



Guidelines for Ontario Auto Insurance Claimant Satisfaction Research for 2004

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I. Introduction

These claimant satisfaction research guidelines were developed by a market research consultant commissioned by the Financial Services Commission of Ontario (FSCO). The guidelines encompass the entire claimant satisfaction research process including sampling, questionnaire design and interviewing. They have been created to ensure that every participating firm follows identical procedures when collecting data on claimant satisfaction, and to ensure that the data which is collected is of the highest quality. In doing so, the results for each firm can be interpreted and compared with confidence.

The survey is to be conducted by each insurance company on an annual basis, with results due to FSCO each year. The sample is to be based upon claims that have been closed in the previous calendar year.

Companies with less than \$10 million in direct written premiums for Ontario private passenger automobile insurance, or with fewer than 300 closed claims in 2003, are not required to undertake the survey. These guidelines are also to be used for Facility Association (FA) closed claims. FA servicing carriers are to separate FA closed claims from their regular closed claims. The Claimant Satisfaction Survey for FA clients will be conducted and reported centrally. Specific instructions will be provided to FA carriers.

FSCO also produces a companion document that is intended to be used along with these guidelines.

II. Data Collection

A. Data Collection Method

All companies must collect their data using a telephone survey methodology.

B. Quality Control

To ensure that quality control standards are followed, only research firms that are current members of the Canadian Association of Marketing Research Organizations (CAMRO) can be employed for this project. Appendix B of this package provides further details about CAMRO.

In addition, the satisfaction surveys must be registered with the Canadian Survey Research Council (CSRC), a body established by the survey research industry to provide survey respondents with a way of verifying the validity of a survey. If respondents want to verify that the survey they have conducted, or are considering conducting, originates from an actual research company, they can obtain an immediate answer through the CSRC's toll-free number, 1-800-554-9996.

C. Response Rates

Because response rates can influence the accuracy of survey results, studies must meet a minimum requirement. It is widely recognized in the research industry that high response rates have become difficult and expensive to achieve and that enforcing a high response rate can sometimes annoy respondents who simply do not wish to participate.

The minimum acceptable response rate is 25 per cent.

Response rates should be calculated using the PMRS recommended formula, which is:

$$\text{Response Rate} = \text{Cooperative Contacts} \div \text{Total Eligible Numbers}$$

III. Sampling

A. Sample Size

An important factor in choosing the number of respondents to interview is the number of closed claims each company has in their 2003 closed claims register. For companies which have 18,000 or more closed claims in their 2003 closed claims register, the minimum sample size for each company will be 800 closed claims, which will produce overall results which are accurate to within ± 3.5 per cent, 19 times out of 20.

Companies could seek greater assurance by opting for a larger sample size to reduce the margin for error.

For companies which have fewer than 18,000 closed claims in their 2003 closed claims register, a sample size must be selected which will produce a maximum margin of error of ± 3.5 per cent, 19 times out of 20.

When calculating the margin of error for a finite population, the Standard Error should be 1.

NOTE: The sample size must be selected by the market research organization, based on the company's total closed claims register as described below.

CLOSED CLAIMS REGISTER

For the purpose of the survey, the total 2003 closed register does not include zero payout claims, funeral expense or death benefit claims, claims where the insured now reads in the "Estate of" or Facility Association claims. Please also ensure that your closed claims register does not contain commercial vehicles claims. Each claim must appear on a separate line in the register. Therefore, if a person has more than one claim, they will be listed more than once, with a single claim type on each line. Duplicate names should be removed by the research firm after sample selection but prior to interviewing so that claimants are not called more than once.

The 2003 closed claims register is a list of the following four types of private passenger automobile insurance claims that have been closed in 2003:

- Statutory Accident Benefits Schedule (SABS) claims, excluding funeral expense or death benefit payments;
- collision and direct compensation-property damage (DC-PD) claims (combined);
- comprehensive claims (excluding glass claims); and
- glass claims.

In addition to the closed claims register, insurers must provide their research organization with a percentage summary showing a breakdown by these four types of claims in their closed claims register. This percentage summary must be generated by the insurance company and not the research firm. Market Research firms must ensure that the sample chosen for interviewing is representative of the closed claims register of a particular company.

