

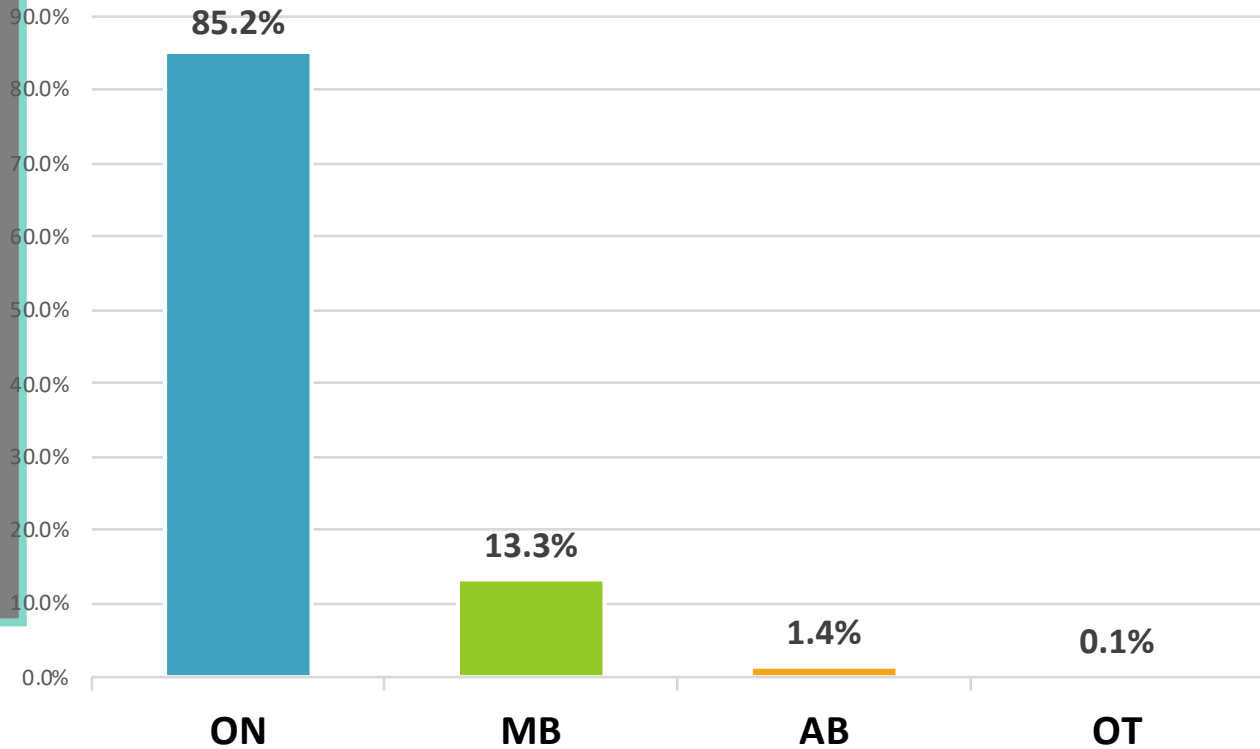


# **REPORT FOR CONSUMER PREFERENCES FOR PAPERLESS DELIVERY**

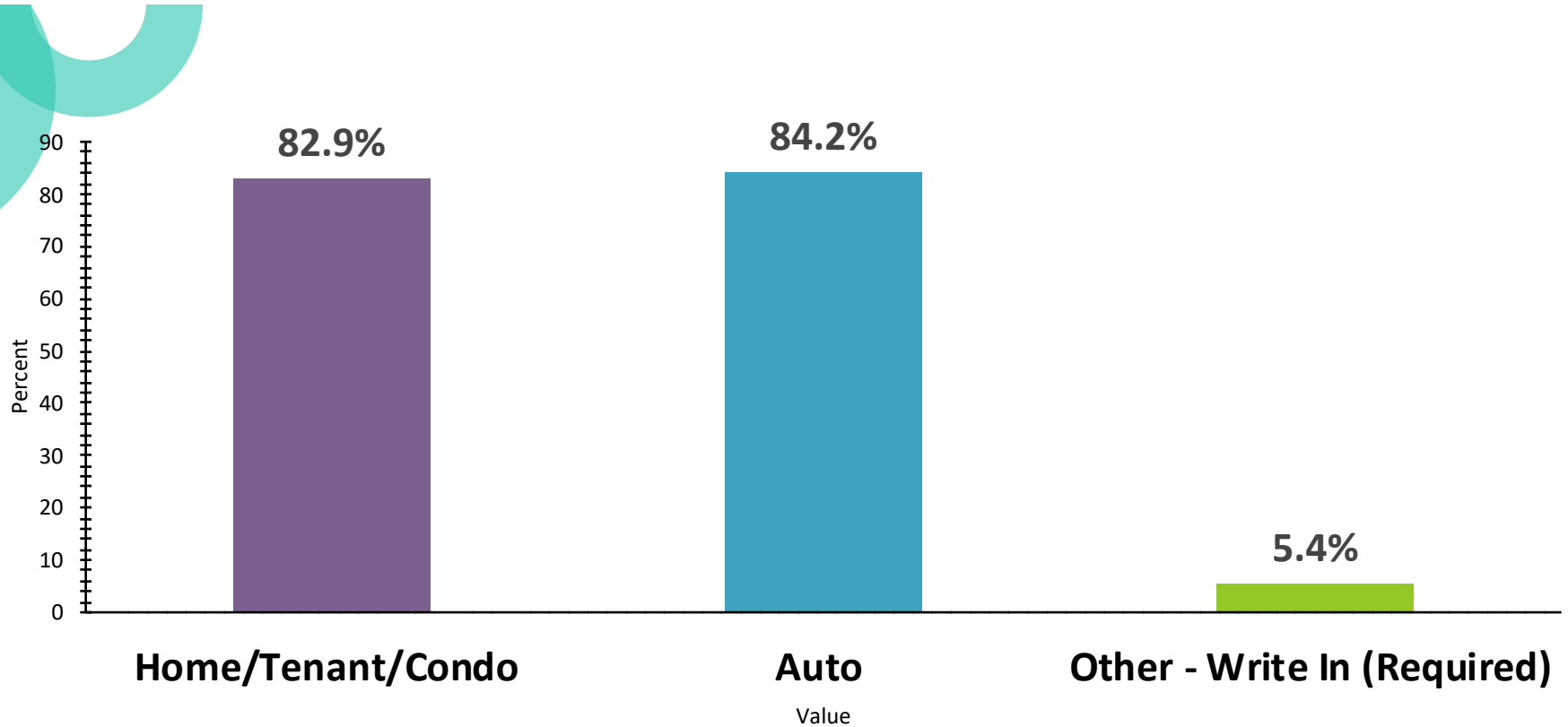
**Final Report: July 2022**

# Total Survey Results: National & Provincial

Total # of  
