



Travel Medical Insurance Study

DRAFT

Report • September 2015

POLLARA 

Study Background and Objectives

- Following broker and broker-reported, alleged consumer complaints in relation to travel medical insurance, the Canadian Council of Insurance Regulators requested that the insurance industry review the issue.
- As part of the review process, CAFII commissioned consumer research to quantitatively assess the following:
 - The general public's perceptions of the travel medical insurance sector and the level of confidence in the travel medical insurance
 - Experiences and satisfaction levels with travel medical insurance purchase process among recent buyers (past 12 months)
 - Experiences and satisfaction with travel medical claims submission process and outcomes among recent claimants (past 12 months)
- CAFII engaged Pollara, an independent market research firm, to conduct a Canada-wide study that would provide answers to the aforementioned topics.

Methodology

- The study was conducted nationally, between August 17 and 28, 2015, using an online methodology.
- It was completed by n=1,000 Canadians age 18 and over. The sample was stratified as follows:
 - Segment 1: General population – non-buyers of insurance/ non-claimants: n=400
 - Segment 2: Purchased travel medical insurance over the past 12 months, did not make a claim: n=300
 - Segment 3: Purchased travel medical insurance **and** made a claim over the past 12 months: n=300
- Given a low incidence of buyers (31%) and a very low incidence of claimants (10% of buyers), the quotas were reached by pre-screening and over-sampling of the two low incidence populations.
- The survey was approximately 16 minutes in length, and was divided into three sections, each answered by the following respondent groups:
 - Section 1: General perceptions of the travel medical insurance – completed by all respondents (n=1,000)
 - Section 2: Travel medical insurance purchase experience and satisfaction - completed by buyers of medical insurance in the past 12 months regardless of whether or not they had a claim (n=600)
 - Section 3: Experience and satisfaction with claims submission and outcomes– completed by claimants (n=300)

Methodology (cont'd)

- The study was conducted nationally, and the deployed sample was proportional to the distribution of the Canadian population (based on the 2011 Census). To ensure that the results for buyers and claimants reflected the actual travel medical insurance market place, the results were allowed to fall out naturally and no general population weighting (by region, age, and gender) was applied at the data processing stage; doing so would likely compromise the accuracy of results.
- Note on the analysis of the results:
 - Wherever applicable, the results were analyzed by various respondent segments, e.g., non-buyers, all buyers (claimants and non-claimants), buyers non-claimants, buyers-claimants, and various demographic characteristics.
 - All statistically significant differences as well as noteworthy patterns are shown and/or mentioned in the report.

Executive Summary

Travel Medical Insurance Landscape – Key Observations

- The main observation coming out of this research is that **positive attitudes** toward the industry and specific experiences with travel medical insurance **far outweigh negative ones**. **While the intensity of positive views** (including satisfaction) across various respondent groups varies, there are no obvious areas of concern across the segments.
- Positive attitudes toward the industry are much more pronounced (i.e., greater proportion of the highest scores) among buyers of private insurance than non-buyers; however, the latter group's **overall sentiment** toward the industry is **positive** (positive attitudes prevail over negative ones approximately three-to-one).
- Furthermore, **higher regard** toward travel medical insurance in general, and purchase experiences in particular, **corresponds with having a claim event** (i.e., highest satisfaction scores are more often assigned among claimants than buyers who did not make a claim).
- Lastly, fully reimbursed claimants are much more likely to view all service experiences (the purchase, claim process, outcome) in a *significantly* more positive light than those who were partially paid. While this finding in and of itself is obvious, it is worth mentioning here because **three-quarters** of claimants were **paid in full** (24% paid partially, 1% denied), and **this large group's overwhelmingly positive views in turn shape the results found in this study**.
- *Results for buyers/claimants who purchased through banks/credit unions/ caisses populaires generally parallel the aggregate results, although small sample sizes (n=78; n=41) preclude conclusive observations.*

Attitudes toward Travel Medical Insurance

- Canadians have a **good level of confidence** in the travel medical insurance industry;
 - 80% are confident they would receive the needed assistance
 - 77% are confident in the quality of service
 - 77% are confident they would be reimbursed for eligible expenses
- The top scores (“very confident”) are much higher among buyers than non-buyers and even higher claimants than non-claimants.
- A majority of Canadians also have a **good degree of trust** toward many insurance providers, particularly...
 - Associations (81% trust them, fully or somewhat)
 - Traditional insurers (78%)
 - Financial institutions – banks, credit unions, caisses populaires (74%)
- There is comparatively less trust in organizations whose core business is not in the financial services sphere (travel agencies 63%, airlines 54%, and travel companies 52%)
- Claimants are more likely than non-buyers and buyers/non-claimants to bestow a higher degree of trust (“trust fully”) on any of the institutions measured in the study.

Travel Medical Insurance Purchase Experience

- Over the past 12 months 31% of Canadians purchased travel medical insurance from a range of insurance providers. The top three include insurance companies (20%), from banks/ credit unions/caisses populaires (13%), along with associations (13%) and travel agents (12%).
- Purchases are well-spread across various channels, with phone, in-person, and online each garnering approximately a third of purchases. In terms of products, Canadians gravitate toward a single-trip medical insurance (44%), with multi-trip medical the second most frequently purchased policy type (26%). Comprehensive packages are much less popular.
- Virtually all buyers (90%) reported being aware (at the time of purchase) of potential limitations to the coverage, and a vast majority (87%) said they would know who to contact/what to do in the event of a medical emergency, with the same proportion claiming to have at least a reasonable understanding of what was/wasn't covered by the policy.
 - But “reasonable” level of understanding may not be enough. It is of note that at the time of purchase claimants who were paid in full had a **significantly more extensive knowledge of the policy terms than those whose claim was only partially covered**. This highlights how **critical the level of understanding is to the entire claim experience and outcome**, because it sets expectations right at the time of purchase. If such expectations are established upfront, there is less room for disappointment and dissatisfaction at the moment of truth associated with the experience and outcome.

Satisfaction with Travel Medical Insurance Purchase Experience

- **Satisfaction with the purchase experience is very high** (94% satisfied: 49% very, 45% somewhat), regardless of the purchase method used.
 - The strength of satisfaction is higher among those whose claim was paid in full (66% very satisfied, 33% somewhat) than those who were only partially reimbursed (22% very satisfied, 65% somewhat).
- **Satisfaction is also high across the range of measured factors that influence the overall purchase experience**, with no areas for concern. It is very similar across purchase channels.
 - The highest total satisfaction score is at 90% for *ease of transaction*, as well as *availability of comprehensive information*. In relative terms, the lowest satisfaction score of 83% is for *well explained policy details* and *ease of access to a live rep*.
 - With regards to top satisfaction ratings (“very satisfied”), the *ease of transaction* was rated the highest, at 45%, while *value for money* received the lowest rating of 33%.
 - Once again, fully reimbursed claimants once again are more likely than partially paid respondents to be “very satisfied” with all rated areas.

Travel Medical Emergency Experiences

- A vast majority of individuals who experienced travel medical emergency (83%) contacted their insurer during the emergency; only 17% did not, but most of them also submitted a claim. In effect, virtually all (98%) affected by a travel medical emergency submitted a claim. Of this group a negligible proportion (3%) didn't complete the process.
- **Overall satisfaction with the entire claim experience, from the initial contact to the final outcome, is very strong** (92% satisfied: 58% very, 34% somewhat).
 - Fully paid claimants are much more likely to be *very* satisfied (97% satisfied, 71% very) than those partially paid (84% satisfied, 20% very). Nevertheless, the latter group's experiences are still generally positive.
- **All aspects of the emergency call measured in the study receive high satisfaction scores** (mid-to-high 80 per cent).
 - While scores are lower across the measured areas among partially paid claimants (low-to-mid 70 per cent across the board), on the whole, the attitudes are positive.
- Nearly all (88%) found the actual medical emergency experience in line with what was explained to them during the initial contact, and 82% report that the support they received during the travel medical emergency met or exceeded their expectations.

