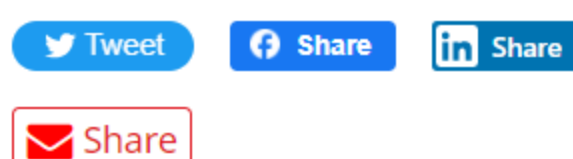
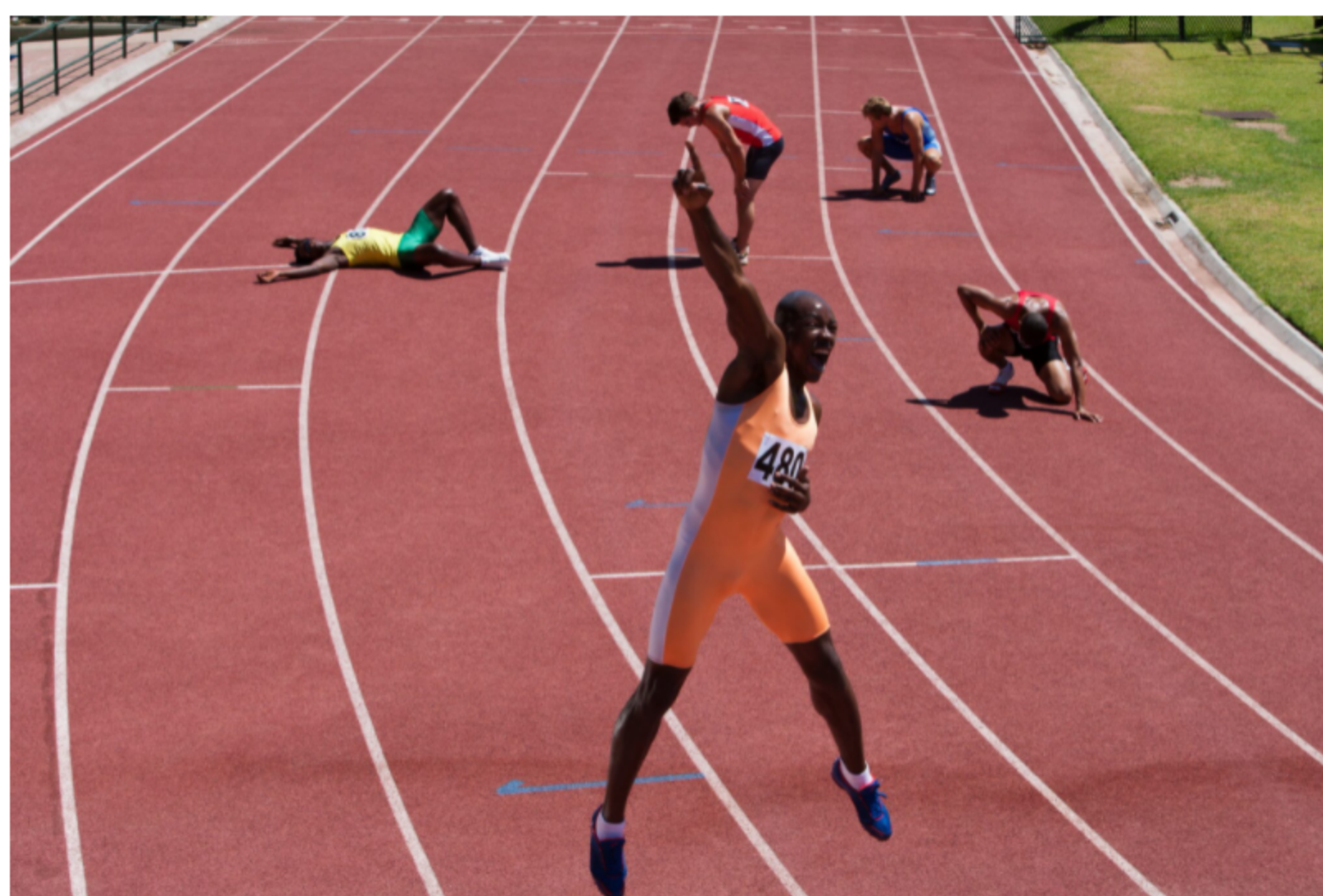




News

Customers rank P&C industry's winners and losers during COVID

January 25, 2022 by David Gambrill



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COVID-19 has shown that Canadians appreciate insurance agents and brokers with good attitudes and product knowledge.

