



2017 Public Perception Survey
Final Report

April 3, 2017



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1.0 SUMMARY OF FINDINGS

In 2017, the Consumer Representative for the Alberta Automobile Insurance Rate Board (AIRB) contracted Banister Research & Consulting Inc. (Banister Research) to conduct a survey amongst adult residents of Alberta to assess the public's perceptions and knowledge of various features of automobile insurance in Alberta. Surveys were completed randomly via telephone, with individuals who reported managing automobile insurance for their household's private passenger vehicles. A total of 800 respondents completed the telephone survey, providing a margin of error no greater than $\pm 3.5\%$ at the 95% confidence level, or 19 times out of 20.

Key findings of the 2017 Public Perception Survey included:

Purchasing Behaviour

- When asked whether they had sought competitive quotes at any time in the past 2 years, just over one-third of the respondents (35%) reported obtaining quotes. Sixty-five percent (65%) did not obtain any quotes prior to purchasing their insurance.
 - Those who sought competitive quotes before purchasing their insurance (n=256) obtained a mean of 2.75 quotes in 2017.
 - The majority of respondents (64%) who obtained quotes (n=256) most frequently reported having made telephone calls to brokers. Twenty-six percent (26%) received competitive quotes from websites, and 21% made in-person visits to brokers.
 - Those who sought competitive quotes (n=256) most frequently decided to purchase insurance via telephone/in person with a broker (66%). Twenty-three percent (23%) purchased via an insurance company direct by phone/visit, and 9% purchased via online company.
- With regards to respondent loyalty to their policy and/or company in the past 2 years:
 - Eighty-nine percent (89%) of all respondents **remained with their existing carrier** (comparable to 90% in 2016);
 - Thirty-nine percent (39%) of all respondents **obtained a new policy** (comparable to 38% in 2016); and
 - Twelve percent (12%) of all respondents **switched insurance companies** (consistent with 12% in 2016).¹
 - Respondents who switched insurance companies in the past 2 years (n=99) most often reported switching due to lower premiums and/or lower deductibles (76%), while 8% reported switching companies due to poor customer service, and 7% switched due to word of mouth.
 - Respondents who either switched insurance companies or obtained a new policy (n=319) were asked why they chose their new company or policy; over one-third of the respondents (41%) switched due to comparative or competitive rates, while 15% expressed that their company provides good service.

¹ Findings are independent of one another (i.e., respondents were permitted to have indicated they remained with their existing carrier, obtained a new policy, *and* switched insurance companies).

Perceptions on Automobile Insurance

- With regards to respondent perceptions of automobile insurance in Alberta:
 - Thirty-one percent (31%) reported having **experienced excessively high insurance rates** in the past 2 years (comparable to 28% in 2016);
 - Seven percent (7%) **decided not to insure a vehicle because they felt the premiums were cost-prohibitive for their household** in the past 2 years (comparable to 6% in 2016); and
 - Less than one percent (<1%) **reported having been denied automobile insurance coverage** in the past 2 years (consistent with <1% in 2016).
- When asked to indicate how strongly they agreed that their insurance premiums are fair and reasonable, 60% of the respondents agreed, overall, while 15% were in moderate agreement, and 24% disagreed.
- Four percent (4%) of the respondents reported having insured a vehicle in another province in the past 10 years, and 4% of respondents had insured a vehicle in another country.
- When asked if they felt that, compared to other provinces, Alberta insurance premiums are generally more expensive, less expensive, or the same, 36% of respondents indicated that they were more expensive, while 8% felt they were less expensive. Twenty percent (20%) felt that they were about the same (36% were unsure).

Opinions on Legislation and Regulation

- Fifty-seven percent (57%) of respondents indicated that they would consider signing up for usage-based insurance, while 23% would not. Fourteen percent (14%) indicated that “it depends.”
- Seventy-seven percent (77%) of the respondents reported that their household had not received any tickets resulting in demerit points in the past 3 years, while 23% received at least one ticket.

Organized Crime

- Respondents were asked how concerned they are with the occurrence of organized staged collisions in order to make fraudulent claims. Half (50%) of respondents showed a high level of concern, 12% were moderately concerned, and 37% reported a low level of concern.
- In terms of level of support for an initiative that would involve the pooling of industry-wide insurance data for the purpose of detecting and preventing organized automobile insurance fraud, 74% of the respondents supported this suggestion, while 11% were neutral or provided moderate levels of support or opposition. Eleven percent (11%) opposed the suggestion.

Transportation Safety

- Respondents were asked how strongly they agreed that a priority of the Alberta government should be to have a plan that addresses road safety to reduce fatalities and injuries on roadways in the province. Eighty-three percent (83%) agreed with this suggestion, overall, while 8% were in moderate agreement and 8% disagreed.
- In terms of how strongly they agreed that the Alberta government is taking the right approach to reduce the collision, injury and fatality rate, more than half of the respondents (53%) agreed, while 20% provided moderate levels of agreement. Twenty-two percent (22%) of respondents disagreed.

Autonomous Vehicles

- Respondents were asked how safe they considered autonomous vehicles. Nearly one-quarter (23%) of respondents believed that autonomous vehicles were safe. Eighteen percent (18%) of respondents were neutral, and over half (55%) of respondents did not believe autonomous vehicles were safe.
- In terms of likelihood to use an autonomous vehicle, 22% of respondents were likely to use an autonomous vehicle. Seven percent (7%) were neutral, and 70% of respondents were not likely.

Driving Under the Influence

- When asked if they had ever driven while under the influence of cannabis, the vast majority (91%) of respondents reported that they have not. Eight percent (8%) of respondents reported that they have driven while under the influence.
- Respondents were asked how safe they considered it to be to drive after using cannabis. Eight percent (8%) of respondents considered it safe, while 5% were somewhat neutral, and over three-quarters (79%) of respondents considered it unsafe.

Excessive Speeding

- When asked how long an immediate driver's license suspension should last, if it was a penalty for excessive speeding, over one-third (34%) of respondents felt that the suspension should last more than 7 days. One-quarter (25%) of respondents believed the suspension should last exactly 7 days, followed by 16% who believed the suspension should last 3 days and 12% who believed the suspension should last 24 hours.
- When asked how long an immediate roadside vehicle seizure should last, if it was a penalty for excessive speeding, nearly one-quarter (24%) of respondents felt that the seizure should last more than 7 days. Twenty-two percent (22%) of respondents believed the seizure should last exactly 7 days, and 16% of respondents believed the seizure should last 3 days. Nineteen percent (19%) of respondents believed the seizure should be for 24 hours.
- Forty-six percent (46%) of respondents believed both immediate roadside license suspension and vehicle seizure would be appropriate penalties for excessive speeding. Twenty-four percent (24%) of respondents believed a roadside license suspension was appropriate, and 5% of respondents believed a roadside vehicle seizure was an appropriate penalty.

Booster Seats

- Respondents were asked how strongly they agreed that child safety seats should be mandatory for children under 6 years of age. Eighty-eight percent (88%) of respondents agreed, while 7% were in moderate agreement and 4% disagreed.
- Next, respondents were asked to indicate how strongly they agreed that all children between 6 and 9 years of age, and who weigh less than 36 kg, should be required to be in a child safety seat. Nearly three-quarters (71%) of respondents agreed, while 9% were in moderate agreement and 18% disagreed.

Household Insurance Profile

- With regards to respondent incidence rates for collisions and non-collision incidents:
 - Thirteen percent (13%) indicated that someone in their household had been involved in a **collision with another vehicle** in the past 2 years (comparable to 11% in 2016);
 - Eleven percent (11%) indicated that someone in their household had experienced a **non-collision incident** (e.g., property damage caused by fire, theft, hail, or vandalism) (comparable to 10% in 2016); and
 - Five percent (5%) indicated that someone in their household had been involved in a **collision not involving another vehicle** (comparable to 4% in 2016).
- Ten percent (10%) of respondents who were involved in collisions involving another vehicle (n=90) did not report a claim. One-third (33%) of respondents who were involved in incidents involving damage to a vehicle, other than a collision (n=84) did not report a claim for the incident. Twenty-eight percent (28%) of respondents who were involved in collisions not involving another vehicle (n=38) did not report a claim.
 - Over half (51%) of respondents who did not report a claim for their collision/incident (n=34) did not report a claim because there was very little damage to their vehicle, or the damage amount was below the deductible. Fifteen percent (15%) of respondents did not want to see their premiums increase.
- When asked if there had ever been a period of time when the respondent, or someone in their household, had stopped carrying automobile insurance for any reason, 12% of the respondents reported that they had, while the vast majority (87%) had not.
- Approximately 8 out of 10 respondents (80%) reported that their household had not made any at-fault claims in the past 6 years, while 18% had made one (1) claim. Two percent (2%) indicated that their household had at least two (2) at-fault claims in the past 6 years.

2.0 PROJECT BACKGROUND

In 2017, the Consumer Representative for the Alberta Automobile Insurance Rate Board contracted Banister Research to conduct a general population telephone survey amongst adult residents of Alberta to assess the public's perception and knowledge of the Province of Alberta's automobile insurance industry; the survey has been conducted annually since 2008.

3.0 METHODOLOGY

All components of the project were designed and executed in close consultation with the Automobile Insurance Rate Board (the Client). A detailed description of each task of the project is outlined in the remainder of this section.

3.1 Project Initiation and Questionnaire Design

At the outset of the project, all background information relevant to the study was identified and subsequently reviewed by Banister Research. The consulting team familiarized itself with the objectives of the Client, ensuring a full understanding of the issues and concerns to be addressed in the project. The result of this task was an agreement on the research methodology, a detailed work plan and project initiation.

The 2017 survey instrument was based on the questionnaire used in previous research years (2008 to 2016), allowing for comparability between survey years. The 2017 questionnaire included new sections concerning autonomous vehicles, driving under the influence, excessive speeding, and booster seats. The survey included both quantitative and qualitative questions, in order to elicit a more in-depth investigation of the issues and concerns pertinent to the evaluation assignment. A copy of the final questionnaire has been provided in Appendix A.

3.2 Survey Population and Data Collection

Telephone interviews were conducted from February 11th to March 11th, 2017. Banister Research completed a total of 800 telephone interviews with residents of the Province of Alberta who reported managing automobile insurance for their household's private passenger vehicles. To ensure that the survey sample was statistically representative of the province, quotas were established to ensure that 200 interviews each were completed in Edmonton and Calgary, while 200 interviews were also completed with residents in other cities within Alberta, and 200 with residents residing in rural areas throughout the province. Geographic segments were established based on the following parameters:

- City of Edmonton;
- City of Calgary;
- **Other cities within Alberta**, including Fort McMurray, Grande Prairie, Red Deer, Medicine Hat, Lethbridge, Lloydminster, St. Albert, Spruce Grove, Leduc, Sherwood Park; and
- **Rural areas**, including Athabasca, Banff, Canmore, Blairemore, Crowsnest Pass, Bonnyville, Brooks, Camrose, Drayton Valley, Rocky Mountain House, Drumheller, Edson, Hinton, Grande Cache, Jasper, Grande Centre, Cold Lake, High Prairie, High River, Lacombe, Okotoks, Olds, Peace River, High Level, St. Paul, Slave Lake, Stettler, Wainwright, Westlock, Wetaskiwin, and Whitecourt.

Overall results of the telephone survey provide a margin of error no greater than $\pm 3.5\%$ at the 95% confidence level, or 19 times out of 20, while area-specific results provide a margin of error of $\pm 6.9\%$ for each location. When reviewing the survey findings, it is important to note that the sample error tolerances associated with the size of sample sub-groups vary. The reader should be cautious when interpreting results based on a small sample size.

To maximize the sample, up to five (5) call back attempts were made to each listing, prior to excluding it from the final sample. Busy numbers were scheduled for a call back every fifteen (15) minutes. Where there was an answering machine, fax, or no answer, the call back was scheduled for a different time period on the following day. The first attempts to reach each listing were made during the evening or on weekends.

The following table presents the results of the final call attempts. Using the call summary standard established by the Market Research and Intelligence Association, there was an 8% response rate and an 87% refusal rate (compared to a 11% response rate and 79% refusal rate in 2016). It is important to note that the calculation used for both response and refusal rates is a conservative estimate and does not necessarily measure respondent interest in the subject area.

Summary of Final Call Attempts	
Call Classification:	Number of Calls:
Completed Interviews	800
Busy/No Answer/Answering Machine	4,599
Respondents Unavailable/Appointments Set	150
Refusals	6,771
Fax/Modem/Business/Not-In-Service/Wrong Number	3,192
Language Barrier/Communication Problem	276
Disqualified/Quota Full (Age and/or Gender)	212
Total	16,000

At the outset of the fieldwork, all interviewers and supervisors were given a thorough step-by-step briefing to ensure the successful completion of telephone interviews. To ensure quality, at least 20% of each interviewer's work was monitored by a supervisor on an on-going basis.

The questionnaire was programmed into Banister Research's Computer Assisted Telephone Interviewing (CATI) system. Using this system, data collection and data entry were simultaneous, as data was entered into a computer file while the interview was being conducted. Furthermore, the CATI system allowed interviewers to directly enter verbatim responses to open-ended questions.

3.3 Data Analysis and Project Documentation

While data was being collected, Banister Research provided either a written or verbal progress report to the Client. After the interviews were completed and verified, the lead consultant reviewed the list of different responses to each open-ended or verbatim question and then a code list was established. To ensure consistency of interpretation, the same team of coders was assigned to this project from start to finish. The coding supervisor verified at least 20% of each coder’s work. Once the responses were fully coded and entered onto the data file, computer programs were written to check the data for quality and consistency.

Data analysis included cross-tabulation, whereby the frequency and percentage distribution of the results for each question were broken down based on respondent characteristics and responses (e.g. length of residency, demographics, etc.). Statistical analysis included a Z-test to determine if there were significant differences in responses between respondent subgroups. Results were reported as statistically significant at the 95% confidence level.

To ensure proper provincial representation in the sample, each geographical region was weighed along with gender and age for analysis purposes.² The table below outlines the weighting factors for **geographical region only**.

Telephone Survey Population ³	Percent (%) of Total Population	Number of Interviews Completed	Weighting Factor	Representative Number of Interviews
Edmonton: 648,700	23.01%	200	0.9205	184
Calgary: 861,115	30.55%	200	1.2219	244
Other Cities: 519,693	18.44%	200	0.7374	147
Rural: 789,452	28.01%	200	1.1202	224

A full breakdown of weighting by age, gender and geographical region has been provided in Appendix B.

Tabulations of the detailed data tables have been provided under separate cover, including weighting factors and tabulations of the weighted results. **The reader should note that any discrepancies between charts, graphs or tables are due to rounding of the numbers.**

Please note: The annual AIRB Public Perception Survey has been previously conducted by Banister Research in 2008, 2009, 2011, 2012, 2013, 2014, 2015, and 2016. Comparisons up until the 2013 survey data have been included, where applicable. Comparisons to years prior to 2013 have not been included for readability.

² Gender and age weighting was not performed prior to 2017.

³Sources: 2011 census (<http://www12.statcan.ca/>); 2014 population list http://www.municipalaffairs.alberta.ca/documents/LGS/2014_Municipal_Affairs_Population_List.pdf

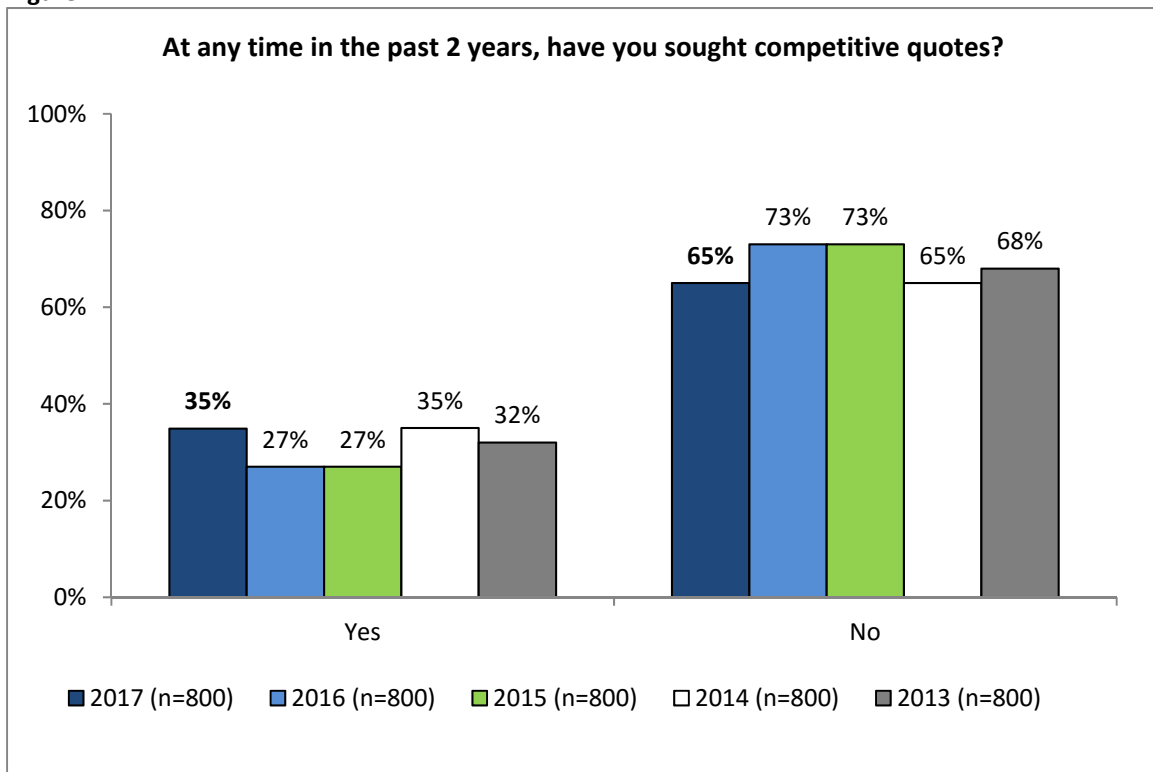
4.0 STUDY FINDINGS

Results of the survey are presented as they relate to the specific topic areas addressed by the survey. It is important to note that the data tables, under a separate cover, provide a detailed analysis of all survey findings. In particular, a comprehensive listing of all open-ended responses has been provided in these tables. The reader should also note, when reading the report that the term significant refers to “statistical significance”. Only those respondent subgroups which reveal statistically significant differences at the 95% confidence level (19 times out of 20) have been reported on. Respondent subgroups that are statistically similar have been omitted from the presentation of findings.

4.1 Purchasing Behaviour

To begin the survey, respondents were asked a series of questions about their purchasing behaviour for automobile insurance in the past 2 years. First, respondents were asked whether they had sought competitive quotes at any time in the past 2 years, prior to making a decision about which company to purchase insurance from. As shown in Figure 1, below, over one-third of the respondents (35%) reported obtaining quotes, a significant increase from 27% in 2016. Sixty-five percent (65%) did not obtain any quotes prior to purchasing their insurance.

Figure 1



Respondent subgroups significantly more likely to **have obtained competitive quotes** before making a decision included:

- Those aged 35 to 54 (38%, versus 29% of those aged 55 and older);
- Those who live in Calgary (44%, versus 29% of those who live in Edmonton and 29% of those who live in rural areas in Alberta);
- Those who have been involved in collisions involving another vehicle (49%, versus 33% of those who have not);
- Those who have not been involved in collisions not involving another vehicle (36%, versus 18% of those who have);
- Those who refrained from insuring a vehicle because automobile insurance premiums were cost prohibitive for their household in the past 2 years (51%, versus 34% of those who did not);
- Those who felt they have experienced excessively high insurance rates in the past 2 years (52%, versus 27% of those who have not);
- Those who disagreed (48%) or were neutral (47%) that their insurance premiums are fair and reasonable versus those who agreed (27%);
- Those who have switched insurance companies in the past 2 years (81%, versus 29% of those who have not);
- Those who have not remained with their existing insurance carrier in the past two years (75%, versus 30% of those who have); and
- Those who have obtained a new insurance policy in the past 2 years (39%, versus 32% of those who have not).

Those who reported having sought competitive quotes before purchasing their insurance (n=256) were asked how many quotes they obtained; the mean number of quotes obtained in 2017 was 2.75 quotes, an increase from 2.62, as reported in 2016. See Figure 2 and Table 1, below.

