

CAFII – Online Process Survey

Feb 2

Final

- Please select the province or territory in which you live:
 - Newfoundland & Labrador
 - Nova Scotia
 - Prince Edward Island
 - New Brunswick
 - Quebec
 - Ontario
 - Manitoba
 - Saskatchewan
 - Alberta
 - British Columbia
 - Northwest Territories
 - Yukon
 - Nunavut
 - Currently live outside Canada [TERMINATE]

[RECODE INTO REGIONS]

Atlantic Canada

Quebec

Ontario

Prairies

Alberta

BC and Territories

- Please enter your year of birth:
[ENTER] **[TERMINATE IF UNDER 18]**
- Please select your gender:
 - Male
 - Female
 - Other
 - Prefer not to answer

- Do you have the following?

GRID COLUMNS

Yes

No

Don't know

GRID ROWS (RANDOMIZE)

A mortgage

A Home Equity Line of Credit

IF NO/DON'T KNOW TO BOTH SKIP TO Q8

Definitions

IF HAVE MORTGAGE OR HOME EQUITY LINE OF CREDIT, SHOW DEFINITIONS: SHOW ON SEPARATE PAGE. RESPONDENTS MUST CLICK NEXT TO CONTINUE WITH SURVEY.

Today we are going to ask you about Credit Protection Insurance for mortgages and Home Equity Lines of Credit. Below are some definitions of what we will be referring to in the survey. Throughout the survey, if you would like a reminder of these definitions, just mouse over the name of the insurance product and you can see the relevant definition.

Credit Protection Insurance for mortgages - is optional insurance used to pay out the balance on your mortgage in the event of death or diagnosis of a critical illness, or make/postpone debt payments on your behalf in the event of disability or job loss (depending on the coverage you have chosen). It is offered by banks and credit unions across Canada.

Note: Credit Protection Insurance is NOT the insurance that is required by the Canada Mortgage and Housing Corporation (CMHC) on homes that were purchased with less than a 20% down payment, which will pay back the lender if the home owner were to default on their mortgage.

Credit Protection Insurance for Home Equity Line of Credit - is optional insurance used to pay out the balance of your Home Equity Line of Credit in the event of death or diagnosis of a critical illness, or make/postpone payments on your behalf in the event of disability or job loss (depending on the coverage you have chosen). It is offered by banks and credit unions across Canada.

- **IF HAVE MORTGAGE IN Q1 ASK:** Do you currently have credit protection insurance for your mortgage?
Yes
No
Don't know

IF NO OR DON'T KNOW, SKIP TO Q5

- When did you obtain the credit protection insurance for your mortgage?

Before April 2020

From April to June 2020

From July to September 2020

From October to December 2020

In 2021

- And what does the credit protection insurance cover you for? Please select all that apply.

Life – pays out your insured balance in the event of death

Disability – payments for your mortgage will be made on your behalf until you are able to return to work or until you reach a designated maximum benefit (e.g. 24 months)

Critical Illness – pays out your insured balance if you are diagnosed with a covered critical illness

Job Loss – on involuntary unemployment, provides payment protection by making specific debt payments on your behalf, for a time-limited period

None of the above

Don't know

- **IF HAVE LINE OF CREDIT IN Q1 ASK:** Do you currently have credit protection insurance for your Home Equity Line of Credit?

Yes

No

Don't know

IF NO OR DON'T KNOW, SKIP TO Q8

- When did you obtain your credit protection insurance for your Home Equity Line of Credit?

Before April 2020

From April to June 2020

From July to September 2020

From October To December 2020

In 2021

- And what does the credit protection insurance cover you for? Please select all that apply.

