



Deuschmann | LAW
PERSONAL INJURY & DISABILITY

Committed to Your Future

2018 Deuschmann Law Auto Survey

Awareness of Personal Injury Pain & Suffering Claim Deductibles /
Opinions of Maximum Payouts & What Constitutes a Personal Injury Claim

A Quantitative Research Study with Drivers in Ontario



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A. SUMMARY OF FINDINGS

1.0 Buying Insurance

- About two-thirds of respondents to this survey (67%) have at least one car on their insurance policy.
- About 3 in 10 respondents to this survey (30%) have an SUV.
- Those living outside the GTA were more likely to have a truck (14% vs. 5%), and less likely to have a car (63% vs. 71%).
- Just over half of the respondents in this research (51%) buy their insurance through an insurance broker, 33% buy direct from the provider, 13% buy through their bank, and the remaining 4% buy through other sources, such as their union or alumni association.
- Among those interviewed, Aviva Canada was the provider mentioned most often, at 14%, followed by TD insurance at 12%, then Intact at 10%.

2.0 History with Personal Injury Claims

- One in five respondents (20%) told us they have needed to make a claim for personal injury due to an automobile accident at some point in their life.
- The overwhelming majority of those were settled with the insurance provider (79%), and most of the remainder engaged a lawyer to get them a settlement.
- Only about 1 in 100 (1.3%) cases have required a judgement from a judge or jury in court.
- About two-thirds of these claims (64%) were settled in three months or less.
- About half of the claims negotiated by a lawyer took more than six months to settle, and the few claims that went to court took more than six months.

3.0 Typical Settlement Amounts/Criteria

- About one-third (33%) of respondents feel the average is \$100,000 or more, with 24% feeling it would be \$50-\$100k.
- The remaining 43% feel the average settlement is under \$50k.
- Those who have not ever been in a motor vehicle accident or have never made a claim if they were, are more likely to assume an average of \$100k or more (35%) than those who have made a claim (22%)
- About one-third (34%) of respondents felt that suffering from depression or anxiety as a result of a motor vehicle accident would meet the minimum criteria for filing a personal injury claim, the balance do not.
- For the other three items, more than half felt that they met the minimum criteria. All three items related to sustaining some kind of injury in an accident, from a sore back or whiplash up to a permanent disability.

4.0 Hypothetical Scenarios

- Typically, a majority of respondents feel that all five scenarios presented to respondents meet the criteria for a personal injury claim. However, some more than others.
- Additionally, the anticipated settlement amount varies as the injury levels seem to be more serious and/or permanent.
- Interestingly, the amount of vehicle damage described in the scenario played a role for some respondents.

5.0 Deductibles

- Less than 1 in 5 respondents (18%) are fully aware there is a deductible for pain and suffering damages in a personal injury claim settlement. A further 22% say they “think” they are aware. In total, about 60% say they are not aware or are not sure if there is a deductible.
- Just over half of respondents (54%) feel there should not be a deductible for pain and suffering damages. A further 25% are not sure. About 1 in 5 (21%) feel there should be a deductible.
- About 2 in 5 respondents (39%) who are at least somewhat aware there is a deductible have no idea what the deductible amount is. A further 51% feel that the deductible is under \$10,000. Only 10% feel it is over \$10,000.
- The majority of respondents (73%) congregated at the lower and upper ends of the spectrum, with 43% saying the deductible should apply even under \$50,000, and 30% saying it should apply at \$200,000 or more.
- Only about 1 in 10 respondents told us they are aware of the specific deductible. And indeed, while the majority these respondents answered earlier in the survey they knew about the deductible, there are some who said they were not sure about a deductible until they read this full description.
- 17% of respondents told us they are aware of a maximum payout for pain and suffering damages.
- Only 5% were aware of the \$375,000 maximum payout.
- More than one-third of respondents (37%) agreed there should be a limit on pain and suffering damages. Likely not surprising to note that those who have made a personal injury claim (26%) were less likely to agree than those who have not (39%).

6.0 Jury Duty

- Just less than a third of respondents (31%) have been called for jury duty in the past.
- Statistically, the only difference was on age, where the older a person, the more likely they were called. Those 60-74 years (47%) were most likely, followed by those 40-59 years (30%) and those 25-39 years (15%)
- Among this group, 21% were selected to serve on a jury (6% of total sample)
- Those who served on a jury were slightly more likely to have been selected for a criminal trial - Criminal (4% of total sample) and Civil (3% of total sample)
- Within the civil trial group, one-fifth (20%, or 0.5% of total sample) were in a case that involved a motor vehicle or personal injury.

7.0 Previous injury or health-related claims

- 55% of those who participated in the survey reported they have been in a motor vehicle accident while driving at some point in their life.
- The older the respondent, the more likely they are to report having been in an accident. This is possibly attributable to the fact they have been driving for a longer period of time.
- Among the group who have been in an accident, we asked if they have ever made a claim for injury or health-related benefits. 1 in 4 of these respondents (23%) have made such a claim in the past.
- 36% of the respondents in this survey who made a claim filed it in the past 5 years.

B. PROJECT BACKGROUND

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

The results of this report present the learning from conducting an online survey with 800 drivers in Ontario.

The objectives of this research were to:

- understand if insured drivers in Ontario understand the minimum criteria for filing a personal injury claim
- determine what proportion of insured drivers in Ontario know about the personal injury deductibles and maximum payouts

C. RESEARCH METHODOLOGY

Project Initiation and Questionnaire Design

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

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

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

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

Survey Population and Data Collection

Between June 18 and 26, 2018, 800 online surveys were completed. The average survey took about twelve minutes to complete.

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

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

To qualify for this study, respondents were:

- Male or female
- 25-74 years and older
- Ontario resident
- Licensed driver
- Decision maker regarding their auto insurance policy

Data Analysis and Project Documentation

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

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

As with any survey of the general population, not all populations can be reached. The homeless, residents of hospitals, long-term care facilities, and prisons and those not using the Internet are not represented in the survey sample. A profile of the characteristics of respondents is provided in Section 5.0 of this report.

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

D. NOTES ON READING THIS REPORT

This report presents the findings of the online survey.

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

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

1.0 Buying insurance

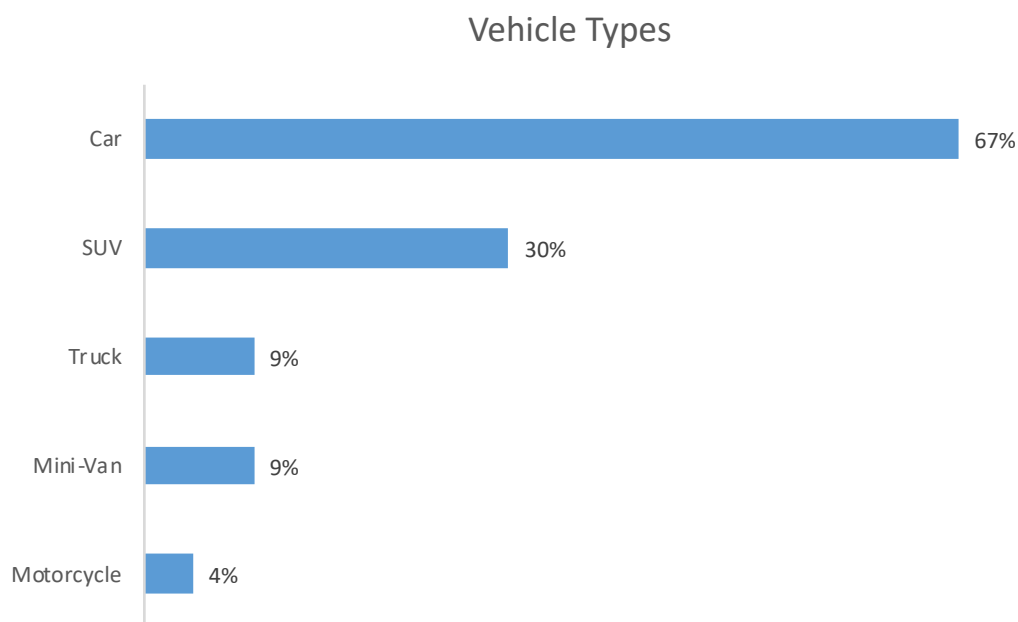
1.1 Vehicle types

Which of the following types of vehicles do you drive and insure on your policy?

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

About 3 in 10 respondents to this survey (30%) have an SUV.

Those living outside the GTA were more likely to have a truck (14% vs. 5%), and less likely to have a car (63% vs. 71%).



	Total	GTA	Other Ontario	Male	Female	25-39 years	40-59 years	60-74 years
Car	67%	71%	63%	66%	68%	73%	64%	65%
SUV	30%	29%	30%	33%	26%	28%	31%	30%
Truck	9%	5%	14%	8%	10%	6%	12%	8%
Mini-Van	9%	8%	11%	9%	10%	8%	11%	10%
Motorcycle	4%	5%	2%	6%	1%	4%	4%	3%

1.2 Where purchase insurance?

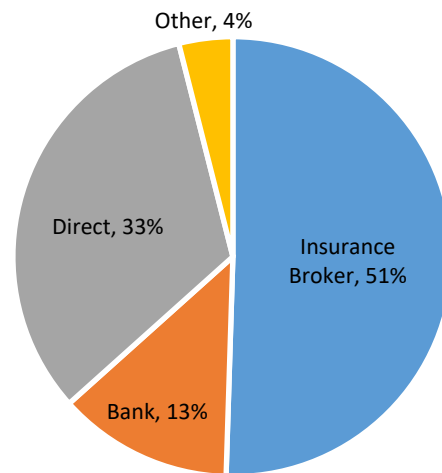
Do you buy your auto insurance from...?

Just over half of the respondents in this research (51%) buy their insurance through an insurance broker.

As with the last study we conducted, there exists some confusion about where insurance is purchased. Reviewing the list of insurance providers against this question reveals several respondents who claim to have purchased insurance through a broker for a provider who sells mostly direct, or say they bought through their bank but indicated another insurance company, etc.

Where purchase insurance?

(Full sample, n=800)



	Total	GTA	Other Ontario	Male	Female	25-39 years	40-59 years	60-74 years
Insurance Broker	51%	48%	53%	48%	54%	51%	49%	52%
Bank	13%	18%	8%	13%	13%	23%	11%	5%
Direct	33%	30%	36%	36%	30%	23%	36%	38%
Other (Alumni, etc.)	4%	4%	4%	4%	3%	3%	4%	4%

1.3 Provider

Which insurance company do you have policy with for your vehicle(s)?
(Base – Full sample, n=800)

Aviva Canada was the provider mentioned most often at 14%, followed by TD Insurance at 12%.

