



Deuschmann | LAW
PERSONAL INJURY & DISABILITY

Committed to Your Future

2019 Deuschmann Law Auto Survey

Awareness of Personal Injury Pain & Suffering Claim Deductibles & Opinions of Maximum Payouts

A Quantitative Research Study with drivers in Ontario



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A. SUMMARY OF FINDINGS

1.0 Buying insurance

- About two-thirds of respondents to this survey (67%) have at least one car on their insurance policy.
- About 3 in 10 respondents to this survey (30%) have an SUV.
- Those living outside the GTA were more likely to have a truck (11% vs. 3%) and less likely to have a car (61% vs. 72%).
- Half of the respondents in this research (50%) buy their insurance through an insurance broker.
- Again this year, TD Insurance (13%) and Aviva Canada (12%) were the providers mentioned most often.

2.0 Purchasing additional benefits

- One-third of respondents (33%) recall these changes being made to auto insurance, where drivers are allowed to purchase optional benefits to change or increase the benefits available to them.
- A further 38% think that they recall something about it. This means 71% in total, have at least some recollection about changes to coverages that allow you to purchase optional benefits for income and health-related coverage. This number has dropped slightly from the first time we asked in 2017, where 75% had at least some recollection.
- Whether aware of the changes or not, respondents were asked if they had ever received information or had a conversation with their insurance provider about purchasing extra coverage for income benefits and medical coverage. The score in 2019 (43%) was up significantly from 2017 (29%).
- Two-thirds (66%) of respondents who received materials or had a conversation with their insurance provider recall being encouraged to purchase the extra coverage for income benefits and medical coverage. Extrapolating, this translates into about 28% of the population (66% of the 43% who received materials or had a conversation with their provider).
- 74% of those who were encouraged to extend their coverage received a quotation from their insurance provider to show the costs associated with purchasing additional coverage. 1 in 5 of these respondents (20%) could not remember how the premium would have changed for purchasing additional coverage. A majority were quoted less than \$100 year per year for the additional coverage. 46% of respondents indicated \$0-\$50 (25%) and \$50-\$100 (21%), compared to 34% who indicated \$100-\$150 (19%) and \$150+ (15%).
- 41% of the people who received a quote, claim to have purchased additional coverage for income benefits and medical coverage. Extrapolating to the full sample, this represents about 8% of drivers.
- 8% of respondents overall have purchased additional coverage on their policy. Increasing liability coverage (71%) was most likely to be purchased, followed by increased medical coverage benefits (50%). Increased weekly income benefits was least likely to be purchased (16%).

3.0 Interest in additional coverage

- About half (51%) of those who did not recall the changes or having a conversation with their broker about extending coverage say they would have been 'somewhat' interested in learning about the changes and the costs to purchase additional coverage. This suggests that while people are typically looking for the most cost-effective policy, there is some appetite to understand what the options are. 16% said they would be 'very' interested, compared to 35% who were 'not very' (27%) or 'not interested at all' (8%).
- If they were not interested, 29% said they cannot afford a higher premium, 20% feel they don't need the additional coverage, and 16% are satisfied with the coverage they already have.
- Almost two-thirds would at least consider increasing liability coverage from \$1 million to \$2 million if the cost was no more than \$50 per year added to their premium (64% very or somewhat interested). Interest drops off

rapidly when the annual premium increases. At the next price point (\$50-\$100 per year) those who would at least consider it drops by almost half, to 36%.

- The pattern continues for increasing medical coverage, where there is at least some interest in considering the extended coverage when the annual premium increase is less than \$50.
- About 3 in 5 have at least some interest in purchasing coverage to increase weekly income benefits if the premium increase is less than \$50 per year.

4.0 Previous injury or health-related claims

- 44% of those who participated in the survey reported they have been in a motor vehicle accident while driving at some point in their life. This score is similar to the 2017 survey, where 45% reported having been in a motor vehicle accident.
- Among the group who have been in an accident, we asked if they have ever made a claim for injury or health-related benefits. About 1 in 5 of these respondents (21%) have made such a claim in the past.
- 32% of the who have been in an accident filed their claim in the past 3 years.
- Just under half of those who have made a claim in the past for injury or health-related reasons feel they had a 'good' experience (scored 8+ out of 10 when asked to rate the experience). Only 14% rated it poor (scored 1-4). Those who had made the claim more recently were more likely to have scored their experience as 'good'.

5.0 Deductibles

- About three-quarters (75%) of survey participants are definitely (42%) and probably (33%) aware of a deductible for vehicle damage. About half (52%) of respondents are definitely (21%) aware and probably aware (31%) there is a deductible for pain and suffering damages in a personal injury claim settlement.
- Just under half of respondents (46%) feel there should not be a deductible for pain and suffering damages. A further 29% are not sure. About 1 in 4 (25%) feel there should be a deductible, up slightly, but statistically similar, to the 2018 survey.
- Over half of those who are at least somewhat aware there is a deductible (57%) have no idea what the deductible amount is. A further 33% feel that the deductible is under \$10,000. Only 10% feel it is over \$10,000, similar to the 2018 survey.
- About 2 in 5 (39%) respondents feel the deductible should apply even when the award amount is under \$50,000. However, it is important to remember that a majority of respondents are not aware of the deductible and/or feel the deductible is around \$1,000.
- Slightly more than 1 in 10 respondents (13%) told us they are aware of the specific deductible. Those who told us earlier they were 'definitely' aware of a deductible for any awards related to pain and suffering were most likely to say they are aware of the deductible amount (27%), compared to those who 'think' they knew about the deductible (13%), and those who were 'not really sure' (7%) or not aware (2%). Those who have made a personal injury claim in the past are more likely to say they are aware of the deductible (23%), compared to those who have not (10%).
- 22% of respondents told us they are aware of a maximum payout for pain and suffering damages, statistically speaking a slight increase from 2018 (where awareness was 17%).
- The group that is aware there is a maximum payment amount (22% above) were given a range of responses and asked to select what range they think applies to the maximum payout. In 2019, more respondents leaned towards the lower end of the ranges (61% feel it is \$100,000 or less).
- Only 6% were aware of the \$385,000 maximum payout, similar to 2018 (5%).
- Just less than half (46%) of respondents feel there should be a limit on pain and suffering damages.

6.0 Vehicle safety features

- Half of those interviewed (50%) have a back-up camera installed in their vehicle.
- Almost a third (31%) say they have adaptive cruise control. Quite possibly, considering how new a feature this is that respondents confused it with more traditional cruise control.
- The backup camera is the feature used most often. 82% of those who have a backup camera make us of it.

7.0 Roundabouts

- 46% of respondents come across roundabouts on a monthly basis. 33% come across a roundabout at least once a year, and 21% do not come across roundabouts at all.
- Residents in the GTA are significantly less likely to come across a roundabout on a monthly basis (37%) compared to residents in the rest of Ontario (56%).
- 52% of respondents claim to be 'very' comfortable driving in roundabouts, and a further 37% say they are 'somewhat' comfortable. Only 12% told us they are 'not' comfortable.
- The two concerns cited most often by respondents related to roundabouts involved other drivers. Other drivers not paying attention at 63%, and similarly watching for other drivers (57%).
- Those who use roundabouts less frequently were more likely to mention they are personally unsure about when they can go, and which lane they should use.

8.0 Close calls

- Almost 3 in 10 (28%) of drivers in this survey have experienced at least one close call while driving in the past three months. There was no statistical difference between the GTA and the rest of Ontario, or men vs. women.
- Those 18-39 years are significantly more likely (38%) to say they had at least one close call compared to those 40-59 years (23%) and those 60-74 years (22%).
- For the vast majority of respondents who had a close call in the past three months, there was another vehicle involved (87%). Just over 1 in 10 (11%) say there was a bicycle, and 11% said there was a pedestrian.
- In the respondent's opinion, speed or being in a rush was the biggest cause of a close call (45%), followed by distracted driving (38%), and improper turns (25%).

B. PROJECT BACKGROUND

Metroline Research Group was engaged to help create and execute a survey to understand awareness levels of minimum criteria for personal injury claims, deductibles, maximum payouts, and coverages among Ontario drivers.

The results of this report present the learning from conducting an online survey with 801 drivers in Ontario.

The objectives of this research were to:

- explore awareness and purchasing of additional coverages for liability and income replacement
- determine what proportion of insured drivers in Ontario know about the personal injury deductibles and maximum payouts

C. RESEARCH METHODOLOGY

Project Initiation and Questionnaire Design

At the project launch meeting, the Metroline team met with your team members to explore the objectives of the study and to review the work plan.

After this meeting Metroline prepared an initial draft survey which was reviewed by the studio locale team and their client Deuschmann law.

When the final survey was approved, Metroline first conducted a soft launch with 30 Ontario drivers to ensure understanding and test the survey length.

Metroline worked with our panel of interested survey participants in Ontario, and connected with our panel partners to ensure a broad cross-section of individuals had the opportunity to complete this survey.