Figure 2

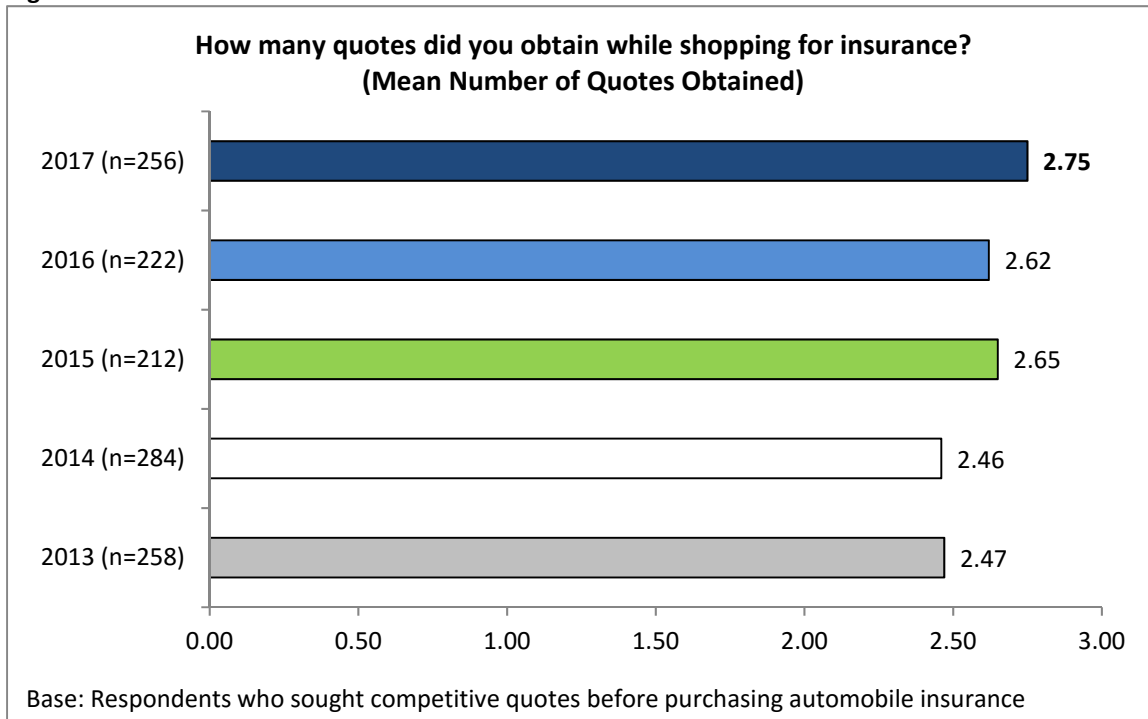


Table 1

How many quotes did you obtain while shopping for insurance?					
Base: Respondents who sought competitive quotes before purchasing automobile insurance	Percent of Respondents				
	2017 (n=256)	2016 (n=222)	2015 (n=212)	2014 (n=284)	2013 (n=258)
One (1) quote	10	10	9	18	16
Two (2) quotes	35	39	41	38	36
Three (3) quotes	40	36	37	30	41
Four (4) quotes	8	8	6	8	4
Five (5) or more quotes	5	5	5	5	3
Mean	2.75 quotes	2.62 quotes	2.65 quotes	2.46 quotes	2.47 quotes

Those who obtained quotes before purchasing insurance for their vehicles (n=256) were also asked how or where they obtained these quotes. The majority of respondents (64%) made telephone calls to brokers, consistent with 64% in 2016. Twenty-six percent (26%) referred to websites (comparable to 31% in 2016), while 7% used “other” sources. Nearly one-quarter (21%) made in-person visits to brokers, a significant decrease from 30% in 2016.

See Figure 3, below, and Table 2, on the following page.

Figure 3

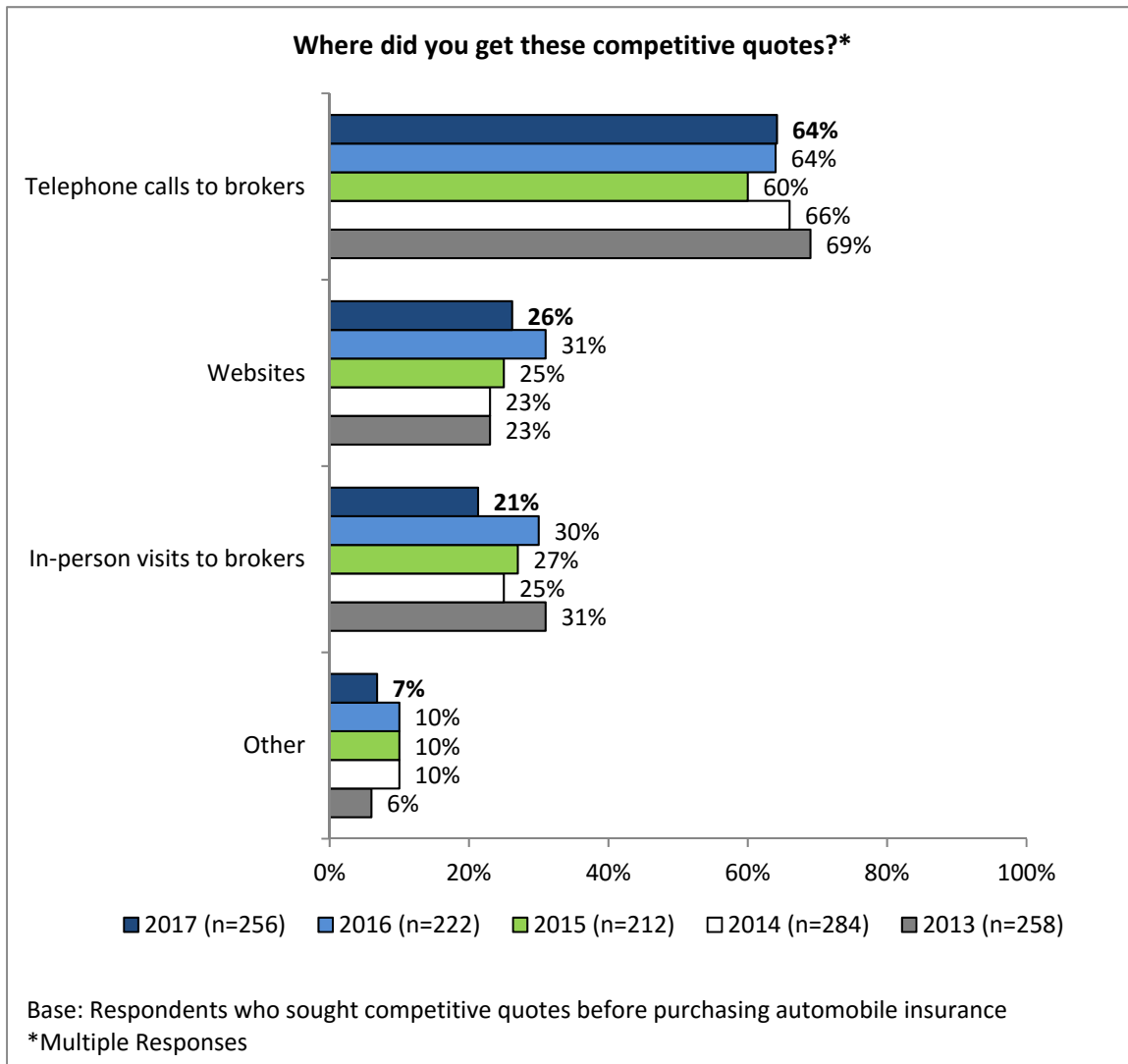


Table 2

Where did you get these competitive quotes?*	
Base: Respondents who sought competitive quotes before purchasing automobile insurance	Percent of Respondents* (n=256)
Telephone calls to brokers	64
Websites	26
In-person visits to brokers	21
Other; specify:	7
E-mail	3
A personal referral/reference/word-of-mouth	2
Mail	1
Bank	1
Trade fair	<1
Television	<1
Don't Know/Not Stated	3

*Multiple responses

Respondent subgroups significantly more likely to have **referred to websites** for a quote included:

- Those who live in Edmonton (45%, versus 29% of those who live in Calgary, 16% of those who live in cities in Alberta, excluding Calgary and Edmonton, and 15% of those who live in rural areas in Alberta);
- Those who have been involved in collisions involving another vehicle (54%, versus 20% of those who have not);
- Those whose household has had at least one at-fault claim in the past 6 years (46%, versus 21% of those whose household has not had any); and
- Those whose household has received one or more tickets resulting in demerit points in the past 3 years (39%, versus 22% of those whose household has not had any).

Respondent subgroups significantly more likely to have **made telephone calls to brokers** for a quote included:

- Those who live in Calgary (75%, versus 54% of those who live in Edmonton, and 58% of those who live in rural areas in Alberta); and
- Those who have not been involved in collisions involving another vehicle (68%, versus 49% of those who have).

Respondent subgroups significantly more likely to **have made in-person visits to brokers** for a quote included:

- Males (27%, versus 15% of females);
- Those aged 55 and older (31%, versus 14% of those aged 35 to 54); and
- Those who live in Calgary (22%), cities in Alberta, excluding Calgary and Edmonton (28%), or rural areas in Alberta (26%) versus those who live in Edmonton (8%).

Those who sought competitive quotes before purchasing automobile insurance (n=256) were asked, when they made their decision to purchase insurance, what method they used. Two-thirds of respondents (66%) used a broker, via telephone or in person, a significant increase from 57% in 2016. Twenty-three percent (23%) used an insurance company direct by phone or visit, and 9% used an online insurance company. See Figure 4, below and Table 3, below.

Figure 4

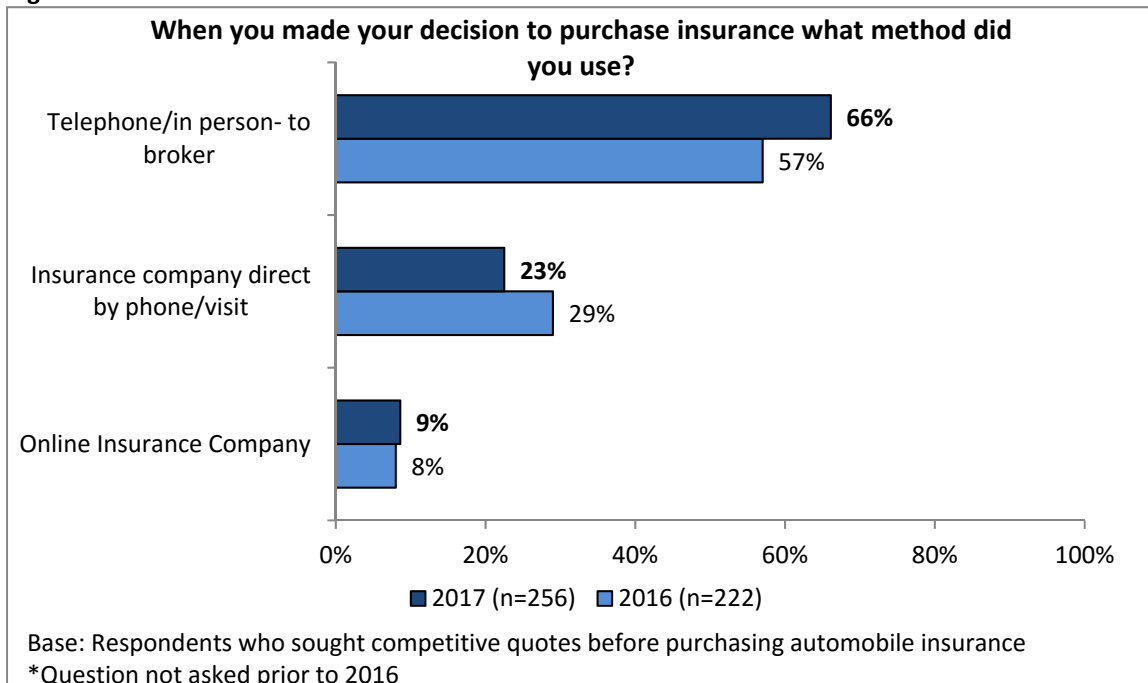


Table 3

When you made your decision to purchase insurance what method did you use?	
Base: Respondents who sought competitive quotes before purchasing automobile insurance	Percent of Respondents (n=256)
Telephone/in person- to broker	66
Insurance company direct by phone/visit	23
Online Insurance Company	9
Don't Know/Not Stated	3

Respondent subgroups significantly *more likely* to purchase insurance from a broker included:

- Those who live in Calgary (70%) or rural areas in Alberta (80%) versus those who live in Edmonton (48%); and
- Those who felt they have experienced excessively high insurance rates in the past 2 years (73%, versus 60% of those who have not).

Respondent subgroups significantly more likely to **purchase insurance from an online insurance company** included:

- Females (13%, versus 5% of males);
- Those aged 18 to 34 (17%, versus 4% of those aged 35 to 54 and 5% of those aged 55 and older);
- Those who live in Edmonton (23%, versus 5% of those who live in Calgary); and
- Those who felt they have not experienced excessively high insurance rates in the past 2 years (14%, versus 3% of those who have).

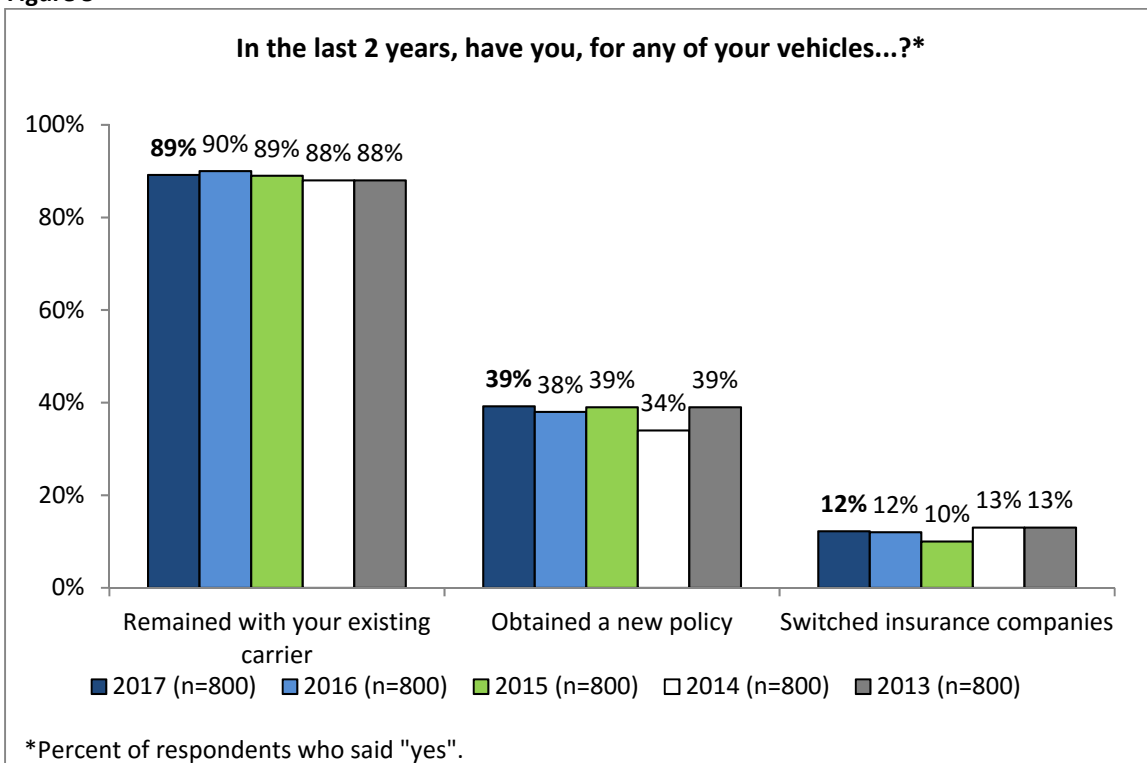
Those who have stopped carrying automobile insurance coverage for a period of time (42%, versus 20% of those who have not) were significantly more likely to **purchase insurance directly from an insurance company**.

Next, respondents were asked about whether they had remained with their existing carrier, switched companies, or obtained a new policy in the last 2 years. As shown in Figure 5, below:

- Eighty-nine percent (89%) of all respondents **remained with their existing carrier** (comparable to 90% in 2016);
- Thirty-nine percent (39%) of all respondents **obtained a new policy** (comparable to 38% in 2016); and
- Twelve percent (12%) of all respondents **switched insurance companies** (consistent with 12% in 2016).

The reader should note that these findings are independent of one another (i.e., respondents were permitted to have indicated they remained with their existing carrier, obtained a new policy, *and* switched insurance companies, if applicable).

Figure 5



Respondent subgroups significantly more likely to have **switched insurance companies in the last 2 years** included:

- Those who live in Calgary (18%) or cities in Alberta, excluding Edmonton and Calgary (19%) versus those who live in Edmonton (6%) or rural areas in Alberta (8%).
- Those who have obtained competitive quotes in the past 2 years (28%, versus 4% of those who have not);
- Those who have not been involved in incidents involving damage to a vehicle other than a collision (13%, versus 5% of those who have);
- Those who felt they have experienced excessively high insurance rates in the past 2 years (18%, versus 9% of those who have not);
- Those who have insured a vehicle in another province in the past 10 years (27%, versus 12% of those who have not);
- Those who have stopped carrying automobile insurance coverage for a period of time (20%, versus 11% of those who have not);
- Those whose household has received no tickets resulting in demerit points in the past 3 years (14%, versus 8% of those with one or more); and
- Those who have not remained with their existing carrier in the past 2 years (78%, versus 4% of those who have).

Respondent subgroups significantly more likely to have **remained with their existing carrier in the last 2 years** included:

- Those who live in Edmonton (95%) or those who live in rural areas in Alberta (93%) versus those who live in Calgary (83%) or cities in Alberta, excluding Edmonton and Calgary (86%);
- Those who have not obtained competitive quotes in the past 2 years (96%, versus 77% of those who have);
- Those who have been involved in incidents involving damage to a vehicle other than a collision (95%, versus 88% of those who have not);
- Those who have not felt they have experienced excessively high insurance rates in the past 2 years (91%, versus 86% of those who have); and
- Those who have not switched insurance companies in the past 2 years (97%, versus 32% of those who have).

Respondent subgroups significantly more likely to have **obtained a new policy in the last 2 years** included:

- Those aged 18 to 34 (53%) or 35 to 54 (37%) versus those aged 55 and older (28%);
- Those who live in rural areas in Alberta (43%), or cities in Alberta, excluding Calgary or Edmonton (49%) versus those who live in Edmonton (33%) or Calgary (35%).
- Those who have obtained competitive quotes in the past 2 years (44%, versus 37% of those who have not);
- Those who have been involved in collisions involving another vehicle (56%, versus 37% who have not);
- Those who have been involved in collisions not involving another vehicle (56%, versus 38% who have not);
- Those who refrained from insuring a vehicle because automobile insurance premiums were cost prohibitive (54%, versus 38% of those who did not);
- Those who have insured a vehicle in another country in the past 10 years (59%, versus 38% of those who have not);
- Those whose household has had at least one at-fault claim in the past 6 years (49%, versus 37% of those whose household has not had any);
- Those whose household has received at least one ticket resulting in demerit points in the past 3 years (51%, versus 36% of those whose household has not had any).

Respondents who switched insurance companies in the past 2 years (n=99) were asked for what reasons they decided to switch companies. Over three-quarters of the respondents (76%) indicated that they switched due to lower premiums and/or lower deductibles, while 8% reported switching companies due to poor customer service, and 7% switched because people they knew were using the new insurance company. See Table 4, below.

Table 4

For what reason(s) did you make a decision to switch automobile insurance companies?	
Base: Respondents who switched insurance companies in the last 2 years	Percent of Respondents* (n=99)
It was cheaper/cost/lower deductible	76
Received poor service at prior company/claim was poorly handled/better service at new company	8
Knew a lot of people using the new insurance company/word of mouth	7
Coverage was better/not good enough coverage at previous company	4
Got a deal with our house insurance/wanted house and car together	2
Switched from company insurance to private coverage	2
Broker found a better deal with a different company/broker recommended it	1
Previous company stopped covering vehicles/dropped our coverage	1
Location of the company was convenient	<1
Had to find a different company/changed companies (in general)	<1
Don't know/not stated	1

*Multiple responses

Respondents who either switched insurance companies or obtained a new policy (n=319) were asked why they chose their new company or policy; over one-third of the respondents (41%) reported choosing due to comparative or competitive rates, followed by 15% of respondents who chose their policy because of good service. See Table 5, below.

Table 5

On what basis did you choose this policy?	
Base: Respondents who switched insurance or obtained a new policy in the past 2 years	Percent of Respondents* (n=319)
Comparative rates/lower prices/looked at multiple quotes	41
Good service/has used the company for years/remained with the same company	15
Better coverage/was better suited to me/fit the vehicle	14
Was for a new vehicle/switched insurance to a new vehicle	14
Customer satisfaction/word-of-mouth/company reputation	5
Policy was switched by broker	4
Only added to existing policy	3
Is done through parents/went to same place as parents/bought insurance for children	3
Followed agent recommendation	2
Other (1% of respondents or less)	6
Don't Know/Not Stated	6

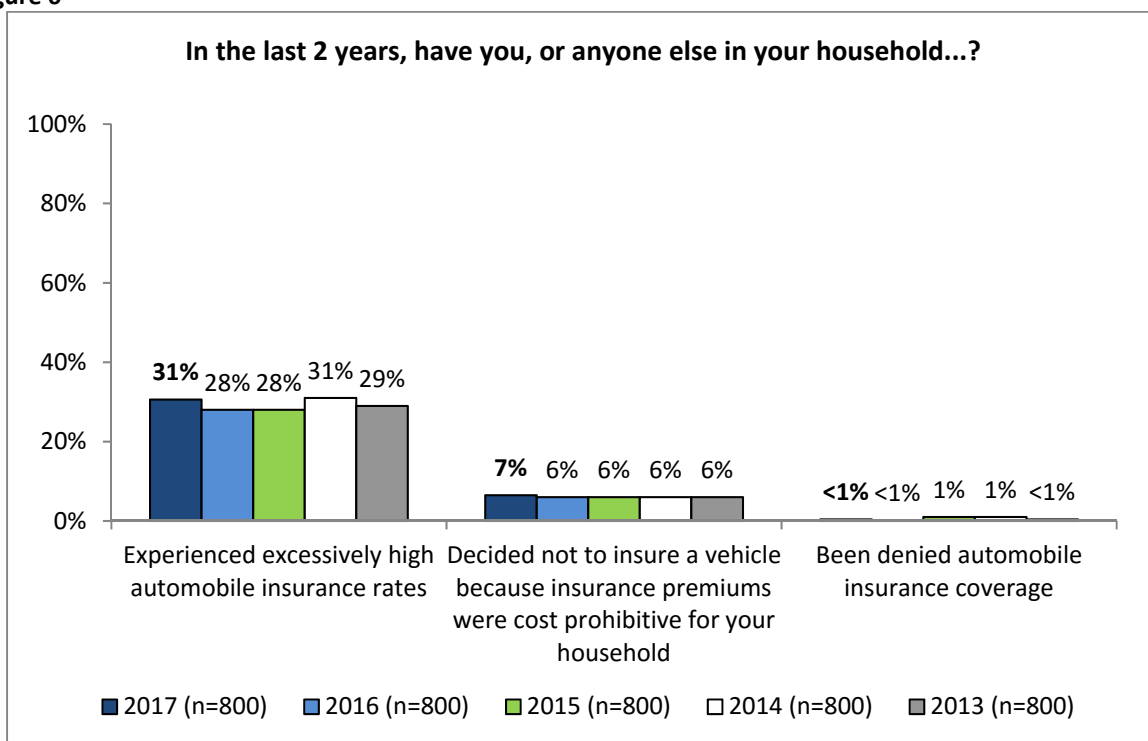
*Multiple responses

4.2 Perceptions of Automobile Insurance

In the next section of the survey, respondents were asked a series of questions concerning their perceptions on automobile insurance in Alberta. As shown in Figure 6, below:

- Thirty-one percent (31%) reported having **experienced excessively high insurance rates** in the past 2 years (comparable to 28% in 2016);
- Seven percent (7%) **decided not to insure a vehicle because they felt the premiums were cost-prohibitive** for their household (comparable to 6% in 2016); and
- Less than one percent (<1%) **reported having been denied automobile insurance coverage** in the past 2 years (consistent with <1% in 2016).