The top five were rounded out by Intact Insurance (10%), Allstate (8%), and State Farm (8%).

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

Aviva Insurance – 17% of GTA residents are using vs. 11% of the rest of Ontario.

TD Insurance – 15% of GTA residents are using them vs. 9% of the rest of Ontario.

Economical – 3% of GTA residents are using vs. 7% of the rest of Ontario.

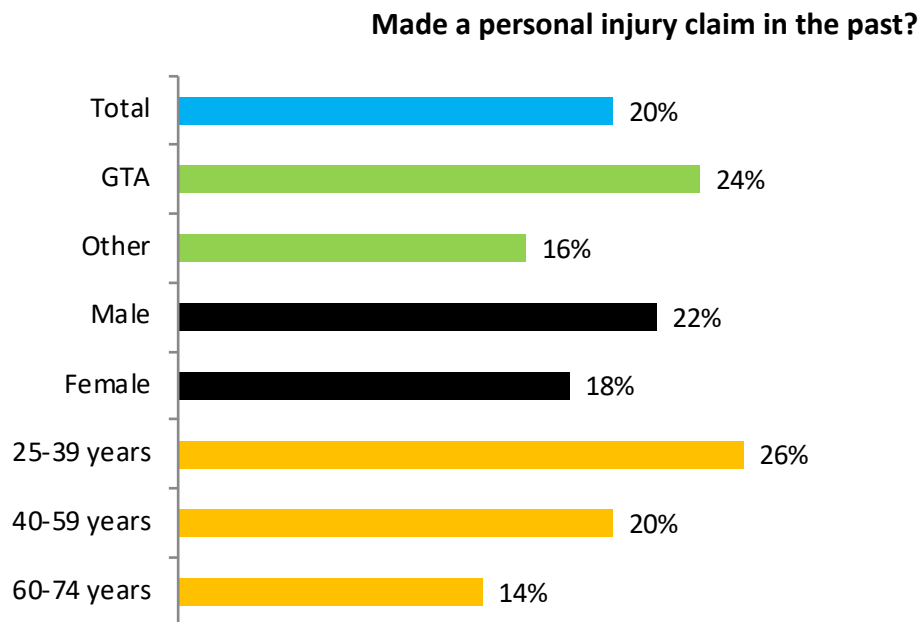
Insurance Provider	%
Aviva Canada	14%
TD Insurance	12%
Intact Insurance	10%
Allstate	8%
State Farm	8%
Belair Direct	7%
Co-operators Group	6%
Economical Insurance Group	5%
CAA	4%
Desjardins General	3%
Wawanesa	3%
RBC	2%
Dominion of Canada	2%
Johnson	2%
RSA Canada	2%
Gore	1%
All others (1% or less)	11%

2.0 History with Personal Injury Claims

2.1 Previous personal injury claims

Have you ever needed to make a claim against another driver/party for personal injury due to an automobile accident?

One in five respondents (20%) told us they have needed to make a claim for personal injury due to an automobile accident at some point in their life.



Respondent Sub-Segment Findings

- Those in the GTA (24%) were more likely than those in other parts of Ontario (16%)
- Interestingly, those 60-74 years (14%) were the least likely to say they have made a personal injury claim, compared to those 40-59 years (20%) and those 25-39 years (26%)

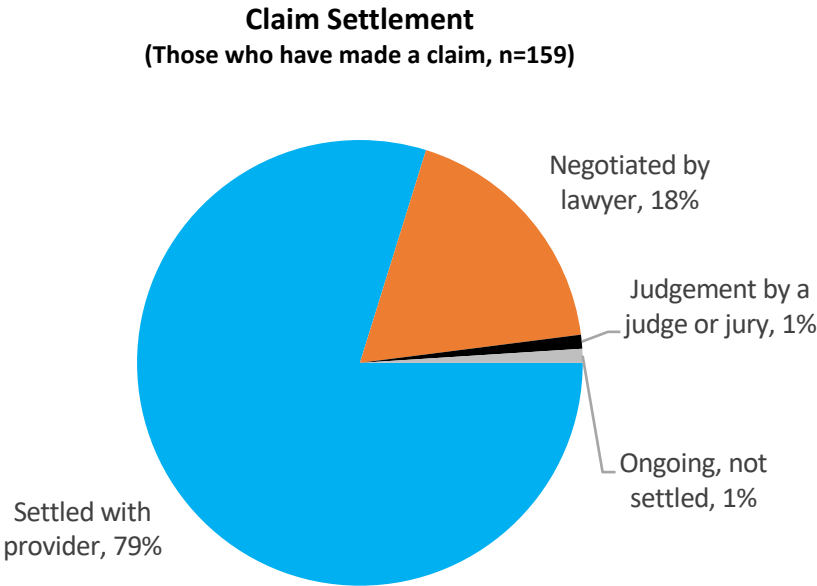
2.2 Claim Settlement

How was the claim settled?

About 20% of respondents told us they have made a claim for personal injury in the past.

The overwhelming majority of those were settled with the insurance provider (79%), and most of the remainder engaged a lawyer to get them a settlement.

Only about 1 in 100 (1.3%) cases have required a judgement from a judge or jury in court.



2.3 Time for Settlement

How long did it take for your claim to be resolved? How long ago did this happen?

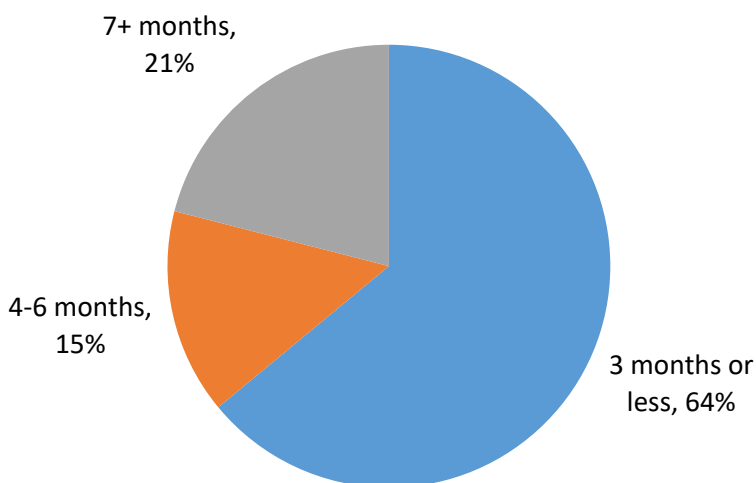
About two-thirds of these claims (64%) were settled in three months or less.

Overall, just over three-quarters (79%) were settled in 6 months or less.

Claims settled directly with the provider without lawyers or courts were settled quickest. 75% of claims settled with a provider settled in three months or less.

About half of the claims negotiated by a lawyer took more than six months to settle, and the few claims that went to court took more than six months.

Time for Claim Settlement (in months)
(Base- Made a personal injury claim, n =159)



<i>(Percent scores total by row)</i>	Three months or less	4-6 months	7+ months
Settled with provider	75%	12%	13%
Negotiated by lawyer	24%	24%	52%
Judgement by a judge or jury	--	--	100%
Ongoing, not settled	--	--	100%

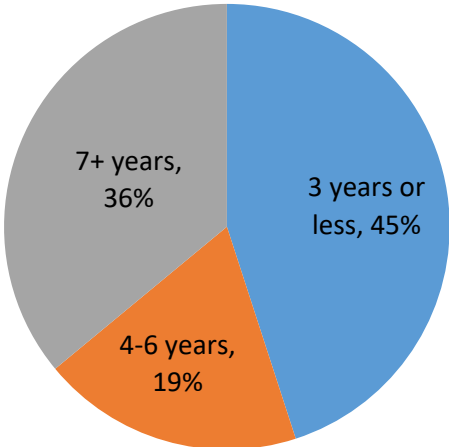
2.4 When was personal injury claim made

How long ago did this happen?

Claims have been made over a long period of time, with a break at about 3 years.

Just under half (45%) made a claim for personal injury in the past three years. Just over half (55%) made a claim four or more years ago.

How long ago was the claims?
(Base - made a personal injury claim, n=159)



3.0 Typical Settlement Amounts/Criteria

3.1 Average settlement amount

If you had to guess, what would you think is an average personal injury settlement?

We asked respondents what they think is an average personal injury settlement.

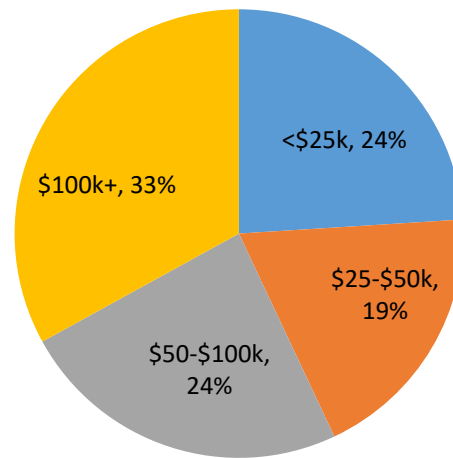
About one-third (33%) of respondents feel the average is \$100,000 or more, with 24% feeling it would be \$50-\$100k.

The remaining 43% feel the average settlement is under \$50k.

Those who have not ever been in a motor vehicle accident or have never made a claim if they were, are more likely to assume an average of \$100k or more (35%) than those who have made a claim (22%)

NOTE: Respondents were asked to provide a number. The ranges in this chart were creating for analysis.

