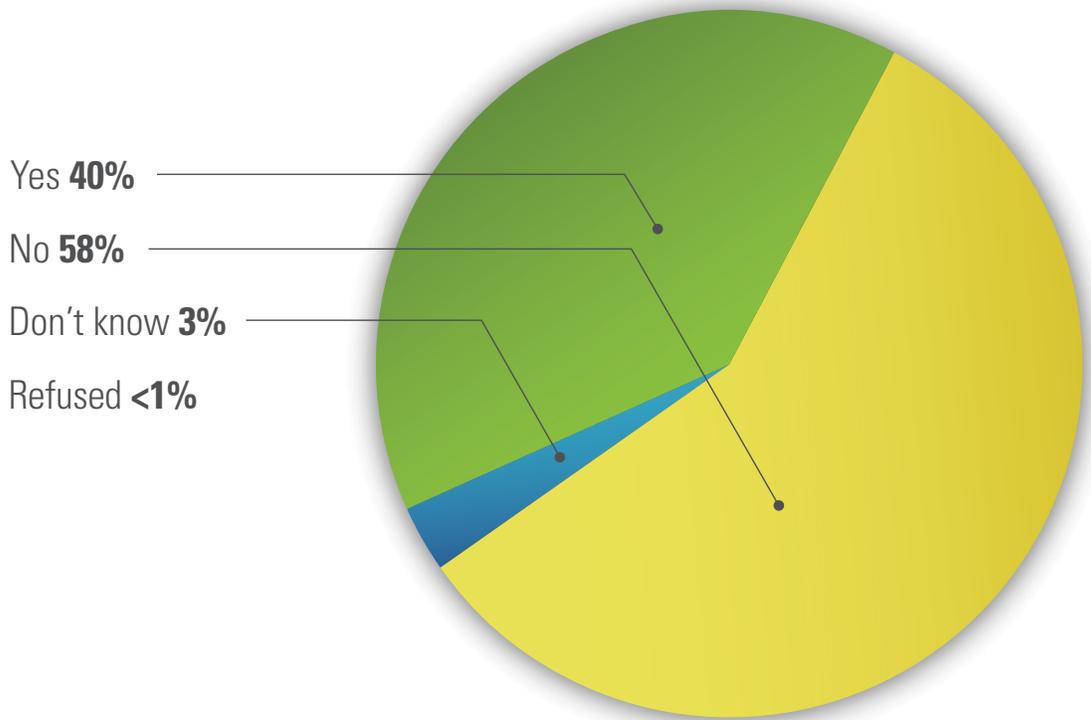
**Included all responses with more than 4% of mentions.

Q56. Why would you be (very/somewhat/not very/not at all) likely to report them?

Knowledge of where to report fraud

The majority of Ontarians would not know where to report someone they had learned was committing insurance fraud

- Over half (58%) say they would not know where to report someone they had learned was committing insurance fraud. Four-in-ten (40%) indicate they would know where to report someone.
- Those who are very likely / likely to report someone working at a health clinic are slightly more likely to know where to report this individual (45% yes vs. 40% yes).
- Older Ontarians are more likely to say they would know where to report (55 years or older, 53% yes) compared to those under 55 years (34% yes). Men (47% yes) are more likely than women (33% yes) to know where to report.



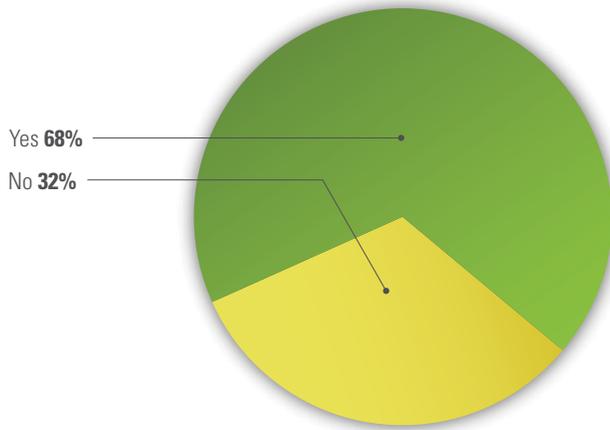
Q57. Would you know where to report them to?

Knowledge of where to report fraud

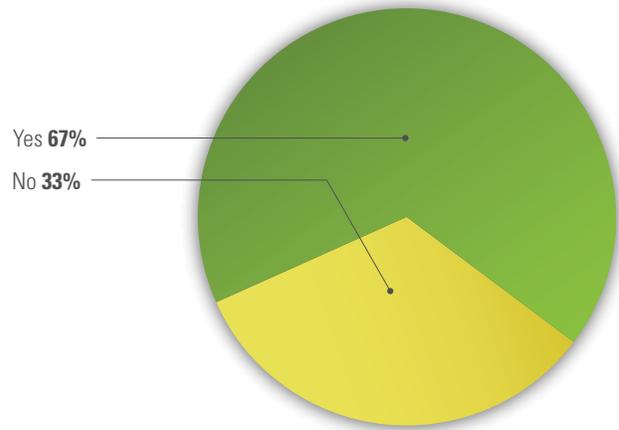
When presented with options of where to report someone working in a health clinic who has committed fraud, most Ontarians pick the police and their insurer

- Fewer would report to Ontario's insurance regulator or regulator of health practitioners or health clinics.

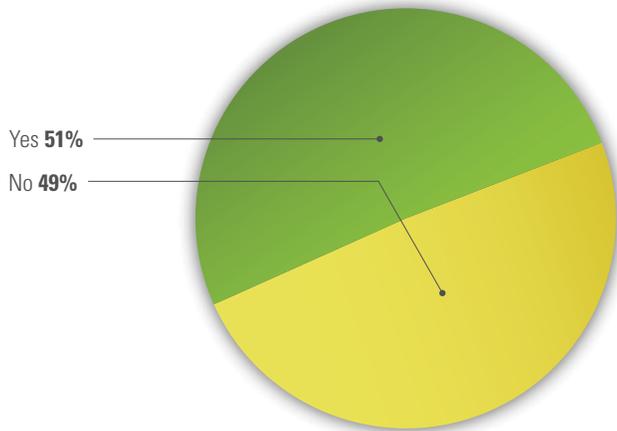
The police



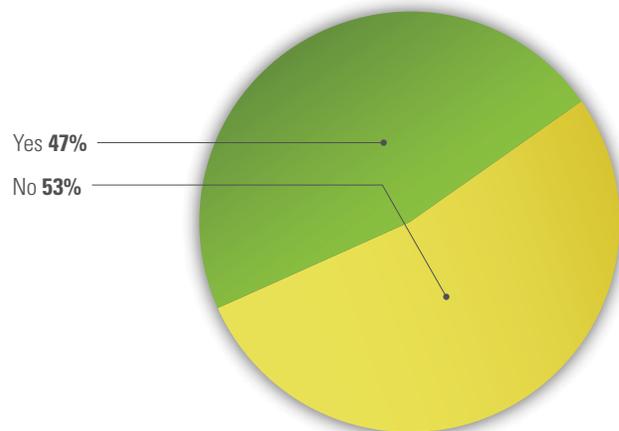
Your insurance company, broker or agent



Ontario's insurance regulator



Ontario's regulator of health practitioners or health clinics



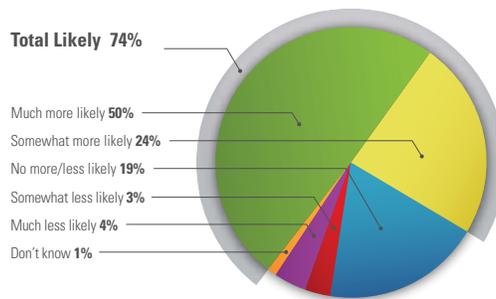
Q58-61. And if you decided to report them, would you likely report them to each of the following organizations? How about:

Incentives to report fraud

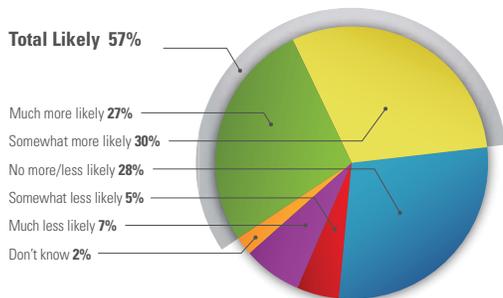
A guarantee of anonymity is the most compelling incentive to report fraud, compared to being informed of the outcome and to receiving a cash reward

- Three-quarters (74%) of Ontarians are more likely (50% much more likely / 24% somewhat more likely) to report insurance fraud if they are guaranteed anonymity.
- Considerably fewer (57% and 43%, respectively) are motivated to do so by knowing they would be informed of the outcome or provided with a cash reward.
- A cash reward is more motivating to younger Ontarians (18–44 years, 54% total likely) compared to those 45 years or older (34% total likely). The guarantee of anonymity (18–44 years, 74% total likely) and knowing they would be informed of the outcome (18–44 years, 57% total likely) is still, however, more motivating to those 18–44 years than a cash reward.