Figure 6



Respondent subgroups significantly more likely to have **decided not to insure a vehicle in the last 2 years because it was cost-prohibitive** included:

- Those aged 18 to 34 (10%, versus 3% of those aged 55 and older);
- Those who live in rural areas in Alberta (10%, versus 3% of those who live in cities in Alberta, excluding Calgary or Edmonton);
- Those who have obtained competitive quotes in the past 2 years (9%, versus 5% of those who have not);
- Those who felt they have experienced excessively high insurance rates in the past 2 years (13%, versus 4% of those who have not);
- Those who disagreed that their insurance premiums are fair and reasonable (10%, versus 4% of those who agreed);
- Those who have stopped carrying automobile insurance coverage for a period of time (13%, versus 6% of those who have not); and
- Those who have obtained a new insurance policy in the past 2 years (9%, versus 5% of those who have not).

Respondent subgroups significantly more likely to have **experienced excessively high insurance rates in the last 2 years** included:

- Those who have obtained competitive quotes in the past 2 years (46%, versus 22% of those who have not);
- Those who have been involved in collisions involving another vehicle (43%, versus 29% of those who have not);
- Those who have been involved in collisions not involving another vehicle (46%, versus 30% of those who have not);
- Those who refrained from insuring a vehicle because automobile insurance premiums were cost prohibitive for their household in the past 2 years (61%, versus 28% of those who did not);
- Those who disagreed that their insurance premiums are fair and reasonable (66%, versus 35% of those who were neutral and 16% of those who agreed);
- Those whose household has received at least one ticket resulting in demerit points in the past 3 years (43%, versus 27% of those whose household has not had any);
- Those who have switched insurance companies in the past 2 years (46%, versus 29% of those who have not); and
- Those who have obtained a new insurance policy in the past 2 years (35%, versus 28% of those who have not).

Next, respondents were asked to indicate how strongly they agreed, given their personal circumstances, their insurance premiums are fair and reasonable. Using a scale of 1 to 7, where 1 meant “do not agree at all” and 7 meant “completely agree,” 60% of the respondents agreed (ratings of 5 to 7 out of 7), overall, that their premiums are “fair and reasonable,” while 15% were in moderate agreement (ratings of 4 out of 7), and 24% disagreed (ratings of 1 to 3 out of 7), overall. Results were comparable, overall, with those from 2016. See Figure 7, below, and Table 6, on the following page.

Figure 7

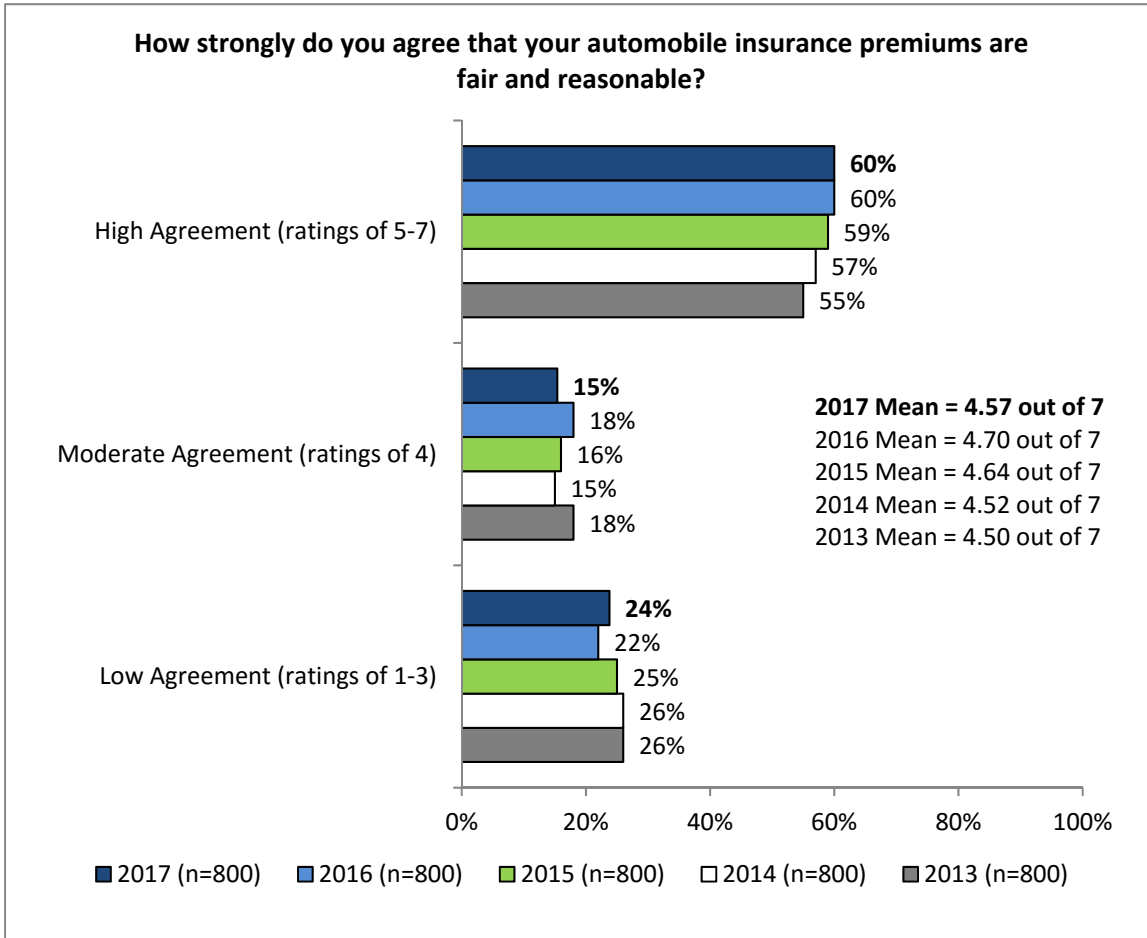


Table 6

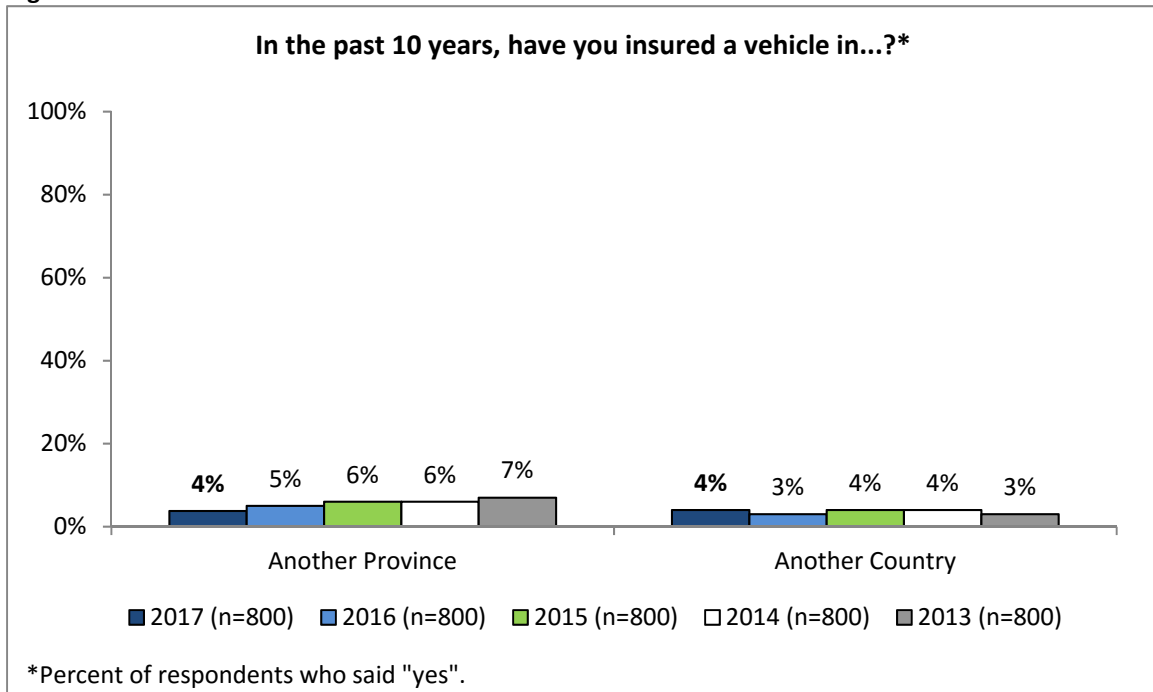
Using a scale of 1 to 7, how strongly do you agree that, given your personal circumstances, your automobile insurance premiums are fair and reasonable?					
	Percent of Respondents				
	2017 (n=800)	2016 (n=800)	2015 (n=800)	2014 (n=800)	2013 (n=800)
(7) Completely agree	11	16	14	14	13
(6)	21	16	19	15	13
(5)	28	28	27	28	29
(4)	15	18	16	15	18
(3)	11	11	13	12	14
(2)	4	5	7	5	5
(1) Do not agree at all	10	6	5	9	7
Don't Know/Not Stated	1	2	1	2	1
Mean	4.57 out of 7	4.70 out of 7	4.64 out of 7	4.52 out of 7	4.50 out of 7

Respondent subgroups significantly more likely to have **agreed that their insurance premiums are fair and reasonable (ratings of 5 to 7 out of 7)** included:

- Females (67%, versus 53% of males);
- Those aged 18 to 34 (67%, versus 54% of those aged 35 to 54);
- Those who live in Edmonton (67%, versus 57% of those who live in rural areas in Alberta);
- Those who have not obtained competitive quotes in the past 2 years (68%, versus 46% of those who have);
- Those who have not been involved in collisions not involving another vehicle (61%, versus 43% of those who have);
- Those who have not felt they have experienced excessively high insurance rates in the past 2 years (74%, versus 31% of those who have);
- Those who have insured a vehicle in another province in the past 10 years (79%, versus 59% of those who have not); and
- Those who have insured a vehicle in another country in the past 10 years (80%, versus 59% of those who have not).

As shown in Figure 8, below, 4% of the respondents reported having insured a vehicle in another province in the past 10 years, and 4% of the respondents had insured a vehicle in another country in the past 10 years. Results were comparable to those obtained in 2016.

Figure 8



Respondent subgroups significantly more likely to have **insured a vehicle in another province in the past 10 years** included:

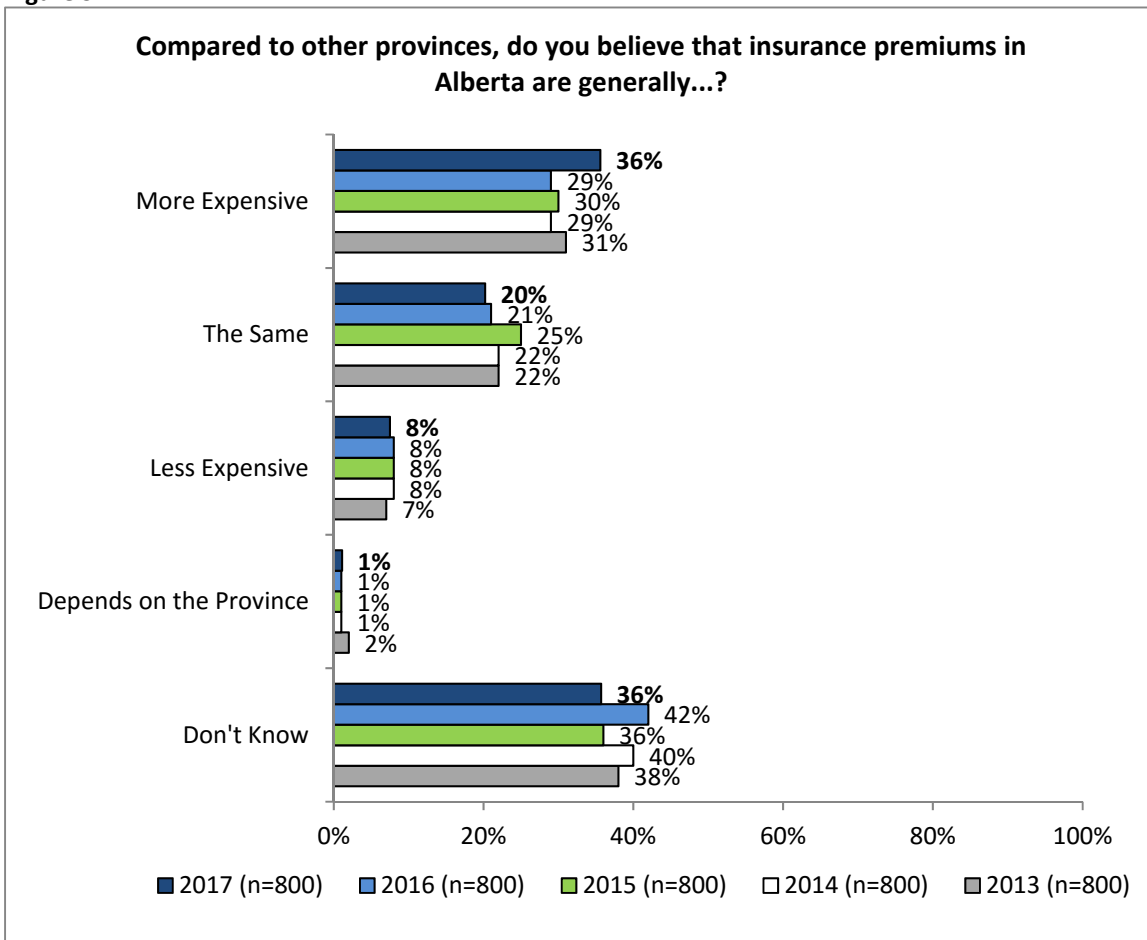
- Males (5%, versus 2% of females);
- Those who have been involved in collisions not involving another vehicle (12%, versus 3% of those who have not);
- Those who have been involved in incidents involving damage to a vehicle other than a collision (8%, versus 3% who have not);
- Those who agreed that their insurance premiums are fair and reasonable (5%, versus 1% of those who were somewhat neutral);
- Those whose household has had at least one at-fault claim in the past 6 years (7%, versus 3% of those whose household has not had any);
- Those who have switched insurance companies in the past 2 years (8%, versus 3% of those who have not);
- Those who have not remained with their existing carrier in the past 2 years (8%, versus 3% who have).

Respondent subgroups significantly more likely to have **insured a vehicle in another Country in the past 10 years** included:

- Those who live in Calgary (7%) or in cities in Alberta, excluding Calgary or Edmonton (7%) versus those who live in Edmonton (1%) and those who live in rural areas in Alberta (1%);
- Those who agreed that their insurance premiums are fair and reasonable (5%, versus 1% of those who were somewhat neutral); and
- Those who have obtained a new insurance policy in the past 2 years (6%, versus 3% of those who have not).

When asked if they felt that, compared to other provinces, Alberta insurance premiums are generally more expensive, less expensive, or the same, over one-third of respondents (36%) indicated that they were more expensive, a significant increase from 29% in 2016, while 8% felt they were less expensive. Twenty percent (20%) felt that they were about the same, while the highest proportion of respondents (36%) were unsure or were unable to provide a response. See Figure 9, below.

Figure 9



Respondent subgroups significantly more likely to have **felt that premiums in Alberta are more expensive than in other provinces** included:

- Those aged 18 to 34 (39%) or aged 35 to 54 (40%) versus those aged 55 or older (26%);
- Those who live in Calgary (42%, versus 33% of those who live in Edmonton and 37% of those who live in cities in Alberta, excluding Edmonton and Calgary);
- Those who have obtained competitive quotes in the past 2 years (48%, versus 29% of those who have not);
- Those who have felt they have experienced excessively high insurance rates in the past 2 years (55%, versus 27% of those who have not);
- Those who disagreed (56%) and those who were somewhat neutral (40%) that their insurance premiums are fair and reasonable versus 27% of those who agreed;
- Those who have stopped carrying automobile insurance coverage for a period of time (47%, versus 34% of those who have not); and
- Those whose household has had at least one at-fault claim in the past 6 years (46%, versus 33% of those whose household has not had any).

Respondent subgroups significantly more likely to have **felt that premiums in Alberta are less expensive than in other provinces** included:

- Those who live in Calgary (10%) or cities in Alberta excluding Edmonton and Calgary (10%) versus those who live in rural areas in Alberta (5%);
- Those who have not felt they have experienced excessively high insurance rates in the past 2 years (10%, versus 3% of those who have);
- Those who agreed that their insurance premiums are fair and reasonable (10%, versus 3% of those who disagreed that they are reasonable);
- Those who have insured a vehicle in another province in the past 10 years (29%, versus 7% of those who have not);
- Those who have insured a vehicle in another country in the past 10 years (28%, versus 7% of those who have not);
- Those whose household has received zero tickets resulting in demerit points in the past 3 years (9%, versus 3% of those who have had at least one); and
- Those who have not remained with their existing carrier in the past 2 years (13%, versus 7% of those who have).

Respondent subgroups significantly more likely to have **felt that premiums in Alberta are about the same as in other provinces** included:

- Those who live in Edmonton (26%, versus 18% of those who live in Calgary);
- Those who have not obtained competitive quotes in the past 2 years (25%, versus 11% who have);
- Those who have not felt they have experienced excessively high insurance rates in the past 2 years (24%, versus 13% of those who have);
- Those who agreed that their insurance premiums are fair and reasonable (27%, versus 11% of those who were somewhat neutral and 9% of those who disagreed);
- Those whose household has received one or more tickets resulting in demerit points in the past 3 years (29%, versus 18% of those whose household has not had any); and
- Those who have remained with their existing carrier in the past 2 years (21%, versus 12% of those who have not).

4.3 Opinions on Legislation and Regulation

Respondents were provided with the following information:

“Some provinces have approved (Ontario, Quebec, Alberta and Nova Scotia) “usage-based insurance” discounts to drivers. These discounts are calculated based on vehicle data such as speeding, hard braking, and mileage, collected by an on-board telematics device (sensor). If the vehicle’s data shows safe driving habits, a discount will be applied to the current insurance premium. It is important to note that unsafe driving practices do not result in increased premiums if User Based Insurance is added to your policy. Five companies within the Province of Alberta currently offer usage-based insurance.”

Respondents were then asked to indicate if they would consider signing up for usage-based insurance. As shown in Figure 10, below, over half of the respondents (57%) indicated that they would, a significant increase from 51% in 2016, while 23% indicated that they would not consider signing up for usage-based insurance. See Table 7, on the following page, for the full breakdown of results.