Perceived average personal injury settlement
(Base - Full sample, n=800)



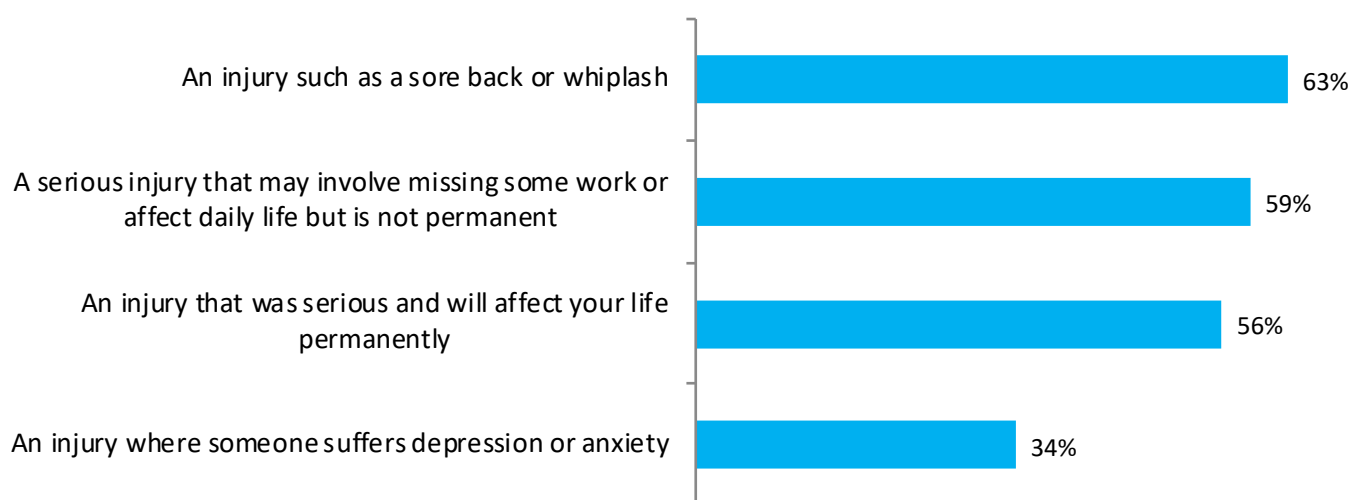
3.2 Minimum Criteria for claim

Which of these listed criteria do you think meets the minimum criteria for filing a claim for personal injury?
 (Base – Full sample, n=800)

Respondents were provided with a list of four items, and asked to tell us if they thought each item would meet the minimum criteria for filing a personal injury claim.

About one-third (34%) of respondents felt that suffering from depression or anxiety as a result of a motor vehicle accident would meet the minimum criteria, the balance do not.

For the other three items, more than half felt that they met the minimum criteria.



Statistically speaking, there were a few differences between those who had made a personal injury claim in the past, and those who have not. Those who have made a claim were slightly more likely to say that a sore back or whiplash would qualify, and significantly less likely to say that missing some work without permanent effects, or serious injury with permanent effects would meet the criteria.

	Total (n=800)	Made a personal injury claim (n=159)	No personal injury claim (n=641)
Sore back or whiplash	63%	69%	61%
Missing some work but not permanent	59%	50%	61%
Serious injury with permanent effects	56%	46%	58%
Depression or anxiety	34%	39%	32%

4.0 Hypothetical Scenarios

Scenario #1

Jim is 52 years old and is involved in a car accident. He is at a red light, the light turns green and before he can proceed he is hit by the car behind. The car behind was estimated to be going 15km. The damage to Jim's car is less than \$750.00. Jim complained of back and neck pain at the time of the accident. He was diagnosed with whiplash and soft tissue injuries. Three years have passed and Jim continues to complain about neck and back pain. He is diagnosed with chronic pain. He has not been able to return to his work on the line at the factory. Jim had some back problems prior to the accident but it did not affect his ability to work.

4.1a Scenario #1 – Meets minimum criteria?

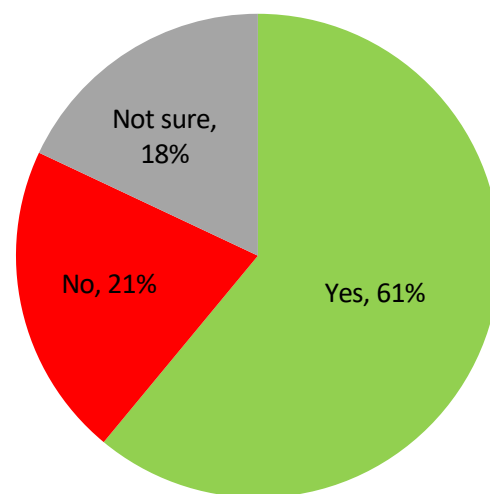
Do you think this case would meet the minimum criteria for filing a personal injury claim?

61% of respondents feel this scenario meets the minimum criteria for a personal injury claim. Very similar to the score in the previous question related generically to an accident which causes a sore back or whiplash (63%).

Of the balance of respondents, it is fairly evenly split between those who are not sure it meets the criteria (18%) and those who feel it does not (21%).

Respondent Sub-Segment Findings

- Males (65%) more likely to say this scenario meets the minimum criteria for a claim than females (57%).
- Those 25-39 years (67%) are slightly more likely than those 40-59 years (59%) and those 60-74 years (59%).

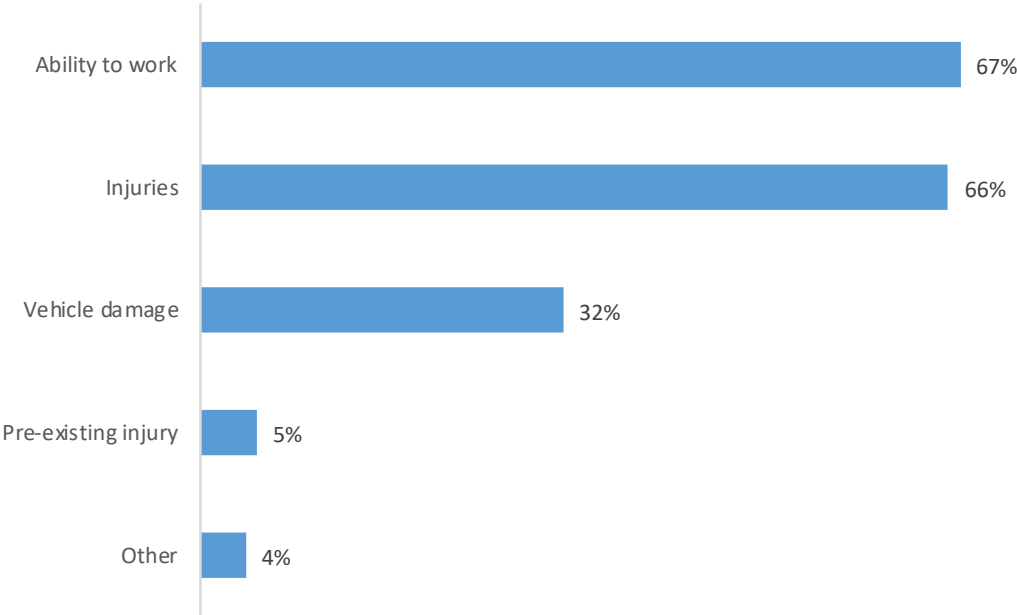


4.1b Scenario #1 - Why does it/does it not meet the minimum criteria

What happened in this story to make you think it would OR would not meet the minimum criteria for a personal injury claim? (Base – Full sample, n=800)

For this scenario, the ability to work and the injuries received were the key factors and received a similar number of votes.

Vehicle damage was mentioned about a third (32%) of respondents. Having a pre-existing injury was a factor as well (5%).

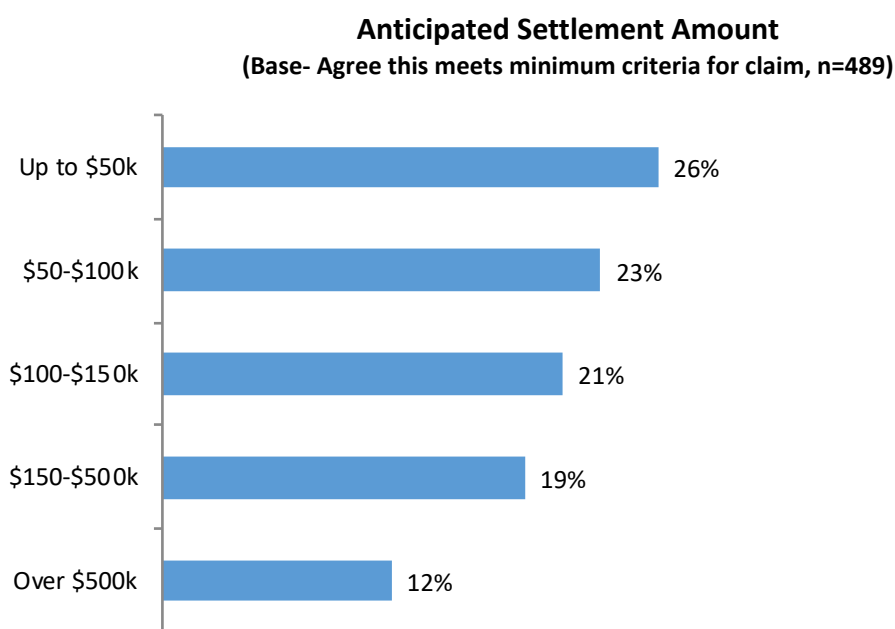


4.1c Scenario #1: Anticipated settlement amount

*What do you think the settlement amount would be for pain and suffering?
(Base – Agree this scenario meets minimum criteria for a claim, n=489)*

Respondents who think this scenario meets the minimum criteria were given a range of dollar amounts, and asked to choose what range they thought the settlement would be for pain and suffering.

The result was about evenly split above and below \$100k. 49% feel it would be under \$100k, and 51% presume it will more than \$100k.



Respondent Sub-Segment Findings

- Females (55%) are more likely than males (43%) to suggest the settlement amount would be under \$100k.
- Those 60-74 years (39%) are more likely to say the settlement would be \$150k or higher than those 40-59 years (29%) and those 25-39 years (23%).
- Those who have made an accident claim in the past (not necessarily personal injury) are more significantly more likely (43%) to suggest the settlement amount would be under \$50k than those who have made no claim or have not had an accident (23%)

Scenario #2

Sharon is 47 years old and while driving her car is struck on the passenger side by another car pulling out of a parking lot. Sharon drives an older car and the damage is valued at \$3,500.00. Her car is written off. Sharon has concussion symptoms including headaches, fatigue and problems concentrating at times. There has been some improvement in her symptoms but they have plateaued and still affect her. It's been 3 years and she has not been able to return to her work as a high school teacher since the accident.