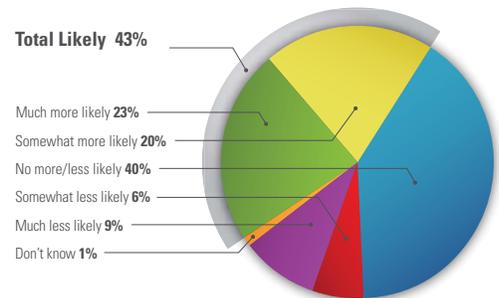
A guarantee that you would remain anonymous and never be identified as the person who called



Knowing that you would be informed of what happened as a result of your call



A cash reward if your call leads to someone being caught for insurance fraud



Q62–64. Would each of the following make you more likely, no more or less likely, or less likely to report obvious insurance fraud that you became aware of? How about:

Knowledge of penalties for insurance fraud

Almost eight-in-ten Ontarians believe the penalty for a false claim for a stolen car is having to pay back the money, policy cancellation, future insurance purchase from only the Facility Association, and possible jail time

- Fewer than one-in-five Ontarians feel that penalties are less serious.

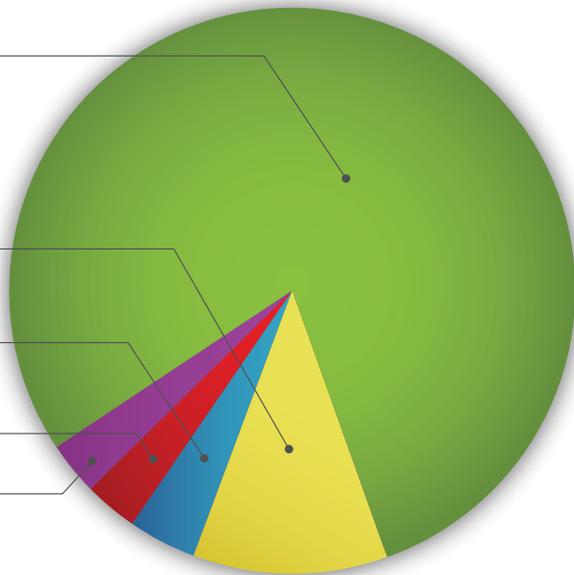
The money will be paid back, the policy cancelled, they would have to purchase from The Facility Association at higher rates, and if charged and convicted could face jail time and a fine **79%**

The money will be paid back, policy cancelled, and the person will only be able to purchase insurance from The Facility Association which provides insurance for those who cannot get it elsewhere at about two times regular rates **11%**

The money will be paid back and the policy cancelled **4%**

The money will be paid back to the insurance company **3%**

Don't know **3%**



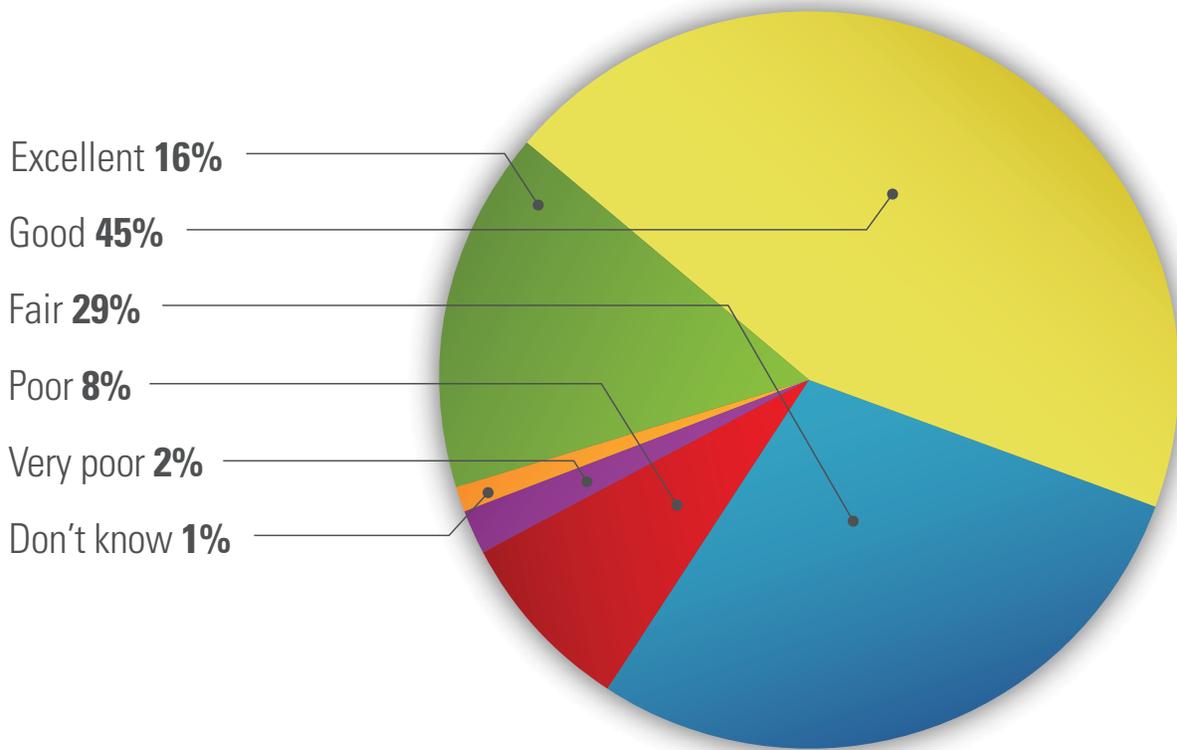
Q53. An example of insurance fraud is a person claiming their car had been stolen and accepting payment from their insurance company when in fact, the car was not stolen. If this false claim is discovered by the insurance company, which one of the following do you think is most likely to happen?

Ontarians' understanding and experience with auto insurance coverage and claims

Understanding of auto insurance policy

Most Ontarians believe they have an excellent or good understanding of what is covered and not covered by their auto insurance policy; however, significant room exists for education

- Close to two-thirds (61%) believe their understanding is either excellent (16%) or good (45%). The remaining four-in-ten (39%) rate their knowledge between fair and very poor, suggesting an opportunity for education.
- Younger Ontarians (under 45 years, 50% excellent / good) believe they have less understanding of their policy, while older Ontarians believe they have a greater understanding (45 years or older, 65% excellent / good).