Consumers who  
responded to  
the survey:  
9600



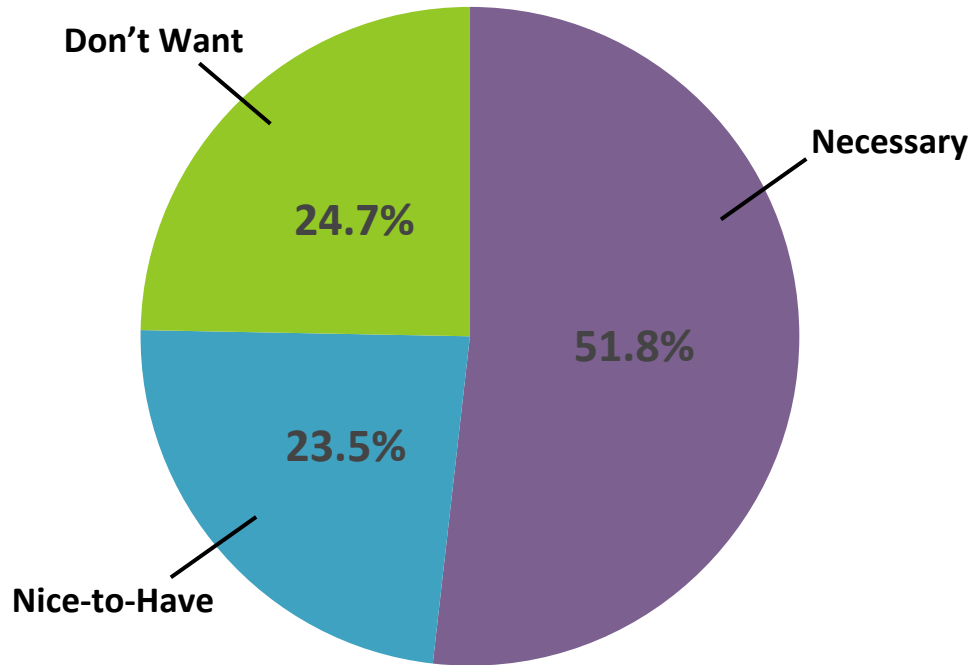
# 1. Please select which types of insurance you have today (select all types that apply):