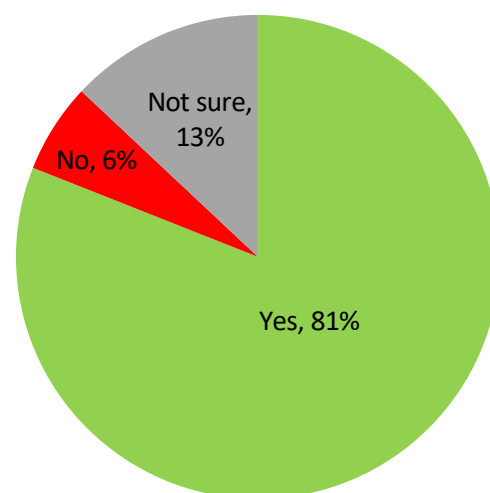
4.2a Scenario #2 – Meets minimum criteria?

Do you think this case would meet the minimum criteria for filing a personal injury claim?

A large majority (81%) of respondents feel this scenario meets the minimum criteria for a personal injury claim. Only 6% feel that it would not meet the criteria, while 13% are unsure.

Respondent Sub-Segment Findings

- Those who have been in an accident before and filed some kind of claim were most likely to feel it meets the minimum criteria (89%), followed by those who have been in an accident but did not make a claim (83%), and both were more likely than those who have never been in an accident (77%)
- There was no statistical difference between those who have/have not filed a personal injury claim

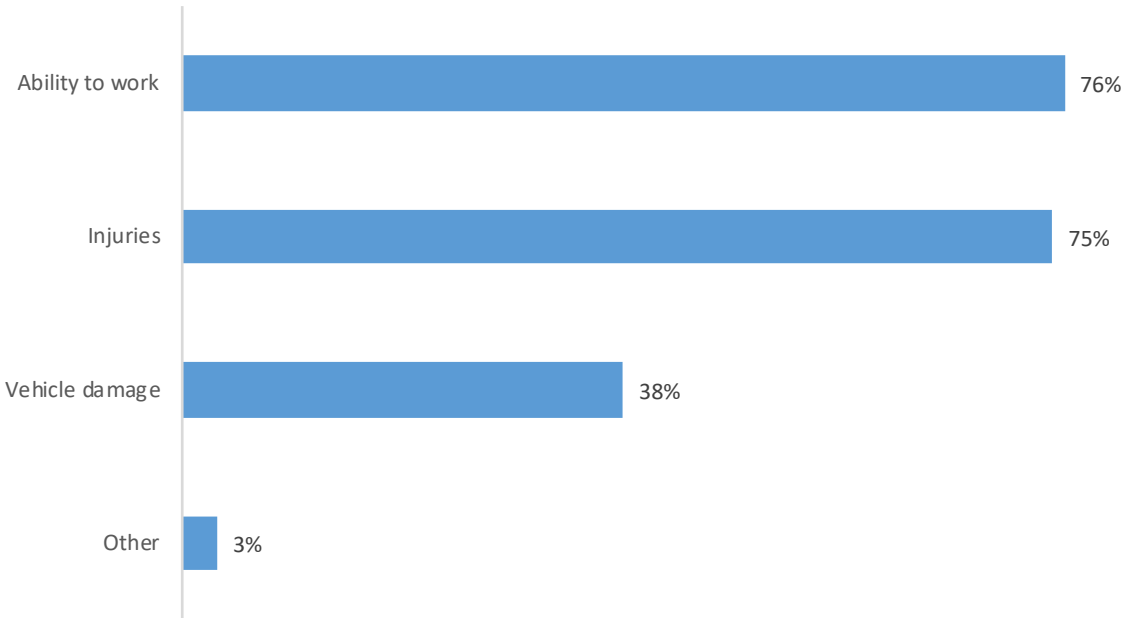


4.2b Scenario #2 - Why does it/does it not meet the minimum criteria

What happened in this story to make you think it would OR would not meet the minimum criteria for a personal injury claim? (Base – Full sample, n=800)

Respondents agreed that the reasons that it would meet minimum criteria would be the victims inability to work (76%), and the injuries she sustained (75%).

Interestingly, although we define that this is a personal injury claim, 38% feel that vehicle damage would be a contributing factor.

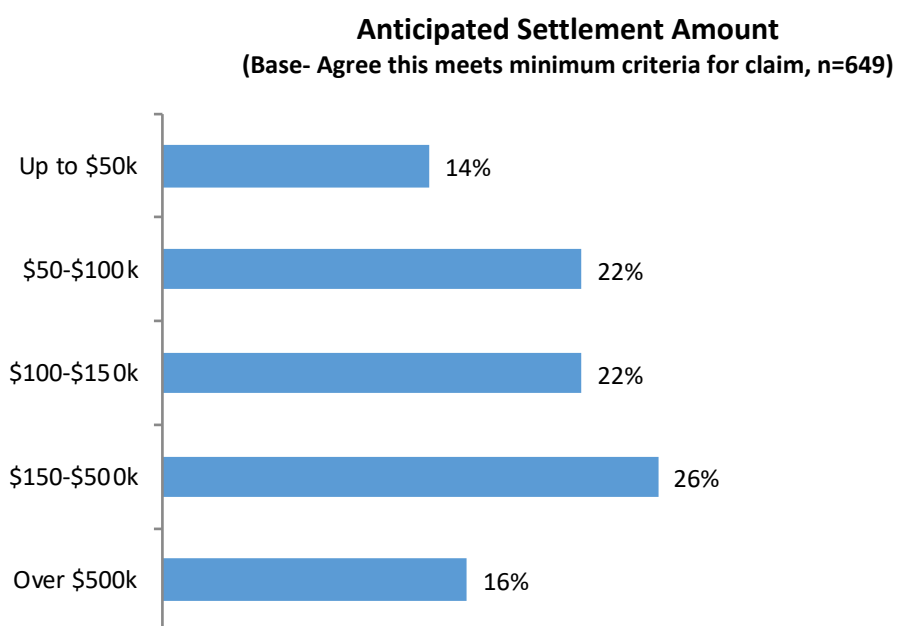


4.2c Scenario #2 - Anticipated settlement amount

*What do you think the settlement amount would be for pain and suffering?
(Base – Agree this scenario meets minimum criteria for a claim, n=649)*

Respondents who think this scenario meets the minimum criteria were given a range of dollar amounts, and asked to choose what range they thought the settlement would be for pain and suffering.

Respondents were divided on how much the settlement amount would be for this claim.



Respondent Sub-Segment Findings

- Males (48%) are more likely than females (35%) to suggest the settlement amount would be over \$150k
- Those 60-74 years (57%) are more likely to say the settlement would be \$150k or higher than those 40-59 years (38%) and those 25-39 years (29%).

Scenario #3

Judy is a 34 year old passenger in a car that is involved in a head on collision with another car at high speed. The car damage is valued at \$23,000.00. The car is written off. The air bags were deployed. Judy suffered a fractured leg that has healed. However, she now suffers from post-traumatic stress disorder, PTSD. She has recurring nightmares about the accident and she is extremely nervous to be in a car. She worked part-time as a hairdresser before the accident. She worked for a week after the accident but stopped. She is now dealing with severe depression and anxiety. It has now been more than 18 months, and she has not been able to return to work.

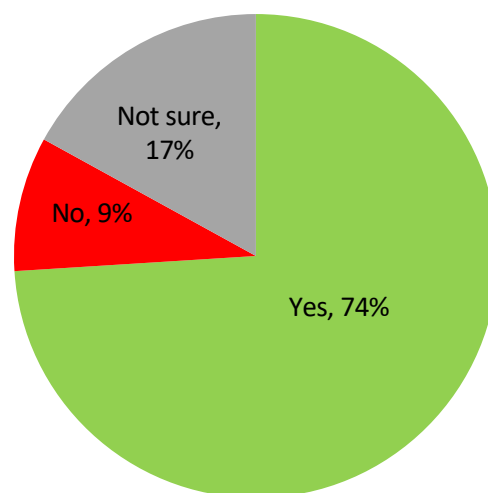
4.3a Scenario #3 – Meets minimum criteria?

Do you think this case would meet the minimum criteria for filing a personal injury claim?

About three-quarters 74% of respondents feel this scenario meets the minimum criteria for a personal injury claim. 9% feel that it would not meet the criteria, and 17% are not sure.

Respondent Sub-Segment Findings

- Males (11%) are more likely to say this scenario does not meet the minimum criteria for a claim than females (6%).
- Those who have made a personal injury claim are more likely (81%) to say this meets the minimum criteria than those who have not filed a personal injury claim (72%)
- Those who have made an accident claim of any kind in the past are more likely (85%) to say this meets the minimum criteria than those who have not made a claim or those who have never had an accident (72%)

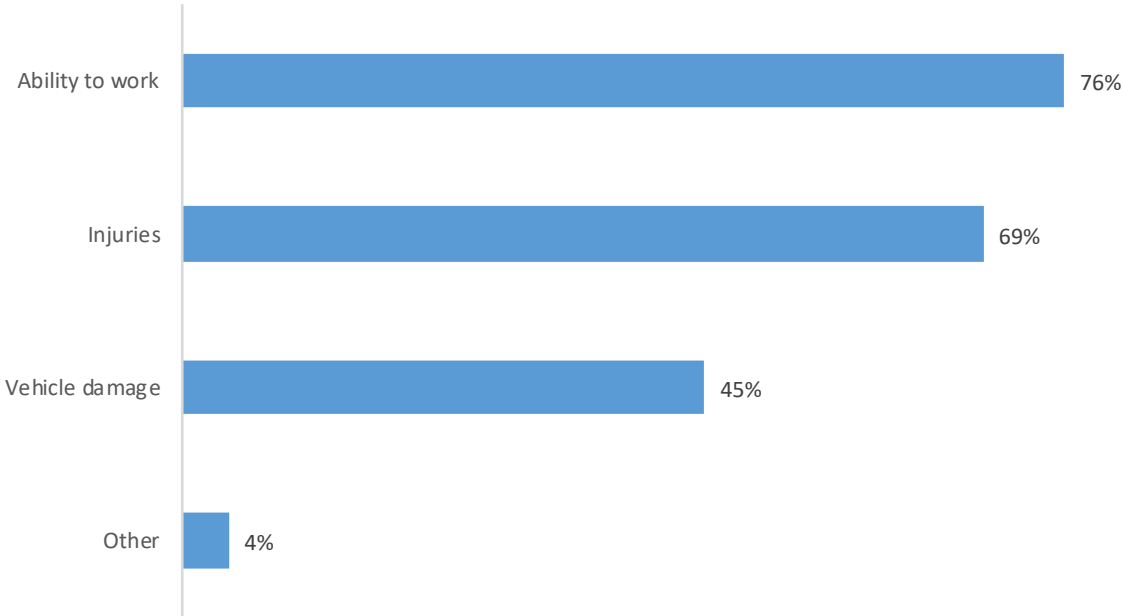


4.3b Scenario #3 - Why does it/does it not meet the minimum criteria

What happened in this story to make you think it would OR would not meet the minimum criteria for a personal injury claim? (Base – Full sample, n=800)

Ability to work was cited most often for this scenario (76%) followed by the injuries sustained (69%).