Experiences with Travel Medical Emergency Claim Submission & Outcomes

- Virtually all (99%) processed claims were paid: 75% fully, 24% partially, and 1% was denied.
- Satisfaction with the various aspects of the claim submission process captured in the study is **strong** (total satisfaction scores range from 83% to 90% satisfied), and there are no areas of concern.
 - As with other measures, the strength of satisfaction is affected by the claim outcome.
- Fully 87% found the actual claim submission experience to be in line with what was explained to them during the initial contact. Indeed, a vast majority of claimants (93%) thought of the claim submission experience as positive (it met or exceeded their expectations).
 - Fully reimbursed: 96% met or exceeded (19% exceeded)
 - Partially reimbursed: 90% met or exceeded (16% exceeded)
- Nearly all (95%) reported that the claim payment was in line with respondents' expectations; 99% of those paid in full, and 84% of those partially reimbursed.
- Claimants are overall content (96%) with the explanations they received about the claim payment
 - Fully reimbursed: 65% very good, 33% good, 2% poor/very poor
 - Partially reimbursed: 13% very good, 78% good, 9% poor/very poor

Complaints

- Even though a vast majority declare satisfaction with the claim experience, **approximately one-in-four (38%) made a complaint about the claim**, including...
 - 39% of *very* satisfied with the experience
 - 38% of those who were paid in full
 - 38% of those who thought that the claim outcome exceeded their expectations
- The complaints – of which the two more common ones were related to the *timeliness of claim processing* (25%) and *policy wording* (19%) – didn't have a negative impact on the overall experiences (as is demonstrated by the strong results).
- **Most grievances were addressed to claimants' satisfaction** (89% satisfied, 47% very, 42% somewhat);
 - Fully reimbursed claimants: 62% very, 38% somewhat satisfied
 - Partially reimbursed: 17% very, 60% somewhat satisfied
- Nevertheless, this is a fairly high proportion of complaints and it signals a need to review existing practices and identify opportunities for improvement, particularly in the areas more commonly mentioned in the study (e.g., by providing updates on the claim status, replacing the legal jargon with more commonly used and easily understood phraseology, etc.).

Detailed Findings

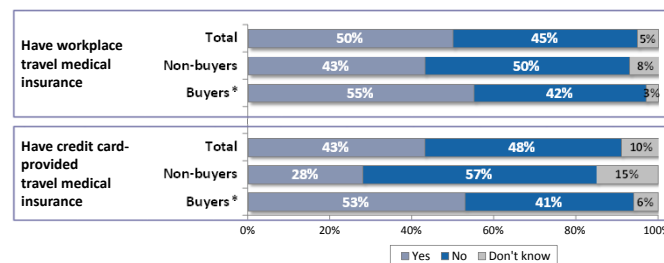
POLLARA

13

63% of Canadians have access to either work or credit card-provided travel medical insurance

- A third (30%) have access to **both** employer-provided and credit card travel medical insurance, and a fourth of Canadians (38%) do not have access to either.
- It is of note that buyers are more likely to already have access to travel medical insurance through other sources than non-buyers; the purchase decision may be driven by a certain mindset (next slide).

Access to travel medical insurance (workplace / credit cards)



*Those who purchased travel medical insurance over the past 12 months

Q1. Do you have any of the following? N=1000

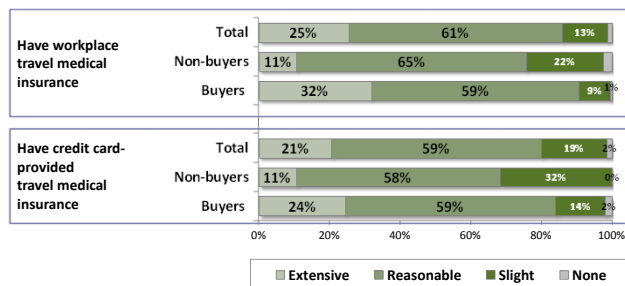
POLLARA

14

A majority of those who are covered by work / credit card insurance claim to have at least a reasonable level of understanding of what is/isn't covered by their policy terms

- Those who purchased travel medical insurance are two- to three times more likely than non-buyers to claim extensive knowledge of their work/credit card policy terms; in other words, they purchase because they recognize the limits of what they have.

Understanding of policy terms



Q2. [ASK IF ANSWERED "Yes" AT Q1a OR Q1b] What is your level of understanding of your/ spouse's travel medical insurance policy terms, i.e., what is and is not covered? N=408; N=429

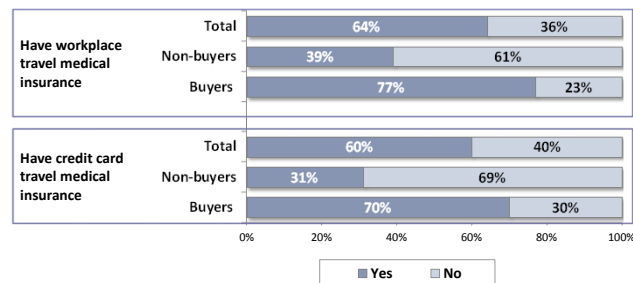
POLLARA

15

The knowledge of the maximum dollar limit on work/credit card-provided insurance is approximately twice as high among buyers as non-buyers

- Buyers' greater level of understanding of what is available through work or credit card-offered insurance is likely to be among the initial triggers of purchase.

Knowledge of coverage value



Q3. [ASK IF ANSWERED "Yes" AT Q1a OR Q1b] Do you know approximately how much you are covered for (i.e., maximum dollars limit) under your/spouse's travel medical insurance? N=408; N=429

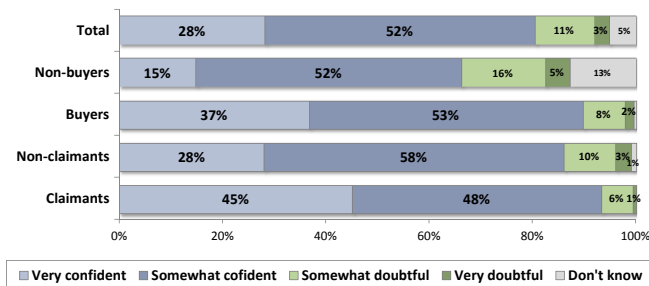
POLLARA

16

Overall, Canadians are confident that the travel medical insurance industry will provide the needed assistance in the time of medical emergency

- The positive view is particularly pronounced among claimants, particularly those paid in full (97% vs. 87% among those partially paid).
- The level of certainty among non-buyers is significantly lower; however – even with 13% unable to form an opinion on the topic – the overall sentiment is still quite positive. Demographics are not a significant factor in perceptions.

Confidence in travel medical insurance –
Provide the assistance you need



Q4A. Thinking about travel medical insurance in general, how confident are you that in the event of a travel medical emergency the travel medical insurance you have or purchase will...