Figure 10

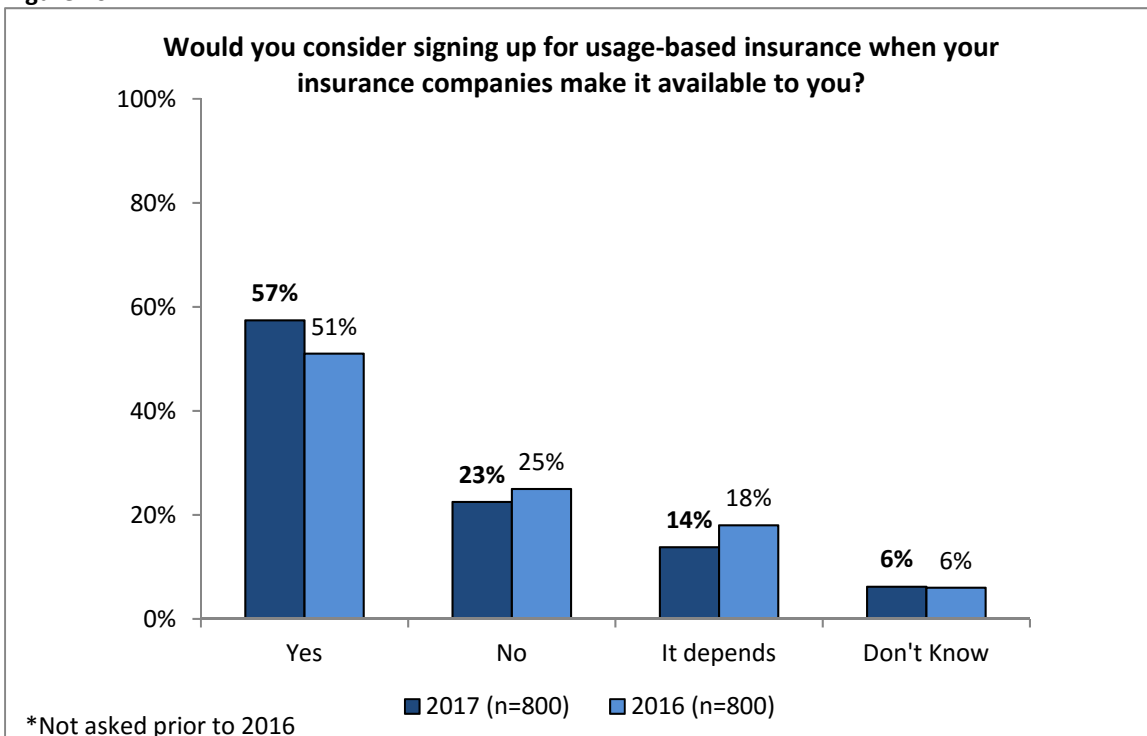


Table 7

Would you consider signing up for usage-based insurance?	
	Percent of Respondents (n=800)
Yes	57
No	23
It depends	14
Depends on the discount/cost	7
Need more information/details	6
Other (1% or less)	2
Don't Know/Not Stated	6

Respondent subgroups significantly more likely to **consider signing up for usage-based insurance** included:

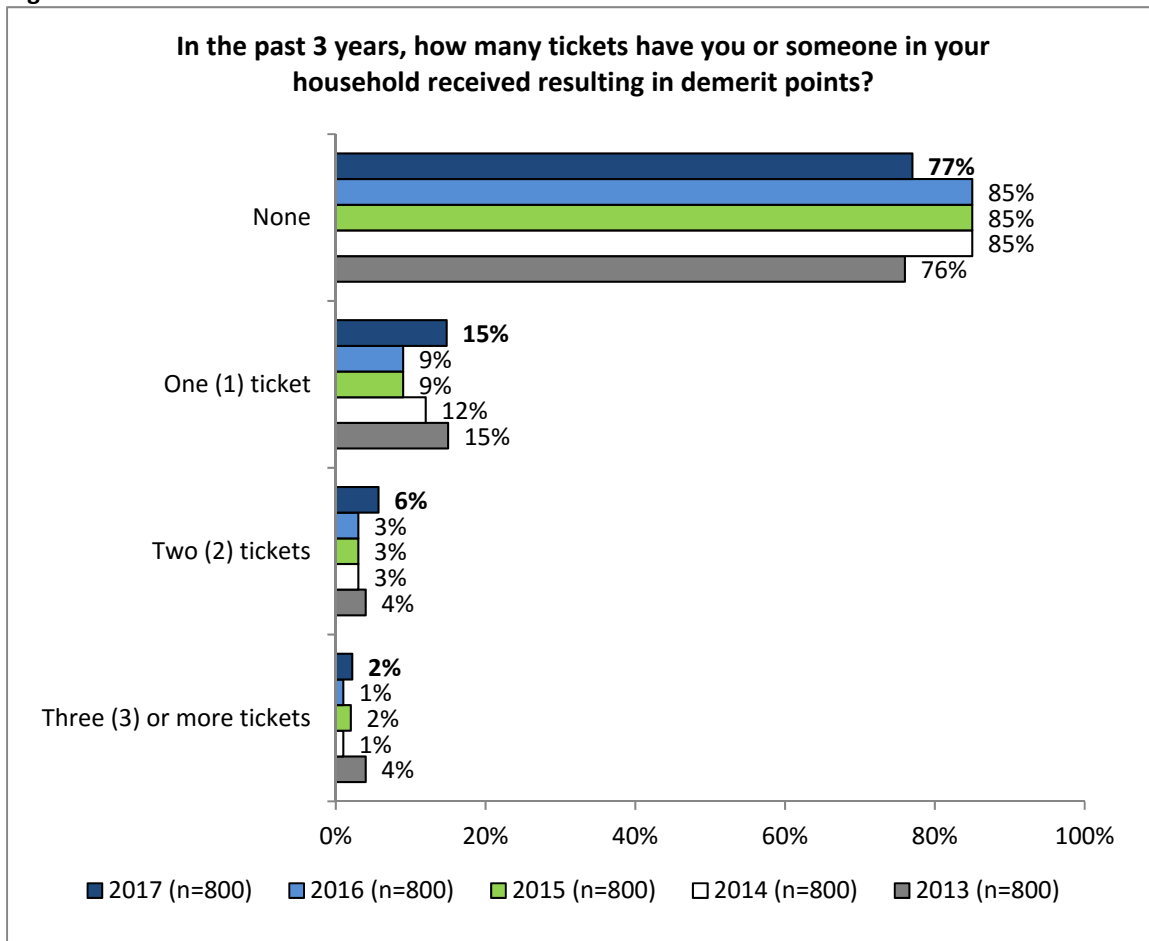
- Females (63%, versus 52% of males);
- Those who have obtained competitive quotes in the past 2 years (62%, versus 55% of those who have not);
- Those who were somewhat neutral that their insurance premiums are fair and reasonable (69%, versus 57% of those who agreed and 53% of those who disagreed); and
- Those whose household has received one or more tickets resulting in demerit points in the past 3 years (69%, versus 54% of those whose household has not had any).

Respondents were then provided the following information about traffic violations that result in demerits:

“Certain kinds of traffic violations result in demerit points while other infractions, such as photo radar and parking tickets, do not. Demerit points are incurred for things such as speeding (except for photo radar), failure to signal, making an improper turn, passing a vehicle stopped at a crosswalk, failing to stop for a school bus.”

When asked how many tickets their household has received in the past 3 years that have resulted in demerit points, 77% of the respondents reported that they have not received any, a significant decrease from 85% in 2016, while 23% received at least one ticket; a significant increase from 2016. See Figure 11, below.

Figure 11



Respondent subgroups significantly more likely to have **reported their household has not received any tickets resulting in demerit points in the past 3 years** included:

- Those aged 35 to 54 (79%) or aged 55 or older (89%) versus those aged 18 to 34 (64%);
- Those who live in Calgary (80%), cities in Alberta excluding Calgary or Edmonton (80%), or rural areas in Alberta (81%) versus those who live in Edmonton (67%);
- Those who have not been involved in collisions involving another vehicle (79%, versus 63% of those who have);
- Those who felt they have not experienced excessively high insurance rates in the past 2 years (81%, versus 68% of those who have);
- Those who disagreed that their insurance premiums are fair and reasonable (86%, versus 71% of those who were somewhat neutral and 75% of those who agreed that they are reasonable);
- Those whose household has had no at-fault claims in the past 6 years (79%, versus 70% of those whose household has at least one);
- Those who have switched insurance companies in the past 2 years (86%, versus 76% of those who have not); and
- Those who have not obtained a new insurance policy in the past 2 years (81%, versus 70% of those who have).

Generally speaking, respondent subgroups significantly more likely to have **reported their household has received at least one ticket resulting in demerit points in the past 3 years** included:

- Those aged 18 to 34 versus those aged 35 to 54 and aged 55 and older;
- Those who have been involved in collisions involving another vehicle versus those who have not;
- Those who felt they have experienced excessively high insurance rates in the past 2 years; and
- Those who have had at least one at-fault claim in the past 6 years versus those who have not.

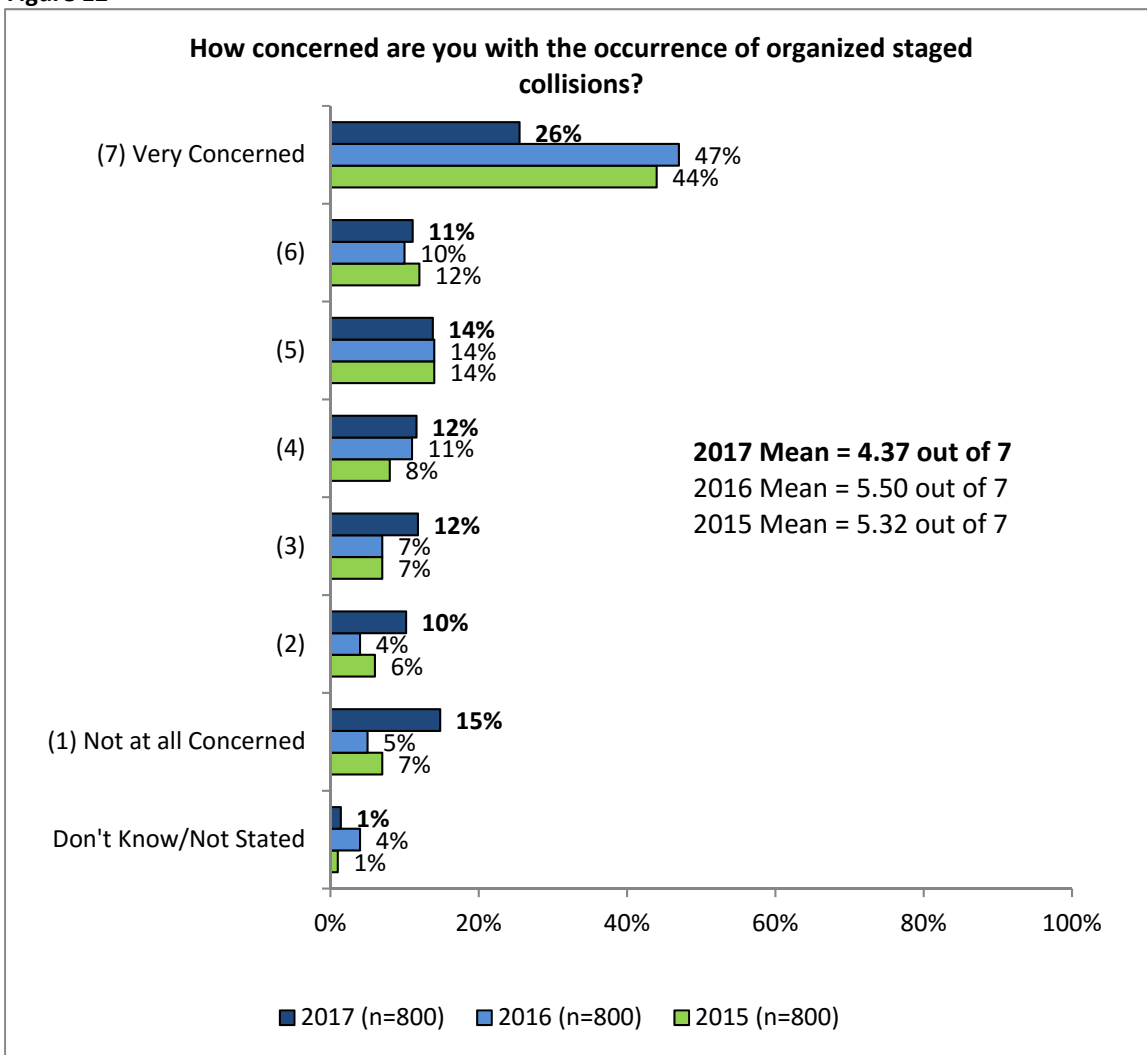
4.4 Organized Crime

Respondents were provided with the following information:

“Some drivers may purposely stage collisions in order to make fraudulent insurance claims. In addition to endangering the safety of other drivers and pedestrians, this may lead to increased premiums for all consumers, as insurance rates are based on industry-wide statistics, in addition to a driver’s personal driving history.”

Given this information, respondents were then asked how concerned they are with the occurrence of organized staged collisions, using a scale of 1 to 7, where 1 meant “not at all concerned” and 7 meant “very concerned.” As shown in Figure 12, below, half (50%) of respondents showed a high level of concern (ratings of 5 to 7 out of 7), a significant decrease from 70% in 2016, while 12% were moderately concerned (ratings of 4 out of 7), and 37% reported a low level of concern (ratings of 1 to 3 out of 7).

Figure 12

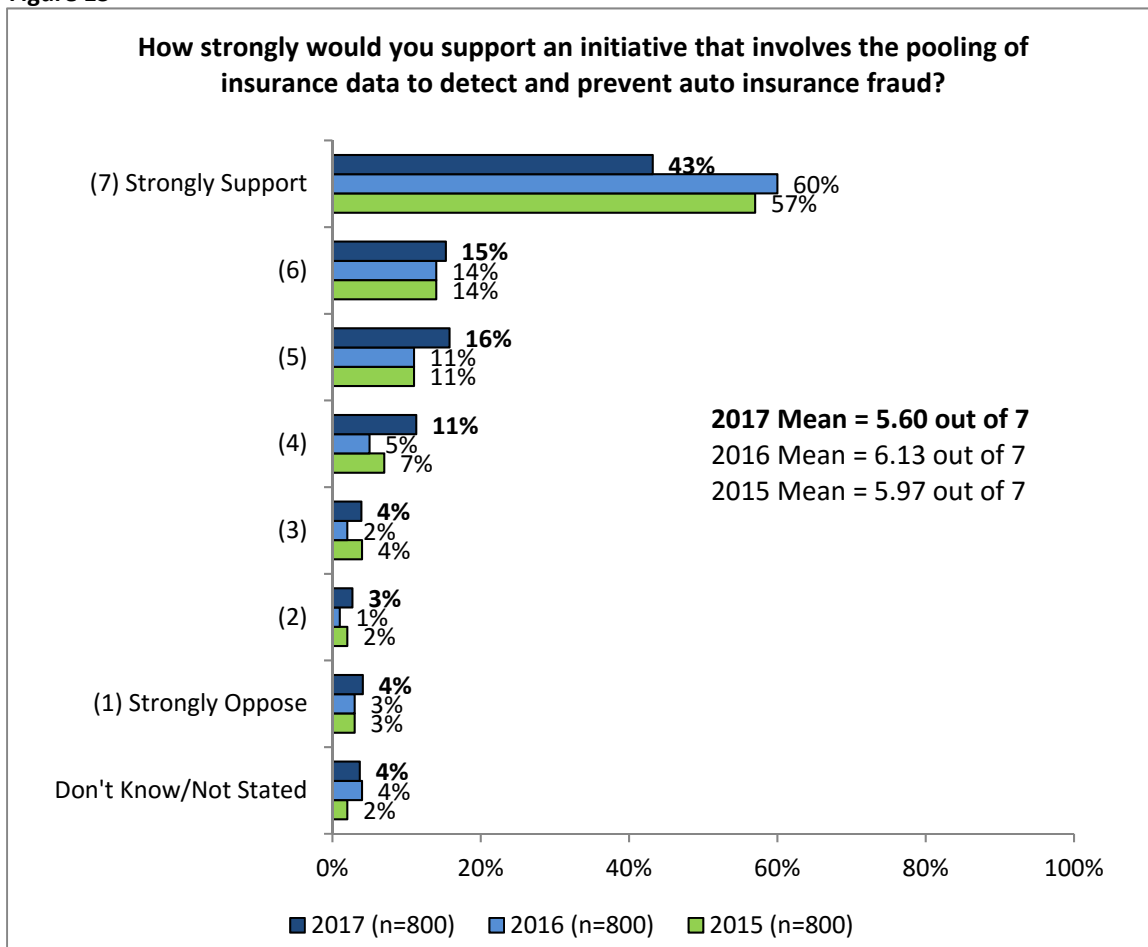


Respondent subgroups significantly *more likely* to have *been concerned with the occurrence of organized staged collisions (ratings of 5 to 7 out of 7)* included:

- Females (57%, versus 44% of males);
- Those aged 55 or older (63%, versus 42% of those aged 18 to 34 and 48% of those aged 35 to 54);
- Those who felt they have experienced excessively high insurance rates in the past 2 years (57%, versus 47% of those who have not);
- Those who disagreed that their insurance premiums are fair and reasonable (57%, versus 42% of those who were somewhat neutral they are reasonable); and
- Those who have not stopped carrying automobile insurance coverage for a period of time (52%, versus 39% of those who have).

Next, respondents were asked to use scale of 1 to 7 (1 being “strongly oppose” and 7 being “strongly support”) to indicate their level of support for an initiative that would involve the pooling of industry-wide insurance data for the purpose of detecting and preventing organized automobile insurance fraud. Seventy-four percent (74%) of the respondents supported (ratings of 5 to 7 out of 7) this suggestion, a significant decrease from 85% in 2016, while 11% were somewhat neutral (ratings of 4 out of 7). Eleven percent (11%) opposed the suggestion (ratings of 1 to 3 out of 7). See Figure 13, below.

Figure 13



Respondent subgroups significantly *more likely* to have **indicated that they would support an initiative that involves the pooling of insurance data to detect and prevent insurance fraud (ratings of 5 to 7 out of 7)** included:

- Females (80%, versus 69% of males);
- Those aged 35 to 54 (76%) or aged 55 and older (81%) versus those aged 18 to 34 (67%);
- Those who have not been involved in collisions involving another vehicle (76%, versus 66% of those who have);
- Those who have not been involved in collisions not involving another vehicle (75%, versus 57% of those who have);
- Those who felt they have not experienced excessively high insurance rates in the past 2 years (77%, versus 66% of those who have);
- Those who agreed that their insurance premiums are fair and reasonable (79%, versus 63% of those who were somewhat neutral and 70% of those who disagreed);
- Those who have not insured a vehicle in another province in the past 10 years (75%, versus 55% who have); and
- Those whose household has received zero tickets resulting in demerit points in the past 3 years (77%, versus 64% of those who have at least one).

4.5 Transportation Safety

In the next section of the survey, respondents were asked a couple of questions concerning the role of the Province of Alberta in terms of addressing road safety and reducing injuries and fatalities in the province. Respondents were provided with the following information:

“The Government of Alberta is currently implementing a comprehensive Transportation Safety Plan to reduce deaths and injuries on Alberta roads, focusing on four priority topics. These are reducing impaired driving (including drunk driving, drugged driving, fatigued driving, and distracted driving) and speeding, improving intersection safety and increasing occupant restraint use.”

“A number of strategies are being used to improve traffic safety. These include building public awareness, communication and education; enforcement; building safer roads and involving communities at the local grass roots level. The Plan also addresses additional traffic safety topics, for example, commercial vehicle safety, pedestrian, bicycle and motorcycle safety.”

Using a scale of 1 to 7, respondents were then asked how strongly they agreed that a priority of the Alberta government should be to have a plan that addresses road safety to reduce fatalities and injuries on roadways in the province. Eighty-three percent (83%) agreed (ratings of 5 to 7 out of 7) with this suggestion, overall, while 8% were in moderate agreement (ratings of 4 out of 7) and 8% disagreed (ratings of 1 to 3 out of 7), overall. Responses were comparable to those in 2016. See Figure 14, below, and Table 8, on the following page.

Figure 14

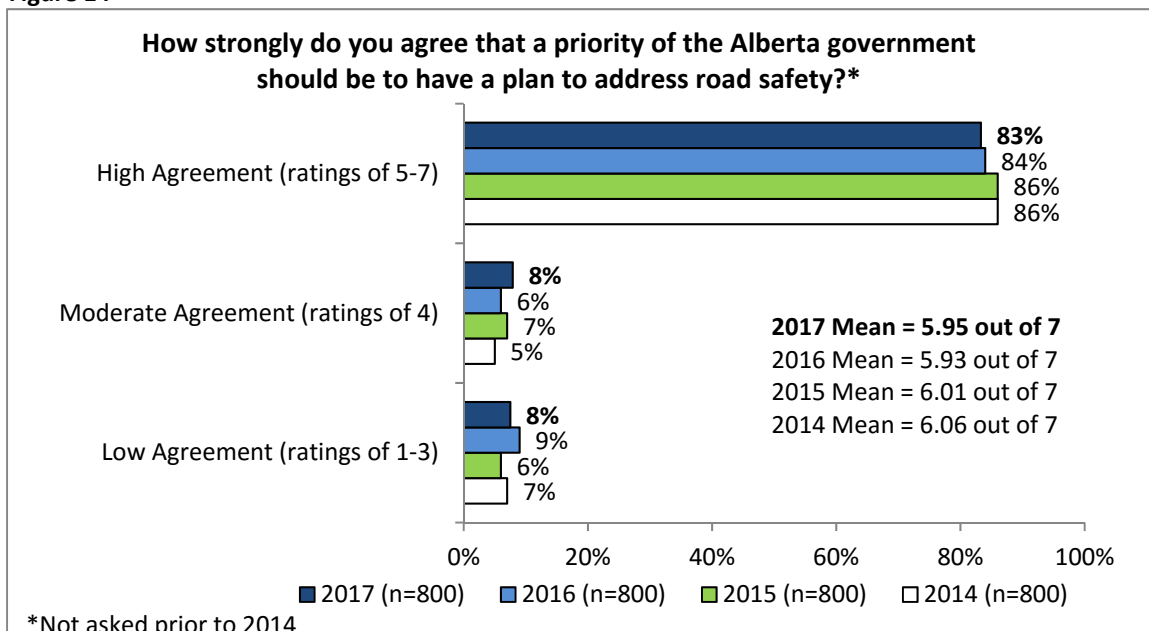


Table 8

Using a scale of 1 to 7, how strongly do you think a priority of the Alberta government should be to have a plan that addresses road safety to reduce fatalities and injuries on roadways in the province?*				
	Percent of Respondents			
	2017 (n=800)	2016 (n=800)	2015 (n=800)	2014 (n=800)
(7) Completely agree	52	53	54	57
(6)	17	16	16	17
(5)	14	15	16	12
(4)	8	6	7	5
(3)	4	4	4	3
(2)	2	2	2	2
(1) Do not agree at all	2	3	1	2
Don't Know/Not Stated	1	2	1	2
Mean	5.95 out of 7	5.93 out of 7	6.01 out of 7	6.06 out of 7

*Not asked prior to 2014

Respondent subgroups significantly *more likely* to have **agreed that a priority of the Alberta government should be to have a plan that addresses road safety (ratings of 5 to 7 out of 7)** included:

- Females (87%, versus 79% of males);
- Those aged 18 to 34 (88%, versus 79% of those aged 55 and older);
- Those who live in Edmonton (88%) and Calgary (85%) versus those who live in rural areas in Alberta (77%);
- Those who have been involved in incidents involving damage to a vehicle other than a collision (91% versus 82% of those who have not);
- Those who agreed that their insurance premiums are fair and reasonable (88%, versus 75% of those who disagreed); and
- Those who have not switched insurance companies in the past 2 years (85%, versus 74% of those who have).

Respondents were also asked to indicate how strongly they agreed that the Alberta government is taking the right approach to reduce the collision rate and the number of deaths and injuries caused by traffic collisions; more than half of the respondents (53%) agreed (ratings of 5 to 7 out of 7), while 20% provided moderate levels of agreement (ratings of 4 out of 7), significant increase from 13% in 2016. Twenty-two percent (22%) of respondents disagreed (ratings of 1 to 3 out of 7). See Figure 15, below, and Table 9, on the following page.