A considerable number of respondents (45%) feel that the vehicle damages entitled the victim to a personal injury claim. This varied significantly by age – Those 25-39 years (55%) were more likely to mention vehicle damage than those 40-59 years (45%) or 60-74 years (35%).



4.3c Scenario #3 - Anticipated settlement amount

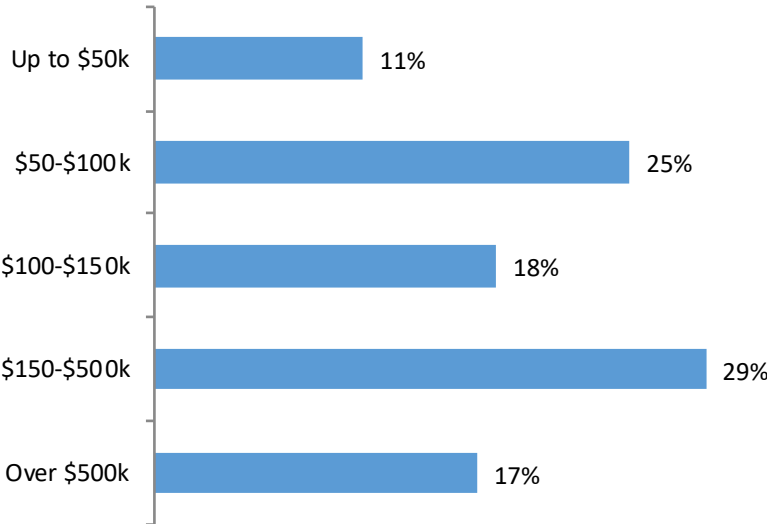
What do you think the settlement amount would be for pain and suffering?
(Base – Agree this scenario meets minimum criteria for a claim, n=590)

Respondents who think this scenario meets the minimum criteria were given a range of dollar amounts, and asked to choose what range they thought the settlement would be for pain and suffering.

The result was about evenly split above and below \$150k. 54% feel it would be under \$150k, and 46% presume it will more than \$150k.

Those 60-74 years (55%) are more likely to say the settlement would be \$150k or higher than those 40-59 years (47%) and those 25-39 years (35%).

Anticipated Settlement Amount
(Base- Agree this meets minimum criteria for claim, n=590)



Scenario #4

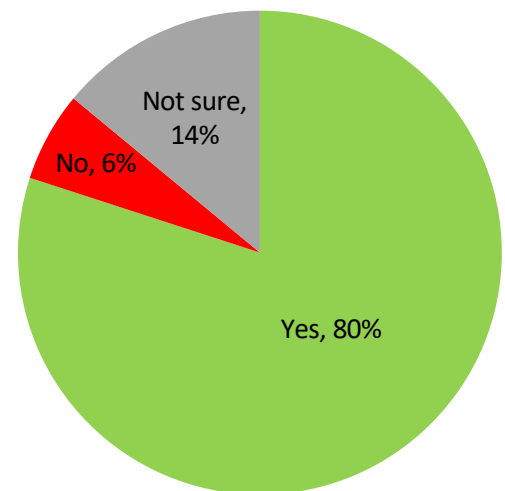
Mike is 42 years old. He is driving a car that is struck by a transport truck. The accident is very severe causing the car to flip over several times. Mike has to be removed from the car with the Jaws of Life. Mike complained of back and neck pain at the time of the accident. He was diagnosed with whiplash and soft tissue injuries. Two and half years have passed and Mike continues to complain about neck and back pain. He is diagnosed with chronic pain. Mike is a commercial electrician but has not been able to return to his work. Mike had some back problems prior to the accident but it did not stop him from working.

4.4a Scenario #4 – Meets minimum criteria?

Do you think this case would meet the minimum criteria for filing a personal injury claim?

80% of respondents feel this scenario meets the minimum criteria for a personal injury claim. Only 6% feel it would not, and 14% are not sure.

Those who have made some kind of accident claim in the past were most likely to agree that it meets the minimum criteria for a personal injury claim (87%), compared to those who have been in an accident with no claim (83%) and those who have never been in an accident (76%).

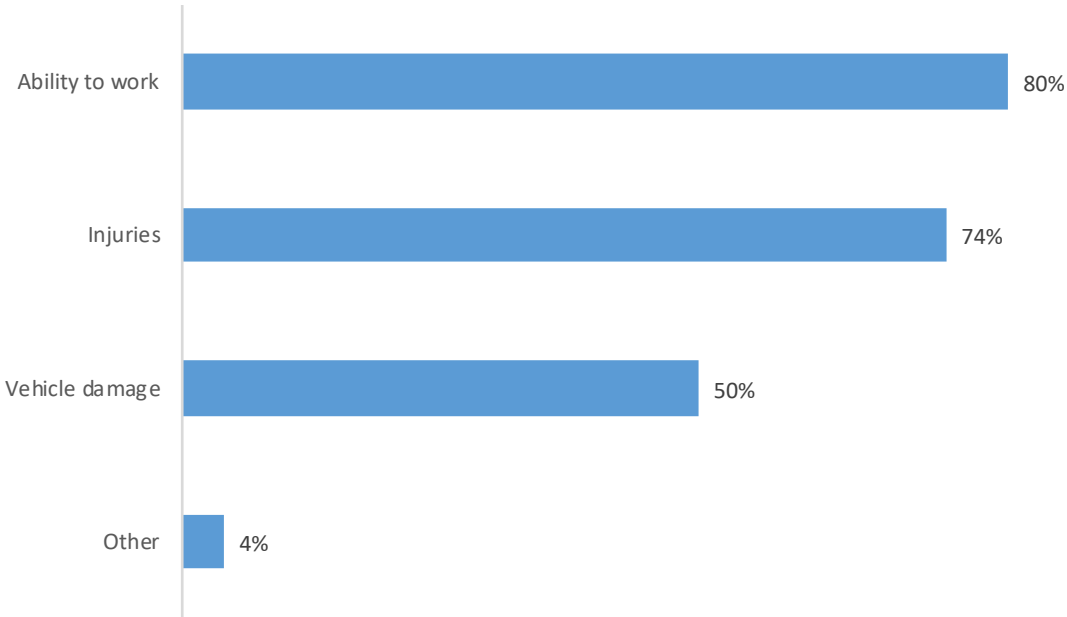


4.4b Scenario #4 - Why does it/does it not meet the minimum criteria

What happened in this story to make you think it would OR would not meet the minimum criteria for a personal injury claim? (Base – Full sample, n=800)

Ability to work was cited most often for this scenario (80%) followed by the injuries sustained (74%).

A considerable number of respondents (50%) feel that the vehicle damages entitled the victim to a personal injury claim.



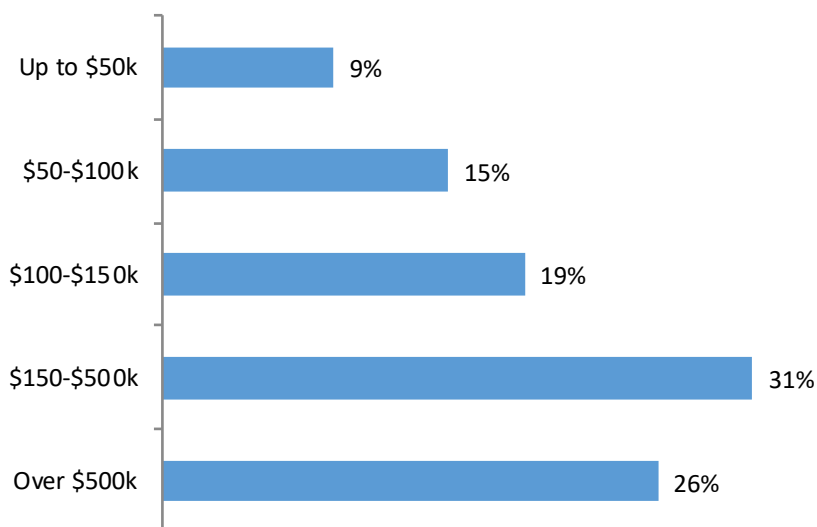
4.4c Scenario #4 - Anticipated settlement amount

What do you think the settlement amount would be for pain and suffering?
 (Base – Agree this scenario meets minimum criteria for a claim, n=642)

Respondents who think this scenario meets the minimum criteria were given a range of dollar amounts, and asked to choose what range they thought the settlement would be for pain and suffering.

In this scenario, the anticipated settlement amount was a little higher. 57% of respondents feel that it would be over \$150k. This includes about one-quarter (26%) of those who agree this scenario would meet the minimum criteria for a personal injury claim feeling like the settlement should be over \$500k.

Anticipated Settlement Amount
 (Base- Agree this meets minimum criteria for claim, n=642)



Respondent Sub-Segment Findings

- Males (62%) are more likely than females (51%) to suggest the settlement amount would be \$150k or higher
- Those 60-74 years (69%) are more likely to say the settlement would be \$150k or higher than those 40-59 years (57%) and those 25-39 years (41%).
- Those who have made a personal injury claim in the past are less likely (49%) to suggest the settlement amount would be \$150k or higher, than those who have made no personal injury claim.

Scenario #5

Paul is a computer programmer. He is a passenger in a car driven by his friend. His friend loses control while they are driving in a snow storm on an icy highway. They crash into a concrete median. It is determined that the driver was driving below the speed limit but still too fast for the icy conditions. As a result of the accident Paul becomes a quadriplegic. He is unable to return to his work as a computer programmer and will require extensive medical care and attendant care.