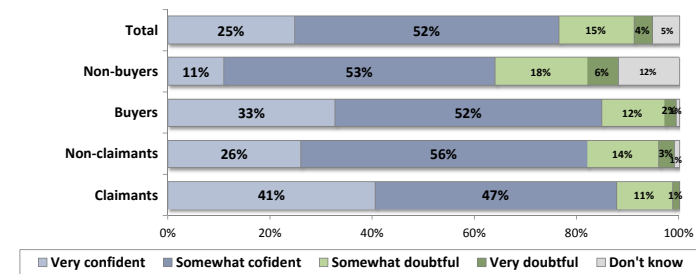
POLLARA

17

Confidence is also high in relation to the perceptions of the quality of service that would be provided by travel medical insurers

- Again, confidence is highest among those who had experienced travel medical emergency first-hand, and were fully reimbursed (92% vs. 80% among those partially reimbursed).
- Among non-buyers generally positive attitudes outweigh negative ones (64% vs. 24%); about one-in-ten not able to form an opinion.
- Confidence is higher among more frequent travelers, and those who spend longer periods outside Canada (mostly retirees).

Confidence in travel medical insurance –
Provide the quality of service you expect



Q4B. Thinking about travel medical insurance in general, how confident are you that in the event of a travel medical emergency the travel medical insurance you have or purchase will...

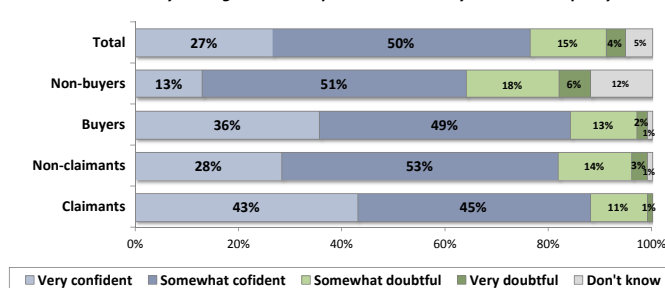
POLLARA

18

The same positive views hold true with regards to being paid for eligible claim expenses

- The observations made for the quality of service (previous slide) are also true for the views on coverage.
- Among claimants, the level of confidence is understandably higher among those who were paid in full (93% confident) than those partially reimbursed (80% confident).

Confidence in travel medical insurance –
Cover your eligible claim expenses itemized in your insurance policy



Q4C. Thinking about travel medical insurance in general, how confident are you that in the event of a travel medical emergency the travel medical insurance you have or purchase will...

POLLARA

19

A plurality of respondents tend to either read through or skim through the policies prior to traveling; diligence increases significantly among buyers, especially fully reimbursed claimants

- Non-buyers also have a much more casual attitude toward reviewing insurance policy documentation.
- It is of note that the 50-64 segment is significantly less diligent with reviewing the policies than the other age groups (28% vs. 40%).

Review of travel insurance policies

		Non-Buyers	Buyers	Claim fully paid	Claim partially paid
I always read through the details of my travel medical insurance policies prior to travelling	37%	26%	45%	60%	42%
I skim through my travel medical insurance policies prior to travelling	34%	29%	37%	27%	51%
I only read the sections of my travel medical insurance policy that are important to me	14%	19%	11%	9%	4%
I don't read my travel medical insurance policies at all prior to travelling	9%	15%	5%	3%	1%
None of the above	6%	12%	1%	1%	1%

Q5. Which one of the following statements best reflects your usual behaviour when it comes to reviewing your travel insurance policies prior to travelling:

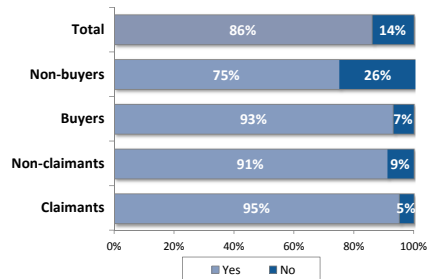
POLLARA

20

Canadians are confident they would know where to call and who to contact in the event of a medical emergency when travelling

- There are no notable differences across geo-demographic groups.

Knowledge of who to call/contact to get needed information in medical emergency



Q6. If you have a question about your travel medical insurance coverage, do you know where to call or who to contact to get the information you need?
N=1000

POLLARA

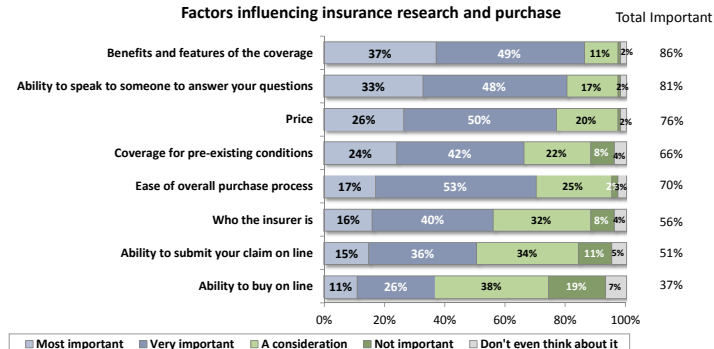
21

Insurance choice is heavily influenced by product offering and the ability to speak with someone; these factors trump all others, including price and pre-existing condition coverage

Noteworthy areas (Most Important score significantly higher):

- Ability to speak to someone is more important for those who spend more than 3 months outside Canada
- The insurer is significantly more important to immigrants (especially more recent ones).

Factors influencing insurance research and purchase



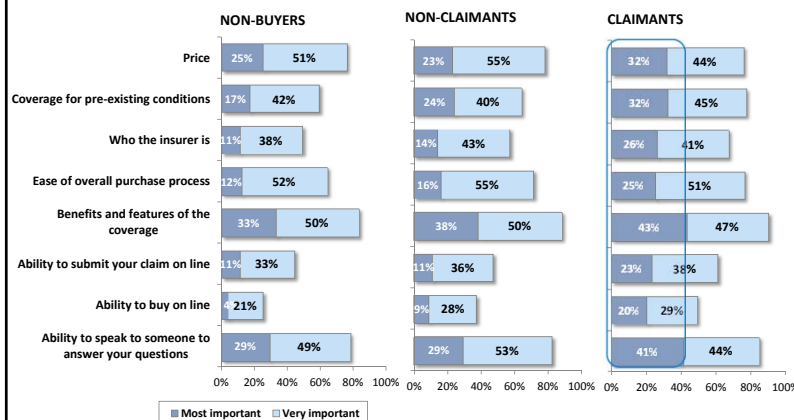
Q7. When researching or purchasing travel insurance how important are the following factors?
N=1000

POLLARA

22

A claim event significantly heightens the importance of all measured factors, as claimants are likely to be more engaged with the purchase process

Factors influencing insurance research and purchase (Most + Very important)



Q7. When researching or purchasing travel insurance how important are the following factors?

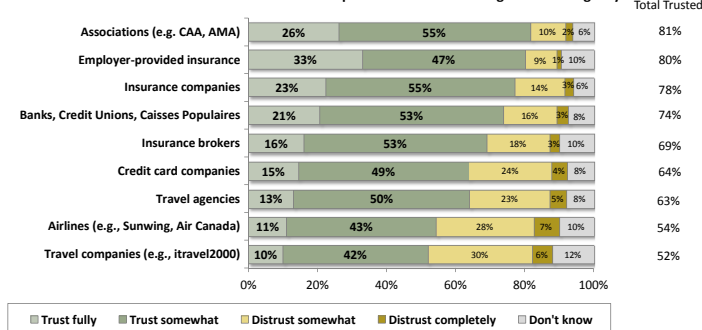
POLLARA

23

A majority of Canadians show a good degree of trust toward many insurance providers, particularly associations, traditional insurers, and financial institutions

- There is comparatively less trust in organizations whose core business is not in the financial sphere.
- The views are fairly uniform across demographic groups.