Other responses included:  
Boats, RV, Cottages, Farms,  
Commercial Liability

## 2. How important is it to you to receive your insurance documents in paper format (mail, or from your broker's office)?

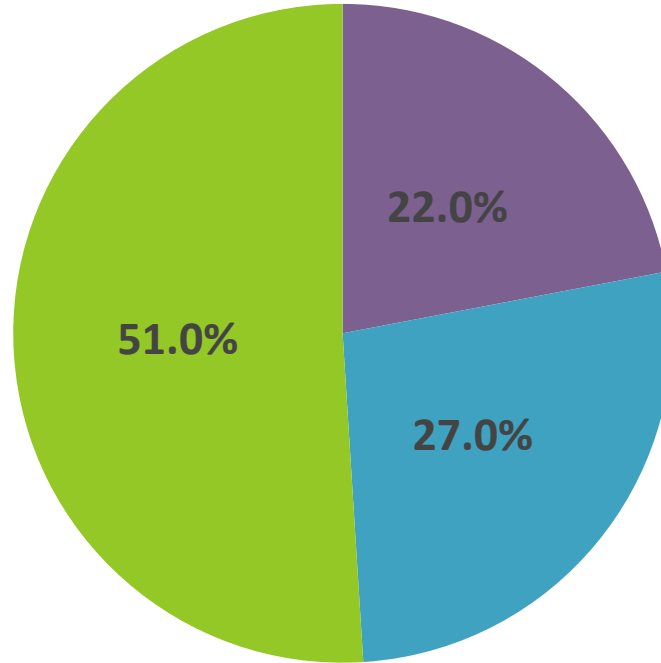
While paper-based servicing remains a clear requirement for now, almost a quarter of respondents noted a preference for electronic documents.



- I consider it necessary that I receive my insurance documents in paper format
- I would prefer to receive paper documents, but it is not necessary if electronic documents are provided
- I would rather not receive any insurance documents in paper format, as I prefer electronic documents






### 3. How important is it to you to receive your insurance documents electronically (via e-mail, from your broker's app or secure website)?

Asking the same question, in a different manner, continues to support the need currently for paper, with almost a quarter looking for electronic.