Figure 15

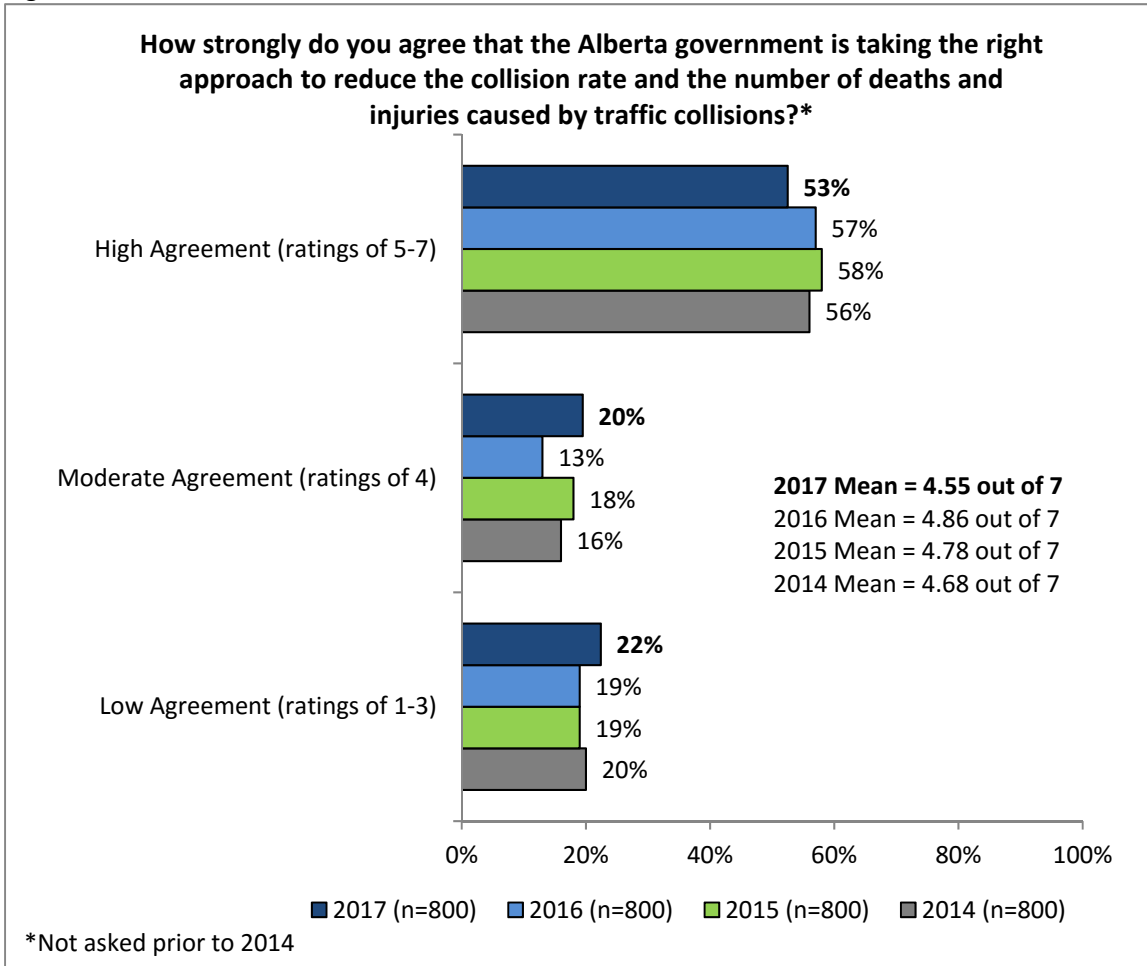


Table 9

Using a scale of 1 to 7, how strongly do you agree that the Alberta government is taking the right approach to reducing Alberta's collision rate and the number of deaths and injuries caused by traffic collisions?*				
	Percent of Respondents			
	2017 (n=800)	2016 (n=800)	2015 (n=800)	2014 (n=800)
(7) Completely agree	14	20	17	16
(6)	15	15	12	12
(5)	24	23	29	28
(4)	20	13	18	16
(3)	9	9	10	9
(2)	6	4	5	6
(1) Do not agree at all	8	6	4	6
Don't Know/Not Stated	6	10	6	8
Mean	4.55 out of 7	4.86 out of 7	4.78 out of 7	4.68 out of 7

*Not asked prior to 2014

Respondent subgroups significantly *more likely* to have **agreed that the Alberta government is taking the right approach to reducing Alberta's collision rate and the number of deaths and injuries caused by traffic collisions (ratings of 5 to 7 out of 7)** included:

- Females (59%, versus 46% of males);
- Those who have not obtained competitive quotes in the past 2 years (55%, versus 48% of those who have);
- Those who have not felt they have experienced excessively high insurance rates in the past 2 years (57%, versus 44% of those who have); and
- Those who agreed that their insurance premiums are fair and reasonable (61%, versus 42% of those who were somewhat neutral, and 38% of those who disagreed).

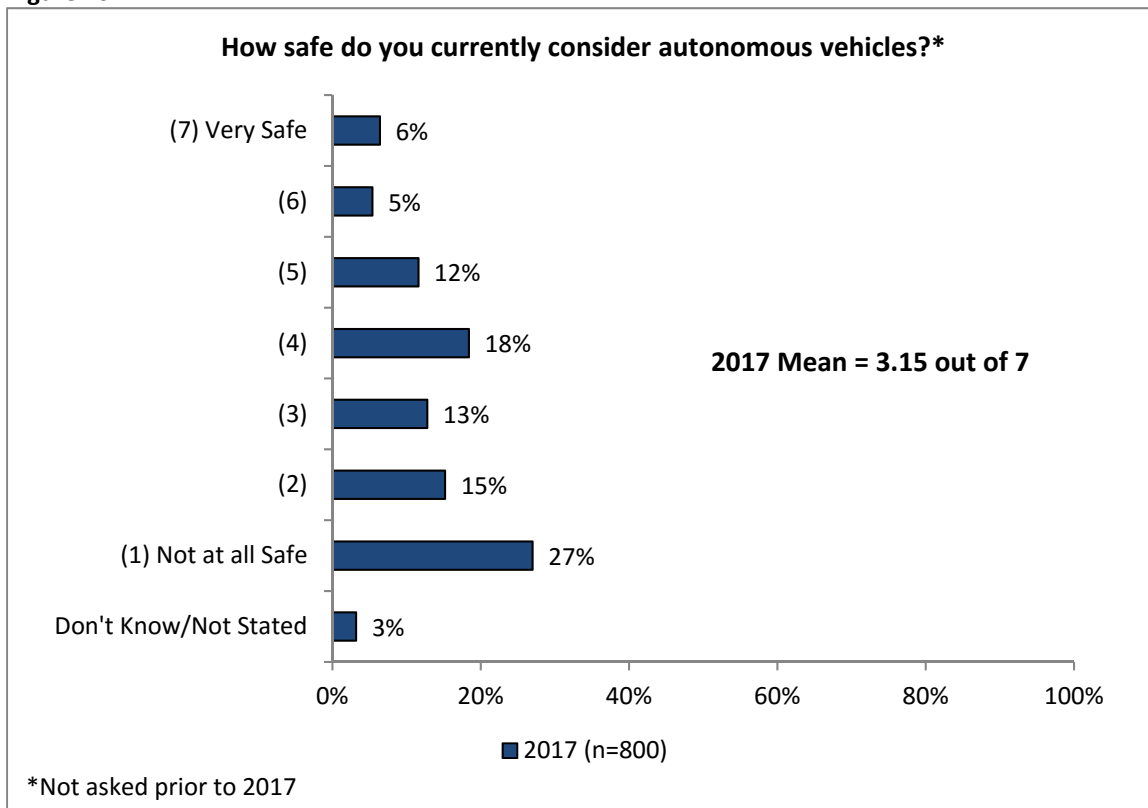
4.6 Autonomous Vehicles

For this section of the survey, respondents were asked about autonomous vehicles. Respondents were provided with the following information:

“Autonomous vehicles are self-driven or driverless cars that are capable of sensing the environment and navigating without human input. Autonomous cars can detect surroundings using a variety of techniques, such as radar, gps, and computer vision.”

Respondents were then asked, using a scale of 1 to 7, how safe they considered autonomous vehicles. Nearly one-quarter (23%) of respondents believed that autonomous vehicles were safe (ratings of 5 to 7 out of 7). Eighteen percent (18%) of respondents were neutral (ratings of 4 out of 7), and over half (55%) of respondents did not believe autonomous vehicles were safe (ratings of 1 to 3 out of 7). See Figure 16, below.

Figure 16

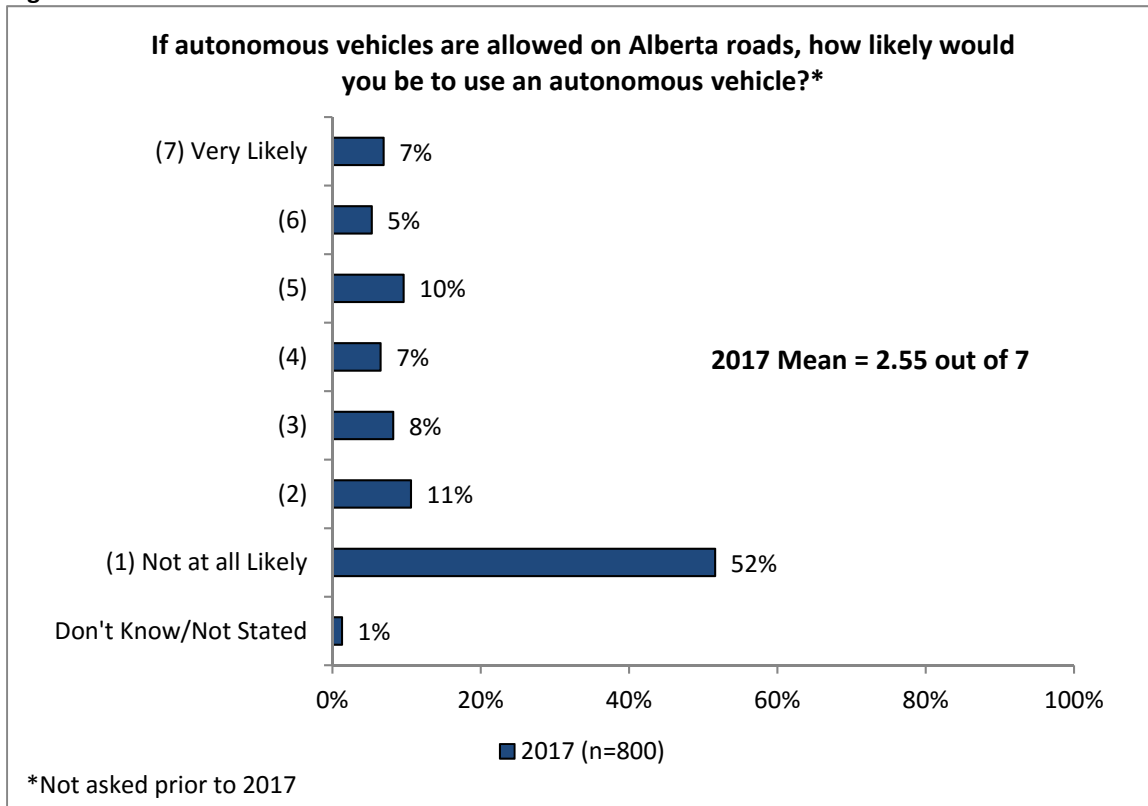


Respondent subgroups significantly more likely to have **believed that autonomous vehicles are safe** (ratings of 5 to 7 out of 7) included:

- Those aged 18 to 34 (29%, versus 17% of those aged 55 and older);
- Those who have obtained competitive quotes in the past 2 years (32%, versus 19% of those who have not);
- Those who have been involved in collisions involving another vehicle (43%, versus 21% of those who have not);
- Those who have not been involved in incidents involving damage to a vehicle other than a collision (25%, versus 12% who have);
- Those who were somewhat neutral that their insurance premiums are fair and reasonable (36%, versus 19% of those who disagreed and 22% of those who agreed);
- Those who have not insured a vehicle in another country in the past 10 years (24%, versus 6% of those who have);
- Those whose household has had at least one at-fault claim in the past 6 years (31%, versus 22% of those whose household has not had any); and
- Those who have not remained with their existing carrier in the past 2 years (34%, versus 22% of those who have).

Next, using a scale of 1 to 7, respondents were also asked how likely they would be to use an autonomous vehicle, if they were allowed on Alberta roads. Nearly one-quarter (22%) of respondents were likely (ratings of 5 to 7 out of 7), while 7% were neutral (ratings of 4 out of 7). Seventy percent (70%) of respondents were not likely (ratings of 1 to 3 out of 7) to use an autonomous vehicle. See Figure 17, below.

Figure 17



Respondent subgroups significantly more likely to use an autonomous vehicle (ratings of 5 to 7 out of 7) included:

- Males (26%, versus 17% of females);
- Those aged 18 to 34 (28%) or aged 35 to 54 (23%) versus those aged 55 and older (13%);
- Those who have obtained competitive quotes in the past 2 years (28%, versus 19% of those who have not);
- Those who have been involved in collisions involving another vehicle (36%, versus 20% of those who have not);
- Those who were somewhat neutral that their insurance premiums are fair and reasonable (33%, versus 18% of those who agreed); and
- Those whose household has had at least one at-fault claim in the past 6 years (32%, versus 19% of those whose household has not had any).

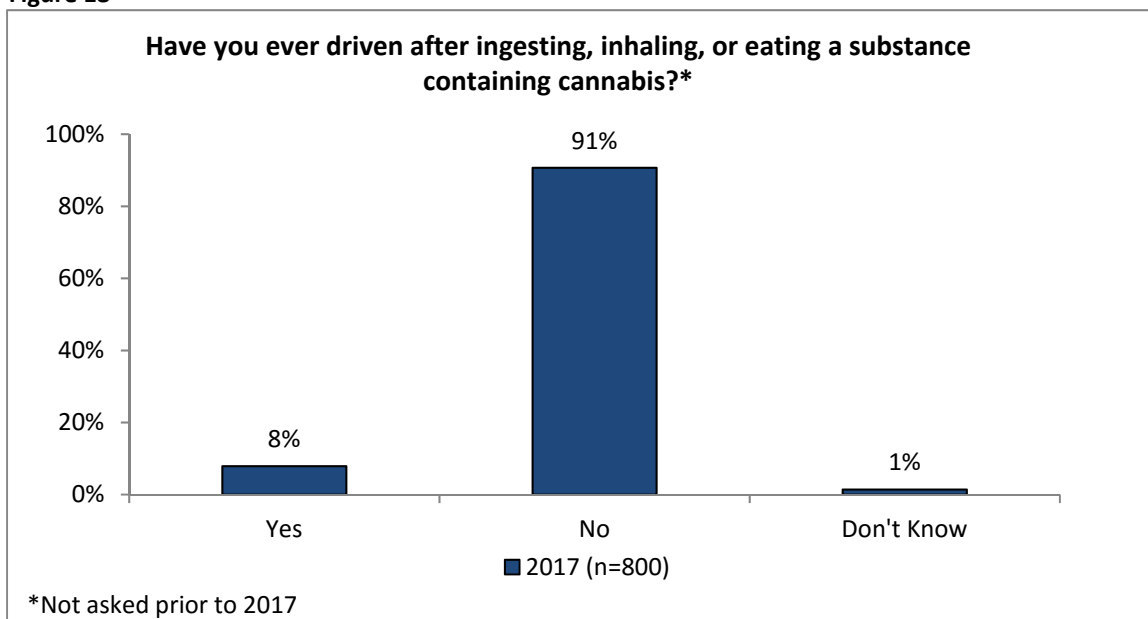
4.7 Driving Under the Influence

For this section of the survey, respondents were asked about driving while under the influence of cannabis. Respondents were provided with the following information:

“As you may know, the federal government is expected to introduce new legislation for the legalization of cannabis in spring 2017. The Government of Canada is committed to ensuring that those who drive while impaired by drugs, including cannabis, will be subject to stronger laws and is examining ways to improve the ability to detect and prosecute drug impaired driving, similar to alcohol-impaired driving.”

First, respondents were asked if they had ever driven while under the influence of cannabis. The vast majority (91%) of respondents have never driven while under the influence of cannabis, while 8% of respondents have driven while under the influence. See Figure 18, below.

Figure 18

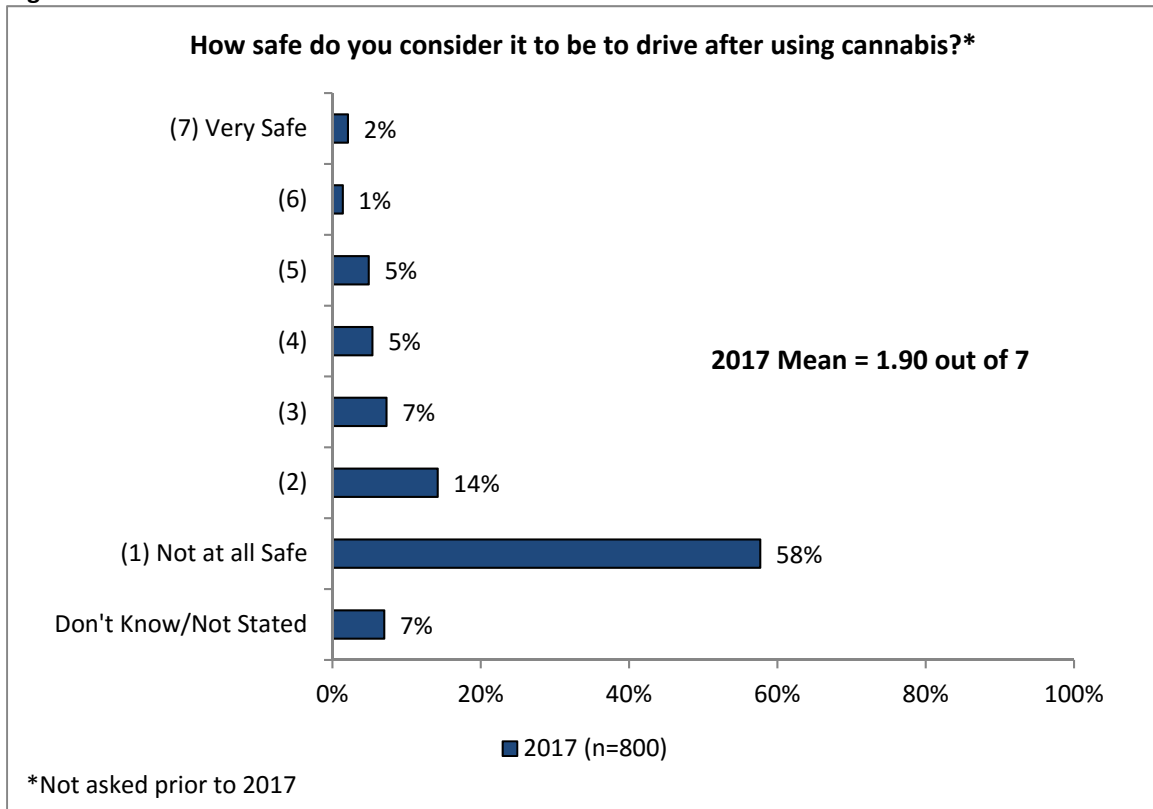


Respondent subgroups significantly more likely to have **reported that they have driven while under the influence of cannabis** included:

- Males (13%, versus 3% of females);
- Those who live in rural areas in Alberta (11%, versus 6% of those who live in Calgary);
- Those who have stopped carrying automobile insurance coverage for a period of time (17%, versus 7% of those who have not);
- Those who have not switched insurance companies in the past 2 years (9%, versus 3% of those who have);
- Those who have not obtained a new insurance policy in the past 2 years (10%, versus 6% of those who have).

Using a scale of 1 to 7 (1 being “not at all safe” and 7 being “very safe”), respondents were then asked how safe they considered it to be to drive under the influence of cannabis. Eight percent (8%) considered it safe (ratings of 5 to 7 out of 7), while 7% were somewhat neutral (ratings of 4 out of 7), and over three-quarters (79%) considered it unsafe (ratings of 1 to 3 out of 7). See Figure 19, below.

Figure 19



Respondent subgroups significantly *more likely* to have **considered driving after the use of cannabis as safe (ratings of 5 to 7 out of 7)** included:

- Males (11%, versus 6% of females);
- Those aged 18 to 34 (14%, versus 6% of those aged 35 to 54 and 5% of those aged 55 and older); and
- Those who have been involved in collisions not involving another vehicle (21%, versus 8% of those who have not).