Life – pays out your insured balance in the event of death

Disability – payments for your Home Equity Line of Credit will be made on your behalf until you are able to return to work or until you reach a designated maximum benefit (e.g. 24 months)

Critical Illness – pays out your insured balance if you are diagnosed with a covered

critical illness

Job Loss – on involuntary unemployment, provides payment protection by making specific debt payments on your behalf, for a time-limited period

None of the above

Don't know

- **IF HAVE NOT REGISTERED FOR CPI SINCE APRIL OR DO NOT HAVE MORTGAGE/HELOC IN Q1 ASK:** How likely are you to do each of the following in the next few years?

GRID ROWS

Obtain a mortgage for a home you are planning on buying
 Re-negotiate your mortgage
 Get a Home Equity Line of Credit

GRID COLUMNS

In the next few months
 In the next year
 In the next two years
 More than two years from now
 No plans to get this
 Don't know

Definitions

IF DO NOT HAVE MORTGAGE OR HOME EQUITY LINE OF CREDIT, SHOW DEFINITIONS: SHOW ON SEPARATE PAGE. RESPONDENTS MUST CLICK NEXT TO CONTINUE WITH SURVEY.

Today we are going to ask you about Credit Protection Insurance for mortgages and Home Equity Lines of Credit. Below are some definitions of what we will be referring to in the survey. Throughout the survey, if you would like a reminder of these definitions, just mouse over the name of the insurance product and you can see the relevant definition.

Credit Protection Insurance for mortgages - is optional insurance used to pay out the balance on your mortgage in the event of death or diagnosis of a critical illness, or make/postpone debt payments on your behalf in the event of disability or job loss (depending on the coverage you have chosen). It is offered by banks and credit unions across Canada.

Note: Credit Protection Insurance is NOT the insurance that is required by the Canada Mortgage and Housing Corporation (CMHC) on homes that were purchased with less than a 20% down payment, which will pay back the lender if the home owner were to default on their mortgage.

Credit Protection Insurance for Home Equity Line of Credit - is optional insurance used to pay out the balance of your Home Equity Line of Credit in the event of death or diagnosis of a critical illness, or make/postpone payments on your behalf in the event of disability or job loss (depending on the coverage you have chosen). It is offered by banks and credit unions across Canada.

- Before answering this survey, had you heard of Credit Protection Insurance?

Yes

No

Don't know

- After reading this description, in the next few years, how likely are you to consider obtaining Credit Protection Insurance for your Mortgage/Line of Credit?

Very Likely

Somewhat Likely

Not very likely

Not at all likely

QUOTAS: **CURRENT HOLDERS:** HAVE MORTGAGE/HOME EQUITY LINE OF CREDIT PROTECTION INSURANCE. HAVE OBTAINED THIS INSURANCE SINCE APRIL 2020 N=200

FUTURE PURCHASERS: ARE CONSIDERING A MORTGAGE OR HELOC IN THE NEXT 2 YEARS AND ARE AT LEAST SOMEWHAT LIKELY TO OBTAIN CREDIT PROTECTION INSURANCE N=800

IF NEITHER CONDITION MET, TERMINATE

- Has the COVID-19 pandemic in Canada changed how you feel about obtaining insurance (such as health or life insurance) to protect you and/or your family in case of certain unforeseen events?

Am much more likely to obtain insurance

Am somewhat more likely to obtain insurance

Am somewhat less likely to obtain insurance

Am much less likely to obtain insurance

The pandemic has not changed my likelihood to obtain insurance

Don't know

- And has the COVID-19 pandemic changed how you feel about obtaining credit protection insurance for your mortgage or line of credit?

Am much more likely to obtain insurance

Am somewhat more likely to obtain insurance

Am somewhat less likely to obtain insurance
Am much less likely to obtain insurance
The pandemic has not changed my likelihood to obtain credit protection insurance
Don't know

SECTION A: CREDIT PROTECTION INSURANCE HOLDERS

Now, on to another topic.

A1. Before the Covid-19 pandemic in Canada, how did you usually conduct financial transactions such as arranging for loans or buying insurance? Please select only one answer.