Survey Population and Data Collection

Between September 9 and 18, 2019, 801 online surveys were completed. The average survey took about thirteen minutes to complete.

Respondents for this survey were selected from among those who have registered to participate in online surveys and polls. The data collected had quotas imposed to reflect the demographic composition of Ontario by gender, age, and geographic region. Because the sample is based on those who initially self-selected for participation rather than a probability sample, no estimates of sampling error can be calculated. All sample surveys and polls may be subject to multiple sources of error, including, but not limited to sampling error, coverage error, and measurement error.

However, a similar project conducted using a random probability sample, a survey of this size would carry a margin of error of +/-3.5%, 19 times out of 20 (95% Confidence Interval)

To qualify for this study, respondents were:

- Male or female
- 18-74 years and older
- Ontario resident
- Licensed driver
- Decision maker regarding their auto insurance policy

Data Analysis and Project Documentation

After all interviews were completed and verified, the Metroline Project Manager reviewed the results of open-ended questions to develop a code list. Our internal data processing team worked on preparing data tables and coding the open-ended responses.

Data tables were prepared to a standard set of cross-tabulation banners, and included statistical testing (primarily z-test and u-tests) to understand statistically significant differences between sub-groups.

As with any survey of the general population, not all populations can be reached. The homeless, residents of hospitals, long-term care facilities, and prisons and those not using the Internet are not represented in the survey sample. A profile of the characteristics of respondents is provided in Section 10.0 of this report.

A copy of the survey used in this research can be found as Appendix A.

D. NOTES ON READING THIS REPORT

This report presents the findings of the online survey.

Where statistically significant and relevant, differences between specific sub-groups are mentioned in the analysis (for example, gender, household size, etc.).

While sophisticated procedures and professional staff have been used to collect and analyze the information presented in this report, it must be remembered that surveys are *not* predictions. They are designed to measure opinion within identifiable statistical limits of accuracy at specific points in time. This survey is in no way a prediction of opinion or behaviour at any future point in time.

1.0 Buying insurance

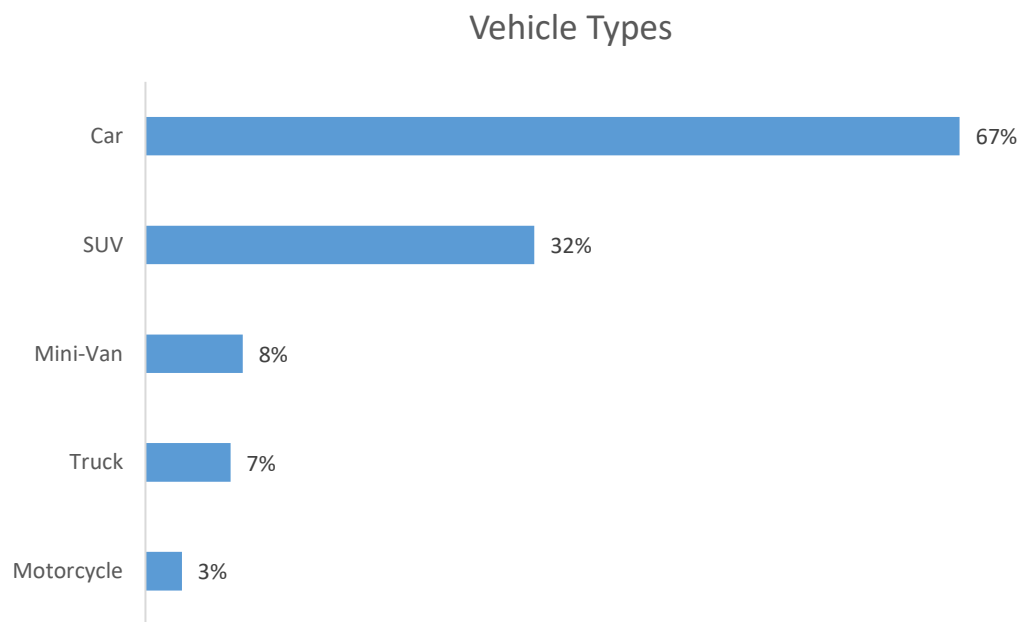
1.1 Vehicle types

Which of the following types of vehicles do you drive and insure on your policy?
(Base – Full sample, n=801)

About two-thirds of respondents to this survey (67%) have at least one car on their insurance policy.

About 3 in 10 respondents to this survey (32%) have an SUV.

Those living outside the GTA were more likely to have a truck (11% vs. 3%), and less likely to have a car (61% vs. 72%).



	Total	GTA	Other Ontario	Male	Female	18-39 years	40-59 years	60-74 years
Car	67%	72%	61%	67%	66%	75%	62%	63%
SUV	32%	30%	34%	33%	31%	25%	37%	33%
Mini-Van	8%	7%	9%	8%	8%	9%	8%	8%
Truck	7%	3%	7%	7%	7%	7%	7%	6%
Motorcycle	3%	3%	3%	5%	1%	4%	4%	1%
Other	1%	--	--	1%	--	1%	1%	1%

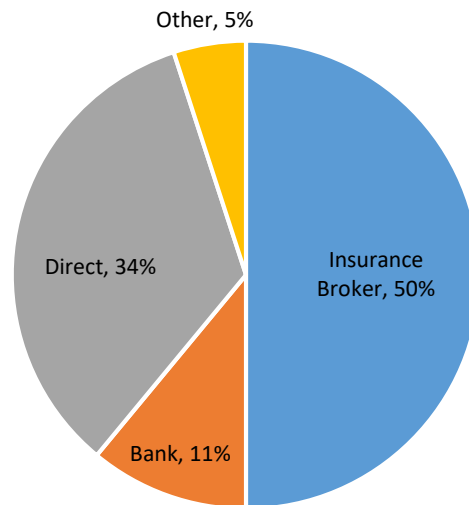
1.2 Where purchase insurance?

Do you buy your auto insurance from...?
(Base – Full sample, n=801)

Half of the respondents in this research (50%) buy their insurance through an insurance broker.

We continue to see some confusion about where insurance is purchased. Reviewing the list of insurance providers against this question reveals several respondents who claim to have purchased insurance through a broker for a provider who sells mostly direct, or say they bought through their bank but indicated another insurance company, etc.

Where purchase insurance?



	Total	GTA	Other Ontario	Male	Female	18-39 years	40-59 years	60-74 years
Insurance Broker	50%	46%	53%	46%	53%	48%	50%	52%
Bank	11%	15%	8%	13%	10%	18%	12%	4%
Direct	34%	34%	33%	36%	31%	31%	34%	35%
Other (Alumni, etc.)	5%	5%	6%	5%	6%	3%	4%	9%

1.3 Provider

Which insurance company do you have a policy with for your vehicle(s)?
 (Base – Full sample, n=801)

Again this year, TD Insurance (13%) and Aviva Canada (12%) were the providers mentioned most often.

The top five were rounded out by Intact Insurance (10%), Allstate (8%), and Belair Direct (7%).

There were three providers with differences between those who live in the GTA and those who live in other parts of Ontario.

TD Insurance – 18% of GTA residents are using them vs. 8% of the rest of Ontario.

Intact Financial – 13% of GTA residents are using vs. 7% of the rest of Ontario.

Belair Direct – 9% of GTA residents vs. 5% of the rest of Ontario.

Insurance Provider	%
TD Insurance	13%
Aviva Canada	12%
Intact Insurance	10%
Allstate	8%
Belair Direct	7%
Co-operators Group	7%
Economical Insurance Group	6%
Desjardins General	6%
CAA	4%
The Personal	4%
State Farm	3%
Dominion of Canada	3%
Johnson	2%
Wawanesa	2%
RSA Canada	1%
RBC	1%
Sonnet	1%
Western	1%
AXA Canada	1%
Unifund	1%
All others (1% or less)	7%

1.4 Change in policy cost

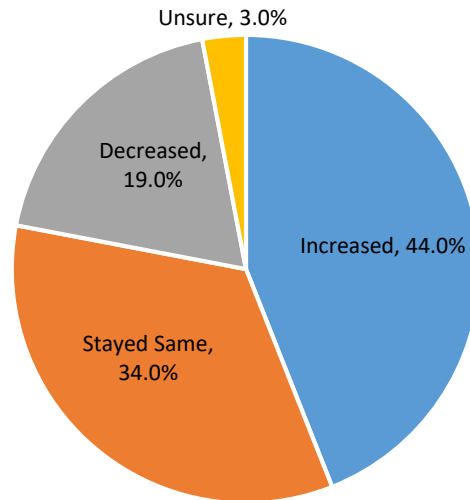
How has the cost of your policy changed this year over last year?
(Base – Full sample, n=801)

Respondents were asked how the cost of their policy has changed over the last year.

44% said their policy had increased, compared to 19% who said it had decreased. The balance (34%) said it stayed the same or weren't sure (3%).

Those living in the GTA were slightly more likely to say their policy had increased (47%) vs. those in the rest of Ontario (40%).