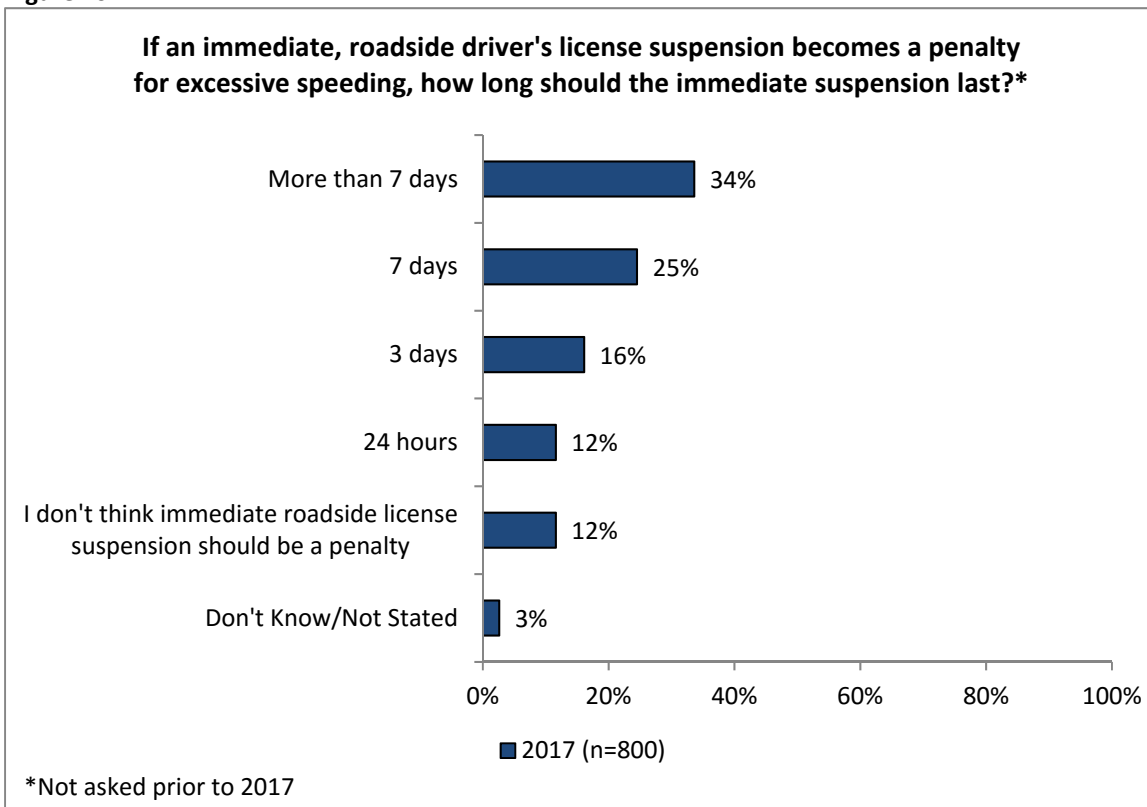
4.8 Excessive Speed

For this section of the survey, respondents were asked about excessive speeding penalties within Alberta. Respondents were given the following information:

“In Alberta, the current penalty for exceeding the speed limit by 51 km/h or more is a mandatory court appearance. When this happens, the judge can impose a penalty of a fine of up to \$2,300 and/or up to 6 months in jail, and a driver’s license suspension of up to 90 days. If there is no license suspension given, 6 demerits will be put on the individual’s driving record.”

Respondents were asked if a roadside driver’s license suspension were to be a penalty for excessive speeding, how long the suspension should last. Over one-third (34%) of respondents felt that the suspension should last more than 7 days, followed by one-quarter (25%) of respondents who believed the suspension should last exactly 7 days. See Figure 20, below.

Figure 20



Respondent subgroups significantly more likely to have **reported that an immediate roadside driver's license suspension for excessive speeding should last more than 7 days** included:

- Females (38%, versus 30% of males);
- Those aged 55 and older (39%, versus 31% of those aged 35 to 54);
- Those who live in cities in Alberta, excluding Edmonton or Calgary (41%) versus those who live in rural areas in Alberta (29%);
- Those who felt they have experienced excessively high insurance rates in the past 2 years (45%, versus 29% who have not);
- Those whose household has had at least one at-fault claim in the past 6 years (46%, versus 31% of those whose household has not had any); and
- Those who have obtained a new insurance policy in the past 2 years (38%, versus 31% of those who have not).

Respondent subgroups significantly more likely to have **reported that an immediate roadside driver's license suspension for excessive speeding should last 7 days** included:

- Females (28%, versus 21% of males);
- Those who did not refrain from insuring a vehicle because automobile insurance premiums were cost prohibitive for their household in the past 2 years (25%, versus 13% of those who did);
- Those who felt they have not experienced excessively high insurance rates in the past 2 years (28%, versus 16% who have);
- Those who were somewhat neutral that their insurance premiums are fair and reasonable (30%, versus 21% of those who disagreed);
- Those whose household has had no at-fault claim in the past 6 years (26%, versus 19% of those who have had at least one);
- Those who have switched insurance companies in the past 2 years (33%, versus 23% of those who have not);
- Those who have not remained with their existing carrier in the past 2 years (34% versus 24% of those who have); and
- Those who have not obtained a new insurance policy in the past 2 years (27%, versus 20% of those who have).

Respondent subgroups significantly more likely to have **reported that an immediate roadside driver's license suspension for excessive speeding should last 3 days** included:

- Those who did not refrain from insuring a vehicle because automobile insurance premiums were cost prohibitive for their household in the past 2 years (17%, versus 6% of those who did);
- Those who agreed that their insurance premiums are fair and reasonable (18%, versus 11% of those who disagreed); and
- Those whose household has had no at-fault claim in the past 6 years (18%, versus 10% of those who have had at least one).

Respondent subgroups significantly more likely to have **reported that an immediate roadside driver's license suspension for excessive speeding should last 24 hours** included:

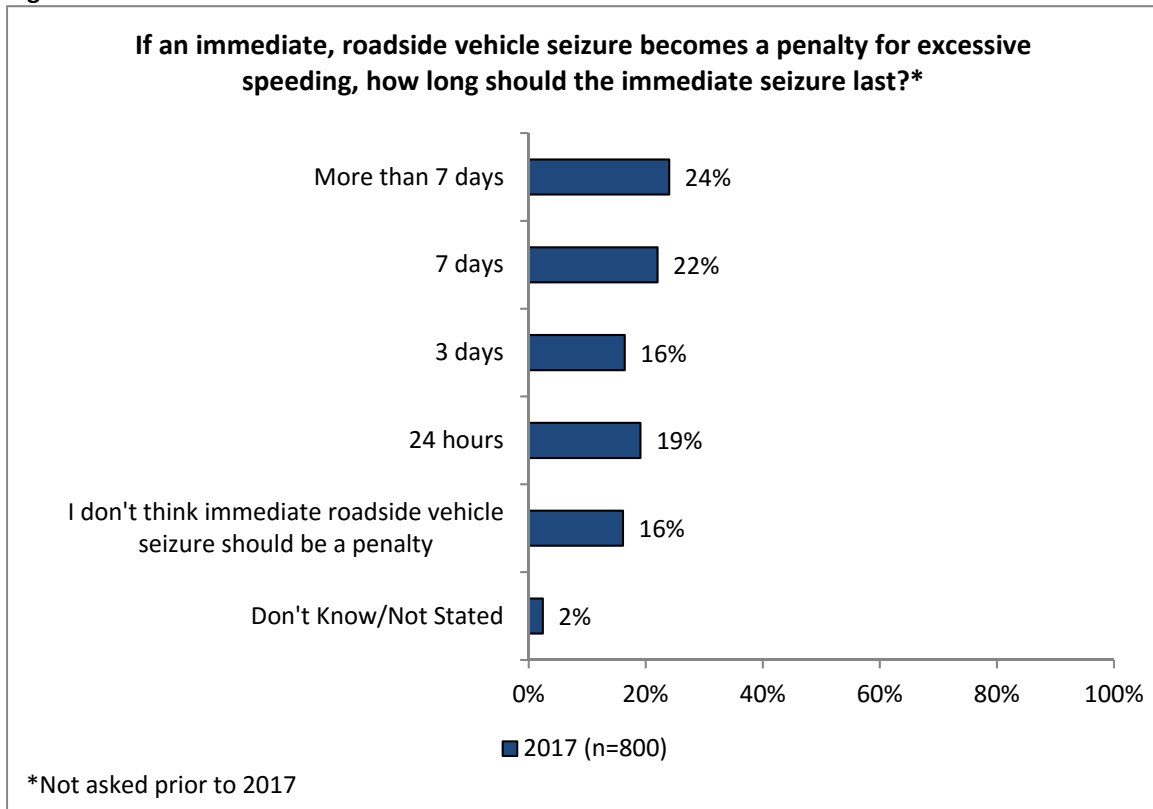
- Those who live in Edmonton (17%) or rural areas in Alberta (12%) versus those who live in a city in Alberta, excluding Edmonton or Calgary (6%); and
- Those who felt they have not experienced excessively high insurance rates in the past 2 years (13%, versus 8% who have).

Respondent subgroups significantly more likely to have **reported that an immediate roadside driver's license suspension for excessive speeding should not be a penalty** included:

- Males (15%, versus 8% of females);
- Those aged 18 to 34 (16%, versus those aged 55 and older (8%);
- Those who live in Calgary (12%) or rural areas in Alberta (17%) versus those who live in a city in Alberta, excluding Edmonton or Calgary (6%);
- Those who refrained from insuring a vehicle because automobile insurance premiums were cost prohibitive for their household in the past 2 years (34%, versus 10% of those who did not);
- Those who disagreed that their insurance premiums are fair and reasonable (17%, versus 10% of those who agreed); and
- Those who have remained with their existing carrier in the past 2 years (12% versus 5% of those who have not).

Next, respondents were asked if roadside vehicle seizure were to become a penalty for excessive speeding, how long the seizure should last. Nearly one-quarter (24%) of respondents felt that the suspension should last more than 7 days, followed by 22% of respondents who believed the suspension should last exactly 7 days. See Figure 21, below.

Figure 21



Respondent subgroups significantly more likely to have **reported that an immediate roadside vehicle seizure for excessive speeding should last more than 7 days** included:

- Females (28%, versus 21% of males);
- Those aged 55 and older (32%, versus 20% of those aged 18 to 34 and 21% of those aged 35 to 54); and
- Those who live in cities in Alberta, excluding Edmonton or Calgary (32%, versus 19% of those who live in Calgary).

Respondent subgroups significantly more likely to have **reported that an immediate roadside vehicle seizure for excessive speeding should last 7 days** included:

- Those who live in Calgary (27%, versus 19% of those who live in Edmonton and 19% of those who live in cities in Alberta, excluding Edmonton or Calgary);
- Those who have not obtained competitive quotes in the past 2 years (25%, versus 16% of those who have);

- Those who felt they have not experienced excessively high insurance rates in the past 2 years (25%, versus 16% who have);
- Those who agreed (26%) or were somewhat neutral (21%) that their insurance premiums are fair and reasonable versus those who disagreed (13%);
- Those who have not insured a vehicle in another country in the past 10 years (23%, versus 6% of those who have);
- Those who have not stopped carrying automobile insurance coverage for a period of time (23%, versus 13% of those who have); and
- Those whose household has received zero tickets resulting in demerit points in the past 3 years (24%, versus 14% of those with at least one).

Respondent subgroups significantly more likely to have **reported that an immediate roadside vehicle seizure for excessive speeding should last 3 days** included:

- Those who live in Edmonton (22%) versus those who live in rural areas in Alberta (14%);
- Those who did not refrain from insuring a vehicle because automobile insurance premiums were cost prohibitive for their household in the past 2 years (17%, versus 5% of those who did);
- Those who agreed that their insurance premiums are fair and reasonable (19%, versus 12% of those who were somewhat neutral and 12% of those who disagreed); and
- Those who have insured a vehicle in another country in the past 10 years (39% versus 16% of those who have not).

Respondent subgroups significantly more likely to have **reported that an immediate roadside vehicle seizure for excessive speeding should last 24 hours** included:

- Those aged 18 to 34 (23%, versus 15% of those aged 55 and older);
- Those who have not been involved in collisions not involving another vehicle (20%, versus 5% who have); and
- Those whose household has received at least one ticket resulting in demerit points in the past 3 years (31%, versus 16% of those whose household has not received any).

Respondent subgroups significantly more likely to have **reported that an immediate roadside vehicle seizure for excessive speeding should not be a penalty** included:

- Males (22%, versus 10% of females);
- Those aged 18 to 34 (19%) or aged 35 to 54 (18%) versus those aged 55 and older (11%);
- Those who live in rural areas in Alberta (19%) versus those who live in Edmonton (12%);
- Those who have been involved in collisions not involving another vehicle (33%, versus 15% who have not);
- Those who refrained from insuring a vehicle because automobile insurance premiums were cost prohibitive for their household in the past 2 years (28%, versus 15% of those who did not);
- Those who felt they have experienced excessively high insurance rates in the past 2 years (22%, versus 14% of those who have not);
- Those who disagreed that their insurance premiums are fair and reasonable (32%, versus 13% of those who were somewhat neutral and 10% of those who agreed).

When asked what they believed would be an appropriate penalty for excessive speeding, nearly half (46%) of respondents believed that both immediate roadside license suspension and vehicle seizure would be appropriate. Nearly one-quarter (24%) of respondents believed immediate roadside license suspension was appropriate, and 5% believed immediate roadside vehicle seizure was appropriate. Seventeen percent (17%) of respondents did not think there should be any additional penalties. See Figure 22, below. Table 10, on the following page, offers a detailed breakdown of results.

Figure 22

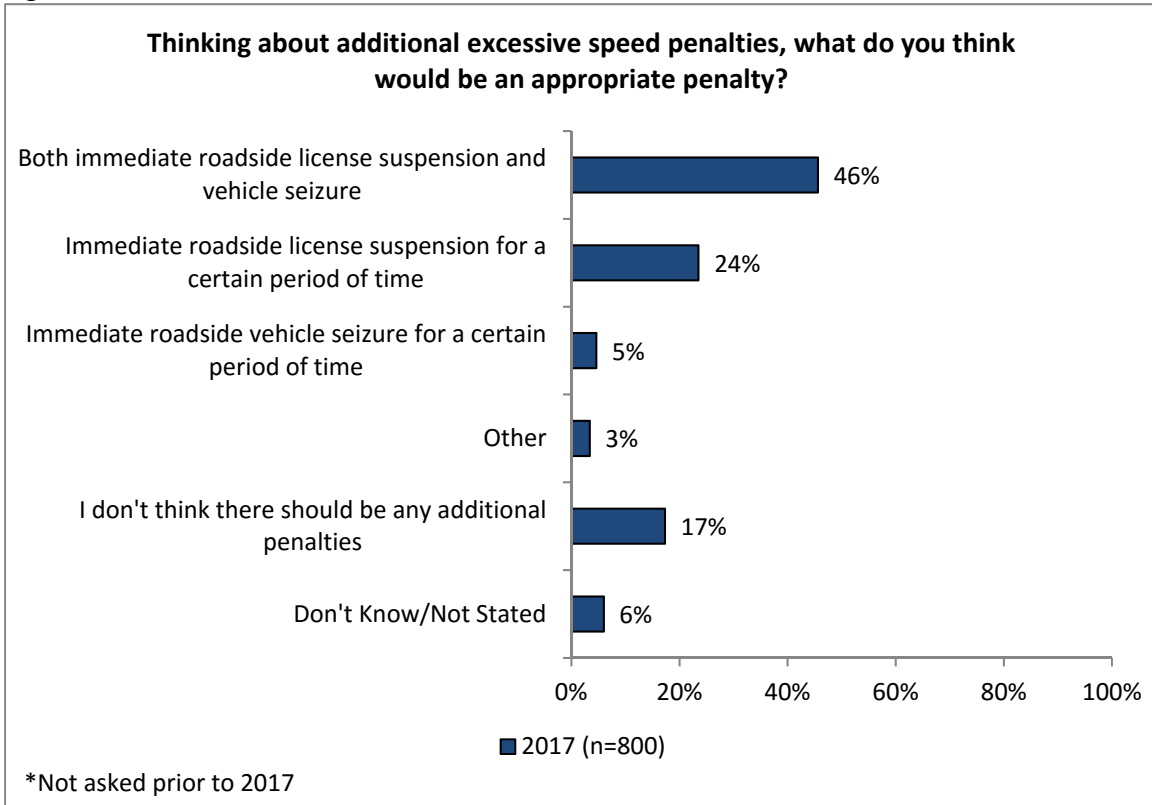


Table 10

Thinking about additional excessive speed penalties, what do you think would be an appropriate penalty?*	
	Percent of Respondents (n=800)
Both immediate roadside license suspension and vehicle seizure	46
Immediate roadside license suspension for a certain period of time	24
Immediate roadside vehicle seizure for a certain period of time	5
I don't think there should be any additional penalties	17
Other; specify:	3
Pay fee/fines	1
Demerit points added to license	1
Go to court/have judge decide penalty	1
Permanent license removal	<1
Attend mandatory educational session	<1
Don't Know/Not Stated	6

*Not asked prior to 2017

Respondent subgroups significantly more likely to have **believed that an immediate roadside license suspension** would be an appropriate penalty for excessive speeding included:

- Those aged 18 to 34 (27%, versus 19% of those aged 55 and older);
- Those who have not been involved in incidents involving damage to a vehicle other than a collision (25%, versus 12% of those who have);
- Those who agreed that their insurance premiums are fair and reasonable (27%, versus 15% of those who were somewhat neutral);
- Those whose household have not received any tickets resulting in demerit points in the past 3 years (25%, versus 18% of those with at least one).

Respondent subgroups significantly more likely to have **believed that an immediate roadside vehicle seizure** would be an appropriate penalty for excessive speeding included:

- Those aged 55 and older (7%, versus 3% of those aged 18 to 34); and
- Those who felt they have not experienced excessively high insurance rates in the past 2 years (6%, versus 2% of those who have).

Respondent subgroups significantly more likely to have **believed that both an immediate roadside license suspension and a vehicle seizure** would be an appropriate penalty for excessive speeding included:

- Females (52%, versus 40% of males);
- Those aged 35 to 54 (48%) or 55 and older (52%) versus those aged 18 to 34 (37%);
- Those who live in cities in Alberta, excluding Edmonton and Calgary (55%, versus 41% of those who live in Calgary and 44% of those who live in rural areas in Alberta); and
- Those who did not refrain from insuring a vehicle in the last 2 years because it was cost-prohibitive (47%, versus 31% of those who did);
- Those who were somewhat neutral that their insurance premiums are fair and reasonable (60%, versus 40% of those who disagreed and 44% of those who agreed);
- Those who have not insured a vehicle in another country in the past 10 years (46%, versus 26% of those who have);
- Those whose household has not received any tickets resulting in demerit points in the past 3 years (48%, versus 39% of those who have received at least one); and
- Those who have not obtained a new insurance policy in the past 2 years (49%, versus 40% of those who have).

Respondent subgroups significantly more likely to have **believed there should be no additional penalties** for excessive speeding included:

- Males (22%, versus 13% of females);
- Those aged 18 to 34 (24%, versus 17% of those aged 35 to 54 and 11% of those aged 55 and older);
- Those who live in Calgary (21%, versus 11% of those who live in cities in Alberta, excluding Edmonton and Calgary);
- Those who refrained from insuring a vehicle in the last 2 years because it was cost-prohibitive (43%, versus 16% of those who did not);
- Those who felt they have experienced excessively high insurance rates in the past 2 years (26%, versus 14% of those who have not);
- Those who disagreed that their insurance premiums are fair and reasonable (23%, versus 15% of those who agreed);
- Those who have insured a vehicle in another country in the past 10 years (37%, versus 16% of those who have not);
- Those whose household has had at least one at-fault claim in the past 6 years (23%, versus 16% of those who have not received any);
- Those whose household has had at least one ticket result in demerit points in the past 3 years (31%, versus 13% of those who have not received any);
- Those who have not switched insurance companies in the past 2 years (19%, versus 9% of those who have);
- Those who have remained with their existing insurance carrier in the past two years (18%, versus 7% of those who have not); and
- Those who have obtained a new insurance policy in the past 2 years (21%, versus 15% of those who have not).

4.9 Booster Seats

In this section of the survey, respondents were asked about booster seats in their vehicle. Respondents were given the following information:

“There are four stages of child car seat and seat belt use for children. Stage 1 is rear-facing seats, stage 2 is forward-facing seats, stage 3 is booster seats, and stage 4 is seat belts. It is important to choose the right stage of child car seat for your child, to ensure children are properly restrained until they can fit into a seat belt. In Alberta, the law requires a child under 6 years of age and weighing less than 18 kg (40 lb) to be secured in a child safety seat. Research has shown children less than 9 are at higher risk of injury if they use seat belts.”

First, respondents were asked to indicate how strongly they agreed that child safety seats should be mandatory for children under 6 years of age. The vast majority (88%) of respondents agreed (ratings of 5 to 7 out of 7), while 7% provided moderate levels of agreement (ratings of 4 out of 7), and only 4% of respondents disagreed (ratings of 1 to 3 out of 7). See Figure 23, below, and Table 11, on the following page.

Figure 23

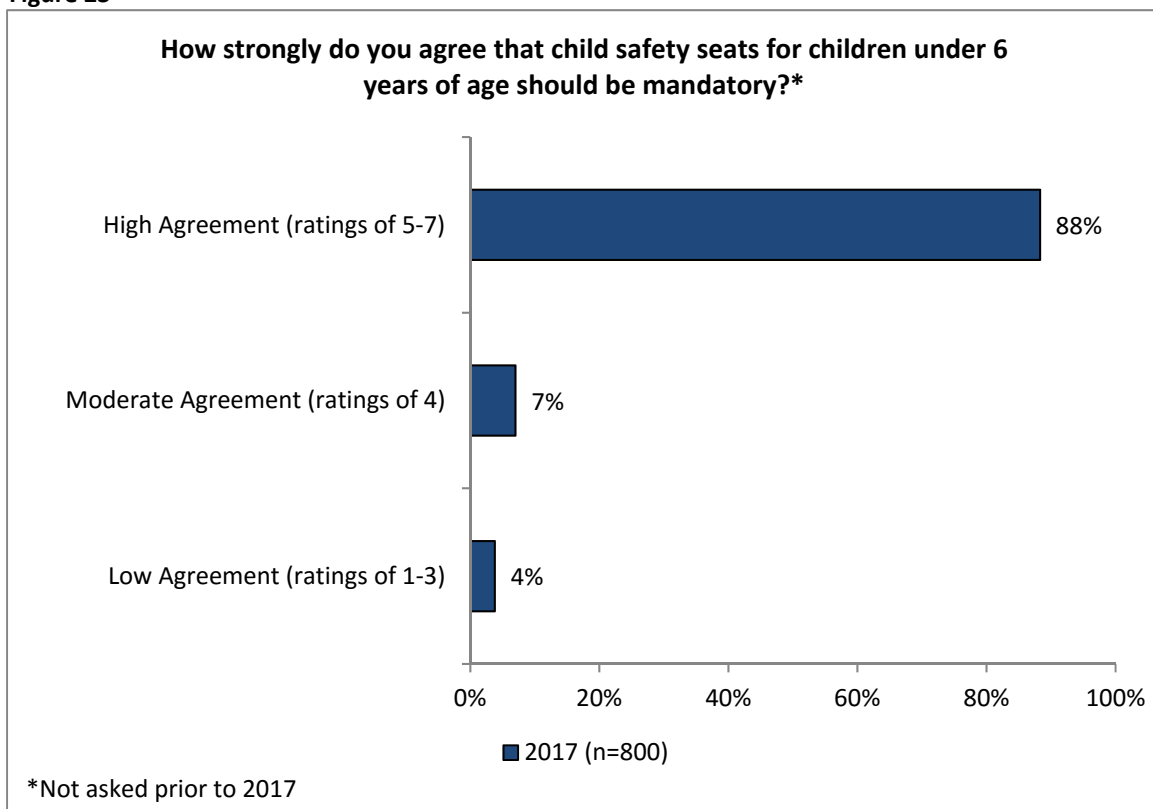


Table 11

Using a scale of 1 to 7, how strongly do you agree that child safety seats for children under 6 years of age should be mandatory?*	
	Percent of Respondents
	2017 (n=800)
(7) Completely agree	75
(6)	8
(5)	5
(4)	7
(3)	2
(2)	1
(1) Do not agree at all	1
Don't Know/ Not Applicable	1
Mean	6.42 out of 7

*Not asked prior to 2017

Respondent subgroups significantly more likely to have **agreed that child safety seats should be mandatory for children under 6 years of age (ratings of 5 to 7 out of 7)** included:

- Females (93%, versus 83% of males);
- Those aged 35 to 54 (91%) or aged 55 and older (90%) versus those aged 18 to 34 (84%);
- Those who have not been involved in collisions not involving another vehicle (89%, versus 78% of those who have);
- Those who were somewhat neutral (93%) or agreed (89%) that their insurance premiums are fair and reasonable versus those who disagreed (84%); and
- Those who have not insured a vehicle in another province in the past 10 years (89%, versus 69% of those who have).