In person at a branch
Through a financial institution's representative coming to my home
By talking to a financial institution's representative over the phone
Video conferencing with a financial institution's representative
Through email with a financial institution's representative
Online through a financial institution's website or web-based platform
Using a financial institution's mobile app
Don't know

A2. Since the Covid-19 pandemic in Canada, would you say that you are more or less likely to conduct financial transactions such as arranging for loans or buying insurance in each of the following ways?

In person at a branch
Through a financial institution's representative coming to my home
By talking to a financial institution's representative over the phone
Video conferencing with a financial institution's representative
Through email with a financial institution's representative
Online through a financial institution's website or web-based platform
Using a financial institution's mobile app

Much more likely
Somewhat more likely
Somewhat less likely
Much less likely
My use of this method has not changed
Don't know

A3. Once the Covid-19 pandemic in Canada is over, how do you think you will want to conduct financial transactions such as arranging for loans or buying insurance? Please select only one answer.

In person at a branch
Through a financial institution's representative coming to my home

By talking to a financial institution's representative over the phone
Video conferencing with a financial institution's representative
Through email with a financial institution's representative
Online through a financial institution's website or web-based platform
Using a financial institution's mobile app
Don't know

**Now I would like you to specifically consider your credit protection insurance. INCLUDE
DEFINITION OF CREDIT PROTECTION INSURANCE IF RESPONDENT MOUSES OVER NAME**

IF CREDIT PROTECTION FOR MORTGAGE ASK:

A4. Considering the credit protection insurance you obtained for your mortgage in ENTER TIME PERIOD IN Q3, which of the following best describes your situation?

You were obtaining a new mortgage for a property you just bought.
You were renegotiating an existing mortgage at the same financial institution where you had it before.
You were renegotiating an existing mortgage at a new financial institution.
You were obtaining Credit Protection insurance on a mortgage you already had and were not renegotiating.

FOR REMAINDER OF SECTION, INSERT MORTGAGE OR HOME EQUITY LINE OF CREDIT AS IT APPLIES

A5. Which of the following methods, if any, did you use when **researching options** for your mortgage/home equity line of credit? Please select all that apply. [TRACKING]

Went into a branch location and talked to a representative in person
Talk to a representative over the phone
Talked to a representative using an online chat
Obtained information regarding the options via email
Researched through the financial institutions' websites
Researched through different websites
Talked to friends and family
Talked to mortgage broker in person
Talked to mortgage broker online/over phone
Other

A6. Thinking back to when you first got your mortgage/home equity line of credit, did a representative of the financial institution talk to you about Credit Protection Insurance? [TRACKING]

Yes
No
Don't know/Can't recall

**IF OBTAINED CREDIT PROTECTION INSURANCE WHEN RENEGOTIATING (A4 CODE 2 OR 3) ASK
A7. IF NOT SKIP TO A8**

A7. And when you were renegotiating your mortgage, did a representative of the financial

institution talk to you about Credit Protection Insurance? [\[TRACKING\]](#)

Yes

No

Don't know/Can't recall

[IF TALKED TO REPRESENTATIVE IN QA6 or A7 ASK QA8, IF NOT SKIP TO A9]

A8. Did a representative of your financial institution talk to you about each of the following features of Credit Protection Insurance? [TRACKING]

GRID COLUMNS

Yes

No

Don't know/Can't recall

GRID ROWS (RANDOMIZE)

I was told about the coverage options that were available to me (e.g. life, disability, critical illness, job loss).

I was told the premiums/costs of the coverage options available (e.g. life, disability, critical illness, job loss).

I was told the advantages of having the insurance.

I was offered Credit Protection Insurance as a way to protect me and/or my family in case of certain unexpected events.

I was informed that Credit Protection Insurance is optional.

I was told about the free look or review period that was available with the Credit Protection Insurance, during which I could cancel at no cost.