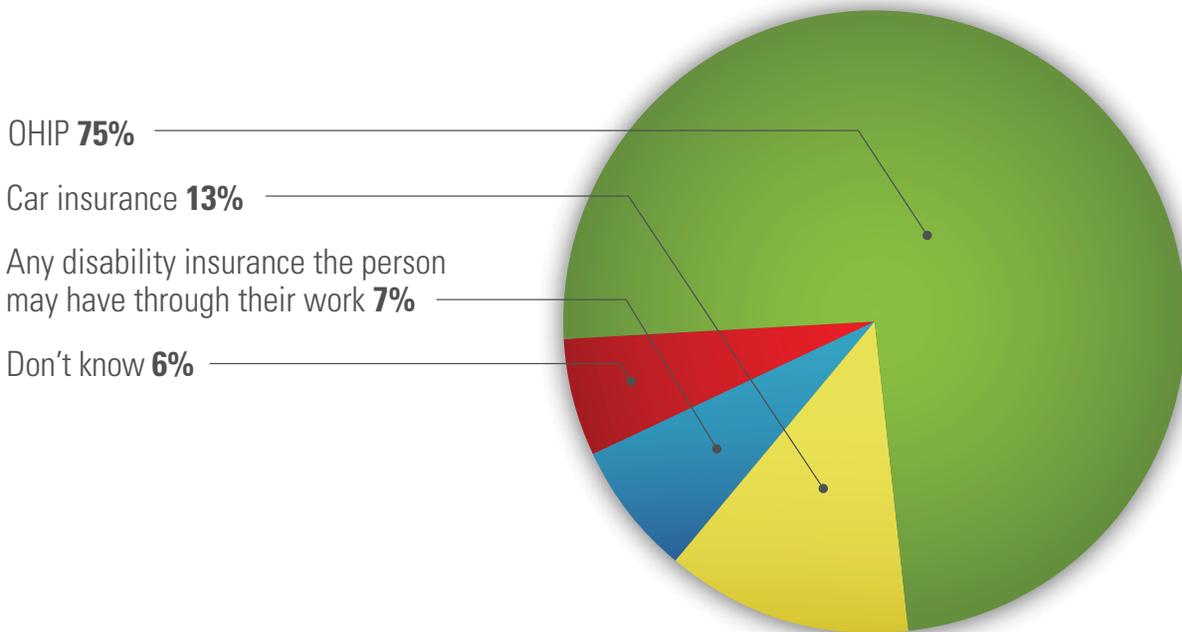


Q22. How well do you understand what is covered and what is not covered by your auto insurance policy? Do you have an excellent, good, fair, poor or very poor understanding?

Knowledge of coverage for car accident injuries

Most Ontarians believe that OHIP covers the first hospital visit for car accident victims

- Three-quarters (75%) of Ontarians believe that OHIP pays for the first hospital visit when someone is injured in a car accident, with very few believing car insurance (13%) or the victim's workplace disability insurance (7%) covers this first visit.

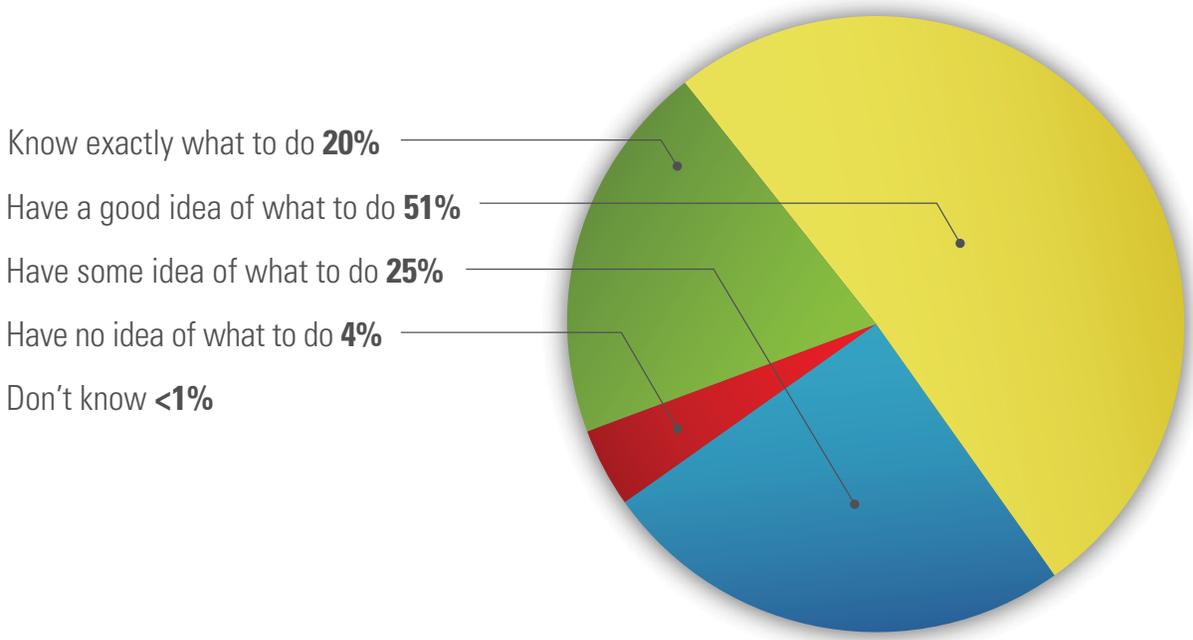


Q23. If someone is injured in a car accident and receives care at a hospital, to the best of your knowledge which one of the following pays for the first hospital visit? Is it:

Preparedness for minor car accident (predicted)

If in a minor car accident, only 20% of Ontarians say they would know exactly what to do

- One-in-two (51%) believe they would have a good idea of what to do.
- Almost three-in-ten (29%), however, say they would only have some idea (25%) or no idea (4%) of what to do.
- Ontario Southwest residents (29%) are more likely to say they would know exactly what to do compared to the average (20%).
- Younger Ontarians (18–34 years) are less likely to say they would know exactly what to do (16%) compared to those 35 years or older (22%).

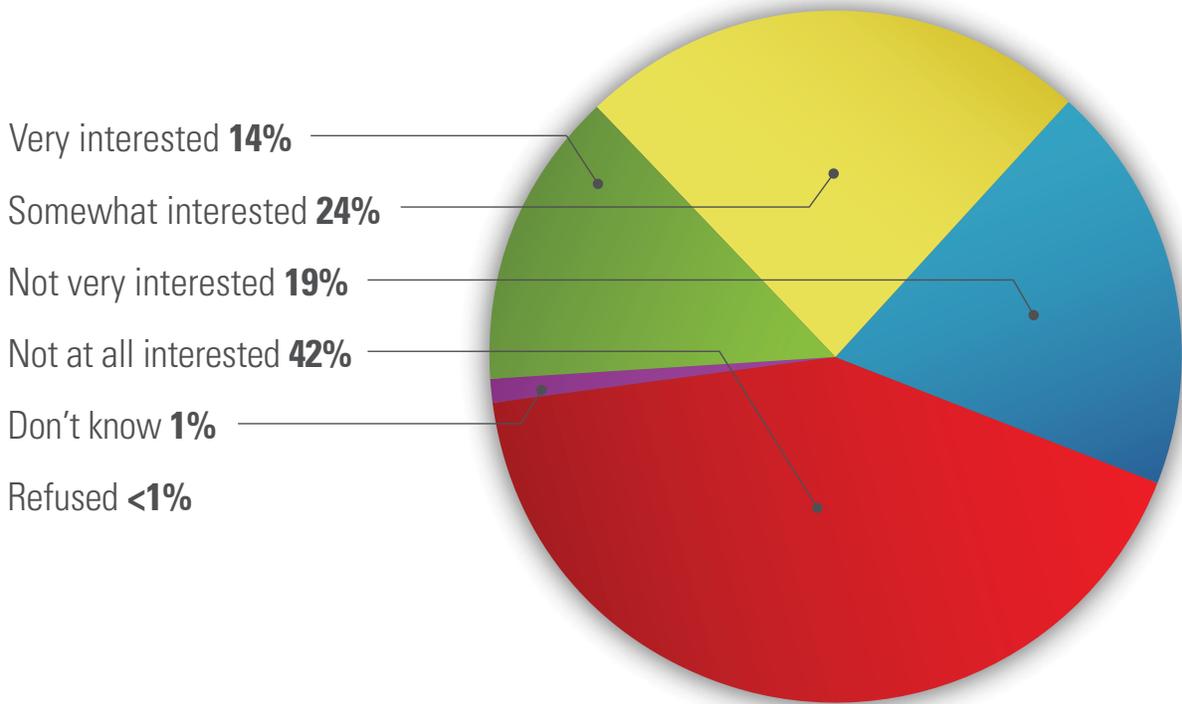


Q31. If you were in a minor car accident tomorrow, would you know exactly what to do, have a good idea of what to do, have some idea of what to do, or have no idea of what to do?