Next, respondents were asked to indicate how strongly they agreed that with the statement that all children between 6 and 9 years of age, and weigh less than 36 kg should also be required to be in a child safety seat, like a booster seat. Nearly three-quarters (71%) of respondents agreed (ratings of 5 to 7 out of 7), while 9% of respondents had moderate levels of agreement (ratings of 4 out of 7), and 18% of respondents disagreed (ratings of 1 to 3 out of 7). See Figure 24, below, and Table 12, on the following page.

Figure 24

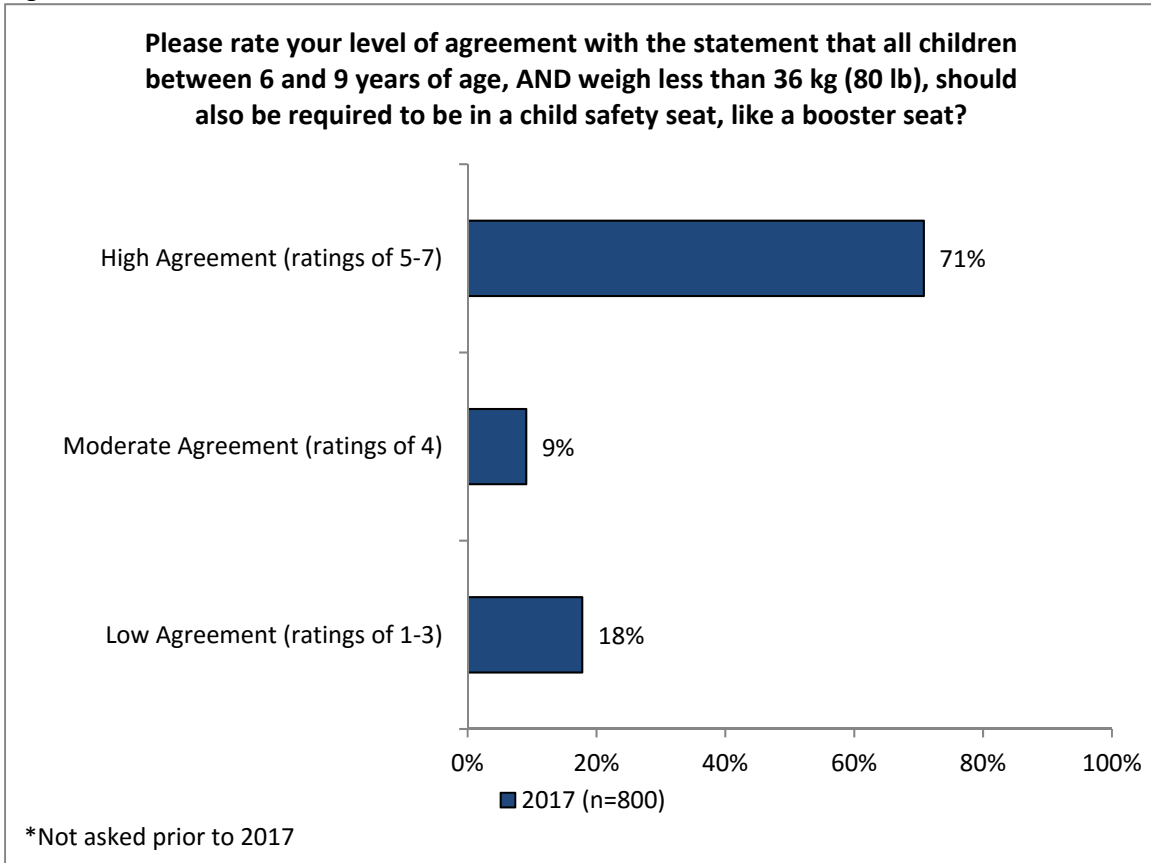


Table 12

Please rate your level of agreement with the statement that all children between 6 and 9 years of age, AND weigh less than 36 kg (80 lb), should also be required to be in a child safety seat, like a booster seat?*	
	Percent of Respondents
	2017 (n=800)
(7) Completely agree	43
(6)	12
(5)	16
(4)	9
(3)	6
(2)	4
(1) Do not agree at all	8
Don't Know/ Not Applicable	2
Mean	5.35 out of 7

*Not asked prior to 2017

Respondent subgroups significantly more likely to have **agreed with the statement that all children between 6 and 9 years of age, AND weigh less than 36 kg (80 lb), should also be required to be in a child safety seat, like a booster seat (ratings of 5 to 7 out of 7)** included:

- Females (79%, versus 63% of males);
- Those who did not refrain from insuring a vehicle because automobile insurance premiums were cost prohibitive for their household in the past 2 years (72%, versus 52% of those who did); and
- Those who have not stopped carrying automobile insurance coverage for a period of time (72%, versus 61% of those who have).

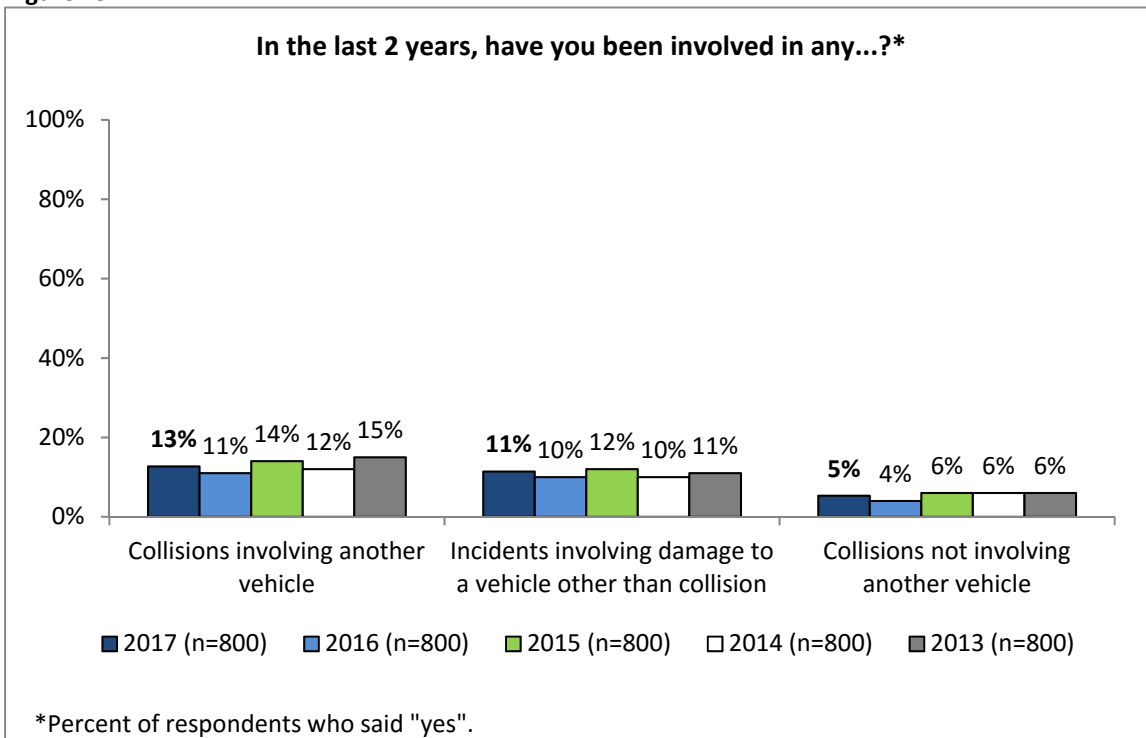
4.10 Household Insurance Profile

In the final section of the survey, respondents were asked a few questions regarding their household's insurance history, including vehicle collisions, non-vehicle collisions, and other non-collision incidents:

- Thirteen percent (13%) indicated that someone in their household had been involved in a **collision with another vehicle** in the past 2 years (comparable to 11% in 2016);
- Eleven percent (11%) indicated that someone in their household had experienced a **non-collision incident** (e.g., property damage caused by fire, theft, hail, or vandalism) (comparable to 10% in 2016); and
- Five percent (5%) indicated that someone in their household had been involved in a **collision not involving another vehicle** (comparable to 4% in 2016).

All results were comparable to those obtained in 2016. See Figure 25, below.

Figure 25



Respondent subgroups significantly more likely to have **been involved in collisions involving another vehicle in the last 2 years** included:

- Those aged 18 to 34 (17%, versus 11% of those aged 35 to 54 and 10% of those aged 55 and older);
- Those who live in Edmonton (16%), Calgary (16%), or other cities in Alberta (13%) versus those who live in rural areas in Alberta (6%);
- Those who have obtained competitive quotes in the past 2 years (18%, versus 10% of those who have not);

- Those who have been involved in collisions not involving another vehicle (27%, versus 12% of those who have not);
- Those whose household has had at least one at-fault claim in the past 6 years (27%, versus 9% of those whose household has not had any);
- Those whose household has received at least one ticket resulting in demerit points in the past 3 years (21%, versus 10% of those whose households have not received any); and
- Those who have obtained a new insurance policy in the past 2 years (18%, versus 9% of those who have not).

Respondent subgroups significantly more likely to have **been involved in collisions not involving another vehicle in the last 2 years** included:

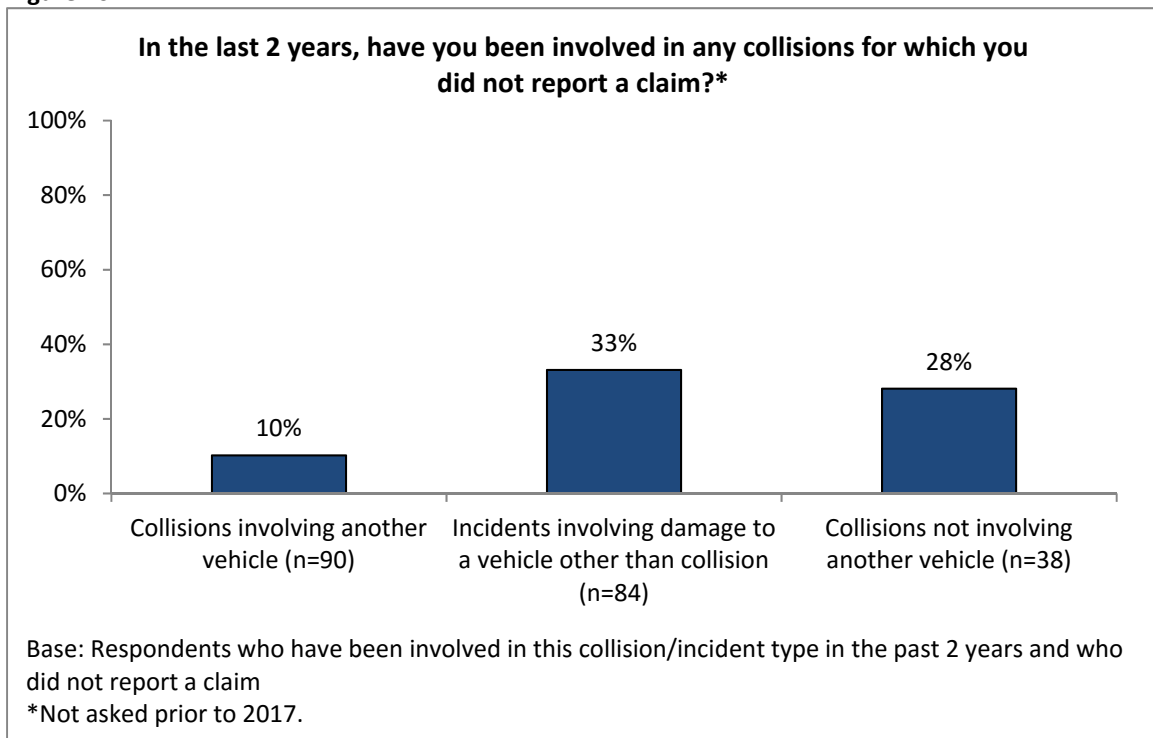
- Males (7%, versus 3% of females);
- Those who live in rural areas within Alberta (9%, versus 4% of those who live in Calgary, and 3% of those who live in Edmonton);
- Those who have not obtained competitive quotes in the past 2 years (7%, versus 3% of those who have);
- Those who have been involved in collisions involving another vehicle (11%, versus 5% of those who have not);
- Those who felt they have experienced excessively high insurance rates in the past 2 years (8%, versus 4% of those who have not);
- Those who were somewhat neutral that their insurance premiums are fair and reasonable (9%, versus 4% of those who agreed);
- Those who have insured a vehicle in another province in the past 10 years (17%, versus 5% of those who have not); and
- Those who have obtained a new insurance policy in the past 2 years (8%, versus 4% of those who have not).

Respondent subgroups significantly more likely to have **experienced non-collision incidents in the last 2 years** included:

- Those who have insured a vehicle in another province in the past 10 years (24%, versus 11% who have not); and
- Those who have not switched insurance companies in the past 2 years (12%, versus 5% of those who have).

Respondents who have been involved in each collision type in the last 2 years (n=38 to 90) were also asked if they had been involved in any collision in the past 2 years for which they did not report a claim. One-third (33%) of respondents who were involved in incidents involving damage to a vehicle, other than a collision (n=84) did not report a claim for the incident. Twenty-eight percent (28%) of respondents who were involved in collisions not involving another vehicle (n=38) did not report a claim, and 10% of respondents who were involved in collisions involving another vehicle (n=90) did not report a claim. See Figure 26, below.

Figure 26



Those whose household has had at least one ticket resulting in demerit points in the past 3 years (19%) were significantly more likely to have **been involved in collisions involving another vehicle in the last 2 years, and did not report a claim** than those whose household has not had any (5%).

Respondents who have been involved in any collision or incident in the past 2 years, and who did not report a claim for it (n=34) were asked why they chose not to report their claim. Over half (51%) of respondents reported that there was very little damage to their vehicle, or their damage amount was below their deductible amount. Fifteen percent (15%) of respondents did not want to see their premiums increase, while 10% of respondents agreed to settle with the other driver. See Table 13, below.

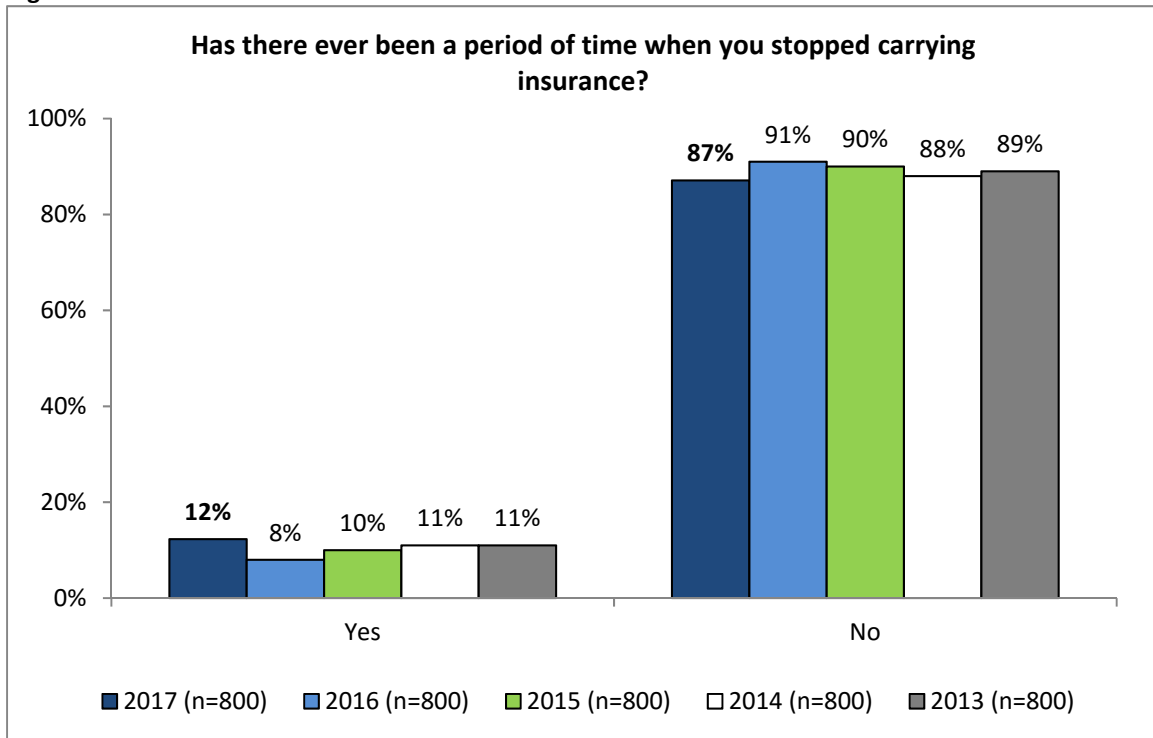
Table 13

Why did you choose not to report your claim(s)?*	
Base: Respondents who have been involved in any collisions/incident in the past 2 years, and did not report a claim for their collision/incident	Percent of Respondents* (n=34)
Very little damage to my vehicle or damage amount was below the deductible	51
Did not want my premiums to increase	15
Agreed to settle with other driver	10
No damage to my vehicle	5
Other; specify:	19
Vehicle theft/item stolen from vehicle	12
Age of vehicle/vehicle is too old	2
Fixed vehicle damage myself	2
Was a hit and run accident	1
Was an accident involving wild animal	1
Don't Know/Not Stated	5

*Not asked prior to 2017

When asked if there had ever been a period of time when the respondent, or someone in their household, had stopped carrying automobile insurance for any reason, 12% of respondents reported that they had (a significant increase from 8% in 2016), while the vast majority (87%) had not. See Figure 27, below.

Figure 27

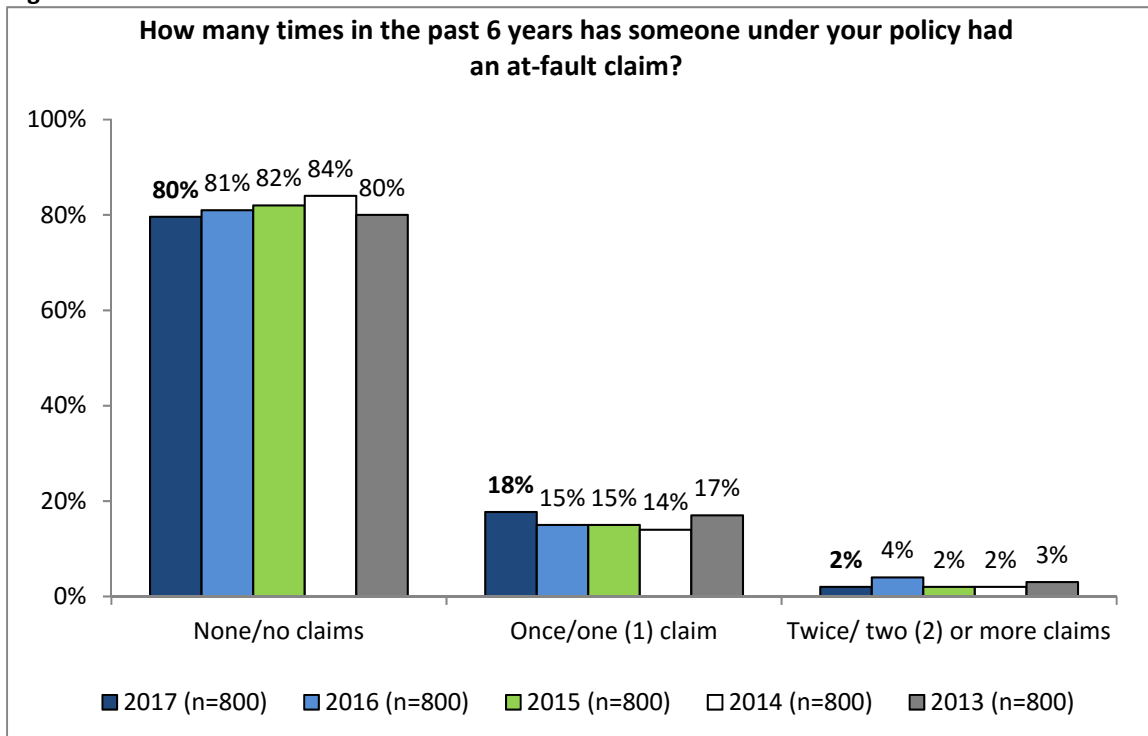


Respondent subgroups significantly more likely to have **stopped carrying insurance for any period of time** included:

- Males (15%, versus 10% of females);
- Those aged 18 to 34 (16%, versus 9% of those aged 55 and older);
- Those who live in Calgary (15%, versus 9% of those who live in rural areas of Alberta);
- Those who refrained from insuring a vehicle in the last 2 years because it was cost-prohibitive (25%, versus 11% of those who did not); and
- Those who have switched insurance companies in the past 2 years (20%, versus 11% of those who have not).