Level of trust in various travel medical insurance providers to come through in an emergency



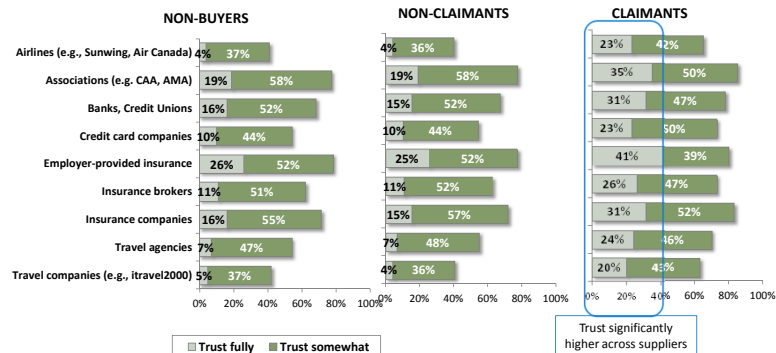
Q8. How much would you trust each of the following organizations that provide travel medical insurance to come through for you (e.g., assistance, claim payment, etc.) in the event of travel medical emergency?
N=1000

POLLARA

24

Trust toward the industry (particularly at the top level) is positively affected by a claim event

Level of trust in various travel medical insurance providers to come through in an emergency



Q8. How much would you trust each of the following organizations that provide travel medical insurance to come through for you (e.g., assistance, claim payment, etc.) in the event of travel medical emergency?
N=1000

POLLARA

25

Travel Medical Insurance Purchase

POLLARA

26

Over the past 12 months approximately 31% of Canadians purchased travel medical insurance

Buyer Demographic Profile (vs. Non-Buyer)

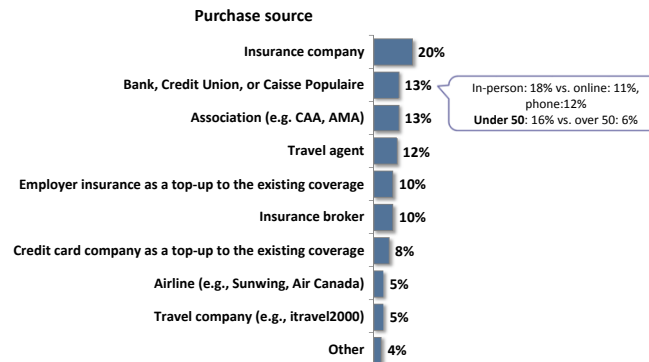
- No significant differences in geography compared to non-buyers
- Significantly more likely to spend more time outside Canada (one month or more) than non-buyers, and more likely to take more trips within and outside Canada
- Slightly over-represented among the retired segment, 65+ (mean age similar to non-buyers)
- Slightly more likely to be male than non-buyers
- More likely to have higher household income than non-buyers

POLLARA

27

Canadians purchased travel medical insurance from a range of insurance providers

- Of those who purchased, a majority (70%) already have travel medical insurance provided by at least one source (employer 55% or credit card 53%), 38% have access to travel medical insurance through both sources, and 31% of buyers had access to neither.



Q10. From which one of the following organizations did you buy travel medical insurance? [RANDOMIZE]
N=600

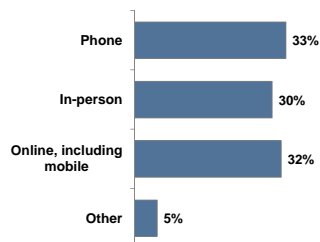
POLLARA

28

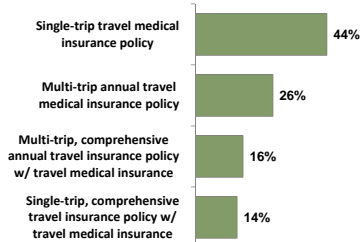
Purchases are well-spread across various channels. In terms of products, Canadians gravitate toward a single-trip medical insurance

- Phone purchases dominate in Quebec (49%), and among the oldest age group, 65 and over (42%).
- Comprehensive coverage products are considerably less popular than single or multi trip medical insurance products.
- Ontarians and BC residents are more likely to buy single trip medical (51%, 53%) as are the under 50 groups (50%), while those over 50 are more likely to purchase multi-trip comprehensive (25%) policies.

Purchase channel



Policy type



Q11. How did you complete the purchase of your travel medical insurance? N=600

Q12. Which one of the following travel medical insurance policy types did you purchase? N=600

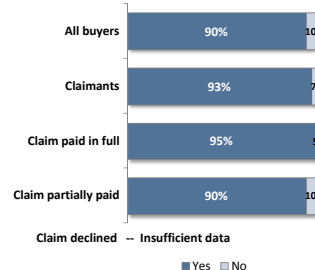
POLLARA

29

At the time of purchase, virtually all buyers were aware of potential exclusions, and a vast majority had at least a reasonable understanding of what was/wasn't covered

- Claimants who were paid in full had a significantly higher knowledge of the policy terms than those whose claim was only partially covered. The responses are uniform across demographic groups.

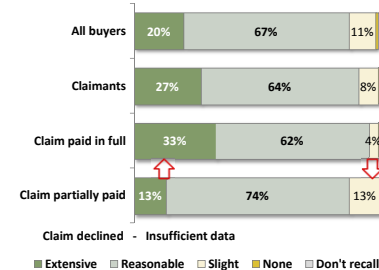
Understanding of potential limitations of coverage



Claim declined -- Insufficient data

■ Yes ■ No

Understanding of policy terms (what was/wasn't covered)



Claim declined -- Insufficient data

■ Extensive ■ Reasonable ■ Slight ■ None ■ Don't recall

Q13. At the time of purchasing your travel medical insurance, did you understand that there might be limitations or exclusions of coverage, e.g., on pre-existing medical conditions? N=600

Q16. At the time of purchase, what was your level of understanding of your policy terms, i.e., what was and was not covered? N=600

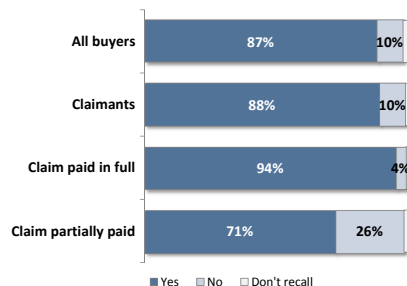
POLLARA

30

At the time of purchase, a vast majority claimed awareness of who to contact/what to do in the event of a medical emergency

- The responses do not vary across various population segments, with the exception of those few buyers (11%) who at the time of purchase had only a slight understanding of the policy coverage (previous slide): 61% knew who to contact, 35% did not.

Knowledge of who to contact/what to do in the event of medical emergency



■ Yes ■ No ■ Don't recall

Q17. At the time of purchase, did you know what to do and who to contact in the event of a medical emergency? N=600

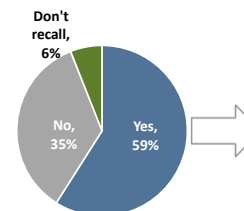
POLLARA

31

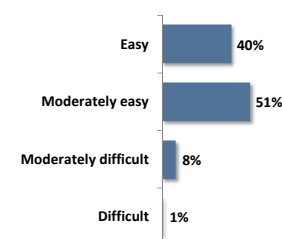
Nearly six-in-ten recall completing a medical questionnaire, which was not difficult to fill out

- Those who submitted a claim for a travel medical emergency were significantly more likely to have completed a medical questionnaire at the time of purchasing travel medical insurance than those who did not submit one (71% vs. 47% respectively).