A9. How confident are you that you know how much of your mortgage balance or mortgage payment will be paid with each of the types of coverage that you have? Please indicate your level of confidence for each. SHOW EACH CHOSEN IN Q4 [TRACKING]

GRID COLUMNS

Life

Critical illness

Disability

Job loss

GRID ROWS

Very confident

Somewhat confident

Not very confident

Not at all confident

Don't know

A10. The following questions are regarding your experience obtaining your Credit Protection Insurance for your mortgage/home equity line of credit. How did you **complete the process** of obtaining your Credit Protection Insurance? [RANDOMIZE] [TRACKING]

By phone with the financial representative

By video chat with the financial representative

The process was initiated online, including mobile (e.g., smartphone, tablet), but

finished in another way (in person, over the phone, etc.)
The whole process was completed online
The whole process was completed In-Person at the branch
A representative of the financial institution came to my house
Talked to a mortgage broker in-person
Talked to a mortgage broker online or over the phone
Other **[ANCHOR]**

A11. Overall, how would you rate your level of satisfaction with the *purchase experience*, when you purchased your Credit Protection Insurance for your mortgage/home equity line of credit?
[TRACKING]

Very satisfied
Somewhat satisfied
Somewhat dissatisfied
Very dissatisfied
Don't recall

A12. More specifically, how satisfied were you with the following elements of the purchase process? **[TRACKING]**

GRID COLUMNS

Very satisfied
Somewhat satisfied
Somewhat dissatisfied
Very dissatisfied
Don't recall
Not applicable

GRID ROWS (RANDOMIZE)

Availability of comprehensive information to help me make an informed decision
Coverage details -- what was and was not covered were written in a clear and easy to understand language
Coverage details -- what was and was not covered were explained well by a representative of the financial institution
Responsiveness of the representative (e.g., answering questions in a timely manner)
Quality of responses to my questions (e.g., comprehensive, easy to understand, etc.)
Value for the money
Ease of purchase
The trial period that allowed me to cancel the purchase within a period of time at no cost

A13. At any point in the process of obtaining Credit Protect Insurance for your mortgage/home equity line of credit, did you meet with a representative of the bank, financial institution or mortgage brokerage in-person?

Yes, the whole process was done in person.
Part of the process was done in person.
None of the process was done in person.

IF WHOLE OR PART OF THE PROCESS WAS DONE IN PERSON CONTINUE

A14. Why did you choose to conduct all or part of the process in person? SELECT ALL THAT APPLY

It was the only option.
I was not aware it could be completed online.
I wanted to speak to a knowledgeable representative before making a decision.
I prefer to deal with people in-person.
There were papers that had to be signed, so that had to be done in-person.
I don't feel comfortable making financial decisions online.
I don't feel comfortable making financial decisions over the phone.
I don't feel comfortable sharing personal information online.
I don't feel comfortable sharing personal information over the phone.
This is how I do all my financial transactions – no reason to change.
Other Please Specify
Don't know

A15. Please indicate how comfortable you are with each of these methods for obtaining Credit Protection insurance?

GRID ROWS (SHOW FIRST GROUP OF STATEMENTS AND THEN SECOND GROUP OF STATEMENTS; RANDOMIZE WITHIN EACH GROUP)

GROUP ONE

Talking to the financial institution's representative over the phone
Talking to the financial institution's representative through a virtual meeting platform (such as Zoom, Google Meets, Microsoft Teams, etc.)

GROUP TWO

Having the forms emailed to you, for you to fill out and email back to the representative
Having the forms contained on the financial institution's website or web-based platform
Having the forms contained on the financial institution's mobile app

GRID COLUMNS

Very comfortable
Somewhat comfortable
Not very comfortable
Not at all comfortable

A16. How important is it to you that a financial institution offers each of the following when conducting transactions **online**?