Finally, respondents were asked how many times in the past 6 years, someone covered by their insurance policy had made at at-fault claim. As shown in Figure 28, below, approximately 8 out of 10 respondents (80%) had not made any at-fault claims, while 18% had made one (1) claim. Two percent (2%) indicated that their household had at least two (2) at-fault claims in the past 6 years. Results are comparable to 2016.

Figure 28



Respondent subgroups significantly *more likely* to have **reported that there have not been any at-fault claims under their policy in the past 6 years** included:

- Those aged 55 and older (85%, versus 77% of those aged 18 to 34 and 78% of those aged 35 to 54);
- Those who live in rural areas in Alberta (86%, versus 77% of those who live in Calgary and 75% of those who live in Edmonton);
- Those who have not been involved in collisions involving another vehicle (83%, versus 58% of those who have);
- Those who have not insured a vehicle in another province in the past 10 years (80%, versus 64% of those who have);
- Those whose household has not received any tickets resulting in demerit points in the past 3 years (82%, versus 73% of those who have received at least one ticket);
- Those who have not obtained a new insurance policy in the past 2 years (83%, versus 75% of those who have).

Respondent subgroups significantly more likely to have **reported that there has been one (1) at-fault claim under their policy in the past 6 years** included:

- Those aged 18 to 34 (22%) or aged 35 to 54 (18%) versus those aged 55 and older (12%);
- Those who have been involved in vehicle collisions in the past 2 years (38%, versus 15% of those who have not); and
- Those who have obtained a new insurance policy in the past 2 years (22%, versus 15% of those who have not).

Those whose household has received at least one ticket resulting in demerit points in the past 3 years (4%) were significantly more likely to have **reported that there has been two (2) at-fault claims under their policy in the past 6 years** than those whose household has not received any (1%).

Respondent subgroups significantly more likely to have **reported that there has been three (3) at-fault claim under their policy in the past 6 years** included:

- Those who refrained from insuring a vehicle because automobile insurance premiums were cost prohibitive (3%, versus <1% of those who did not);
- Those whose household has received at least one ticket resulting in demerit points in the past 3 years (1%, versus <1% of those who have not received any).

4. Respondent Demographics

Table 14, below, demonstrates the demographic breakdown of the residents surveyed in 2017.

Table 14

	Percent of Respondents (n=800)				
	2017 (n=800)	2016 (n=800)	2015 (n=800)	2014 (n=800)	2013 (n=800)
Gender					
Male	50	50	50	52	59
Female	50	50	50	48	42
Age					
18 to 24 years old	11	1	3	<1	1
25 to 34 years old	22	3	6	3	4
35 to 44 years old	14	10	13	7	12
45 to 54 years old	24	15	21	17	20
55 to 64 years old	10	24	21	30	25
65 years of age or older	19	43	36	42	37
Mean	46.8 years	61.0 years	57.4 years	61.5 years	-
For how many years have you been a licensed driver?					
10 years or less	18	2	6	3	4
11 to 20 years	21	7	10	6	7
21 to 30 years	19	16	19	13	16
31 to 40 years	19	23	23	25	25
41 to 50 years	13	28	19	28	27
More than 50 years	11	24	23	26	21
Mean	28.2 years	41.3 years	38.2 years	42.0 years	39.9 years
How many licensed drivers do you arrange insurance for in your household?					
One (1) driver	30	30	32	31	29
Two (2) drivers	51	54	53	55	56
Three (3) drivers	14	9	9	9	9
Four (4) drivers	4	4	4	3	5
Five (5) or more drivers	1	1	1	2	1
None	1	1	1	<1	1
Mean	1.95 drivers	1.91 drivers	1.95 drivers	2.00 drivers	1.98 drivers

APPENDIX A – SURVEY INSTRUMENT

INTRODUCTION

Hello, my name is _____ from Banister Research and Consulting, a full service research provider based in Edmonton. On behalf of the Alberta Automobile Insurance Rate Board our firm will be conducting a study on consumer perception of automobile insurance rates and related topics. I assure you that we are not selling or promoting anything, and all your responses are confidential and will be kept completely anonymous.

Your household has been randomly dialed to participate in this study, and your responses will be used to help the Board's Consumer Representative present a public report about this study.

A. For this study, I need to speak to the adult member of your household who is at least 18 years of age and reviews or researches automobile insurance for your household's private passenger vehicles. Is that person available?

- 01. Yes, speaking **[Continue]**
- 02. Yes, I'll get him/her **[Repeat introduction and continue]**
- 03. Not now **[Arrange callback and record first name of selected respondent]**

If you have any questions about the survey, please contact the Alberta Automobile Insurance Rate Board at 780-427-5428 or toll-free at 310-0000.

B. Does your household have one or more passenger vehicles that are in active use?

- 01. Yes **[CONTINUE]**
- 02. No **[THANK AND TERMINATE]**

C. Do you, or does any member of your household...? **[READ LIST]**

- 01. Yes
- 02. No

- a. Work in marketing research or the news media such as radio, television, or newspaper
- b. Work in the automobile insurance industry
- c. Work for the Superintendent of Insurance or the Alberta Automobile Insurance Rate Board

THANK AND TERMINATE, IF YES TO ANY IN Question C.

- D.** Record Gender **[DO NOT ASK] – 50/50 Male/Female Split (Overall)**
- 01. Male
 - 02. Female

E. Region (Watch Quotas) n=800:

1. Edmonton n=200
2. Calgary n=200
3. Other Cities n=200
4. Rural n=200

F. In what year were you born?

_____ **[Record year]**
9. Refused [**TERMINATE**]

Programming Note: To be weighted by age, gender, and location.
Age groupings: 18-34; 35-54; 55+

Q1. At any time in the past two years, have you sought competitive quotes before making a decision from which company to purchase automobile insurance?

01. Yes
02. No [**SKIP TO Q2**]

1a. How many quotes did you obtain while shopping for insurance?

_____ RECORD NUMBER

1b. Where did you get the quotes? [**SELECT ALL THAT APPLY**]

01. Websites
02. Telephone calls to brokers
03. In-person visits to brokers
96. Other: _____ [**Specify**]

1c. When you made your decision to purchase insurance what method did you use?
[**SINGLE RESPONSE**]

01. Online Insurance Company
02. Telephone/in person - to broker
03. Insurance Company Direct by phone/visit
96. Other: _____ [**Specify**]

Q2. Thinking about your household's automobile insurance, in the last two years, have you, for any of your vehicles...?

01. Yes
02. No

- a. Switched insurance companies
- b. Remained with your existing carrier
- c. Obtained a new automobile insurance policy for a vehicle you purchased or acquired

Q3. IF YES TO Q.2a: For what reasons did you make a decision to switch automobile insurance companies?

_____ **[Specify]**

Q3a. IF YES TO Q.2a or 2c: On what basis did you choose this policy?

_____ **[Specify]**

PERCEPTIONS OF AUTOMOBILE INSURANCE

Q4. In the past two years, have you or someone else in your household...?

01. Yes

02. No

03. Don't know/don't remember timing

[DO NOT READ]

a. Decided not to insure a vehicle because automobile insurance premiums were cost prohibitive (i.e. too expensive) for your household

b. Been denied automobile insurance coverage

c. Experienced excessively high automobile insurance rates

Q5. Using a scale from 1 to 7, where 1 means DO NOT AGREE AT ALL and 7 means COMPLETELY AGREE, please rate your level of agreement that given your personal circumstances, your automobile insurance premiums are fair and reasonable.

01. Do not agree at all

02.

03.

04.

05.

06.

07. Completely agree

08. Don't know

[DO NOT READ]

Q5A. Have you insured a vehicle in another province or country in the past 10 years?

01. Yes

02. No

09. Don't know

[DO NOT READ]

a. Another province

b. Another country

Q5B. Do you believe automobile insurance premiums in Alberta are generally more expensive, less expensive, or about the same as premiums in other Canadian provinces?

- 01. More expensive
- 02. Less expensive
- 03. The same
- 04. Depends upon the province **[DO NOT READ]**
- 98. Don't know

Usage-Based Insurance

Q6. Some provinces have approved (Ontario, Quebec, Alberta and Nova Scotia- "usage-based insurance" discounts to drivers. These discounts are calculated based on vehicle data such as speeding, hard braking, and mileage, collected by an on-board telematics device (sensor). If the vehicle's data shows safe driving habits, a discount will be applied to the current insurance premium. It is important to note that unsafe driving practices do not result in increased premiums if Usage Based Insurance is added to your policy. Five companies within the Province of Alberta currently offer usage-based insurance.

Would you consider signing up for Usage Based Insurance when your insurance companies make it available to you?

- 01. Yes
- 02. No
- 03. It depends; specify: _____
- 98. Don't know **[DO NOT READ]**

Tickets Resulting in Demerits

Q7. Certain kinds of traffic violations result in demerit points while other infractions such as photo radar and parking tickets do not. Demerit points are incurred for things such as speeding (except for photo radar), failure to signal, making an improper turn, passing a vehicle stopped at a crosswalk, or failing to stop for a school bus. In the past three years, how many tickets have you or someone in your household received resulting in demerit points?

- 1. 0
- 2. 1
- 3. 2
- 4. 3
- 5. 4 or more
- 9. Don't know

Organized Crime

[READ:] Some drivers may purposely stage collisions in order to make fraudulent insurance claims. In addition to endangering the safety of other drivers and pedestrians, this may lead to increased premiums for all consumers, as insurance rates are based on industry-wide statistics, in addition to a driver's personal driving history.

Q9. Given this information, how concerned are you with the occurrence of organized staged collisions? Please use a scale of 1 to 7, where 1 means "not at all concerned" and 7 means "very concerned."

- 01. Not at all concerned
- 02.
- 03.
- 04.
- 05.
- 06.
- 07. Very concerned
- 98. Don't know **[DO NOT READ]**

Q10. Using a scale of 1 to 7, where 1 means "strongly oppose" and 7 means "strongly support," how strongly would you support an initiative that involves the pooling of industry-wide insurance data for the purpose of detecting and preventing organized auto insurance fraud?

- 01. Strongly oppose
- 02.
- 03.
- 04.
- 05.
- 06.
- 07. Strongly support
- 98. Don't know **[DO NOT READ]**

Transportation Safety

The Government of Alberta is currently implementing a comprehensive Transportation Safety Plan to reduce deaths and injuries on Alberta roads, focusing on four priority topics. These are reducing impaired driving (including drunk driving, drugged driving, fatigued driving, and distracted driving) and speeding, improving intersection safety and increasing occupant restraint use.

A number of strategies are being used to improve traffic safety. These include building public awareness, communication and education; enforcement; building safer roads and involving communities at the local grass roots level. The Plan also addresses additional traffic safety topics, for example, commercial vehicle safety, pedestrian, bicycle and motorcycle safety.

[**INTERVIEWER:** 'Occupant restraints', some examples, seat belt, child safety seats.]

Q11. Using a scale from 1 to 7, where 1 means DO NOT AGREE AT ALL and 7 means COMPLETELY AGREE, please rate your level of agreement with the following statements:

- a) A priority of the Alberta government should be to have a plan that addresses road safety to reduce fatalities and injuries on roadways in the province.

- 01. Do not agree at all
- 02.
- 03.
- 04.
- 05.
- 06.
- 07. Completely agree
- 08. Don't know **[DO NOT READ]**

- b) With the previous context in mind, how would you rate your agreement with the statement "The Alberta government is taking the right approach to reducing Alberta's collision rate and the number of deaths and injuries caused by traffic collisions."?

- 01. Do not agree at all
- 02.
- 03.
- 04.
- 05.
- 06.
- 07. Completely agree
- 08. Don't know **[DO NOT READ]**

Autonomous Vehicles

[READ:] Autonomous vehicles are self-driven or driverless cars that are capable of sensing the environment and navigating without human input. Autonomous cars can detect surroundings using a variety of techniques, such as radar, GPS, and computer vision.

Q17. Using a scale of 1 to 7, where 1 means "not at all safe" and 7 means "very safe," how safe do you currently consider autonomous vehicles?

- 01. Not at all safe
- 02.
- 03.
- 04.
- 05.
- 06.
- 07. Very safe
- 98. Don't know

[DO NOT READ]

Q18. If autonomous vehicles are allowed on Alberta roads, using a scale of 1 to 7, where 1 means "not at all likely" and 7 means "very likely," how likely would you be to use an autonomous vehicle?

- 01. Not at all likely
- 02.
- 03.
- 04.
- 05.
- 06.
- 07. Very likely
- 98. Don't know

[DO NOT READ]

Driving Under the Influence

[**READ:**] As you may know, the federal government is expected to introduce new legislation for the legalization of cannabis in spring 2017. The Government of Canada is committed to ensuring that those who drive while impaired by drugs, including cannabis, will be subject to stronger laws and is examining ways to improve the ability to detect and prosecute drug impaired driving, similar to alcohol-impaired driving.

Please be reassured that the following questions are for **information purposes only**, and nothing you say will be linked to you or your household. Survey results will **only** be reported in aggregate, and nothing will be used against you.

Q19. Have you ever driven after ingesting, inhaling, or eating a substance containing cannabis?

- 01. Yes
- 02. No
- 98. Refused/Don't know **[DO NOT READ]**

Q20. Using a scale of 1 to 7, where 1 means "not at all safe" and 7 means "very safe," how safe do you consider it to be to drive after using cannabis?

- 01. Not at all safe
- 02.
- 03.
- 04.
- 05.
- 06.
- 07. Very safe
- 98. Don't know **[DO NOT READ]**

Excessive Speed

[READ:] In Alberta, the current penalty for exceeding the speed limit by 51 km/h or more is a mandatory court appearance. When this happens, the judge can impose a penalty of a fine of up to \$2,300 and/or up to 6 months in jail, and a driver's licence suspension of up to 90 days. If there is no licence suspension given, 6 demerits will be put on the individual's driving record.

Q21. If an immediate, roadside driver's licence suspension becomes a penalty for excessive speeding, how long should the immediate suspension last?

- 01. 24 hours
- 02. 3 days
- 03. 7 days
- 04. More than 7 days
- 05. I don't think immediate roadside licence suspension should be a penalty
- 98. Don't know **[DO NOT READ]**

Q22. If an immediate, roadside vehicle seizure becomes a penalty for excessive speeding, how long should the immediate seizure last?

- 01. 24 hours
- 02. 3 days
- 03. 7 days
- 04. More than 7 days
- 05. I don't think immediate roadside vehicle seizure should be a penalty
- 98. Don't know **[DO NOT READ]**

Q23. Thinking about additional excessive speed penalties, what do you think would be an appropriate penalty?

- 01. Immediate roadside licence suspension for a certain time period
- 02. Immediate roadside vehicle seizure for a certain time period
- 03. Both immediate roadside licence suspension and vehicle seizure for a certain time period
- 04. I don't think there should be any additional penalties
- 05. Other; specify: _____ **[DO NOT READ]**
- 98. Don't know **[DO NOT READ]**

Booster Seats

[READ:] There are four stages of child car seat and seat belt use for children. Stage 1 is Rear-Facing Seats, Stage 2 is Forward-Facing Seats, Stage 3 is Booster Seats, and Stage 4 is Seat Belts. It is important to choose the right stage of child car seat for your child, to ensure children are properly restrained until they can fit into a seat belt. In Alberta, the law requires a child under 6 years of age and weighing less than 18 kg (40 lb) to be secured in a child safety seat. Research has shown children less than 9 are at higher risk of injury if they use seat belts.

[MORE INFO - READ IF NECESSARY:]

- **Stage 1: Rear-facing seats** are placed at a 45-degree angle so that your baby's head is supported. This makes it easier for them to breathe. A snug harness will keep your baby safe in a sudden stop or crash.
- **Stage 2: Forward-facing seats** have harness straps that are narrower than a vehicle seat belt and fit children's small shoulders.
- **Stage 3: Booster seats** are designed to allow seat belt use by children who no longer need forward-facing seats. The booster seat positions a child so that the seat belt fits properly over the lap and shoulder.
- **Stage 4: Seat belts** are used when children are tall enough to use a seat belt that is properly positioned over their lap and shoulder without needing a booster seat.

Q24. How strongly do you agree that child safety seats for children under 6 years of age should be mandatory?

- 01. Do not agree at all
- 02.
- 03.
- 04.
- 05.
- 06.
- 07. Completely agree
- 08. Not applicable
- 98. Don't know **[DO NOT READ]**

Q25. Using a scale from 1 to 7, where 1 means DO NOT AGREE AT ALL and 7 means COMPLETELY AGREE, please rate your level of agreement with the statement that all children between 6 and 9 years of age, AND weigh less than 36 kg (80 lb), should also be required to be in a child safety seat, like a booster seat?

- 01. Do not agree at all
- 02.
- 03.
- 04.
- 05.
- 06.
- 07. Completely agree
- 08. Not applicable
- 98. Don't know **[DO NOT READ]**

DEMOGRAPHICS

I would like to ask you a few final questions about yourself and your household. Again, please be reassured that none of your responses will be reported individually; all responses will be pooled with those of all other participants.

D1. In the past two years, have you been involved in any...?

- 01. Yes
- 02. No

- a. Collisions involving another vehicle
- b. Collisions not involving another vehicle
- c. Incidents involving damage to a vehicle other than a collision. For example, property damage caused by fire, theft, hail or vandalism

D1-a. **[ASK IF QD1=YES TO ANY]** In the past two years, have you ever been in any **[INSERT FROM A-C]** for which you did not report a claim?

- 01. Yes
- 02. No
- 98. Don't know **[DO NOT READ]**

[ONLY ASK EACH OF A-C IF SELECTED IN QD1]

- a. Collisions involving another vehicle
- b. Collisions not involving another vehicle
- c. Incidents involving damage to a vehicle other than a collision. For example, property damage caused by fire, theft, hail or vandalism.

D1-b. **[ASK IF QD1-a=YES TO ANY]** Why did you choose not to report your claim(s)?
[MULTIPLE RESPONSES; DO NOT READ]

- a. No damage to my vehicle
- b. Very little damage to my vehicle or damage amount was below the deductible
- c. Did not want my premiums to increase
- d. Agreed to settle with other driver
- e. Other; specify: _____

D2. For how many years have you been a licensed driver?

_____ **[RECORD EXACT ANSWER]**

If less than one year, enter "0".

D3. How many licensed drivers do you arrange insurance for in your household?

[RECORD EXACT ANSWER]

D4. There are a number of reasons why people may stop carrying automobile insurance. For example, selling all of your vehicles or moving out of the country. Has there ever been a period of time where you or someone covered by your insurance policy stopped carrying automobile insurance coverage?

1. Yes
2. No
9. Don't know

D5. How many times in the past 6 years have you or someone covered by your insurance policy had an at-fault claim? An at-fault claim is where you are held accountable for at least 50% of the automobile accident or related incidents.

_____ **[RECORD EXACT ANSWER]**

PAT RESPONSE: An at-fault accident is when the accident is at least 50% your fault. (as determined by Police or Insurance company)

D6. Which are the first 3 digits of your postal code?

- 99 Refused

RECRUITMENT INVITATION

D7. The Alberta Automobile Insurance Rate Board may be conducting follow-up research in the future regarding your knowledge and perceptions of automobile insurance in Alberta, including focus groups, web-based surveys and interviews. Would you be willing to participate in follow-up research?

YES – **[CONTINUE WITH SURVEY]**

NO – **[THANK & END]**

NO Response – **[END]**

D8. Do we have your permission to collect and release your contact information to the Alberta Automobile Insurance Rate Board for the sole purpose of future research opportunities? Please be assured that your information will not be released or sold to another party without your consent, and none of your responses to this survey will be linked to you in any way.

YES – **[CONTINUE WITH SURVEY]**

NO – **[THANK & END]**

NO Response – **[END]**

D9. Please confirm your first name, telephone number, city and email address so we may contact you in the future:

First name: _____

Telephone number: _____
City: _____
Email address: _____

On behalf of the Alberta Automobile Insurance Rate Board, I would like to thank you very much for your time and co-operation.

APPENDIX B – SAMPLE WEIGHTING MATRIX

Geographical location	Age	Percent (%) of Total Population	Number of Interviews Completed	Weighting Factor	Representative Number of Interviews
Edmonton (Males)	18 to 34	4.14%	11	3.0174	33
	35 to 54	4.19%	33	1.0170	34
	55 and Older	3.05%	57	0.4280	24
Edmonton (Females)	18 to 34	4.00%	5	6.4046	32
	35 to 54	4.10%	36	0.9107	33
	55 and Older	3.52%	58	0.4852	28
Calgary (Males)	18 to 34	5.15%	10	4.1161	41
	35 to 54	6.15%	32	1.5370	49
	55 and Older	3.85%	58	0.5309	31
Calgary (Females)	18 to 34	5.09%	9	4.5262	41
	35 to 54	6.03%	36	1.3407	48
	55 and Older	4.28%	55	0.6226	34
Other Cities (Males)	18 to 34	3.28%	7	3.7531	26
	35 to 54	3.47%	30	0.9243	28
	55 and Older	2.39%	63	0.3034	19
Other Cities (Females)	18 to 34	3.16%	4	6.3146	25
	35 to 54	3.39%	38	0.7135	27
	55 and Older	2.75%	58	0.3793	22
Rural (Males)	18 to 34	3.95%	6	5.2616	32
	35 to 54	5.50%	30	1.4673	44
	55 and Older	4.68%	64	0.5855	37
Rural (Females)	18 to 34	3.80%	10	3.0398	30
	35 to 54	5.44%	35	1.2444	44
	55 and Older	4.63%	55	0.6732	37