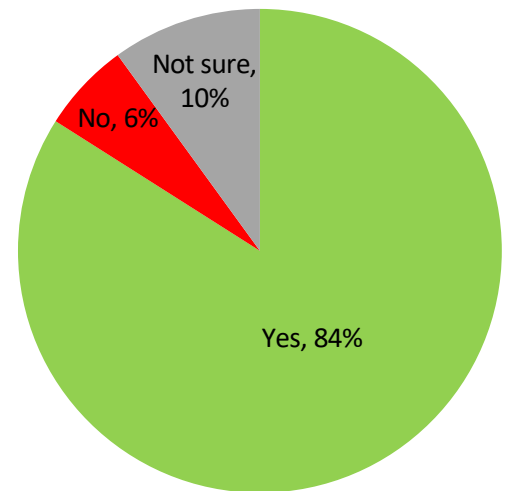
4.5a Scenario #5 – Meets minimum criteria?

Do you think this case would meet the minimum criteria for filing a personal injury claim?

84% of respondents feel this scenario meets the minimum criteria for a personal injury claim. 6% feel it does not meet the minimum criteria, and 10% are not sure.

Respondent Sub-Segment Findings

- Those 60-74 years (93%) are more likely than those 40-59 years (85%) and those 25-39 years (72%).
- Those living outside the GTA (90%) were more likely to say it meets the minimum criteria than those living in the GTA (78%).
- Those who have made an accident claim in the past (91%) are most likely to say this meets the minimum criteria, compared to those who have not made a claim in the past (87%) and those who have never had an accident (78%).

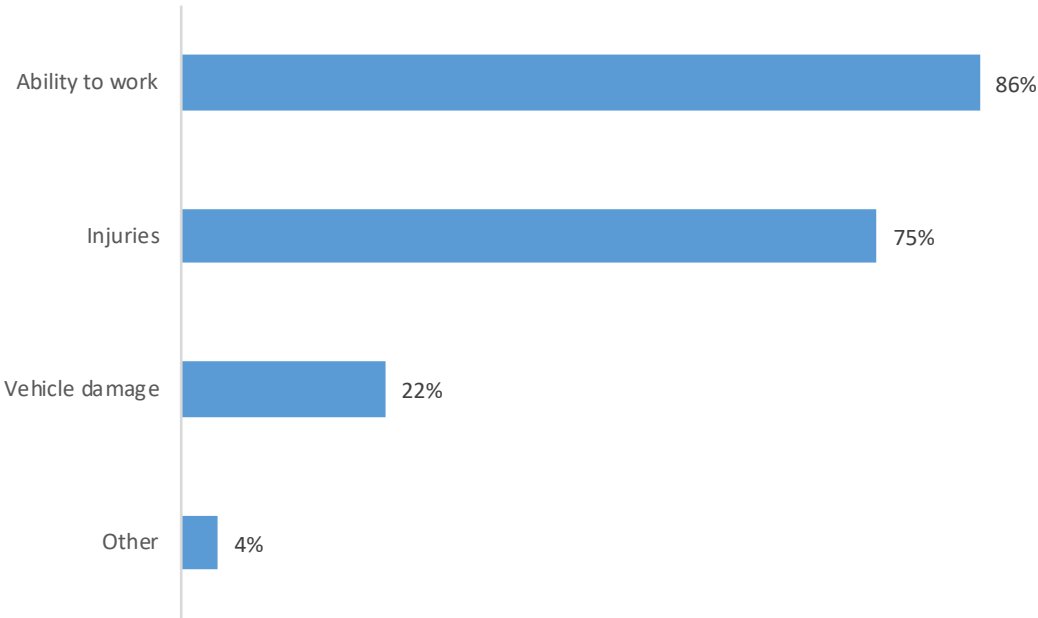


4.5b Scenario #5 - Why does it/does it not meet the minimum criteria

What happened in this story to make you think it would OR would not meet the minimum criteria for a personal injury claim? (Base – Full sample, n=800)

86% of respondents cited the ability to work as being a concern, 75% about the injuries received.

Only 22% in this scenario talked about vehicle damage.

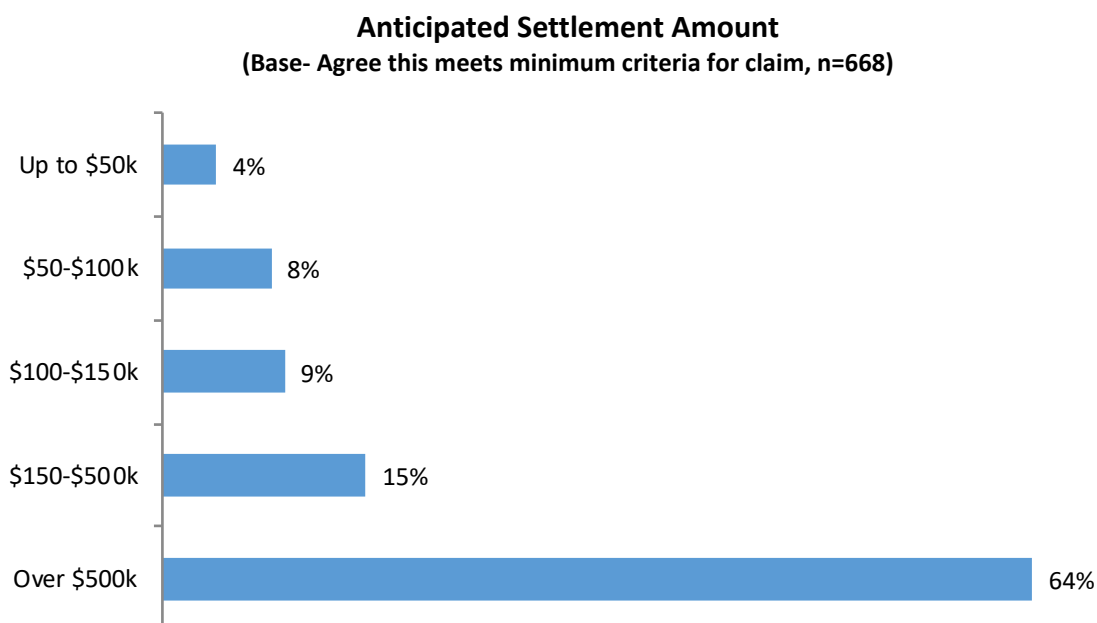


4.5c Scenario #5 - Anticipated settlement amount

*What do you think the settlement amount would be for pain and suffering?
(Base – Agree this scenario meets minimum criteria for a claim, n=668)*

Respondents who think this scenario meets the minimum criteria were given a range of dollar amounts, and asked to choose what range they thought the settlement would be for pain and suffering.

Almost two-thirds (64%) of respondents felt the settlement in this case would be over \$500k.



Respondent Sub-Segment Findings

- Those 60-74 years (74%) are more likely to say the settlement would be \$500k or higher than those 40-59 years (68%) and those 25-39 years (43%).
- Those who live outside the GTA (69%) were more likely to say \$500k or higher than those inside the GTA (58%).
- Those who have not made a personal injury claim in the past (66%) were more likely to say \$500k or higher than those who have made a personal injury claim (57%).

5.0 Deductibles

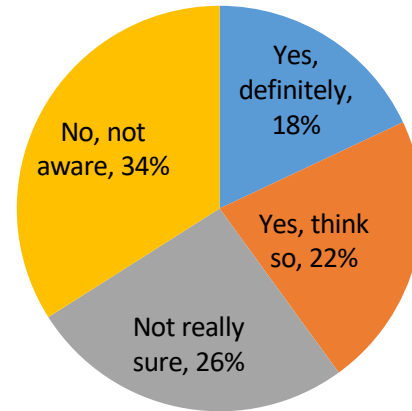
5.1 Aware of deductible for pain and suffering damages

*Are you aware there is a deductible to pay (set by the provincial government) for damages awarded for pain and suffering as a result of being hurt in an automobile accident caused by another driver?
(Base – Full sample, n=800)*

Less than 1 in 5 respondents (18%) are fully aware there is a deductible for pain and suffering damages in a personal injury claim settlement.

A further 22% say they “think” they are aware.

In total, about 60% say they are not aware or are not sure if there is a deductible.



Respondent Sub-Segment Findings

- Those who have made a personal injury claim in the past are more likely (26%) to say they are definitely aware than those who have not made a claim (16%).
- Those who have had an accident and made a claim are more likely to say they are aware of the deductible (31%) than those who have had an accident but have not made a claim in the past (15%) and those who have never had an accident (17%).

5.2 Should there be a deductible?

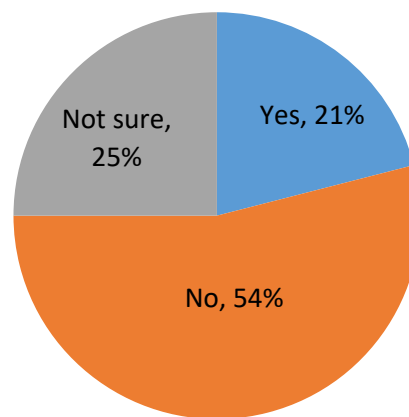
*Do you think there should be a deductible for pain and suffering damages?
(Base – Full sample, n=800)*

Just over half of respondents (54%) feel there should not be a deductible for pain and suffering damages. A further 25% are not sure.

About 1 in 5 (21%) feel there should be a deductible.

Respondent Sub-Segment Findings

- Men (58%) are more likely to state opposition to the deductible than women (50%)
- Those 60-74 years are more likely to state their opposition to the deductible (66%) than those 40-59 years (55%) and those 25-39 years (40%)
- Those who have made some kind of claim in the past are most likely to state their opposition (62%) compared to those who had an accident but made no claim (59%) and those who have never been in an accident (47%)

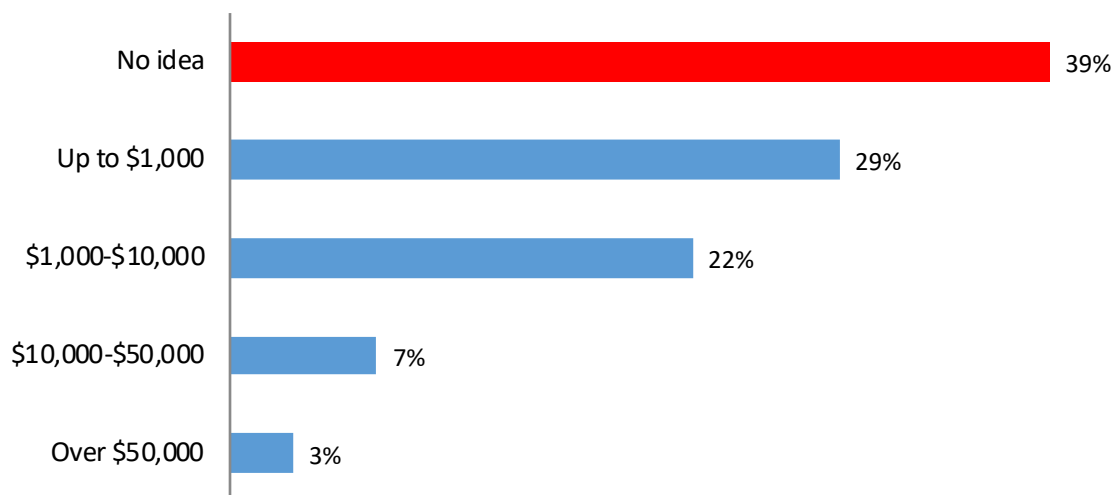


5.3 Deductible amount

What is the deductible amount? (Base – Aware/think they are aware of the deductible, n=316)

About 2 in 5 respondents (39%) who are at least somewhat aware there is a deductible have no idea what the deductible amount is.