Interest in smartphone app to assist at collision scene

Ontarians show limited interest in downloading a free app from their insurer to assist at the scene of a collision

- Only a minority (38%) are either very (14%) or somewhat (24%) interested.
- Interest is somewhat higher (53%) among current handheld device users (19% very interested / 34% somewhat interested). Currently 44% of Ontario adults have handheld devices.*



*Q72. Do you personally have a smartphone or tablet such as a BlackBerry, iPhone, or iPad?

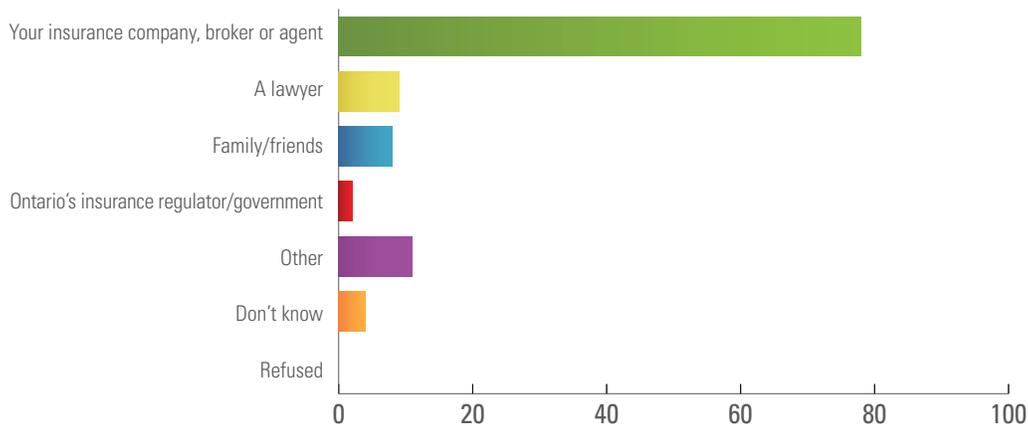
Q29. How interested are you in downloading a free app provided by your insurer for a smartphone or tablet that would assist you at the scene of a collision? It would provide roadside safety precautions and prompt you to collect witness and accident information. Would you be...

Contact for information about claim

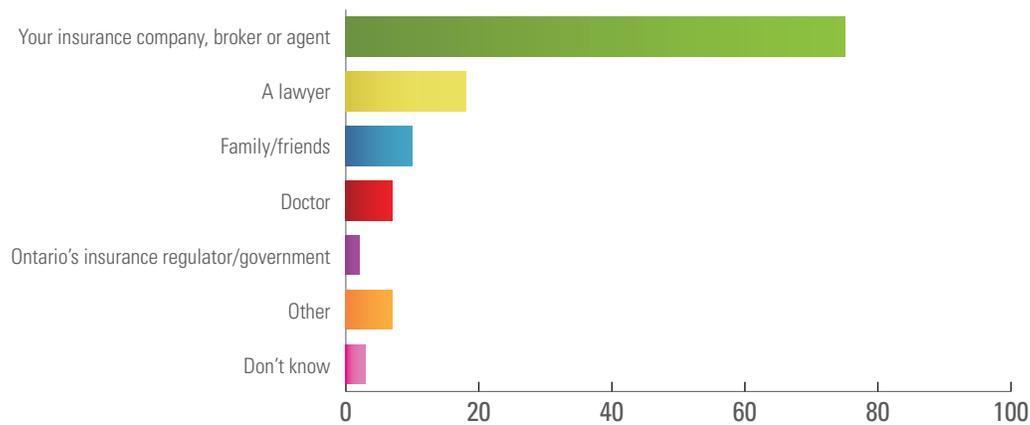
Ontarians are most likely to contact their insurance company/broker/agent for information about making a claim for both minor and more serious injuries

- The majority suggest they would contact their company /broker/ agent about a minor injury (78%) and a more serious injury (75%).
- More anticipate they would contact a lawyer about a serious injury (18%) than about a minor injury (9%).
- Those who had an auto claim in the past five years are more likely to say they would contact their company /broker/ agent about a minor injury (84%) and more serious injury (82%) compared to those with no claim (76% and 72%, respectively).

Contact about a minor injury*



Contact about a more serious injury*



*Responses sum to more than 100%, as respondents were allowed to provide more than one answer.

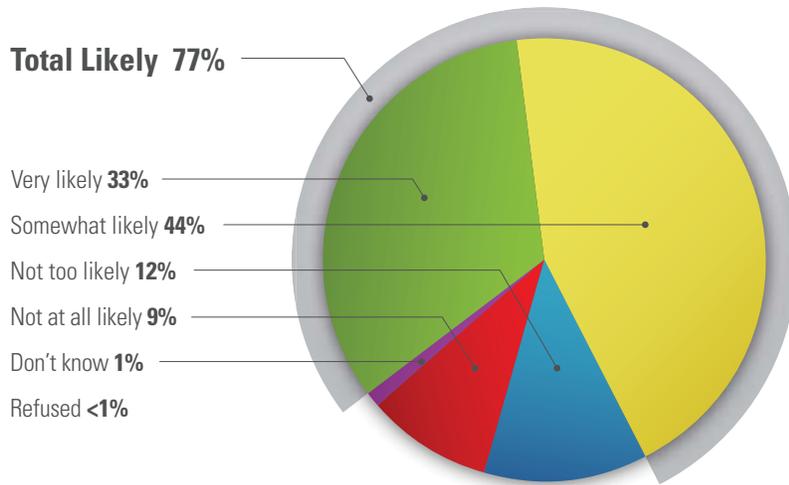
Q32. If you were in a car accident tomorrow, and suffered a minor injury such as whiplash, who would you contact for information about making an insurance claim?
 Q33. If you were in a car accident tomorrow, and suffered a more serious injury, such as several broken bones and serious cuts and bruises, who would you contact for information about making an insurance claim?

Likelihood of following advice

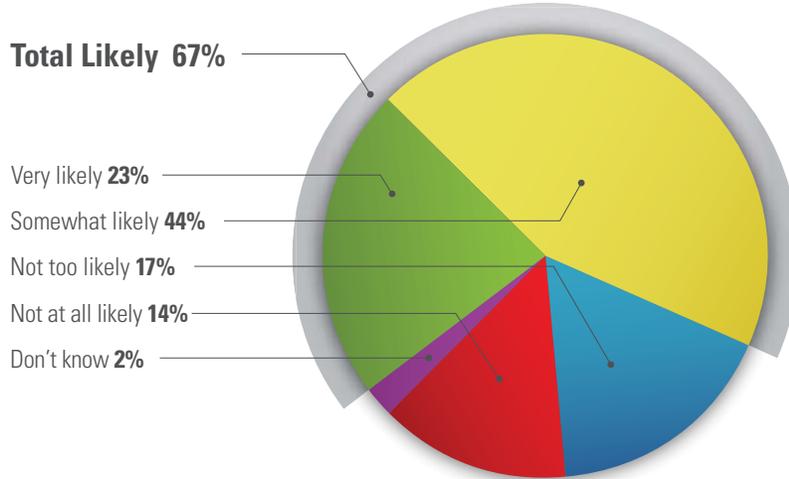
Most Ontarians are likely to follow advice from both their insurance company's claims rep and the government of Ontario concerning the treatment of a minor injury resulting from a car collision

- The majority (77%) are very likely (33%) or somewhat likely (44%) to follow advice provided by their claims rep, with slightly fewer (67%) saying they are very likely (23%) or somewhat likely (44%) to follow advice provided by the government of Ontario.