Example of Percentage Summary

Kind of Claim	Number of Claims	Percentage
<i>SABS</i>	<i>2,000</i>	<i>20.0%</i>
<i>Collision & (DC-PD)</i>	<i>5,000</i>	<i>50.0%</i>
<i>Comprehensive</i>	<i>2,000</i>	<i>20.0%</i>
<i>Glass</i>	<i>1,000</i>	<i>10.0%</i>
<i>TOTAL:</i>	<i>10,000</i>	<i>100%</i>

The percentage summary is to be calculated excluding commercial claims, estates, zero payout claims, funeral and death benefit claims and FA claims. Please note that the counts in the percentage summary must be based on the number of **claims** and not the number of **claimants**.

B. Sample Selection

Market Research firms must interview from a random sample of claimants within each claim type. If the records selected are missing telephone numbers or include wrong/not-in-service numbers, firms are required to try to find the new numbers. In the event that the selected records are not sufficient to complete the required number of interviews, additional records must be randomly selected and bad/missing phone numbers looked up prior to conducting more interviews. This process must be repeated until the required number of interviews has been completed in each claim type or the closed claims register is exhausted.

C. Maximizing Interview Attempts

Market Research firms must make a minimum of five attempts when attempting to contact claimants. In cases where there is a wrong telephone number or the number is no longer in service, firms are required to try to find the new numbers and attempt the call again.

D. Insurers Selling Through Brokers

Insurers selling automobile insurance through independent brokers must inform the survey research firm so the clarifying statement in question 1 of the survey is made.

E. Timing

The survey is to be conducted by each company on an annual basis, with results delivered to FSCO by **May 14, 2004**.

IV. Reporting

After the data has been collected, **the survey research firm** is to submit the data to the Financial Services Commission of Ontario, attention: Jim Fox.

Research firms must submit each insurance company's results in a separate envelope and each company's data set on a separate diskette.

Each record in the data set must include:

- month and year of claim; and
- claim number.

The following information must be provided to FSCO:

- diskette with the name of the insurance company, name of research firm and contact clearly marked, containing the SPSS/PC+ data set;
- a printed code book;
- a printed percentage summary of the company's closed claims register, plus the actual number of interviews conducted by claim type and (if data are weighted) the weighted number of interviews by claim type;
- printed frequency responses with details of sample size and percentages (rounded to zero decimal places) beside each response category; and
- printed frequencies (or cross-tabulations) broken down by claim type, with details of sample size and percentages (rounded to zero decimal places) beside each response category.

The following information must be provided to FSCO if the required number of interviews cannot be completed for each claim type:

- a printed call report demonstrating that each number has been called at least 5 times; and
- written confirmation that missing, not-in-service, and wrong telephone numbers have been looked up and retried.

NOTE: FSCO will review and analyze all surveys to ensure that the data submitted comply with all of the requirements set out in the Guidelines for Ontario Auto Insurance Claimant Satisfaction Research. If surveys do not meet the criteria of the guidelines or have discrepancies in the data submitted, insurers may be required to re-file or re-survey, depending upon the severity of the discrepancy.

V. The Questionnaire

The survey instrument included in the Appendix A of this package has been thoroughly pre-tested to ensure that the questions are clear to respondents.

This exact questionnaire must be administered by all firms when measuring satisfaction among claimants.

NOTE: If firms decide to add additional questions to this survey, these must be placed at the end of the questionnaire to ensure that no bias is introduced into the satisfaction ratings.

Appendix A: The Survey Instrument

Good morning/afternoon/evening. May I please speak with **(claimant name)**.

(IF AVAILABLE - CONTINUE)

(IF NOT AVAILABLE - SCHEDULE APPOINTMENT TO CALL BACK)

(WHEN CLAIMANT ON LINE) Good morning/afternoon/evening. My name is (____) and I am calling from **(research company's name)** on behalf of **(insurance company's name)**. We are conducting a very short survey of Ontarians who have recently made insurance claims. Would you mind if I asked you a few questions? All of your responses will be confidential.