Change in policy cost over last year



2.0 Purchasing additional benefits

Every auto insurance policy in effect in Ontario has minimum coverage amounts. Back in 2010, changes took effect that impacted some of the coverages. You were allowed to purchase optional benefits to change or increase the benefits that were available to you under your auto insurance policy. These changes include options to increase your income benefits and to increase your medical coverage.

2.1 Awareness of changes

Were you aware of these changes being made?

(Base – Full sample, n=801)

One-third of respondents (33%) recall these changes being made to auto insurance.

A further 38% think they recall something about it. This means 71% in total have at least some recollection about changes to coverages that allowed you to purchase optional benefits for income and health-related coverage. This number has dropped slightly from the first time we asked in 2017, where 75% had at least some recollection.

<i>Base – Full sample</i>	Total 2019	Total 2017	Gender		Age			How buy insurance		
			Male	Female	18-39 years	40-59 years	60-74 years	Broker	Direct	Other
Yes definitely	33%	35%	35%	31%	35%	25%	37%	33%	32%	35%
Think I recall	38%	40%	42%	35%	33%	45%	39%	39%	38%	37%
No, don't recall	29%	25%	23%	34%	32%	30%	24%	28%	30%	28%

Respondent Sub-Segment Findings

- Men (77%) are more likely to say they have at least some recollection than women (66%).
- Those 60+ years (76%) are more likely to have at least some recollection than those 40-59 years (70%) or 18-39 years (67%).
- Those who have been in an accident are more likely to have at least some recollection (74%) than those who have not (68%).

2.2 Talked with provider about changes

Have you ever received written materials or had a conversation with your insurance company and/or broker regarding purchasing extra coverage for income benefits and medical coverage?

(Base – Full sample, n=801)

Whether aware of the changes or not, respondents were asked if they had ever received information or had a conversation with their insurance provider about purchasing extra coverage for income benefits and medical coverage.

The score in 2019 (43%) was up significantly from 2017 (29%).

Not surprisingly, those definitely aware of the changes were significantly more likely to say they have (52%) than those who had no knowledge of the changes (18%). Interesting though that almost 1 in 5 continue to say they have read about the changes even though they are not aware, as they did in 2017?

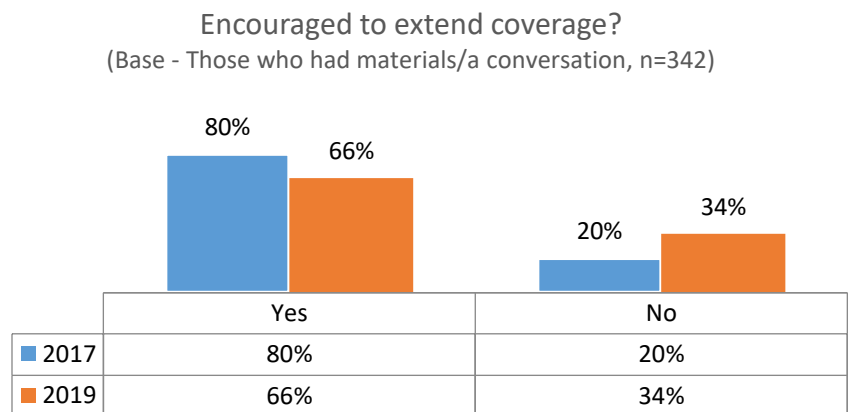
Base – Full Sample	Total	Have been in an Accident		Geography		How buy insurance		
		Yes	No	GTA	Other	Broker	Direct	Other
2017	29%	33%	25%	32%	25%	33%	21%	31%
2019	43%	46%	40%	43%	42%	47%	37%	40%

2.3 Encouraged to extend coverage

Did your broker or insurance provider encourage you to consider extending your coverage after informing you of these options? (Asked of those who had materials/a conversation about it, n=342)

Two-thirds (66%) of respondents who received materials or had a conversation with their insurance provider recall being encouraged to purchase the extra coverage for income benefits and medical coverage.

Extrapolating, this translates into about 28% of the population (66% of the 43% who received materials or had a conversation with their provider).



Respondent Sub-Segment Findings

- Those living in the GTA (71%) were slightly more likely to have had the conversation than those living in other parts of Ontario (61%).
- Those 18-39 years (77%) were more likely to recall the conversation than those 40-59 years (65%) or 60+ years (55%).

2.4 Additional Premium

Approximately how much extra would it have cost you on your policy for the year?

Base – Encouraged to purchase extended coverage (n=226)

74% of those who were encouraged to extend their coverage received a quotation from their insurance provider to show the costs associated with purchasing additional coverage.

1 in 5 of these respondents (20%) could not remember how the premium would have changed for purchasing additional coverage.

For those who can remember, it must be noted that the cost could vary depending on a number of factors including the number of drivers on the policy.

Overall though, it appears that a majority were quoted less than \$100 year per year for the additional coverage. 46% of respondents indicated \$0-\$50 (25%) and \$50-\$100 (21%), compared to 34% who indicated \$100-\$150 (19%) and \$150+ (15%).

	< \$50	\$50-\$100	\$100-\$150	>\$150	Don't Recall
2017	17%	27%	22%	13%	17%
2019	25%	21%	19%	15%	20%

2.5 Purchased Additional Coverage

Did you decide to purchase the additional coverage?

(Base – Received a quote for additional coverage, n=168)

41% of the people who received a quote claim to have purchased additional coverage for income benefits and medical coverage. This is lower than the results of the 2017 survey, where just over half (54%) had purchased, Extrapolating to the full sample, this represents about 8% of drivers in 2019, compared to about 10% of drivers in 2017.

Respondent Sub-Segment Findings

- Those who have made a claim for any injury or health-related accident benefits in the past (73%) were more likely to have purchased than those who have not made a claim (33%)

2.6 Coverages purchased

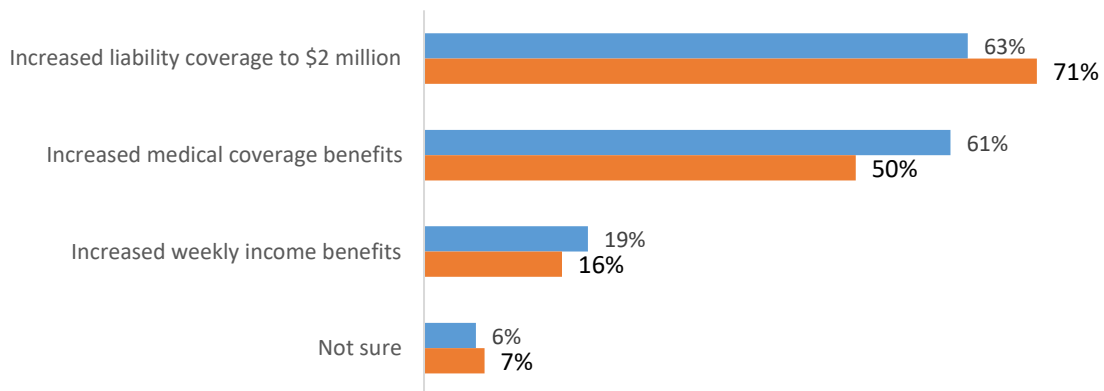
Which of these additional coverages did you add to your policy?
(Base – Purchased additional coverage, n=83)

8% of respondents overall have purchased additional coverage on their policy. The chart below indicates which coverage was included in their purchase and is expressed as a proportion of this group, not the total sample.

Increasing liability coverage (71%) was most likely to be purchased, followed by increased medical coverage benefits (50%). Increased weekly income benefits was least likely to be purchased (16%).

Expressed as a percentage of the population, that translates to 6% purchasing increased liability coverage, 4% purchasing increased medical coverage, and 1% purchasing increased weekly income benefits.

Which additional coverages purchased?