Completed medical questionnaire



Ease of completing the questionnaire



Q14. At the time of purchasing your travel medical insurance, did you complete a medical questionnaire? N=600

Q15. [ASK IF ANSWERED "YES" AT Q.14] How would you rate the ease of completing the questionnaire? N=354

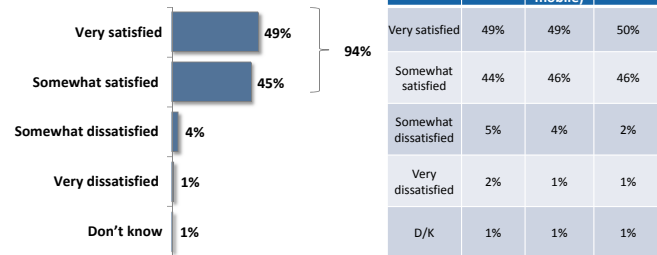
POLLARA

32

The level of satisfaction with the purchase experience is very high

- Satisfaction scores are very high across various purchase methods (phone, in-person, on line).
- It is higher among those whose claim was paid in full (**72% of claimants**) (66% very satisfied, 33% somewhat) than those who were only partially reimbursed (**23% of claimants**) (22% very satisfied, 65% somewhat). This is one of many instances seen in the data where past experiences are assessed through the prism of the claim outcome.
- The older segments (50 and up) are more likely to be *very satisfied* with the experience (62% vs. 38% among those under 50).

Satisfaction with the purchase experience



Q18: Thinking about the last time you purchased medical travel insurance, overall, how would you rate your level of satisfaction with the purchase experience?
N=600

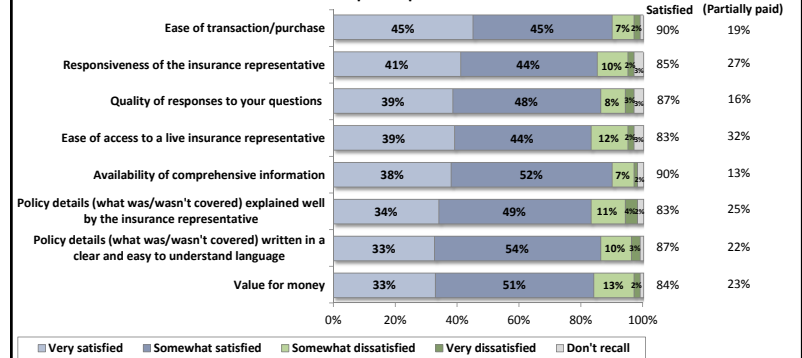
POLLARA

33

Satisfaction is equally high across the range of factors that influence the overall purchase experience

- The results don't vary much by the method of purchase, but two areas are of note: *availability of information* was rated higher by in-person buyers (compared to phone and online), and *access to a live representative* received fewer *very satisfied* responses from online buyers.

Satisfaction with specific purchase elements



Q19-26: More specifically, how satisfied were you with the following elements of the purchase process?
N=600;
Results shown recalculated excluding "N/A" responses

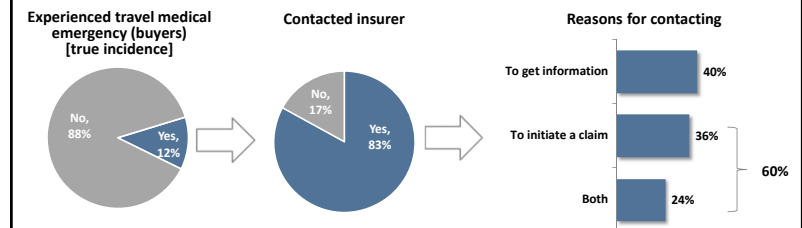
POLLARA

34

Experiences with Travel Medical Emergency

About 1-in-10 buyers experienced a medical emergency while traveling, and a vast majority of them contacted their insurer

- Of those who contacted the insurer, six-in-ten initiated a claim, and four-in-ten claimed they only called for information. However, **of the latter group, nearly all (98%) actually submitted a claim**, suggesting that a considerable proportion of claimants does not perceive the initial call as part of the claim experience/ process.



Q27A: While you were away on your trip, did you or your family member experience travel medical emergency?

Q27: While you were away on your trip, did you phone or contact your travel insurer for medical or travel assistance?
N=317 (sample boost)

Q28: [ASK IF YES AT Q.27] What was the reason for your initial phone call or contact?
N=264

POLLARA

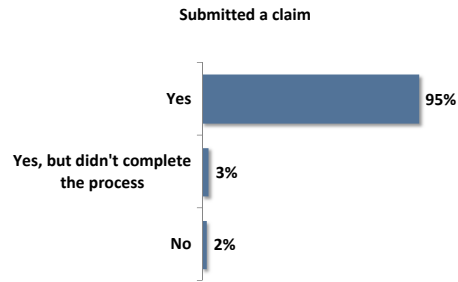
35

POLLARA

36

Virtually all affected by a travel medical emergency submitted a claim

- Of the 17% who did not contact the insurer, also a majority (83%) submitted a claim.



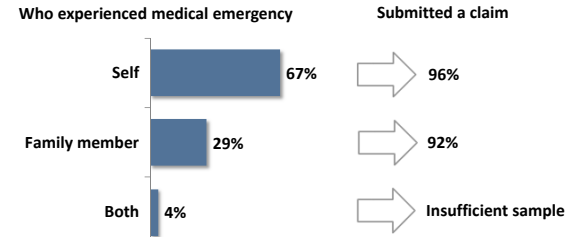
Q30. Did you submit a claim?
N=317

POLLARA

37

Two-thirds of travel medical emergencies were incurred solely by respondents

- The proportion of submitted claims was generally the same for respondents and family members.



Q29. Who experienced the medical emergency during your travel?
N=317

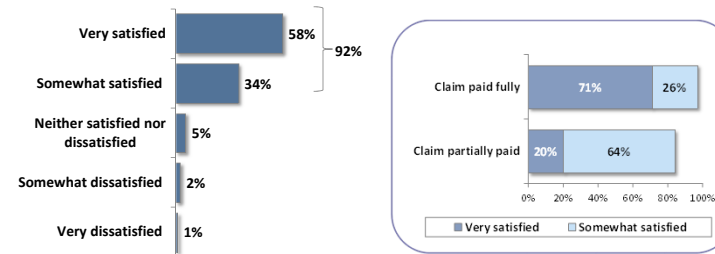
POLLARA

38

Overall satisfaction with the entire claim experience, from the initial contact to the final outcome, is very strong

- While claimants who were paid in full are significantly more likely to be very satisfied than those whose claims were partially paid, the latter group's experiences are still positive overall (side graph).
- Respondents with extensive knowledge of their coverage also report a much stronger satisfaction (81% were very satisfied, vs. 50% of those whose knowledge was just reasonable).

Satisfaction with the entire medical emergency claim experience (from the initial contact to the final outcome)



Q31. Thinking back about the entire medical emergency claim experience, from the initial contact to the final outcome, how would you rate your satisfaction with the overall experience?
Those who initially contacted the insurer N=263

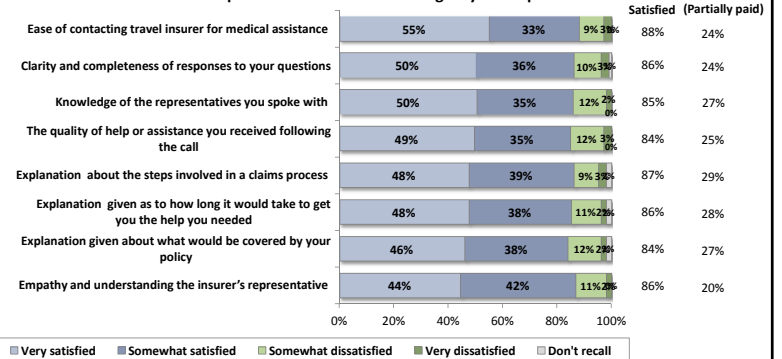
POLLARA

39

There are no areas of concern in relation to the emergency call experience; all aspects of this service receive very high satisfaction scores

- Satisfaction at the top level (*very satisfied*) is also significantly higher across all measured variables among respondents whose claim was paid in full (mid-to-high 50%), and it falls to mid-to-high 20% among those whose claim was partially paid, gravitating to *somewhat* satisfied ratings. However, total satisfaction levels are still strong across the board for the latter group (low-to-mid 70%).