A claims representative from your insurance company



The government of Ontario

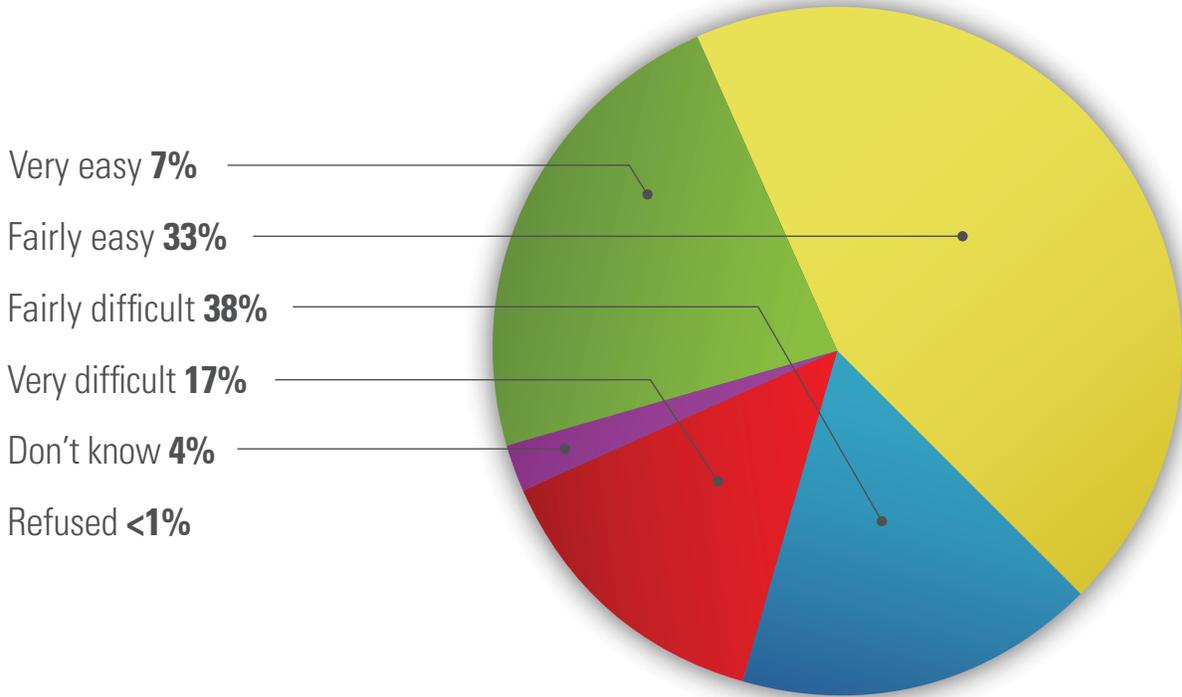


Q34-35: How likely would you be to follow advice given to you by (a claims representative from your insurance company / the government of Ontario) about the treatment of a minor injury resulting from a car collision...

Ease of obtaining approval for claim

More Ontarians (55%) believe it would be difficult than believe it would be easy (40%) to obtain approval from an insurance company for a claim for physiotherapy treatments

- Over half (55%) believe it would be fairly difficult (38%) or very difficult (17%), with only four-in-ten (40%) saying it would be fairly easy (33%) or very easy (7%), to obtain approval for physiotherapy treatments for a minor whiplash injury.
- Younger Ontarians (18–34 years) are more likely to believe it would be very / fairly difficult (60%) to obtain approval compared to those 35 years or older (53% very / fairly difficult).

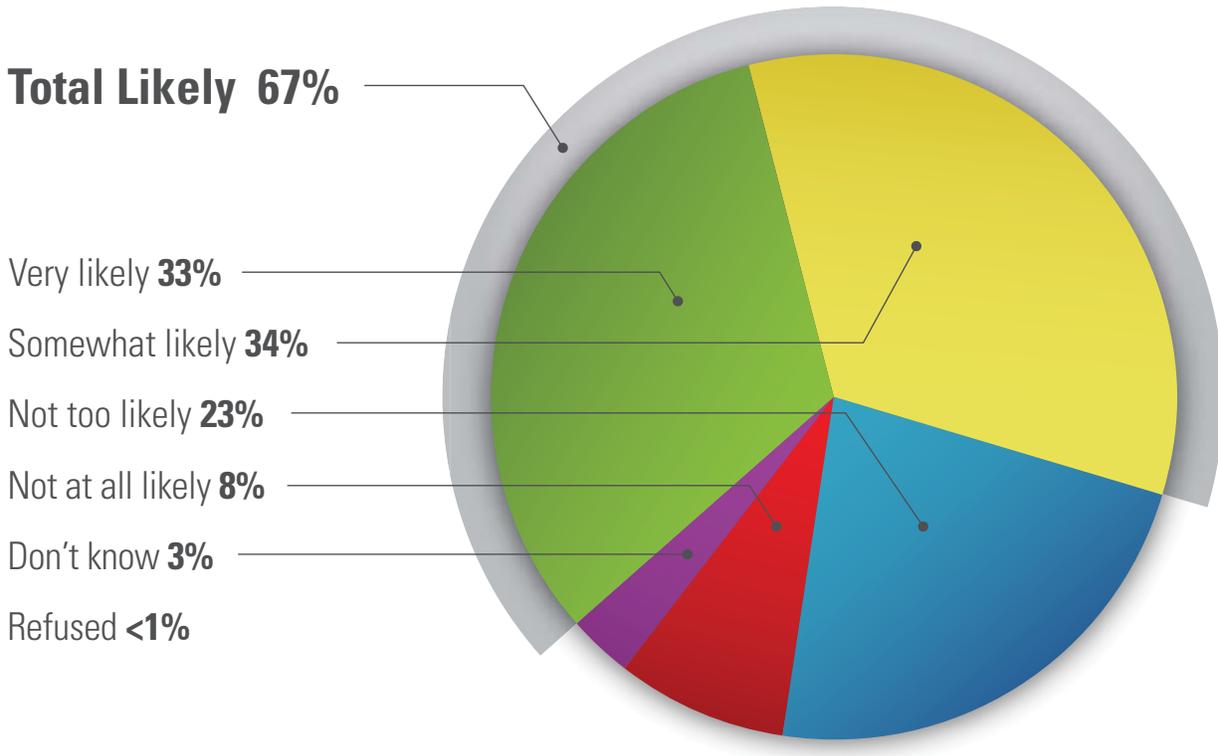


Q36. Imagine that you have made an insurance claim for physiotherapy treatments after suffering a minor whiplash injury. How easy or difficult do you think it would be to obtain approval from an insurance company to pay for these treatments...

Likelihood of contacting lawyer

The majority of Ontarians say they are likely to contact a personal injury lawyer to ensure a claim for a serious injury is settled to their satisfaction

- Approximately two-thirds (67%) are somewhat likely (34%) or very likely (33%) to contact a personal injury lawyer to ensure their claim is settled to their satisfaction.
- Those with a lower household income (less than \$35,000) are more likely (76% very/somewhat likely) to contact a lawyer compared to those with a household income of \$35,000 or higher (63% very/somewhat likely).