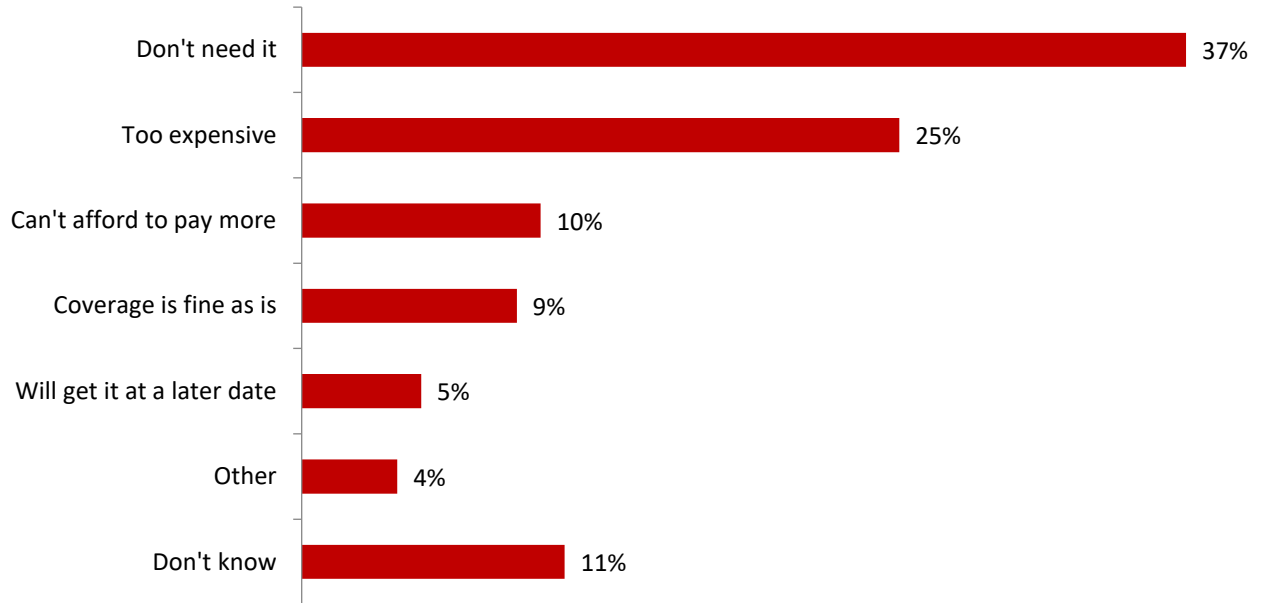
	Not sure	Increased weekly income benefits	Increased medical coverage benefits	Increased liability coverage to \$2 million
■ 2017	6%	19%	61%	63%
■ 2019	7%	16%	50%	71%

Expressed as a proportion of the total population (of Ontario drivers 18+ with their own insurance), the numbers are as follows:

<i>(Rounded)</i>	Among those who purchased additional coverage	Among the total population
Increased liability coverage to \$2 million	71%	6%
Increased medical coverage benefits	50%	4%
Increased weekly income benefits	16%	1%
Not sure	7%	<1%

2.7 Reasons for not buying additional coverage

Why not purchase the additional coverage? (n=167)



3.0 Interest in additional coverage

3.1 Would you have wanted to hear about additional coverage?

How interested would you have been at the time of renewal to learn about these changes to your coverage and the cost to purchase the options?

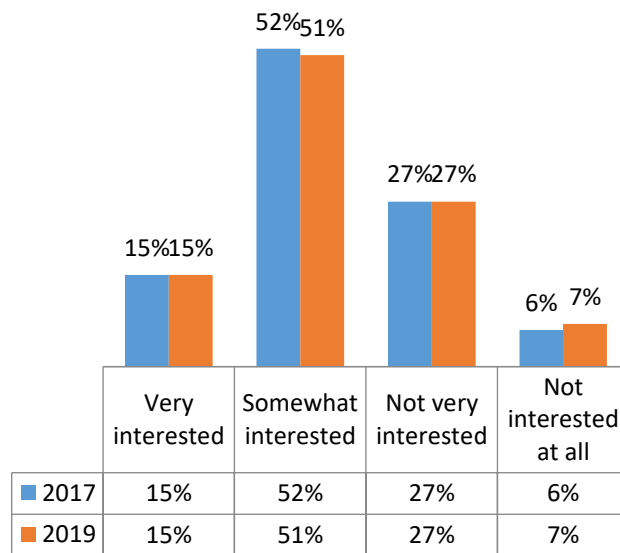
(Base – Never received information or had a conversation with provider, n=459)

About half (51%) of those who did not recall the changes or having a conversation with their broker about extending coverage say they would have been ‘somewhat’ interested in learning about the changes and the costs to purchase additional coverage.

This suggests that while people are typically looking for the most cost-effective policy, there is some appetite to understand what the options are.

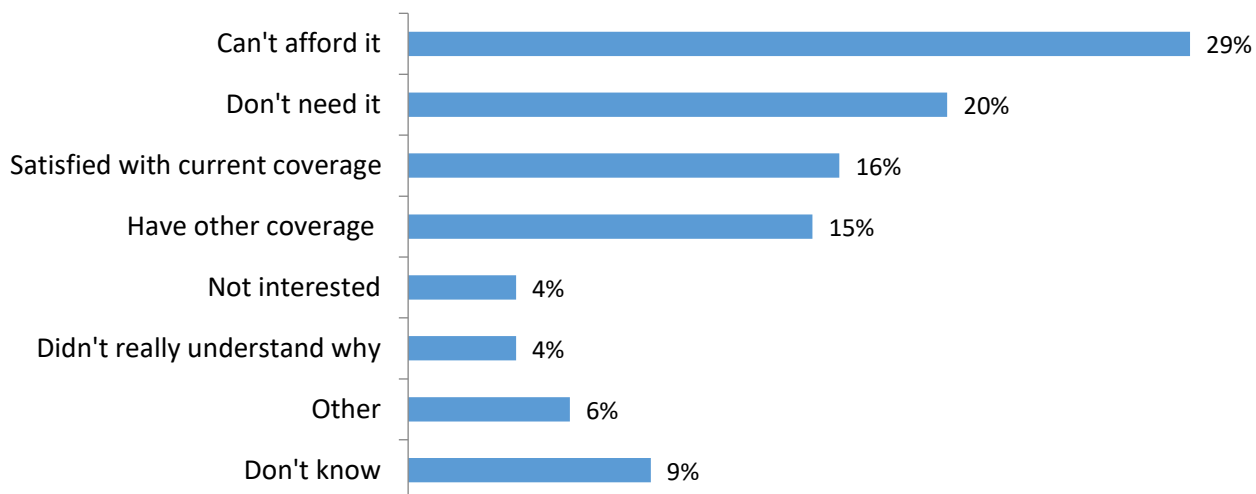
15% said they would be ‘very’ interested, compared to 35% who were ‘not very’ (27%) or ‘not interested at all’ (8%).

Interest in Additional Coverage
(Base - Not aware/don't recall discussing with provider, n=459)



3.2 Why not interested?

Why would you have been not very/not interested at all? (n=254)



3.3 Interest in purchasing additional coverage at various price points

The major options to extend your insurance coverage would have been:

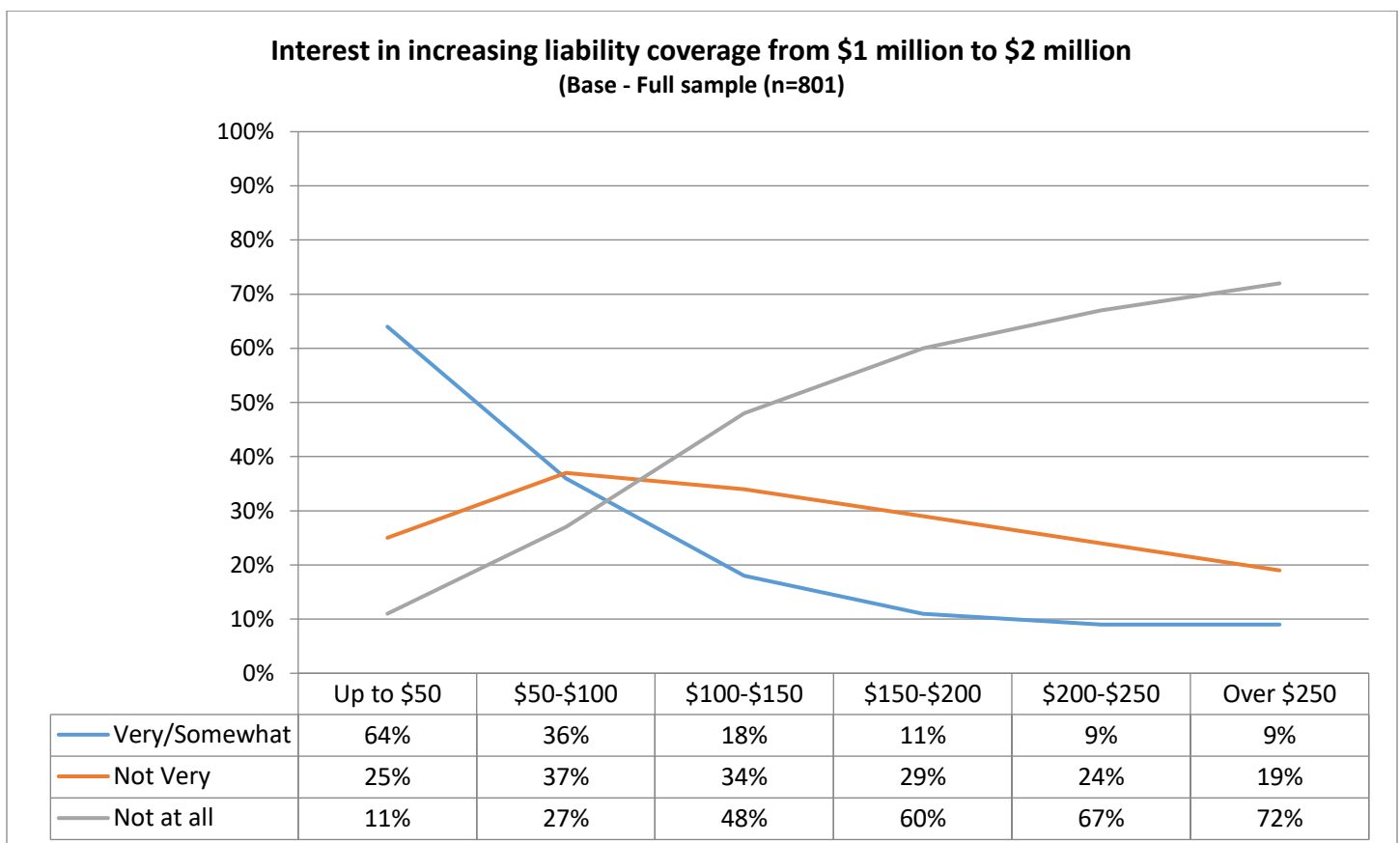
- Increasing weekly income benefits from \$400 per week up to \$1,000 per week
- Increasing medical benefits from minimal coverage of \$3,500 up to \$100,000 or even \$1 million
- Increasing your liability coverage from \$1 million to \$2 million

Recognizing that the cost of insurance coverage varies according to numerous factors, how interested would you have been in adding these options to your policy at the various price points listed?