Satisfaction with specific elements of the emergency call experience



Q32-39. Thinking back to the time when you were traveling and you contacted your travel insurer for emergency medical assistance, how would you rate your satisfaction with their experience on the following characteristics?
N=256 Results shown recalculated excluding "N/A" responses

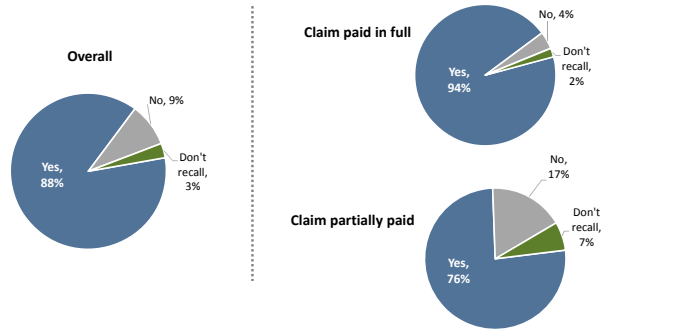
POLLARA

40

Nearly all (88%) found the actual medical emergency experience in line with what was explained to them during the initial contact

- The perceptions of the experience being inconsistent with what was initially explained is more pronounced* among those whose claim was only partially paid (17% said "no" vs. 4% among those who were paid in full).

Similarity between the actual travel medical emergency experience and initial explanations



Q40. Was your actual experience similar to what was initially explained to you?
Those who called the insurer; N=263

*Statistically significant difference

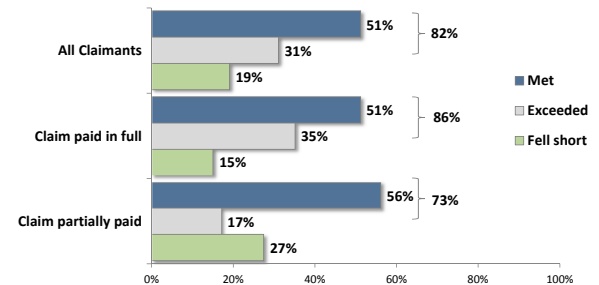
POLLARA

41

Most claimants, even those whose claim was not fully paid, felt that the support they received during the travel medical emergency met or exceeded their expectations

- Fully-compensated claimants are twice as likely to be delighted (expectations exceeded) as those who received partial compensation.
- Those who purchased their policy in person were three times more likely than those who purchased on line and two times more likely than those who purchased by phone to find the support below expectations: 30%, 10%, and 15% respectively.

Delivery on expectations re: SUPPORT received during the travel medical emergency



Q41. Overall, would you say that the support you received through your travel medical insurance during the medical emergency met, exceeded, or fell short of your expectations?
Those who contacted the insurer; N=263

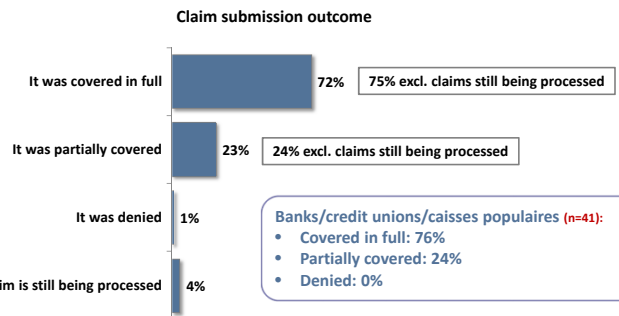
POLLARA

42

Experiences with Travel Medical Emergency Claim Submission & Outcomes

Virtually all claims were paid, with a vast majority of them paid in full

- Those who claimed "extensive" understanding of the policy terms at the time of purchase were significantly* more likely to receive full payment (88%) than those whose understanding was described as "reasonable" (69%), or those whose understanding was "slight" (35%).
- Of those who were fully paid, 33% reported "extensive understanding" compared to only 13%* of those who were partially reimbursed.



Q56. What was the result of your claim submission?
N=300

*statistically significant difference

POLLARA

44

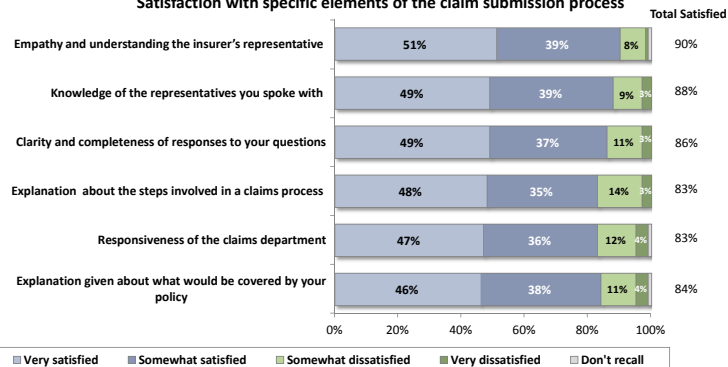
POLLARA

43

Satisfaction with the various aspects of the claim submission process is also high

- Satisfaction scores (top and total) for each of these characteristics are almost the same as the scores for the corresponding measures captured for the emergency call experience.

Satisfaction with specific elements of the claim submission process



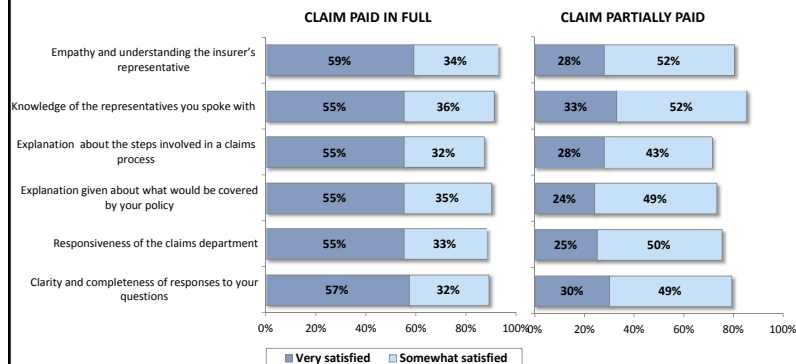
Q42-47. Thinking back to the time when you returned from your trip and submitted the claim to your travel insurer, how would you rate your satisfaction with that experience on the following characteristics?
N=300. Results shown recalculated excluding "N/A" responses

POLLARA

46

The level of satisfaction is affected by the claim outcome (claimants paid in full are more likely to assign top scores than those partially paid)

Satisfaction with specific elements of the claim submission process (Very + Somewhat)



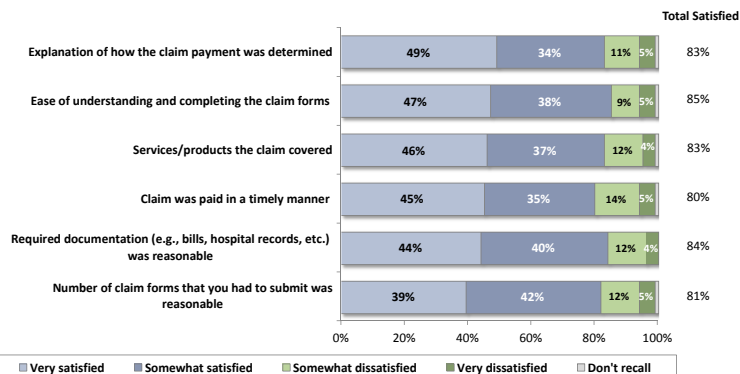
Q42-47. Thinking back to the time when you returned from your trip and submitted the claim to your travel insurer, how would you rate your satisfaction with that experience on the following characteristics?