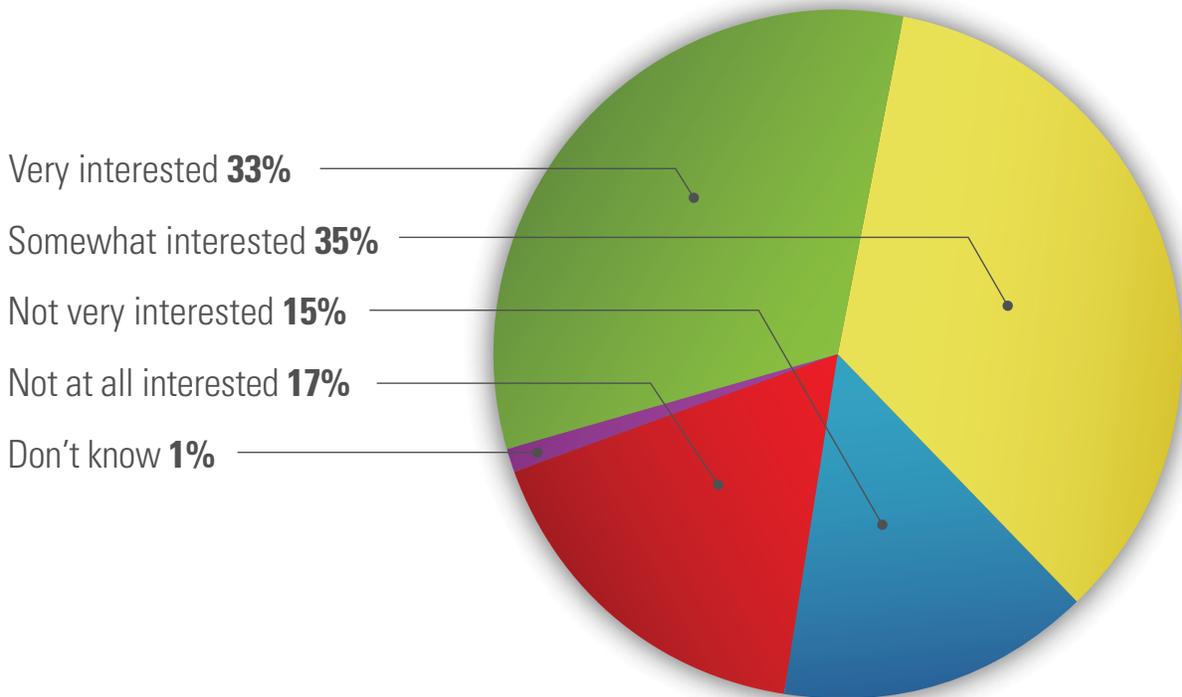


Q37. If you were making a claim for a more serious injury, such as several broken bones and serious cuts and bruises, how likely is it that you would contact a personal injury lawyer to ensure the claim is settled to your satisfaction? Is it...

Interest in pamphlet for those injured in car accidents

Ontarians have moderate interest in a pamphlet that, if they were injured in a car accident, would describe to them what to expect as they recover and how to gauge the quality of advice from health professionals

- Close to seven-in-ten (68%) are very (33%) or somewhat (35%) interested.
- Steel Triangle residents (55% very / somewhat interested) are less interested, while residents of Ontario East (73% very / somewhat interested) are slightly more interested, compared to other regions.

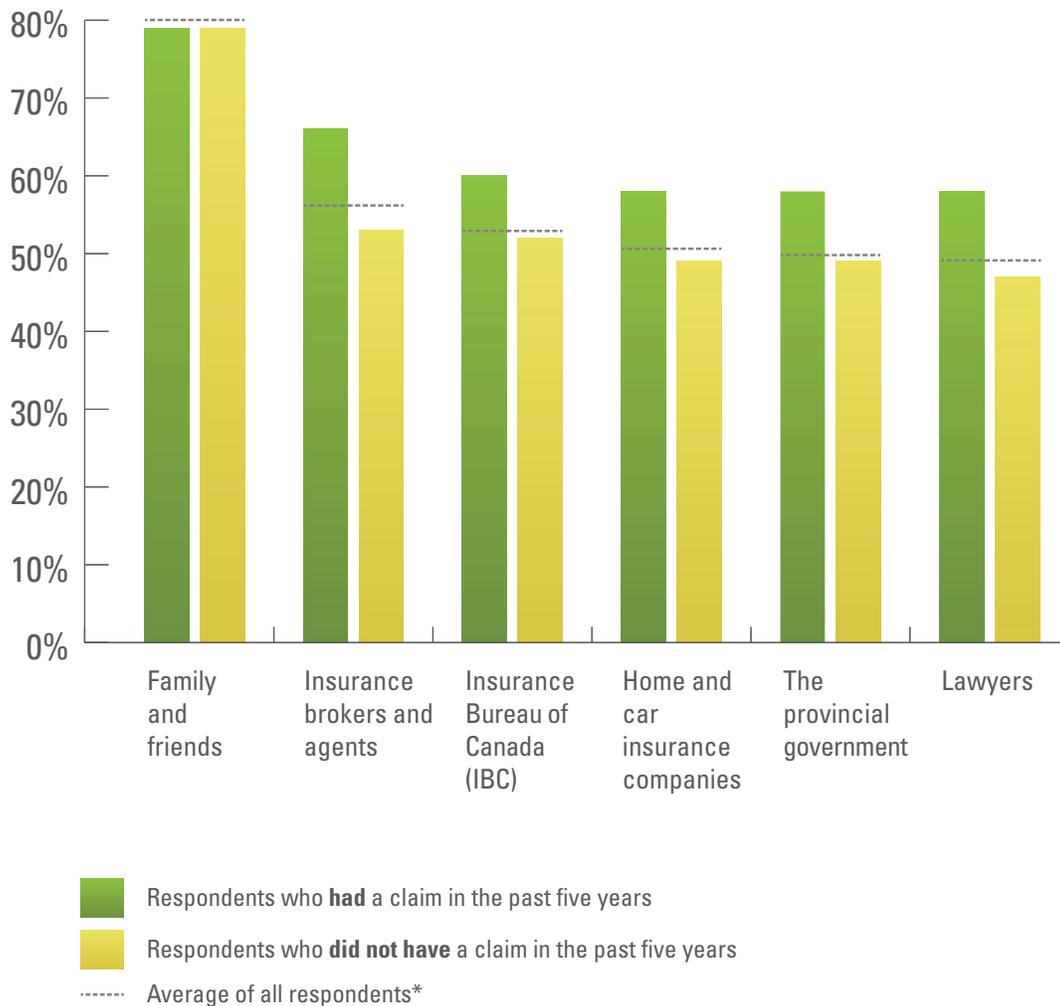


Q30. If you were injured in a car accident, how interested would you be in receiving a pamphlet endorsed by leading medical researchers and professional bodies that tells you what to expect as you recover and to help you gauge the quality of advice you receive about the treatments that are recommended to you by various health professionals? Would you be...

Trust in auto insurance sources

Ontarians place the most trust in information about auto insurance received from family and friends, but many also trust information from other sources

- The majority (80%) say they tend to trust their family / friends as sources of information about auto insurance, followed by over half (56%) who say they trust insurance brokers and agents.
- All other sources are trusted by approximately half of Ontarians, ranging from 49% (lawyers) to 53% (IBC).
- Those who have had an auto claim in the past five years are more likely to trust all sources (except family / friends) more than those with no claim (all differences are statistically significant, except family and friends).