All respondents, whether they were or were not aware of changes or were offered them by their provider, or even if they had purchased them, were asked how interested they would have been to purchase at various price points.

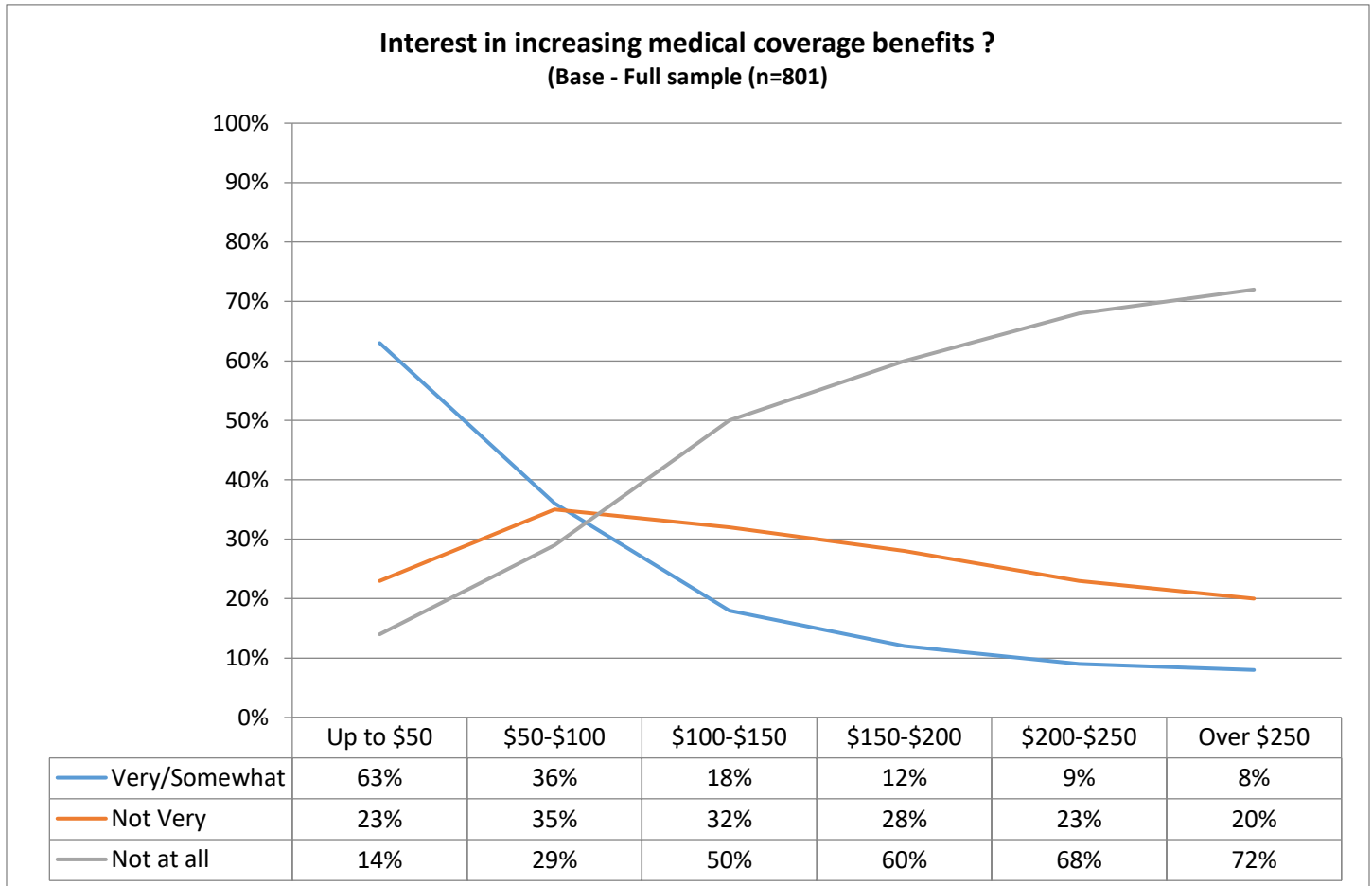
3.3a Increasing liability coverage from \$1 million to \$2 million

Almost two-thirds would at least consider it if the cost was no more than \$50 per year added to their premium (64% very or somewhat interested). Interest drops off rapidly when the annual premium increases. At the next price point (\$50-\$100 per year) those who would at least consider it drops by almost half, to 36%.



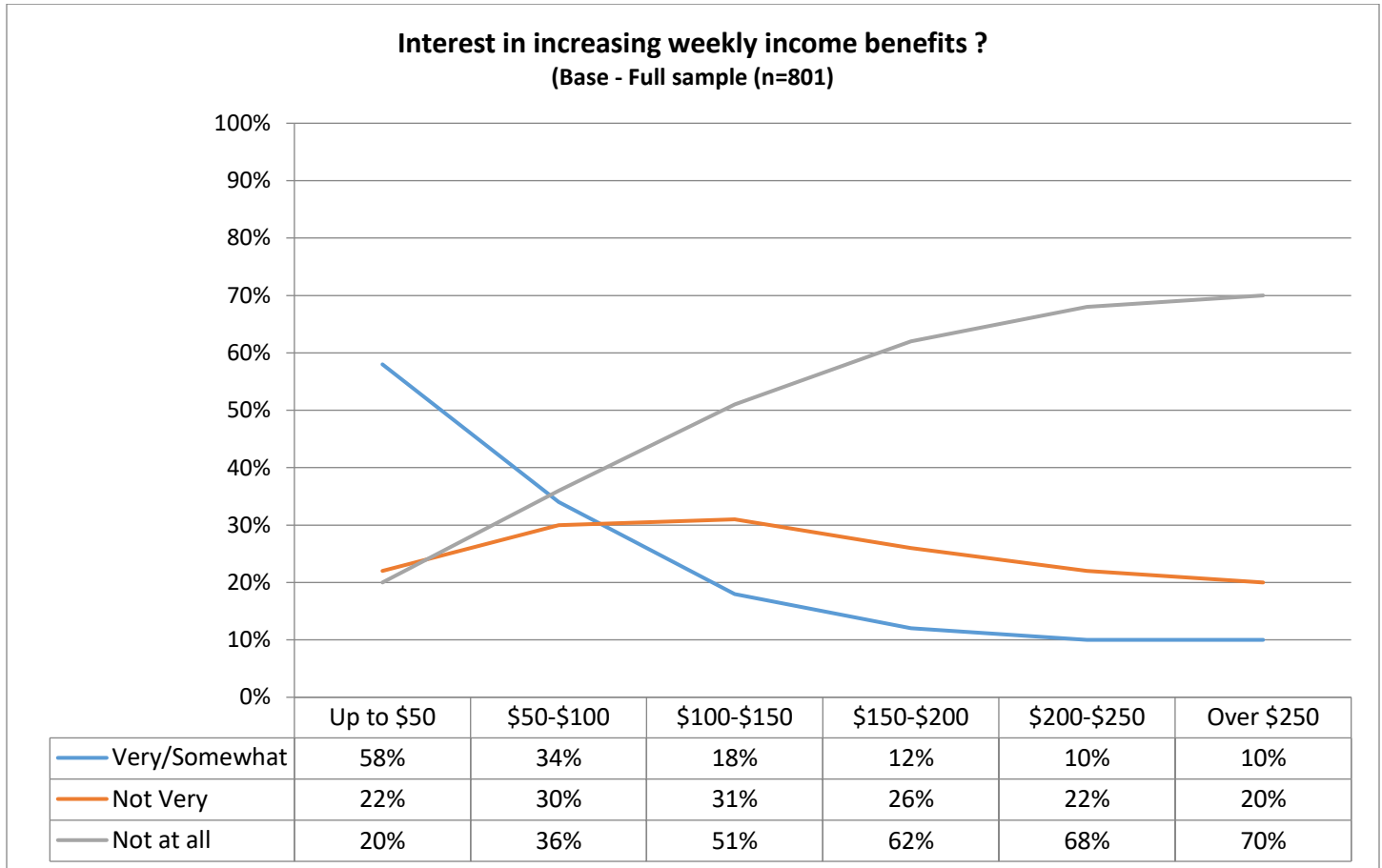
3.3b Increasing medical coverage benefits?