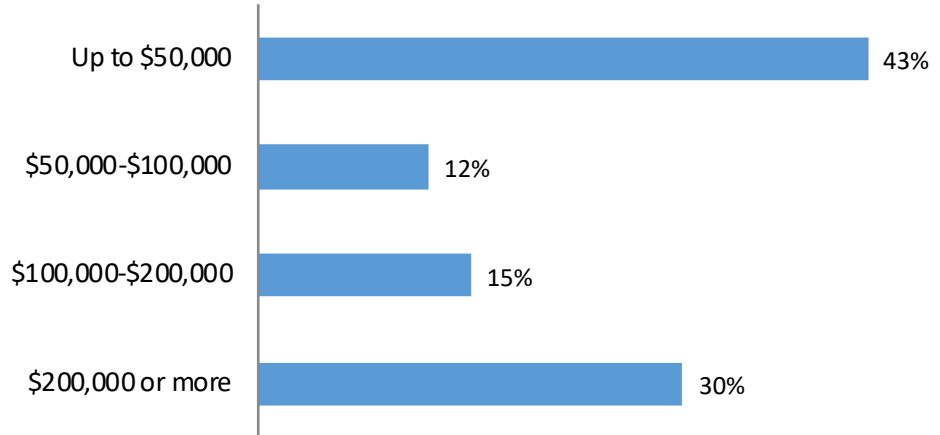
A further 51% feel that the deductible is under \$10,000. Only 10% feel it is over \$10,000.



5.4 When should deductible apply?

At what amount of pain and suffering damages do you think the deductible should apply?
(Base – Full sample, n=800)

The majority of respondents (73%) congregated at the lower and upper ends of the spectrum, with 43% saying the deductible should apply even under \$50,000, and 30% saying it should apply at \$200,000 or more.



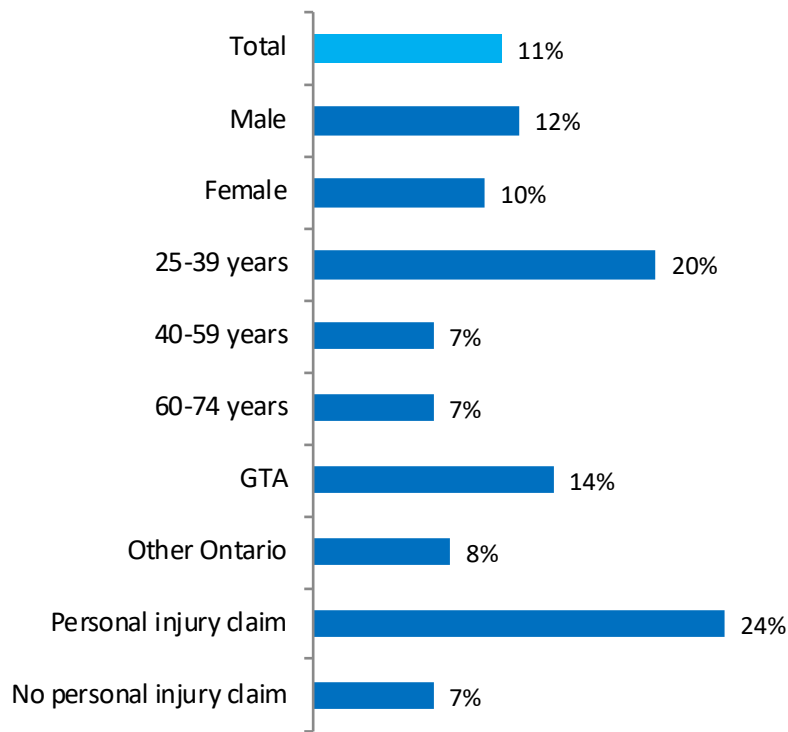
5.5 Aware of specific deductible amount

The deductible for pain and suffering damage in 2018 is just under \$38,000. This means that if you get an award for pain and suffering that is less than the deductible, you will receive no damages for pain and suffering. Were you aware of this? (Base- Full Sample, n=800)

Only about 1 in 10 respondents told us they are aware of the specific deductible.

And indeed, while the majority these respondents answered earlier in the survey they knew about the deductible, there are some who said they were not sure about a deductible until they read this full description.

Those who have made a personal injury claim in the past are more likely to say they are aware of the deductible (24%), compared to those who have not (7%).



5.6 Maximum payout (1)

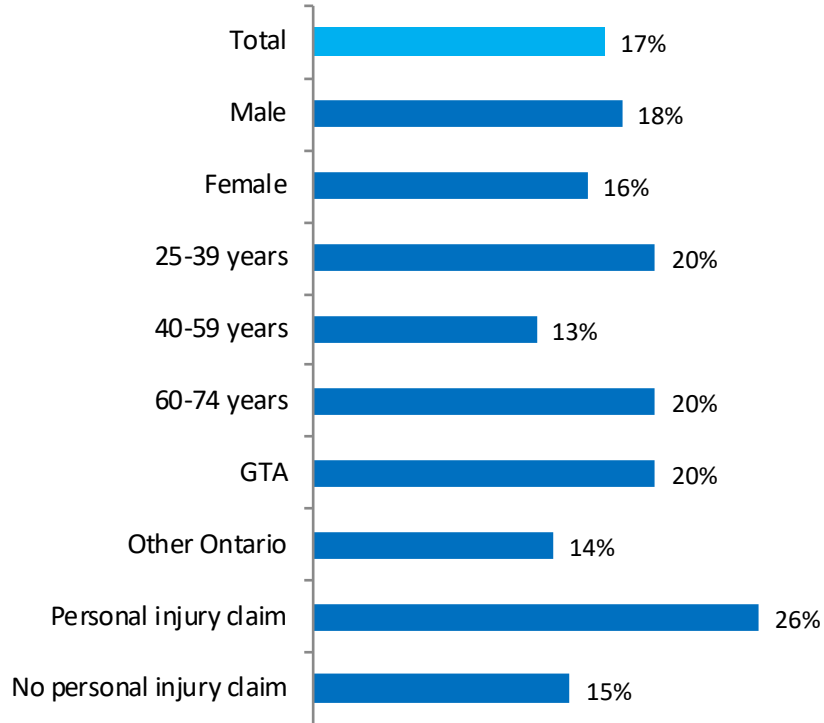
Are you aware that in Ontario there is a maximum payout amount for pain and suffering damages related to personal injury as a result of an automobile accident? (Base – Full sample, n=800)

17% of respondents told us they are aware of a maximum payout for pain and suffering damages.

Those 40-59 years (13%) are less likely than the other ages (20%) to say they are aware.

Those in the GTA (20%) slightly more aware than the rest of Ontario (14%).

Those who have filed a personal injury claim in the past are more aware (26%) than those who have not (15%).

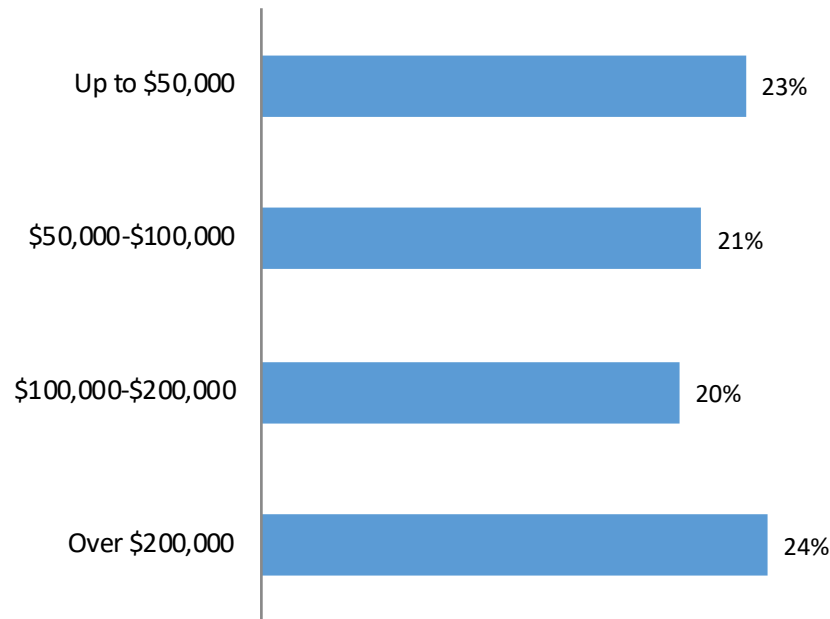


5.7 Maximum payout (2)

How much is that maximum? (Base – Aware of maximum payout, n=137)

The 17% who were aware there is a maximum payment amount were given a range of responses and asked to select what range they think applies to the maximum payout.

The results were fairly evenly split across these four categories.



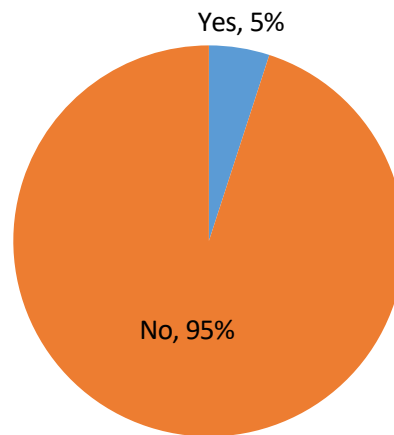
5.8 Maximum payout (3)

In 2018, the maximum payout for pain and suffering damages as a result of an automobile accident is approximately \$375,000. Were you aware of this? (Base – Full sample, n=800)

Only 5% were aware of the \$375,000 maximum payout.