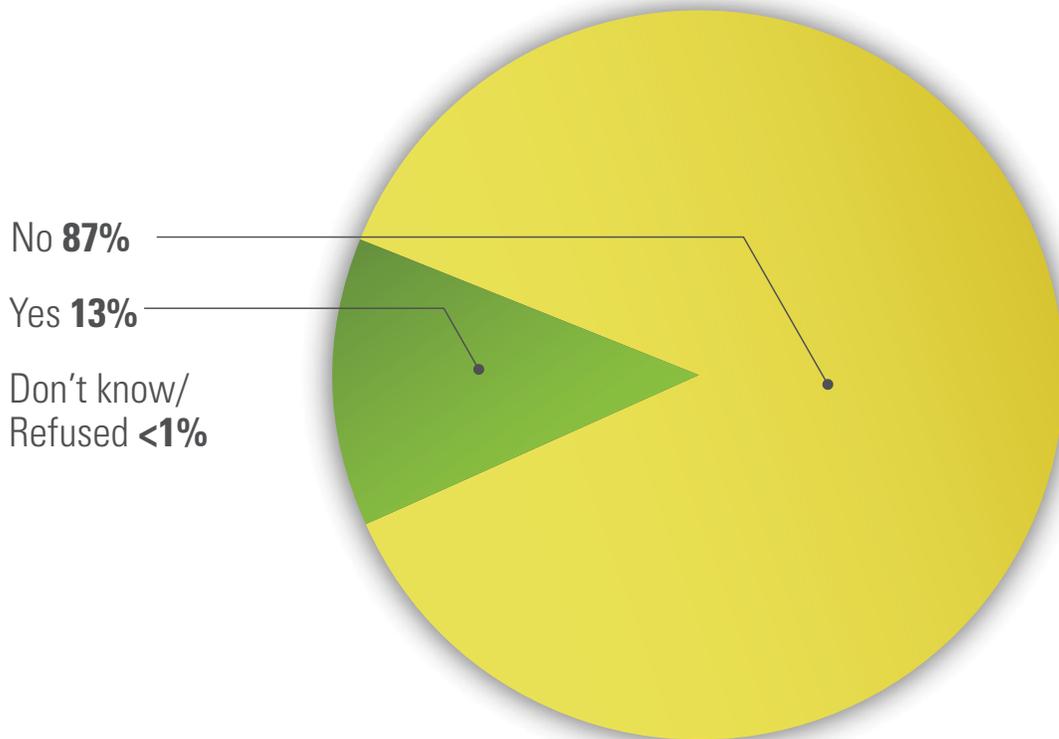


* Results include responses from those who answered "Don't know" and "Refused" to each question. For this reason, the total percentages showing tendency to trust in the bar graph may not be the average between those who had a claim and those who had no claim in the past 5 years. Q3-8. To what extent do you tend to trust information about auto insurance given to you by each of the following groups? Please use a 1 to 10 scale, where 1 means you don't trust them at all and 10 means you trust them a great deal. How about: (RANDOMIZE)

Personal involvement in car accident (last three years)

Thirteen percent (13%) of Ontarians report having been personally involved in a car accident within the last three years

- Being personally involved in an accident is more likely among residents of Ontario East (18%), men 18–34 years (23%), and those earning \$100,000 or more annual household income (23%).

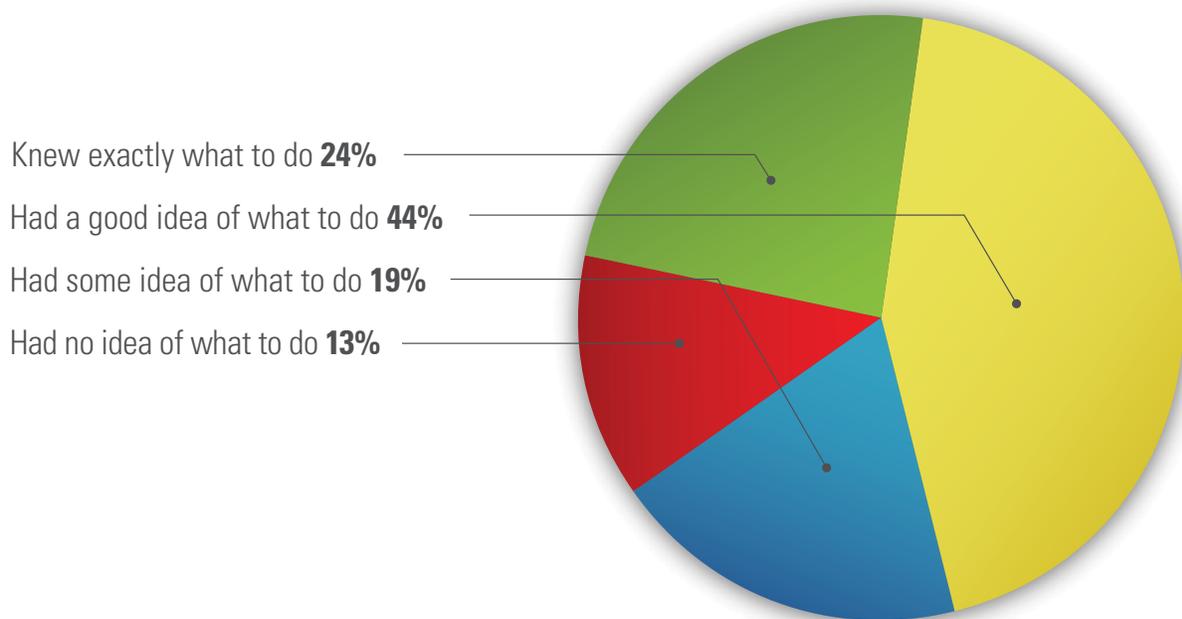


Q24. Have you personally been involved in a car accident within the last three years?

Preparedness for minor car accident (actual)*

Among those who had been personally involved in a car accident in the past three years, only one-quarter knew exactly what to do

- Just over four-in-ten (44%) had a good idea of what to do.
- However, about one-third (32%) only had some idea (19%) or no idea (13%) of what to do immediately after their accident; almost identical to the 29% of the public who say they would only have some idea (25%) or no idea (4%) of what to do if they were in a minor car accident. This suggests there is an opportunity to educate drivers on the basic, immediate steps to take if they are involved in a car accident.

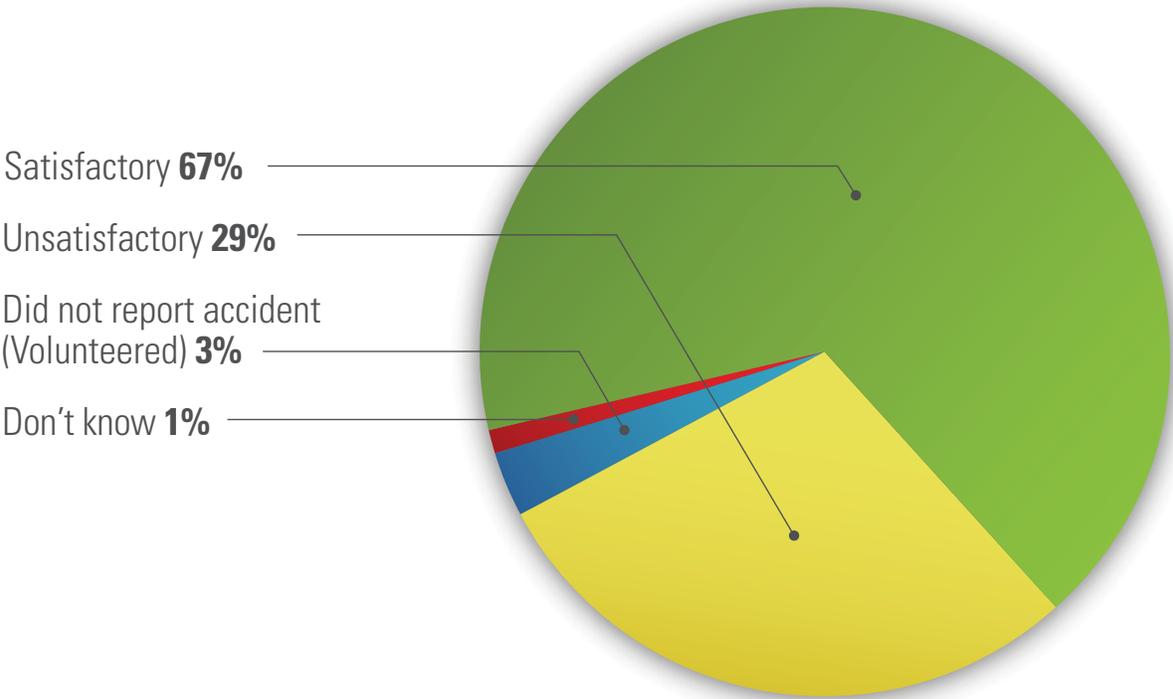


* Among those who have personally been involved in a car accident within the last three years (13%). Interpret results with caution because of the small base size, n = 125. Q25. Immediately after the accident happened, did you know exactly what to do, have a good idea of what to do, have some idea of what to do, or have no idea of what to do?