The pattern continues for increasing medical coverage, where there is at least some interest in considering the extended coverage when the annual premium increase is less than \$50.



3.3c Increasing weekly income benefits?

For all three graphs, the trend for very/somewhat interested is the same, with slight variations in percentage. Once again, those very/somewhat interested for \$50 or less per year additional are slightly over half, down to about 1 in 10 once the price is \$150 or more per year.



4.0 Previous injury or health-related claims

4.1 Ever been in an accident

Have you ever been involved in a motor vehicle accident while driving?
(Base – Full sample, n=801)

44% of those who participated in the survey reported they have been in a motor vehicle accident while driving at some point in their life. This score is similar to the 2017 survey, where 45% reported having been in a motor vehicle accident.

The older the respondent, the more likely they are to report having been in an accident. This is possibly attributable to the fact they have been driving for a longer period of time.

Respondent Sub-Segment Findings

- Those in the GTA (41%) are slightly less likely to report having been in an accident than those in other parts of Ontario (47%).
- Males (48%) slightly more likely to say they have been in an accident than females (40%).
- Those 60+ years (49%) are more likely than those 40-59 years (44%) and those 18-39 years (39%).

4.2 Claims for injury/health benefits

Did you make a claim for any injury or health-related accident benefits?
(Base – Ever had an accident, n=357)

Among the group who have been in an accident, we asked if they have ever made a claim for injury or health-related benefits. About 1 in 5 of these respondents (21%) have made such a claim in the past.

Those under 60 years old are more likely to have made this type of claim. Those 18-39 years (32%) and 40-59 years (22%) are significantly more likely than those 60+ years (12%).

This claim impacts their likelihood to purchase additional coverage for income or health-related claims. Those who have made a claim in the past (49%) are more likely to have purchased extended coverage than those who have not made a claim (15%).

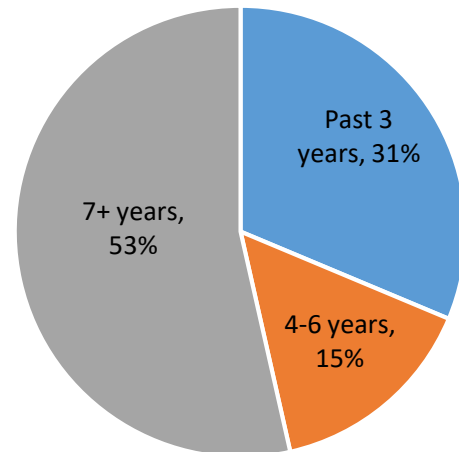
4.3 When was claim filed

Approximately how long ago did you make this claim? (Filed a claim – n=73)

32% of the respondents in this survey filed their claim in the past 3 years.

Age was a factor in when the claim was filed. (CAUTION: Small sample size at age group level).

	Past 3 years (n=23)	4-6 years (n=11)	7+ years (n=39)
18-39 years	74%	73%	18%
40-59 years	22%	9%	51%
60-74 years	4%	18%	31%



4.4 Rating the claims experience

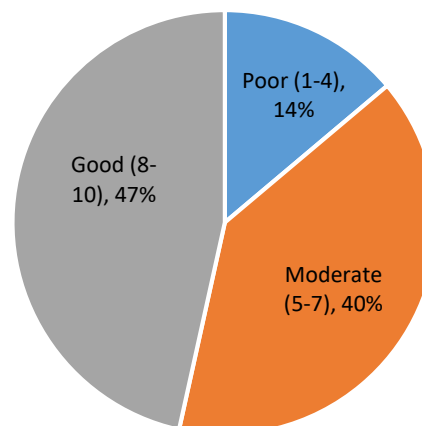
Overall, how would you describe your experience with your auto insurer for the injury or health-related accident benefits claim? (Scale of 1 to 10)

Just under half of those who have made a claim in the past for injury or health-related reasons feel they had a 'good' experience (scored 8+ out of 10 when asked to rate the experience).

Only 14% rated it poor (scored 1-4). Those who had made the claim more recently were more likely to have scored their experience as 'good'. (CAUTION: Small sample sizes at this level).

	Past 5 years	6-10 years	11+ years
Poor (1-4)	60%	41%	15%
Moderate (5-7)	--	17%	18%
Good (8-10)	40%	42%	67%

Rating claims experience
(Base - Made a claim, n=73)



4.5 Why had a good/moderate/poor experience

Why did you rate your experience as...(1-10 scale)?

Even with different sample sizes and two years between asking, the reasons for rating their claims experience did not statistically change.

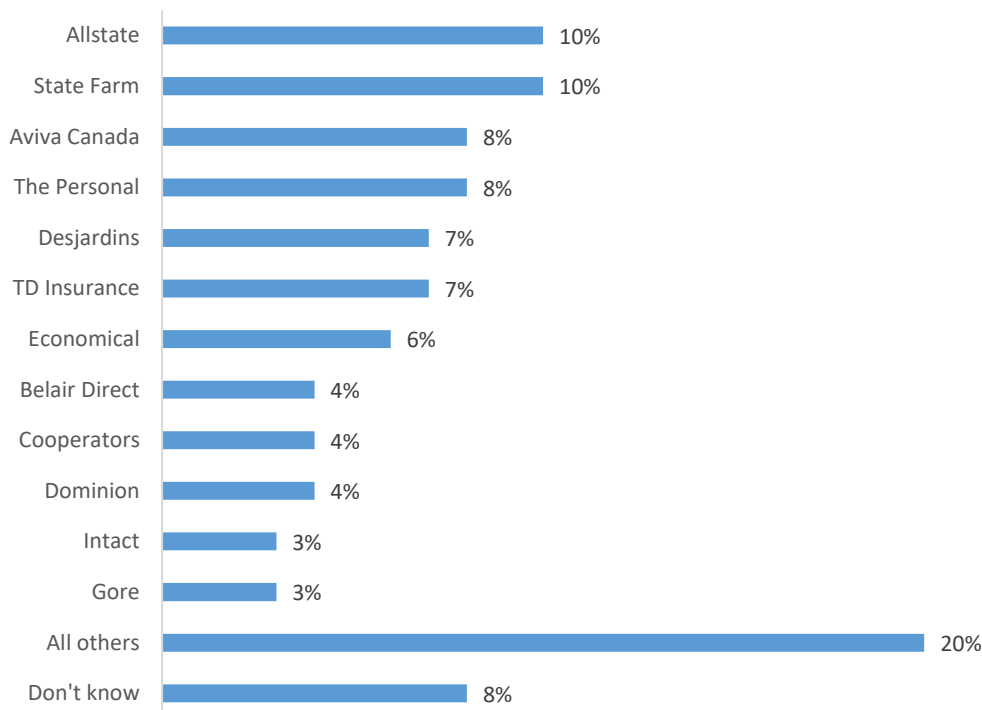
<i>Asked unaided/open-ended</i>	2017 (n=89)	2019 (n=73)
No issues/generally satisfied	19%	16%
Good customer service	16%	20%
Fast/efficient process	11%	12%
Process took longer than expected	10%	12%
They were not helpful/could have done more	7%	8%
Generally not satisfied	3%	9%
Process was difficult	3%	4%
Rude/treated poorly	3%	7%
Did not receive a good settlement/coverage	2%	4%
Don't know	17%	11%

** CAUTION: Small sample

4.6 Insurer on the claim

Which insurance company were you with that handled your claim for injury or health-related accident benefits?
(Base – made a claim in the past, n=73)

Insurer who handled claim (n=73)



5.0 Deductibles

5.1 Aware of deductible for pain and suffering damages

Are you aware there is a deductible to pay (set by the provincial government) for damages awarded for pain and suffering as a result of being hurt in an automobile accident caused by another driver? Specifically, for these two areas? (Base – Full sample, n=801)

About three-quarters (75%) are definitely (42%) and probably (33%) aware of a deductible for vehicle damage.

About half (52%) of respondents are definitely (21%) aware and probably aware (31%) there is a deductible for pain and suffering damages in a personal injury claim settlement. In 2018, this number was about 40% in total, however we did not ask about the vehicle damage portion first, so it is difficult to make a direct comparison between the two.

	Yes, definitely	Yes, I think so	Not really sure	No, not aware
Deductible for any vehicle damage	42%	33%	17%	8%
Deductible for any pain and suffering award you may receive as a result of being hurt in an automobile accident	21%	31%	32%	16%

Respondent Sub-Segment Findings (Pain and suffering)

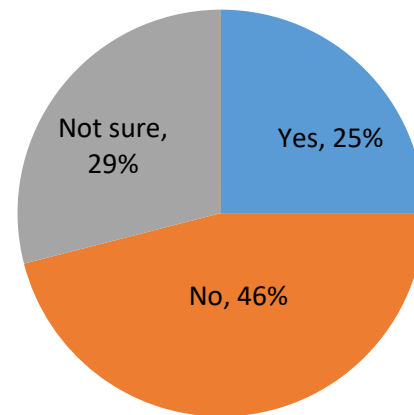
- Those who have made a personal injury claim in the past are more likely (26%) to say they are definitely aware than those who have not made a claim (21%).