POLLARA

46

Satisfaction with the various aspects of the claim submission process is also high, with no significant areas of concern

Satisfaction with specific elements of the claim submission process (cont'd)



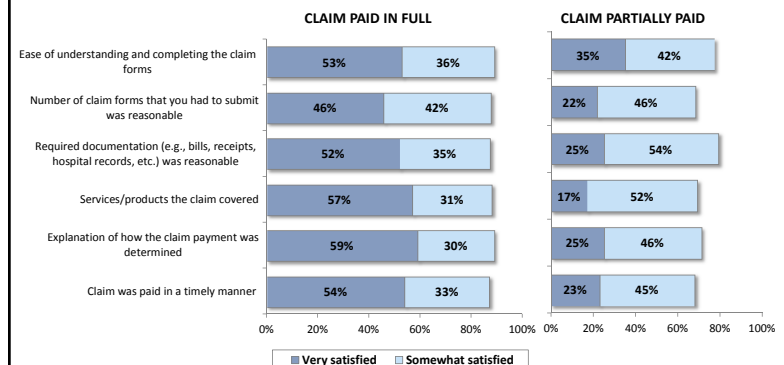
Q48-53. Thinking back to the time when you returned from your trip and submitted the claim to your travel insurer, how would you rate your satisfaction with that experience on the following characteristics?
N=300. Results shown recalculated excluding "N/A" responses

POLLARA

47

The level of satisfaction is affected by the claim outcome (claimants paid in full are more likely to assign top scores than those partially paid)

Satisfaction with specific elements of the claim submission process (cont'd) (Very + Somewhat)



Q48-53. Thinking back to the time when you returned from your trip and submitted the claim to your travel insurer, how would you rate your satisfaction with that experience on the following characteristics?

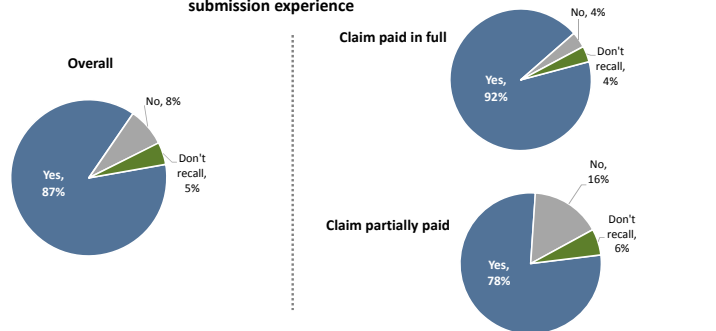
POLLARA

48

As with the emergency call experience, nearly all (87%) found the actual claim submission experience in line with what was explained to them during the initial contact

- Those whose claim was only partially paid are more likely* than those who were paid in full to see discrepancies between the process and what was explained (16% said "no" vs. 4%).

Similarity between explanations and actual claim submission experience



Q54. Was your actual claim submission experience similar to what was initially explained to you?
N=300

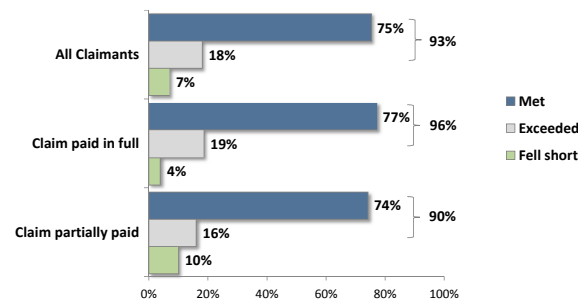
*Statistically significant difference

POLLARA

A vast majority of claimants felt that the claim submission experience was positive (it met or exceeded their expectations)

- The perceptions of fully-compensated claimants are very similar to those who received partial compensation.

Delivery on expectations re: Claim SUBMISSION Experience



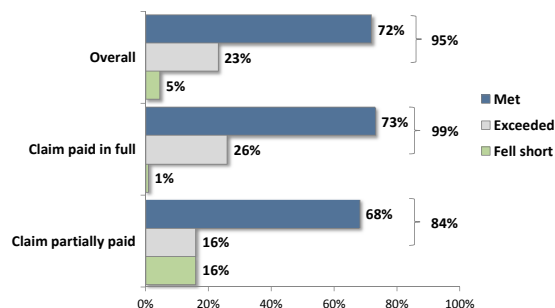
Q55. Would you say that the claim submission experience met, exceeded, or fell short of your expectations?
N=300

POLLARA

Nearly all reported that the claim payment was in line with respondents' expectations; nearly a quarter thought the outcome surpassed expectations

- Of the small group of displeased customers virtually all are partially-compensated claimants.
- Claimants with multiple-medical policy were significantly more likely than those who purchased single-medical policy to be delighted with the outcome (31% vs. 18% said it exceeded expectations).

Delivery on expectations re: claim OUTCOME



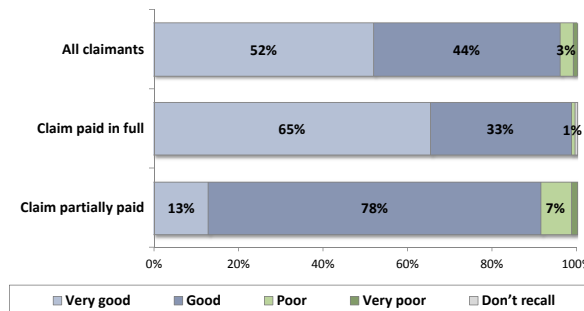
Q57. [ASK IF ANSWERED a OR b AT Q 56] Would you say that the claim payment met, exceeded, or fell short of your expectations?
N=284

POLLARA

Claimants are overall pleased with the explanations they received about the claim payment

- As noted before, the strength of this positive sentiment is significantly influenced by the claim outcome, with the views of fully-paid claimants heavily skewed toward the higher rating, and the partially-paid respondents heavily skewed toward the moderate rating.
- Negative perceptions are held only by a handful of respondents of the partially paid group.

Satisfaction with the CLARITY OF EXPLANATION about the claim payment



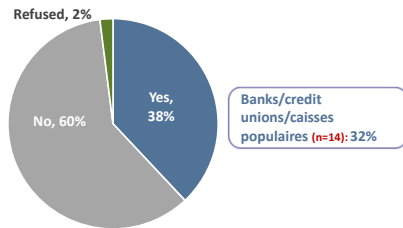
Q58. How would you rate the clarity of explanation your travel insurer gave you about [IF Q56=a OR b] your claim payment? [IF Q56=c] the claim denial? N=287

POLLARA

High satisfaction notwithstanding, approximately one-in-four made a complaint. Among those, 38% were fully reimbursed and 43% partially reimbursed claimants

- Interestingly, complaints were also fairly common among very satisfied claimants, including: 39% of those who were very satisfied with the claim experience, 32% of those who found the claim submission experience exceeded expectations, as well as 38% of those who thought that the claim outcome exceeded their expectations.

Made a complaint about the claim



Q60. [ASK IF Q30=a OR b] Did you make a complaint about your claim at any point during or after the claim process?
N=300

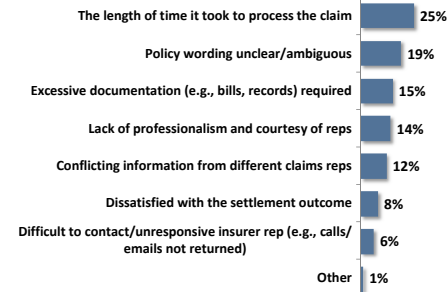
POLLARA

53

The two more common complaints were in relation to the claim processing timeliness, and policy wording

- More complaints came from the immigrant population (52% vs. 29%), single and multiple medical insurance policy buyers (42% and 56% respectively vs. 13% and 14% of those who had comprehensive policies, both single and multiple).
- The under 50 segments were also significantly more likely to complain than those 50 and over (53% vs. 12%).