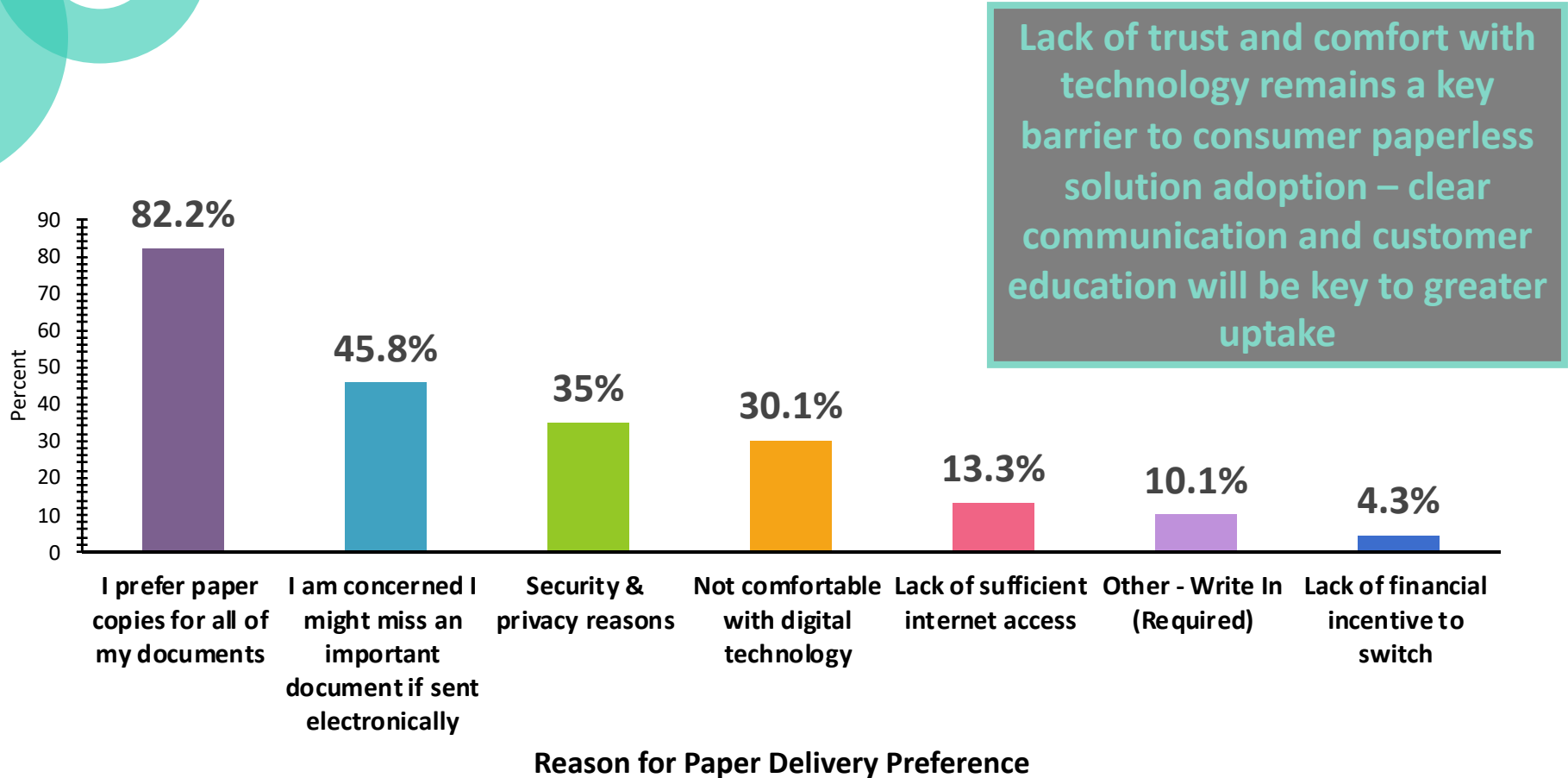


- I consider it necessary that I receive my insurance documents in electronic form
- I would prefer to receive electronic formatted documents, but it is not necessary
- I would rather not, or cannot, receive any insurance documents in electronic format

#### 4. Please rank your preferred methods of electronic document delivery, with the top choice being your most preferred:

Item	Overall Rank	Rank Distribution	Score	
Email	1		21,946	
Secure website	2		16,558	
Mobile app	3		13,918	
Text/SMS	4		11,872	
Other	5		6,118	