5.2 Should there be a deductible?

Do you think there should be a deductible for pain and suffering damages?
(Base – Full sample, n=801)

Just under half of respondents (46%) feel there should not be a deductible for pain and suffering damages. A further 29% are not sure.

About 1 in 4 (25%) feel there should be a deductible, up slightly, but statistically similar, to the 2018 survey.



Respondent Sub-Segment Findings

- Men (51%) are more likely to state opposition to the deductible than women (41%)
- Those 60-74 years (50%) and those 40-59 years (47%) are more likely to state their opposition to the deductible than those 25-39 years (39%)

5.3 Deductible amount

What is the deductible amount? (Base – Aware/think they are aware of the deductible, n=415)

Over half of those who are at least somewhat aware there is a deductible (57%) have no idea what the deductible amount is.

A further 33% feel that the deductible is under \$10,000. Only 10% feel it is over \$10,000, similar to the 2018 survey.

	Over 50,000	\$10,000-\$50,000	\$1,000-\$10,000	Up to \$1,000	No Idea
2018	3%	7%	22%	29%	39%
2019	3%	7%	14%	19%	57%

Respondent Sub-Segment Findings

- Those 60+ years (68%) and 40-59 years (61%) are more likely to say they have no idea what the deductible amount is, or at least are less willing to provide a guess, compared to those 18-39 years (44%)

5.4 When should deductible apply?

At what amount of pain and suffering damages do you think the deductible should apply?
 (Base – Full sample, n=801)

About 2 in 5 (39%) of respondents feel the deductible should apply even when the award amount is under \$50,000. However, it is important to remember that a majority of respondents are not aware of the deductible and/or feel the deductible is around \$1,000.00.

	Up to \$50,000	\$50,000 - \$100,000	\$100,000 - \$200,000	\$200,000 or more
2018	43%	12%	15%	30%
2019	39%	19%	19%	23%

Respondent Sub-Segment Findings

- Those 60+ years (27%) and 40-59 years (26%) are more likely to say the deductible should apply at \$200,000 or more than those 18-39 years (16%)
- Those who have been in an accident (27%) are more likely to say the deductible should apply at \$200,000 or more than those who have not (20%)

5.5 Aware of specific deductible amount

The deductible for pain and suffering damage in 2019 is just under \$39,000. This means that if you get an award for pain and suffering that is less than the deductible, you will receive no damages for pain and suffering. Were you aware of this? (Base- Full Sample, n=801)

Slightly more than 1 in 10 respondents (13%) told us they are aware of the specific deductible.

Those who told us earlier they were ‘definitely’ aware of a deductible for any awards related to pain and suffering were most likely to say they are aware of the deductible amount (27%), compared to those who ‘think’ they knew about the deductible (13%), and those who were ‘not really sure’ (7%) or not aware (2%).

Those who have made a personal injury claim in the past are more likely to say they are aware of the deductible (23%), compared to those who have not (10%).

	Total	Gender		Age			Geography		Claim	
		Male	Female	18-39 years	40-59 years	60-74 years	GTA	Other Ontario	Yes	No
2018	11%	12%	10%	20%	7%	7%	14%	8%	24%	7%
2019	13%	14%	12%	20%	10%	8%	15%	11%	23%	10%

5.6 Maximum payout (1)

Are you aware that in Ontario there is a maximum payout amount for pain and suffering damages related to personal injury as a result of an automobile accident?

(Base – Full sample, n=801)

22% of respondents told us they are aware of a maximum payout for pain and suffering damages, statistically speaking a slight increase from 2018 (where awareness was 17%).

Those who have filed a personal injury claim in the past are more aware (36%) than those who have not (21%).

	Total	Gender		Age			Geography		Claim	
		Male	Female	18-39 years	40-59 years	60-74 years	GTA	Other Ontario	Yes	No
2018	17%	18%	16%	20%	13%	20%	20%	14%	26%	15%
2019	22%	21%	23%	25%	22%	19%	24%	20%	36%	21%

5.7 Maximum payout (2)

How much is that maximum? (Base – Aware of maximum payout, n=177)

The 22% who were aware there is a maximum payment amount were given a range of responses and asked to select what range they think applies to the maximum payout.

In 2019, more respondents leaned towards the lower end of the ranges (61% feel it is \$100,000 or less).

	Up to \$50,000	\$50,000 - \$100,000	\$100,000 - \$200,000	Over \$200,000
2018	23%	21%	20%	24%
2019	33%	28%	25%	14%

5.8 Maximum payout (3)

In 2019, the maximum payout for pain and suffering damages as a result of an automobile accident is approximately \$385,000. Were you aware of this?

(Base – Full sample, n=801)

Only 6% were aware of the \$385,000 maximum payout, similar to 2018 (5%).

- Those who have made a personal injury claim in the past (15%) were significantly more likely to have purchased than those who have not filed a claim (4%)

5.9 Limits

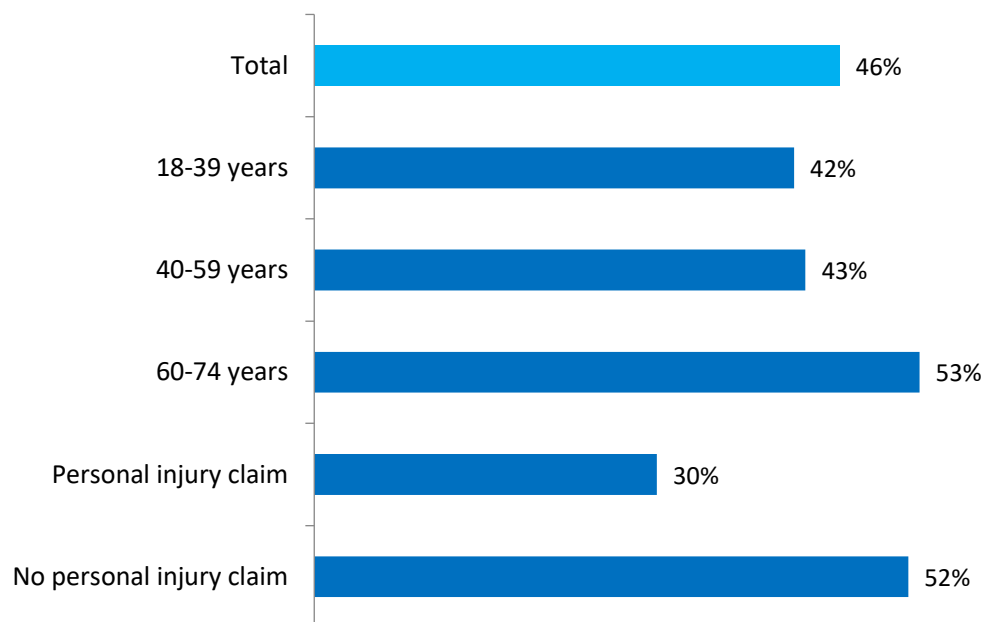
Do you feel there should be a limit on pain and suffering damages?

(Base – Full sample, n=801)

Just less than half (46%) of respondents feel there should be a limit on pain and suffering damages.

Likely not surprising to note that those who have made a personal injury claim (30%) were less likely to agree than those who have not (52%).

Those 60+ years (53%) are more likely to believe there should be a limit than those 40-59 years (43%) and 18-39 years (42%).



6.0 Vehicle Safety Features

6.1 Installed on vehicle

Which, if any, of the following safety features do you have on the vehicle you drive most often?

(Base – Full sample, n=801)

Half of those interviewed (50%) have a back-up camera installed in their vehicle.

Almost a third (31%) say they have adaptive cruise control. Quite possibly, considering how new a feature this is that respondents confused it with more traditional cruise control.