There were two groups more likely than others to say they were aware:

- Those who have made a personal injury claim in the past (14%) were significantly more likely than those who have not filed a claim (3%)
- Those who have made an accident claim of some kind in the past were more aware (14%) than those who have made no claim (2%) or who have had no accidents(6%).



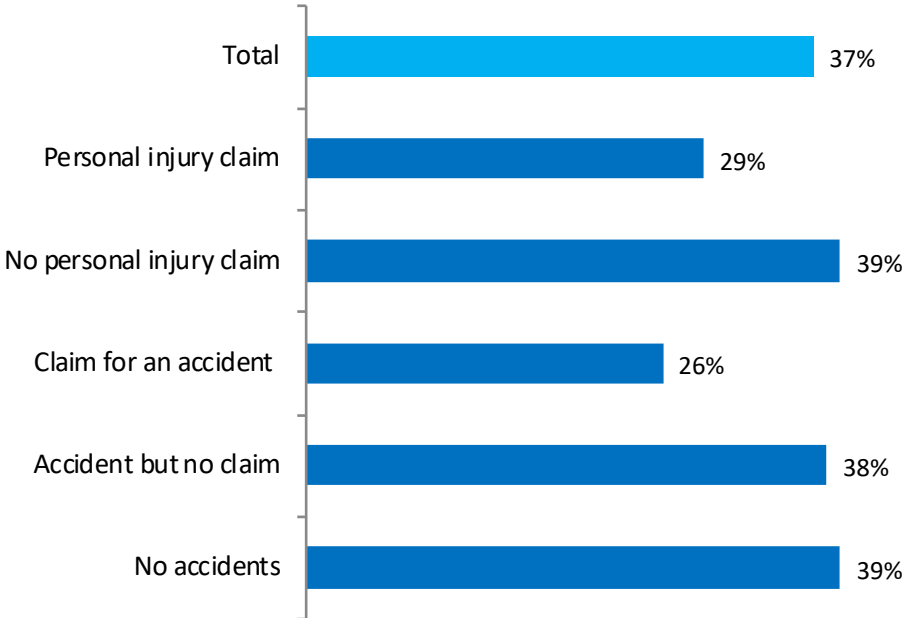
5.9 Limits

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

More than one-third of respondents (37%) agreed there should be a limit on pain and suffering damages.

Likely not surprising to note that those who have made a personal injury claim (26%) were less likely to agree than those who have not (39%).

And, those who have made an accident claim in the past (26%) were less likely to agree than others who have had an accident with no claim (38%) and those who have had no accidents (39%).



6.0 Background – Jury Duty

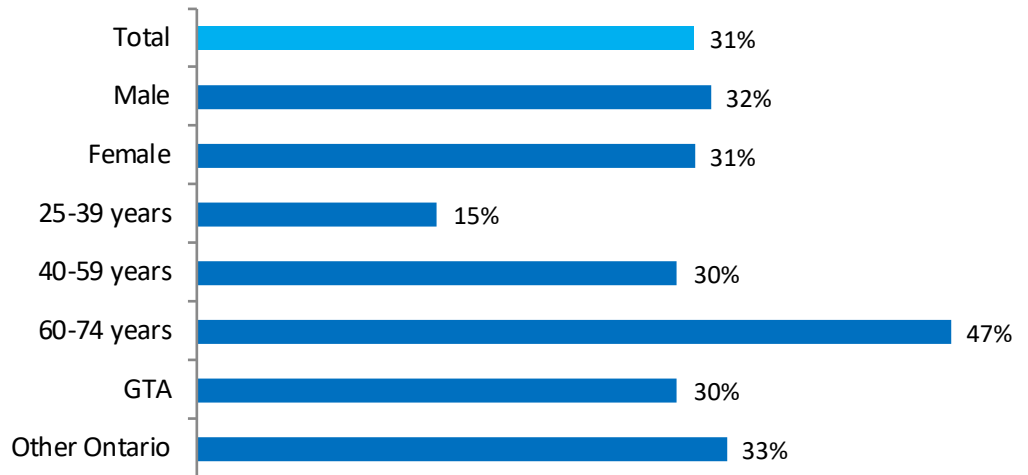
6.1 Jury Duty

Have you ever been called for jury duty? (Base – Full sample, n=800)

Just less than a third of respondents (31%) have been called for jury duty in the past.

Statistically, the only difference was on age, where the older a person, the more likely they were called.

Those 60-74 years (47%) were most likely, followed by those 40-59 years (30%) and those 25-39 years (15%).



Among this group, 21% were selected to serve on a jury (6% of total sample).

6.2 Criminal or civil trial?

Was it a criminal or civil trial? (Base –Converted to proportion of full sample, n=800)

Those who served on a jury were slightly more likely to have been selected for a criminal trial:

- Criminal (4% of total sample)
- Civil (3% of total sample)

Within the civil trial group, one-fifth (20%, or 0.5% of total sample) were in a case that involved a motor vehicle or personal injury.

7.0 Previous accidents

7.1 Ever in an accident

Have you ever been involved in a motor vehicle accident? (Base – Full sample, n=800)

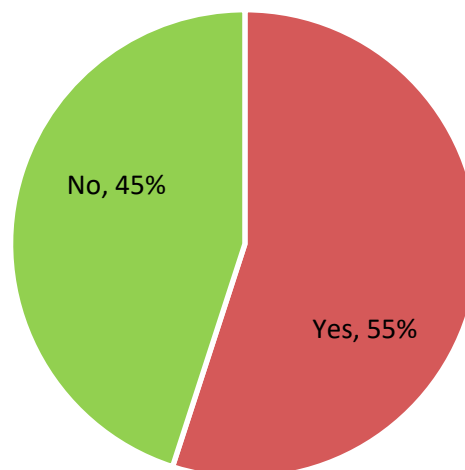
55% of those who participated in the survey reported they have been in a motor vehicle accident while driving at some point in their life.

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

Respondent Sub-Segment Findings

- Those in the GTA (52%) are less likely to report having been in an accident than those in other parts of Ontario (59%)
- Males (59%) more likely to say they have been in an accident than females (52%)
- Those 60-74 years (67%) are more likely than those 40-59 years (57%) and those 18-39 years (40%)
- Those who have made a personal injury claim naturally are more likely to have been in an accident (84%) than those who have not filed a personal injury claim (48%)

Ever been in an accident



7.2 Claims for injury/health benefits

Did you make a claim for any injury or health-related accident benefits? (Base – In an accident, n=441)

Among the group who have been in an accident, we asked if they have ever made a claim for injury or health-related benefits. Almost 1 in 4 of these respondents (23%) have made such a claim in the past.

50% of those who made a personal injury claim also have made a claim for injury or health-related accident benefits, compared to 12% of those who have not filed a personal injury claim.

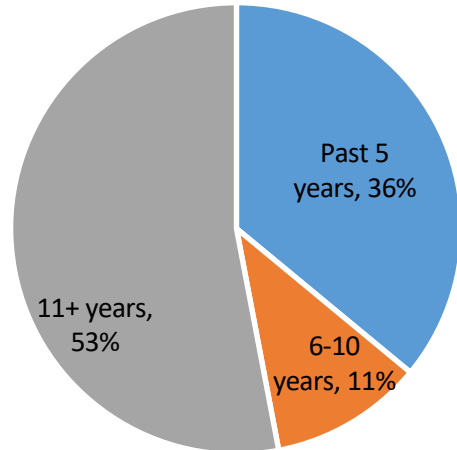
7.3 When was claim filed

Approximately how long ago did you make this claim? (Base – Made a claim, n=102)

36% of the respondents in this survey filed their claim in the past 5 years.

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

	Past 5 years (n=37)	6-10 years (n=11)	11+ years (n=54)
25-39 years	84%	4%	12%
40-59 years	26%	14%	60%
60-74 years	14%	12%	74%



7.4 Rating the claims experience

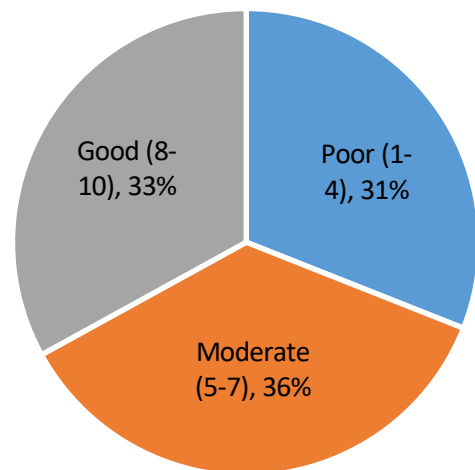
Overall, how would you describe your experience with your auto insurer for the injury or health-related accident benefits claim? (Scale of 1 to 10)

The results were split fairly evenly into three groups – good (33%), moderate (36%), and poor (31%).

(CAUTION: Small sample sizes at this level).

	Past 5 years (n=37)	6-10 years (n=11)	11+ years (n=54)
Good (8-10)	41%	18%	30%
Moderate (5-7)	32%	55%	35%
Poor (1-4)	27%	27%	35%

Rating claims experience (Base - Made a claim, n=102)



7.5 Why had a good/moderate/poor experience

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

Asked unaided/open-ended	Total (n=102)	Experience rating		
		Good (n=37)	Moderate (n=11) **	Poor (n=54)
Didn't receive as much as desired	21%	--	22%	41%
Good customer service	16%	41%	6%	3%
Process took longer than expected	13%	3%	25%	9%
Received what was fair as a settlement	12%	28%	8%	--
Process was difficult/poor service	10%	--	8%	22%
No issues/generally satisfied	8%	16%	8%	--
Fast/efficient process	7%	16%	6%	--
Generally not satisfied	6%	--	8%	9%
Felt pressured to return to work	3%	3%	--	6%
Don't know	14%	9%	17%	16%

** CAUTION: SMALL SAMPLE

8.0 Respondent Characteristics

	%
Gender	
Male	50%
Female	50%
Age	
25-39 years	30%
40-59 years	38%
60-74 years	32%
Geography	
Greater Toronto	50%
Hamilton/Niagara/South-Western Ontario	24%
Eastern Ontario	18%
Northern Ontario	8%