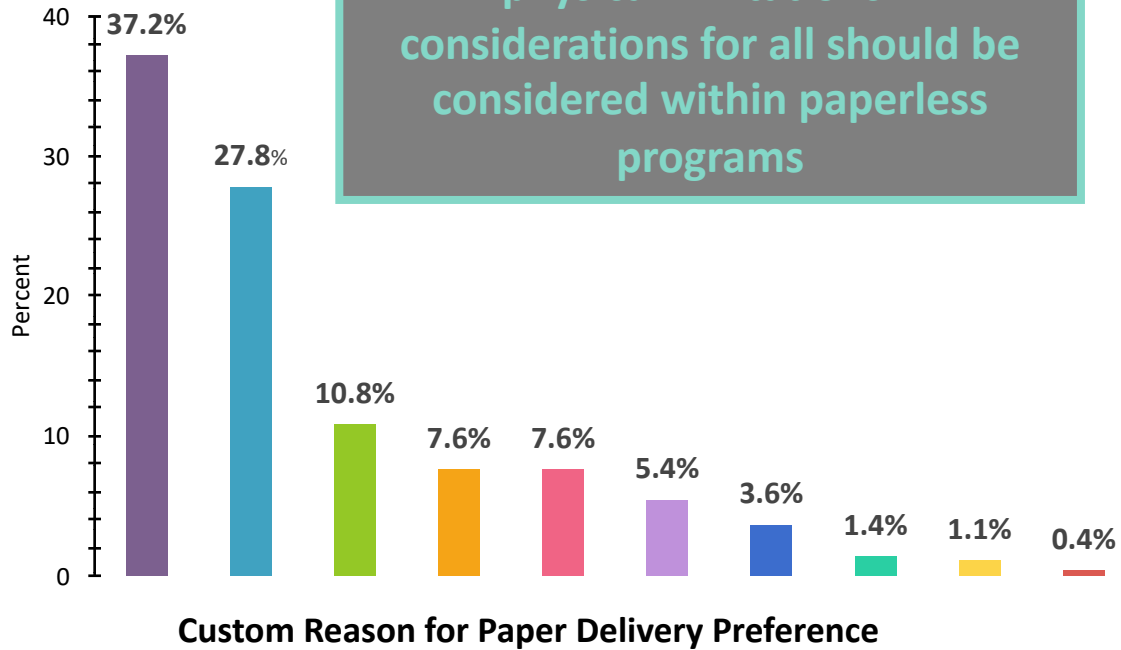
## 5. What is the main reason for your preference of paper delivery? (Select as many answers as you like)



## 6. What is the main reason for your preference of paper delivery – other (write-in answers)?

### Custom Response Analysis

There will remain a small percentage of consumers with hard constraints to going paperless, such as lack of technology & physical limitations – considerations for all should be considered within paperless programs

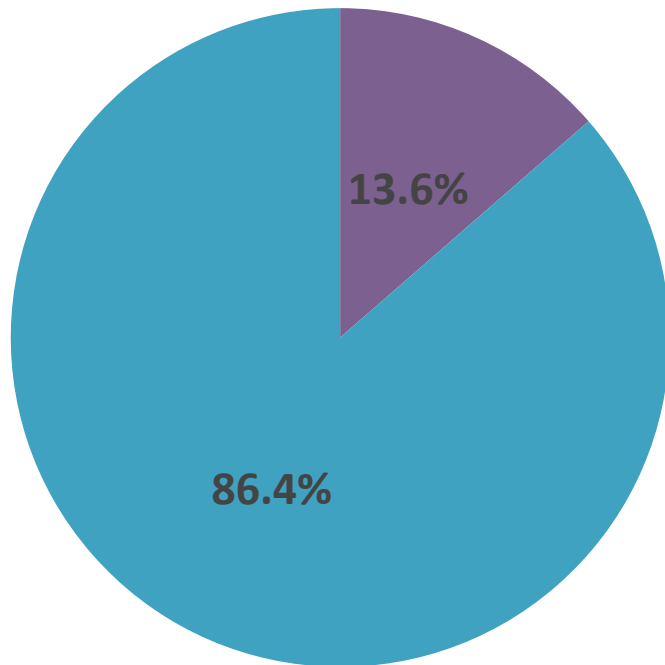


- Want Hard Copy (just prefer, filing, compare vs prior years, easier to read)
- No Technology / No Internet / Lack of trust/familiarity with Technology (computers)
- Need Physical Pink Slip
- Physical Limitation (age, eyesight for computers, etc.)
- Insurance Company should pay cost for printing (or give discount)
- Email addresses change / Emails can get lost or overlooked to easily (spam folder)
- Security/Privacy Reasons
- Want paper, but both paper and electronic would be fine
- Paper is more personal / better customer service
- Farm



## 7. Would you consider switching to receive electronic insurance documents instead of paper insurance documents if provided with an incentive to do so (for example, \$10-\$20 policy discount or gift card)?