	Total	GTA	Other
Backup camera	50%	54%	45%
Adaptive cruise control	31%	35%	31%
Proximity warning	24%	27%	21%
Blindspot warning	24%	28%	20%
Lane assist	21%	26%	16%
Automatic braking	18%	23%	13%
None of the above	36%	35%	41%

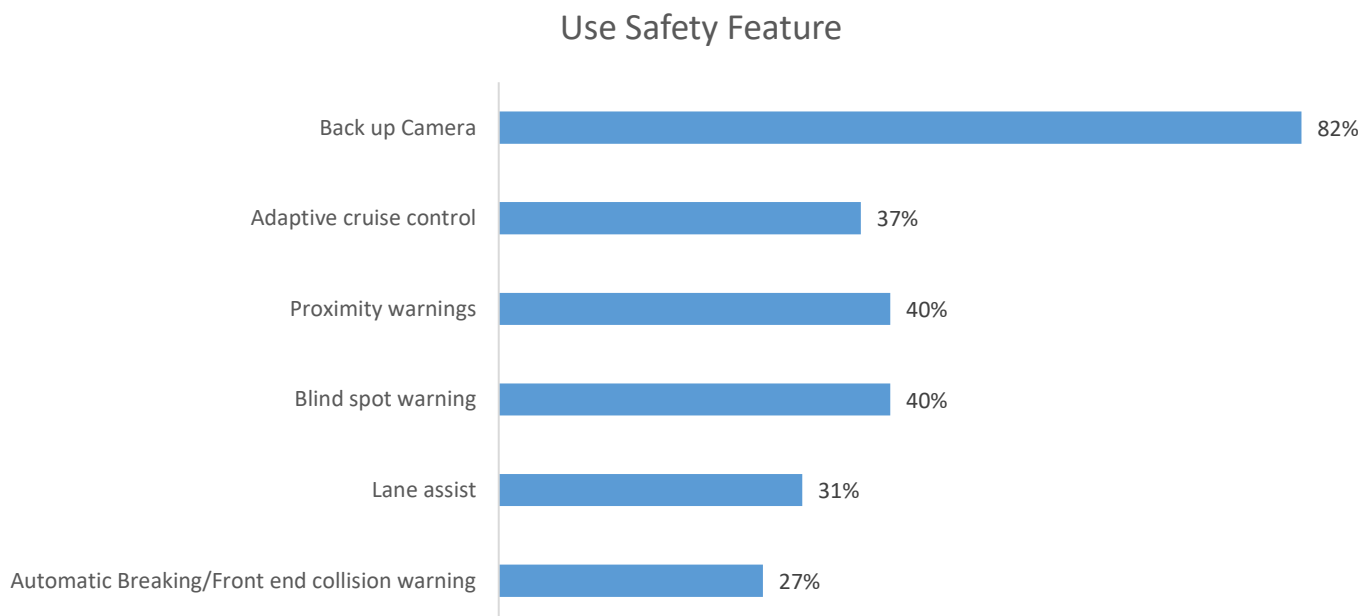
Overall, respondents in the GTA were more likely to have vehicles with these safety features than the rest of Ontario.

6.2 Using Safety Features

Do you use these additional safety features that are installed on your vehicle?

(Base – Asked only if feature is installed, overall n=459)

The backup camera is the feature used most often. 82% of those who have a backup camera make use of it.



7.0 Roundabouts

7.1 Use of roundabouts

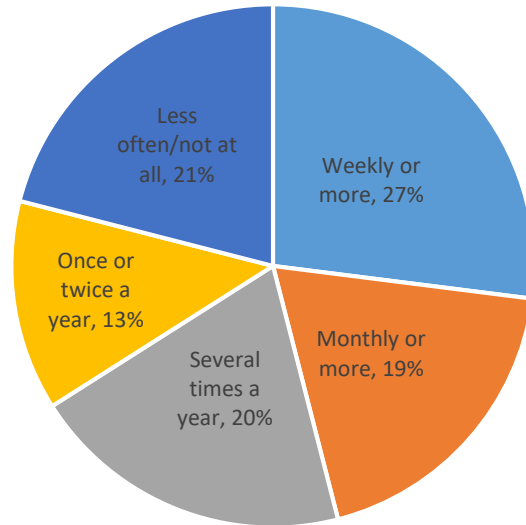
How often, if at all, do you come across roundabouts when driving in your community or elsewhere?
(Base – Full sample, n=801)

46% of respondents come across roundabouts on a monthly basis.

33% come across a roundabout at least once a year, and 21% do not come across roundabouts at all.

Residents in the GTA are significantly less likely to come across a roundabout on a monthly basis (37%) compared to residents in the rest of Ontario (56%).

Statistically, there was no difference by gender or age.



	Total	GTA	Other Ontario	Male	Female	18-39 years	40-59 years	60-74 years
Weekly or more	27%	19%	36%	30%	25%	27%	29%	26%
Monthly or more	19%	18%	20%	18%	19%	24%	15%	18%
Several times a year	20%	22%	17%	19%	20%	14%	24%	20%
Once or twice a year	13%	15%	11%	13%	14%	15%	11%	14%
Less often/not at all	21%	26%	16%	20%	22%	20%	21%	22%

7.2 Comfort in using

How comfortable are you with driving in roundabouts?

(Base – Use roundabouts more than once or twice a year, n=526)

52% of respondents claim to be ‘very’ comfortable driving in roundabouts, and a further 37% say they are ‘somewhat’ comfortable. Only 12% told us they are ‘not’ comfortable.

Frequency of using roundabouts is correlated to comfort levels:

- Two-thirds (67%) of those who use roundabouts weekly or more are ‘very’ comfortable
- 45% of those who use monthly or more are ‘very’ comfortable
- 38% of those who use only a few times a year are ‘very’ comfortable

	Total	GTA	Other Ontario	Male	Female	18-39 years	40-59 years	60-74 years
Very comfortable	52%	50%	54%	59%	46%	51%	52%	53%
Somewhat comfortable	37%	38%	35%	32%	41%	41%	37%	32%
Not very comfortable	8%	10%	8%	6%	11%	7%	10%	9%
Not comfortable at all	3%	2%	3%	3%	2%	1%	1%	6%

7.3 Concerns about roundabouts

What are your biggest worries when using roundabouts, if any?

(Base – Use roundabouts more than once or twice a year, n=526)

The two concerns cited most often by respondents related to other drivers. Other drivers not paying attention at 63%, and similarly watching for other drivers (57%).

Those who use roundabouts less frequently were more likely to mention they are personally unsure about when they can go, and which lane they should use.

	Total	Use weekly or more	Use a few times a month	Use a few times a year
Other drivers not paying attention	63%	63%	65%	63%
Watching for other drivers	57%	59%	53%	57%
Pedestrian crossing near the roundabout	27%	29%	25%	27%
Being unsure about when I can go	17%	12%	20%	22%
Which lane I should use	17%	12%	18%	24%
Not sure how to use turn signals in a roundabout	9%	8%	9%	12%
Other	2%	3%	3%	--

8.0 Close Calls

8.1 Experienced past three months

Have you had any close calls or near accidents while driving in the past three months?

(Base – Full sample, n=801)

Almost 3 in 10 (28%) of drivers in this survey have experienced at least one close call while driving in the past three months.

There was no statistical difference between the GTA and the rest of Ontario, or men vs. women.

Those 18-39 years are significantly more likely (38%) to say they had at least one close call compared to those 40-59 years (23%) and those 60-74 years (22%).

	Total	GTA	Other Ontario	Male	Female	18-39 years	40-59 years	60-74 years
Yes, on more than one occasion	13%	12%	14%	12%	14%	19%	10%	10%
Yes, one time	15%	16%	14%	15%	15%	19%	13%	12%
Not in past three months	72%	72%	72%	73%	71%	62%	76%	78%

8.2 Involvement

Who or what was involved in your close call(s)?

(Base – Experienced a close call at least once, n=222)

For the vast majority of respondents who had a close call in the past three months, there was another vehicle involved (87%).

Just over 1 in 10 (11%) say there was a bicycle, and 11% said there was a pedestrian.

	Total	GTA	Other Ontario	Male	Female	18-39 years	40-59 years	60-74 years
Other Vehicles	87%	84%	91%	85%	90%	80%	92%	95%
Bicycle	11%	12%	9%	14%	9%	16%	6%	7%
Pedestrian	11%	14%	7%	8%	14%	11%	6%	16%
Motorcycle	5%	6%	5%	8%	3%	10%	3%	--
Other	1%	1%	2%	1%	2%	1%	2%	2%

8.3 Cause of close call

In your opinion, what was the cause of the close call(s)?
 (Base – Experienced a close call at least once, n=222)

In the respondent’s opinion, speed or being in a rush was the biggest cause of a close call (45%), followed by distracted driving (38%), and improper turns (25%).

	Total	GTA	Other Ontario	Male	Female	18-39 years	40-59 years	60-74 years
Speed/in a rush	45%	48%	41%	40%	48%	44%	46%	45%
Distracted driving	38%	41%	35%	40%	36%	39%	24%	52%
Not turning safely/improper turn	25%	27%	23%	22%	28%	27%	26%	22%
Improper use of roundabout	19%	17%	21%	25%	14%	18%	24%	14%
Speeding up to make a light	18%	18%	17%	17%	18%	16%	17%	21%
Inexperience	17%	12%	23%	23%	12%	13%	20%	21%
Other	11%	7%	15%	8%	14%	13%	9%	9%
Driving under the influence	4%	4%	4%	4%	4%	6%	2%	3%

9.0 Respondent Characteristics

	%
Gender	
Male	49%
Female	51%
Age	
18-39 years	32%
40-59 years	35%
60-74 years	33%
Geography	
Greater Toronto	50%
Hamilton/Niagara/South-Western Ontario	25%
Eastern Ontario	18%
Northern Ontario	7%