Satisfaction with people/organizations in auto insurance system*

The majority of those who have been personally involved in a car accident in the past three years found the people and organizations they dealt with in the auto insurance system regarding their accident to be satisfactory overall

- Close to seven-in-ten (67%) found this aspect of the auto insurance system satisfactory, leaving 29% who describe it as an unsatisfactory experience. These results should be interpreted with caution because of a small sample size.

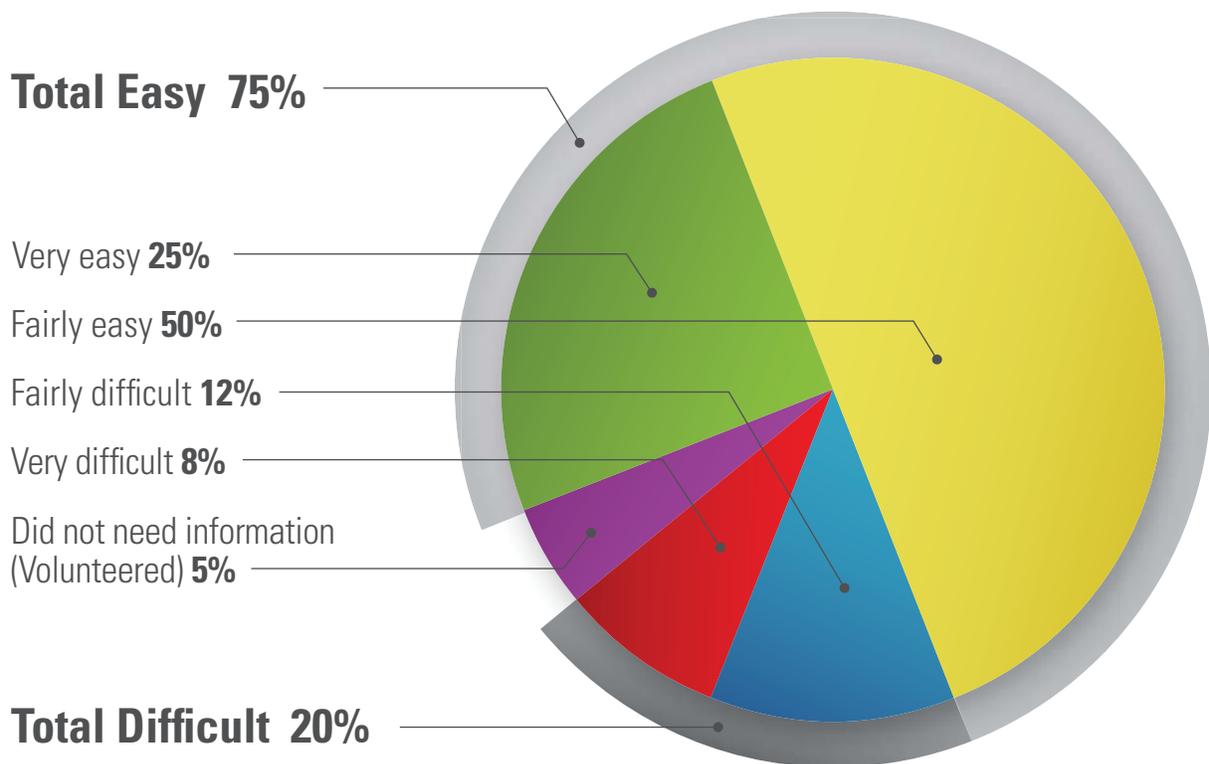


* Among those who have personally been involved in a car accident within the last three years (13%). Interpret results with caution because of small base size, n = 125. Q26. Thinking of the people and organizations you dealt with in the auto insurance system regarding your accident, would you say you found the system satisfactory or unsatisfactory overall?

Ease of getting information from auto insurance system*

Among those who have been personally involved in a car accident in the past three years, 20% found it difficult to get the information they needed related to their accident

- With 20% of those indicating that it was fairly difficult (12%) or very difficult (8%) to get the information they needed related to their accident, there may be room for improvement. However, these findings should be interpreted with caution because of a small sample size.

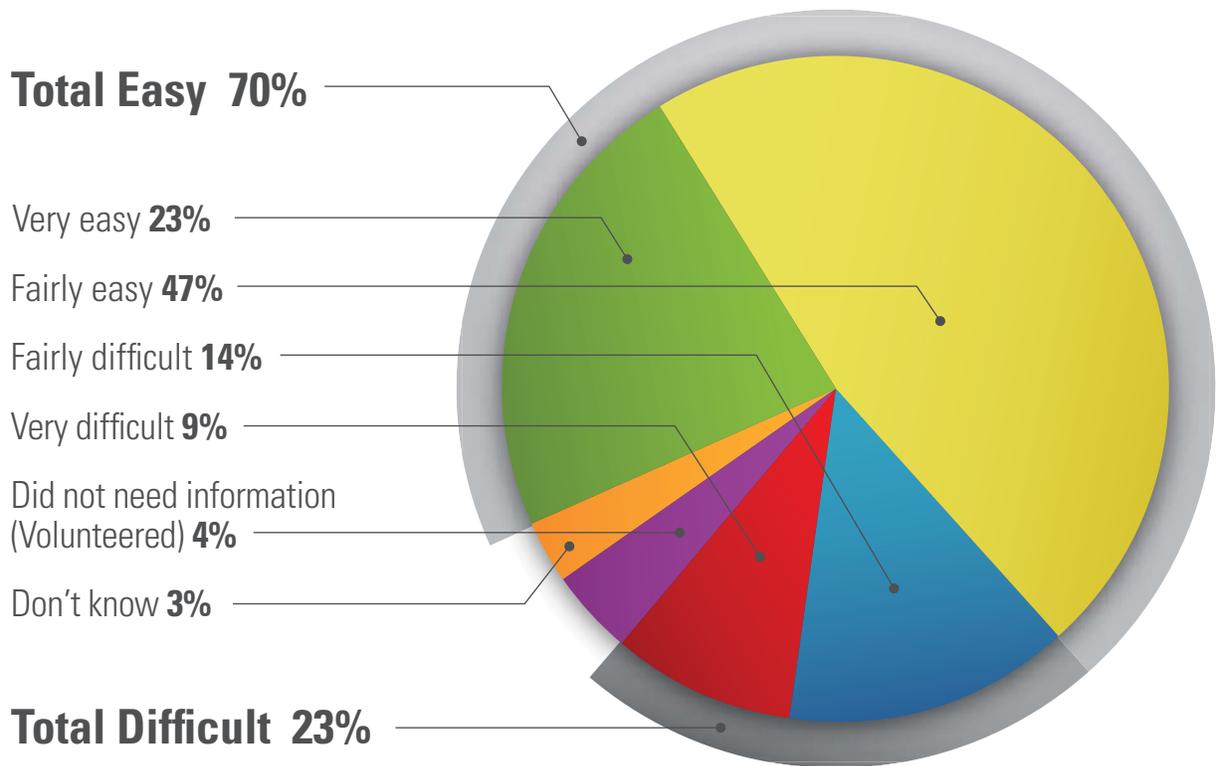


* Among those who have personally been involved in a car accident within the last three years (13%). Interpret results with caution because of small base size, n = 125. Q27. Was getting the information you needed related to your accident from people and organizations in the auto insurance system: (READ LIST, ACCEPT ONE RESPONSE) very easy, fairly easy, fairly difficult, very difficult?

Ease of getting information at the time needed*

Among those who have been personally involved in a car accident in the past three years, 23% found it difficult to get the information they needed related to their accident at the time needed

- With 23% of those indicating that it was fairly difficult (14%) or very difficult (9%) to get the information they needed related to their accident at the time they needed it, there may be room for improvement.
- Again, these findings should be interpreted with caution because of a small sample size.



* Among those who have personally been involved in a car accident within the last three years (13%). Interpret results with caution because of small base size, n = 125. Q28. Was getting the information related to your accident at the time you needed it from people and organizations in the auto insurance system: (READ LIST, ACCEPT ONE RESPONSE) very easy, fairly easy, fairly difficult, very difficult?

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