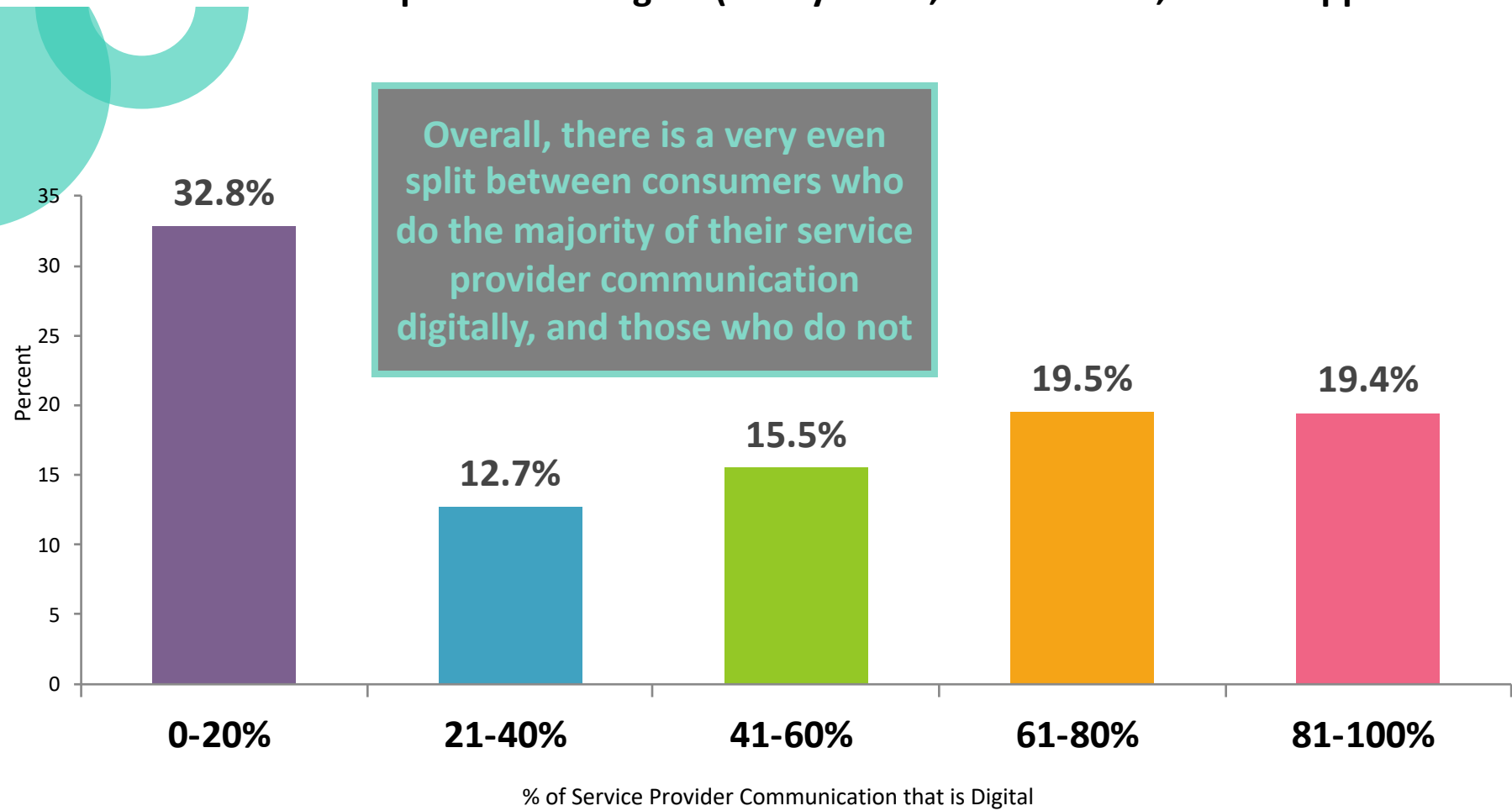
Token consumer incentives do not appear to have much potential impact to sway consumers to paperless servicing