Reasons for complaint



Q61. [ASK IF ANSWERED 'Yes' AT Q60] What was the primary reason for your complaint? [RANDOMIZE]
N=118

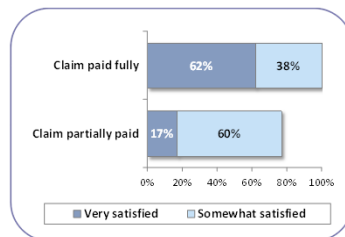
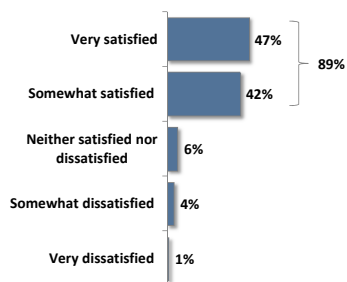
POLLARA

54

But most complaints were addressed to claimants' satisfaction

- Complaints didn't have a negative impact on overall experiences, as demonstrated by the strong results.
- Again, the strength of satisfaction is strongly affected by the claim payment, with those who were paid in full more than three times more likely to be very satisfied than those who were not fully reimbursed.

Satisfaction with how the claim complaint was handled



Q62. [ASK IF ANSWERED 'Yes' AT Q61] Were you satisfied with how the complaint was handled?
N=118

POLLARA

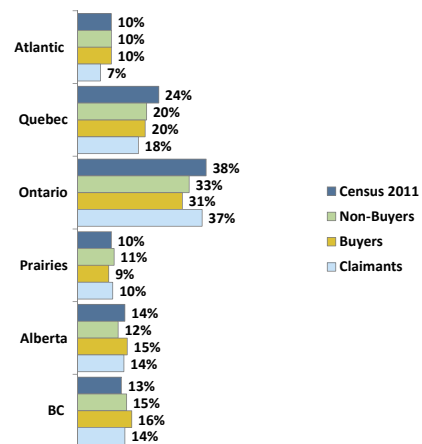
55

Appendix Respondent Demographics

POLLARA

56

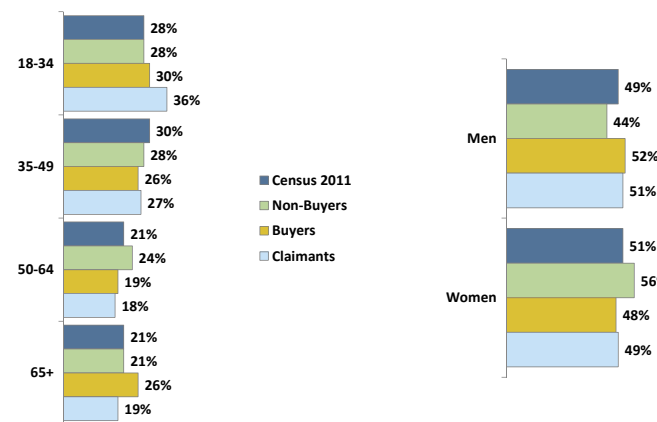
Region



POLLARA

57

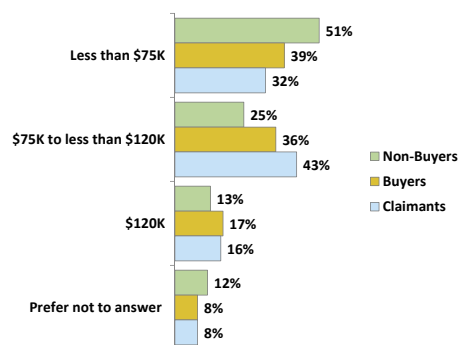
Age & Gender



POLLARA

58

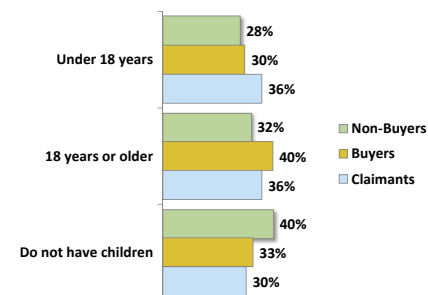
Income groups



POLLARA

59

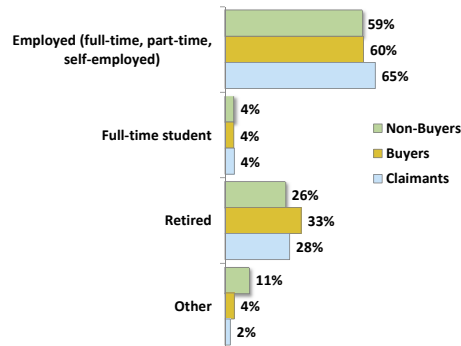
Children in the household



POLLARA

60

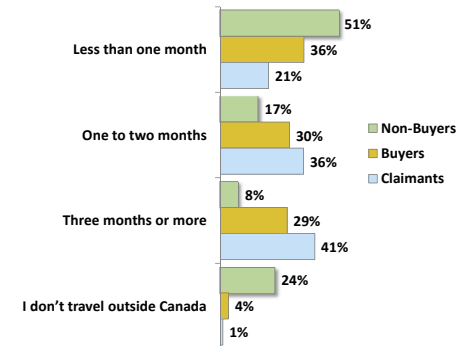
Employment Status



POLLARA

61

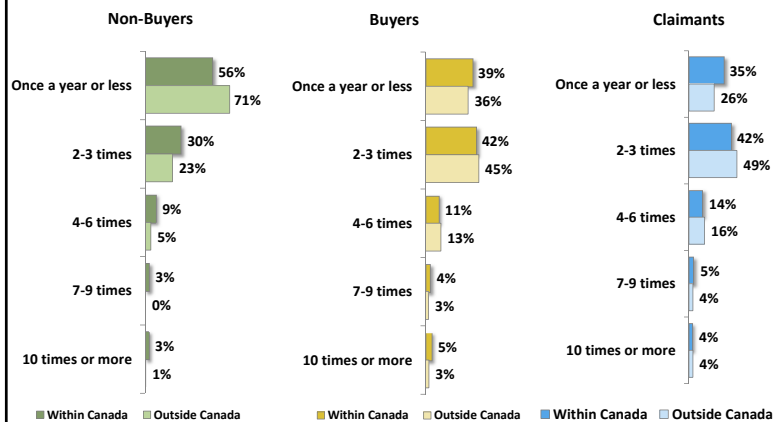
Period of time spent outside Canada (per calendar year)



POLLARA

62

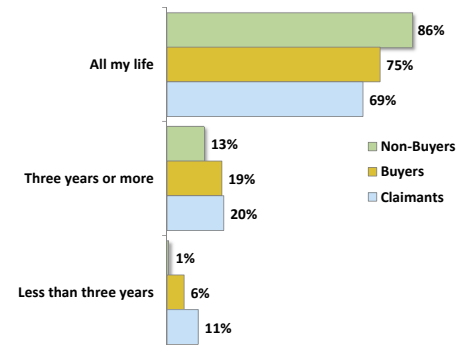
Frequency of travel outside Canada (per calendar year)



POLLARA

63

Length of residence in Canada



POLLARA

64

POLLARA 

Alex Franek, Associate Vice President

alexandrafraneke@pollara.com | 416.921.0090 Ext. 2290

www.pollara.com