(Note: If respondents have any questions or comments or would like to validate the legitimacy of this survey, please have them call the Canadian Survey Research Council, toll-free, at 1-800-554-9996, citing this project's registration #_____ and schedule an appointment to call them back)

(IF YES) Thank you.

(IF NO) When is a better time for me to call back? *(SCHEDULE THE APPOINTMENT)*.

1. First, were you primarily responsible for dealing with the insurance claim you made in **(month/year)** with **(insurance company name)**, or was that someone else in your household? *(IF SOMEONE ELSE)* Would it be possible for me to speak with that person? *(IF NOT AVAILABLE, SCHEDULE APPOINTMENT)*.

(MAKE THE FOLLOWING STATEMENT ONLY FOR COMPANIES THAT SELL THROUGH BROKERS) Please answer the following questions based on your claims experience with **(insurance company name)** and not your experience with your insurance broker who represents several different insurance companies.

2. How clearly do you remember the dealings you had with **(insurance company name)** which related to the insurance claim you made in **(month/year)**, even if your only dealing with the company was receiving a settlement? Do you remember it very clearly, clearly, not too clearly, or not at all?

Very clearly

Clearly

Not too clearly (*THANK THE PERSON AND TERMINATE INTERVIEW*).

Not at all (*THANK THE PERSON AND TERMINATE INTERVIEW*).

3. Thinking back to the insurance claim you made with **(insurance company name)** in **(month/year)**, would you say that you were very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied with the way **(insurance company name)** dealt with your claim?

Very satisfied

Somewhat satisfied

Somewhat dissatisfied

Very dissatisfied

Don't Know

4. Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied with the time it took for the claim to be resolved, that is, from the time you first made the claim until the time it was closed?

Very satisfied

Somewhat satisfied

Somewhat dissatisfied

Very dissatisfied

Don't know

The following questions are about the service you received from the main person you dealt with during your claim. (*INTERVIEWERS: IF RESPONDENT DEALT WITH MORE THAN ONE PERSON, ASK THEM TO RATE ONLY THE PERSON THEY DEALT WITH THE MOST*) Were you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied with the service you received from the main person you dealt with during your claim in terms of: (*ROTATE ORDER OF QUESTIONS 5-8*)

5. Their helpfulness? (*REPEAT RESPONSE SCALE AS REQUIRED*)

Very satisfied
Somewhat satisfied
Somewhat dissatisfied
Very dissatisfied
Don't know

6. Their level of knowledge and expertise? (*REPEAT RESPONSE SCALE AS REQUIRED*)

Very satisfied
Somewhat satisfied
Somewhat dissatisfied
Very dissatisfied
Don't know

7. The fairness with which they treated your claim? (*REPEAT RESPONSE SCALE AS REQUIRED*)

Very satisfied
Somewhat satisfied
Somewhat dissatisfied
Very dissatisfied
Don't know

8. The extent to which they kept you informed of the status of your claim while it was being processed? (*REPEAT RESPONSE SCALE AS REQUIRED*)

Very satisfied
Somewhat satisfied
Somewhat dissatisfied
Very dissatisfied
Don't know/Not applicable

We have come to the end of our survey. Thank you very much for your time.

Appendix B: The Canadian Association of Marketing Research Organizations (CAMRO) Fact Sheet

The Organization:

- Established in 1975.
- The voice of Canada's leading marketing research organizations and the source of information on the industry in Canada.
- Represents CAMRO members in their dealings with the public, governments, the media, educational and business communities.
- Maintains and improves research standards, rules of professional conduct and ethical practice.
- Develops and communicates the views of its members on critical public policy issues relating to marketing research and public opinion polls.
- Promotes marketing research as an important tool in the decision-making process of public organizations.
- Seven-member Board of Directors from a representative cross-section of the membership.

The Members:

- Incorporated, have been operating in Canada for a minimum of two consecutive years and have at least six full-time employees.
- Offer research, study and sample design, questionnaire preparation, interviewing, data processing, statistical analysis and report writing.
- Must meet the high standards of ethical and professional practice as determined by the Board of Directors.
- Independently audited and monitored on a regular basis to ensure that research practices of members are above reproach.
- Accountable to the public, companies and organizations they serve.

For more information about CAMRO and its members:

The Canadian Association of Marketing Research Organizations

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