■ Yes, I would consider switching if such an incentive was provided

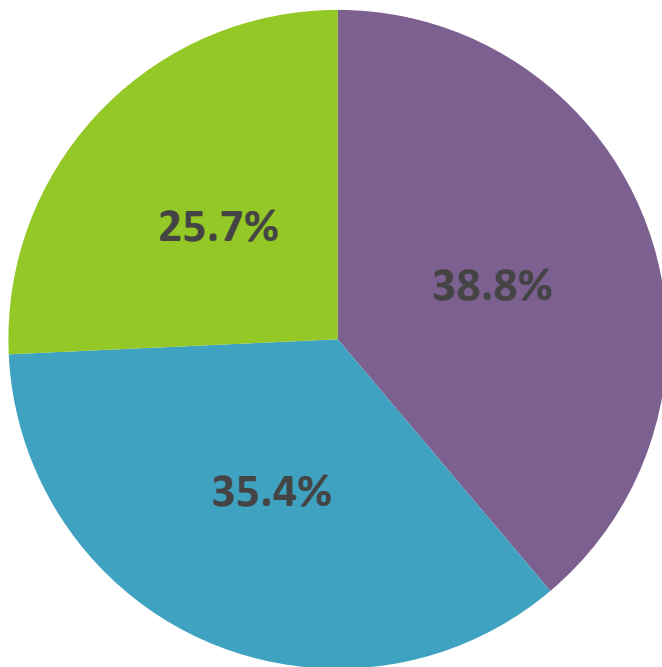
■ No, such an incentive would not affect my decision

## 8. In your everyday activities, what percentage of your communication with other service providers is digital (i.e. by email, social media, mobile app or website)?



## 9. How important of a factor is document delivery method in your insurance purchasing decision?

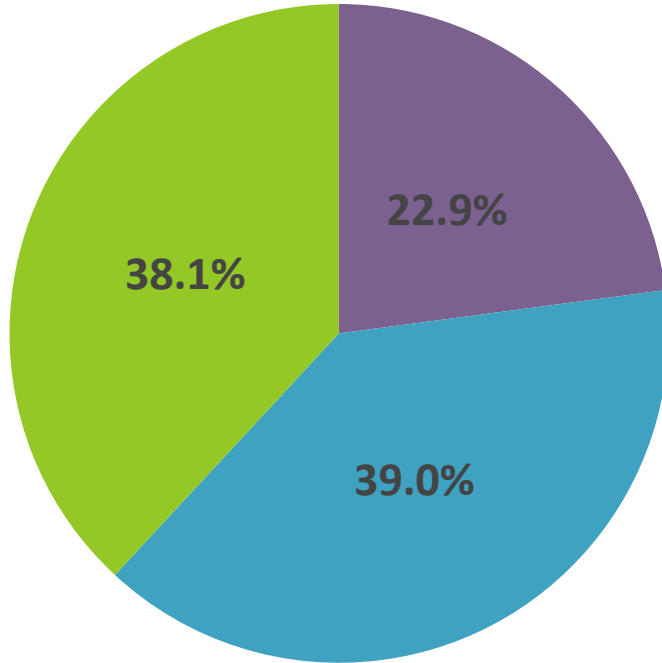
Over 74% of consumers consider document delivery choice to be at least a minor factor in their insurance purchasing decisions.  
→ Getting your paperless offering right can have a real impact on consumers' purchasing decisions



- It is very important to me, and would be a material factor in my choice of insurance provider
- It is somewhat important to me, and would be a minor factor in my choice of insurance provider
- It is not very important to me, and would not be a factor in my choice of insurance provider

**10. If your current insurance provider stopped providing your insurance documents in the preferred method of your choosing (paper or digital), would this lead you to consider switching providers (brokers or insurance providers)?**

Over 60% of consumers would consider switching providers if their current insurance provider stopped providing insurance documents in their preferred format (paper or digital)



- Yes, I would definitely look to other brokers or insurance providers
- It might cause me to ask to look at other brokers or insurance providers
- No, it would not affect my choice of broker or insurance provider at all

**11. Are you comfortable receiving email communications with your policy information, claims information or billing details attached as electronic documents?**