But insurance companies are still struggling with basic service issues like phone wait times, billing/payment, and policy cancellation, according to an analysis of more than 4,000 car insurance reviews conducted by insurance review platform InsurEye.

Customers' reviews of claims processing appear mixed, with some companies doing better than others. Part of that relates to how the consumer is responding to the individual adjuster on the claim, the [review survey](#) shows. Insurers cited positively for their claims processing times and/or adjusters include Aviva, Wawanesa, AMA, CAA, Desjardins, Economical, RBC, SGI, and The Personal.

InsurEye accessed more than 4,000 consumer car insurance reviews to investigate what topics Canadians cast in a positive or negative light about their experiences during the last 12 months.

"It is important to note that we are not providing an absolute comparison between positive and negative topics or any type of ranking because people tend to share, in most cases, only their negative experiences about insurance companies," InsurEye observed in its study. "Nevertheless, these insights provide an in-depth perspective on most car insurance companies in Canada."

Overall, many (but not all) companies received positive reviews about their agents, who were a key strength for the industry over the past year. Allstate, CAA, Desjardins, Economical, ICBC, Johnson, Meloche Monnex, TD Car Insurance, and The Personal rated highly for their agents' attitude and knowledge. (The study shows only companies that had more than 50 reviews; there are more directs represented in the survey than multi- or broker-channel companies.)

"This positivity [about agents and brokers] appears in reviews for many companies (but not all)," InsurEye commented in its study. "It shows that many insurers were successful with their team choice and their training. Customers truly appreciate friendly agents, who can explain all the ins and outs of the situation and provide necessary support."

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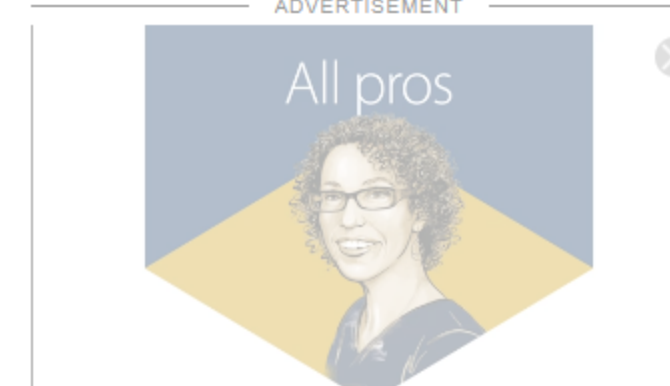
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Such support, it noted, has proven “valuable in these difficult pandemic times.”

Insurers did, though, tend to underperform in the basics, like telephone wait times, billing, and policy cancellation, the study of consumer reviews suggested.

Regarding phone wait times, “the pandemic very quickly drove necessity to change insurance contact centres’ agents from offices to home-based work,” the study said. “Not every insurer was well prepared for this change (including required processes and technology) and, simultaneously, for an increased number of calls. As a result, many Canadians mention waiting times of several hours when trying to reach their insurers.”

Billing and invoicing also had its chaotic moments during the pandemic.

“This dimension was a surprise for us as it seems that many Canadian car insurers are struggling with this trivial task, to invoice customers properly (at the right time point and for the correct amount),” InsurEye observed. “Numerous billing issues, double charges, etc., drove negative ratings here.”

And something as basic as policy cancellation, like billing, seemed to be a struggle for P&C insurers during the pandemic.

“Similar to billing and payments, Canadians expect that cancelling an existing policy must work well but, that is not the case,” the study commented. “In fact, nearly every second company has negative cancellation experience among top issues mentioned by customers.

“That includes long times to cancel a policy, failing to deliver cancellation confirmation, unexpected cancellations without pre-warning, continued charging to customers even after they have cancelled their account, and unexpected cancellation fees (in fact, for a couple companies, cancellation fees made it to the top of the issues as its own category).”

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