GRID ROWS RANDOMIZE

The ability to deal with one representative throughout the process
 Easily connect with a person to get answers to my questions in real time
 Plain language information is available to me online
 Security and protection of your personal information
 Online Tools and diagrams to illustrate product and price information
 Having all forms and personal information shared only through a secure online portal
 Immediate online confirmation of the transaction

GRID COLUMNS

Very important
 Somewhat important
 Not very important
 Not at all important
 Don't know

A17. Once the Covid-19 pandemic in Canada is over, how would you like to complete each step of the process of obtaining credit protection insurance? Please choose only one for each.

GRID ROWS (DO NOT RANDOMIZE)

Research the details of the different insurance options
 Apply for the insurance

GRID COLUMNS

In person at a branch
 Through the financial institution's representative coming to my home
 By talking to the financial institution's representative over the phone
 Video conferencing with the financial institution's representative
 Through email with the financial institution's representative
 Online through the financial institution's website or web-based platform
 Using the financial institution's mobile app
 Other
 Don't know

A18. To what extent do you agree or disagree with the following statements?

GRID ROWS RANDOMIZE

The pandemic has changed the way I want to conduct financial transactions in the future.

I look forward to going back to a branch to conduct my financial transactions in-person.
 Since the pandemic, I am more comfortable conducting financial transactions online.
 I prefer the convenience of conducting financial transactions online.
 Since the pandemic, I have upgraded my technology to make it easier to conduct financial transactions from home.

GRID COLUMNS

Strongly agree

Somewhat agree
Somewhat disagree
Strongly disagree
Don't know
Don't know

SECTION B: FUTURE PURCHASERS

B1. Before the Covid-19 pandemic in Canada, how did you usually conduct financial transactions such as arranging for loans or buying insurance? Please select only one answer

- In person at a branch
- Through a financial institution's representative coming to my home
- By talking to a financial institution's representative over the phone
- Video conferencing with a financial institution's representative
- Through email with a financial institution's representative
- Online through a financial institution's website or web-based platform
- Using a financial institution's mobile app
- Don't know

B2. Since the Covid-19 pandemic in Canada, would you say that you are more or less likely to conduct financial transactions such as arranging for loans or buying insurance in each of the following ways?

- In person at a branch
- Through a financial institution's representative coming to my home
- By talking to a financial institution's representative over the phone
- Video conferencing with a financial institution's representative
- Through email with a financial institution's representative
- Online through a financial institution's website or web-based platform
- Using a financial institution's mobile app
- Much more likely
- Somewhat more likely
- Somewhat less likely
- Much less likely
- My use of this method has not changed
- Don't know

B3. Once the Covid-19 pandemic in Canada is over, how do you think you will want to conduct financial transactions such as arranging for loans or buying insurance, such as credit protection insurance? Please select only one answer

- In person at a branch
- Through a financial institution's representative coming to my home
- By talking to a financial institution's representative over the phone
- Video conferencing with a financial institution's representative
- Through email with a financial institution's representative
- Online through a financial institution's website or web-based platform
- Using a financial institution's mobile app
- Don't know

IF IN-PERSON AT BRANCH OR HOME CHOSEN FOR ANSWER IN B3 ASK:

B4. Why would you want to conduct financial transactions such as arranging for loans or buying credit protection insurance with an in-person meeting?

- I believe this is the only option.
- I am not aware it could be completed online.
- I would want to speak to a knowledgeable representative before making a decision.
- I prefer to deal with people in-person.
- There were papers that had to be signed, so that had to be done in-person.
- I am not comfortable making financial decisions online.
- I am not comfortable making financial decisions over the phone.
- I am not comfortable sharing personal information online.
- I am not comfortable sharing personal information over the phone.

- This is how I do all my financial transactions – no reason to change.
- Other Please Specify
- Don't know

IF OVER THE PHONE, VIDEO CONFERENCE OR THROUGH EMAIL CHOSEN IN B3 ASK:

B5. Why do you prefer to conduct financial transactions such as arranging for loans or buying credit protection insurance through virtual (phone, video conferencing or email) conversations with a financial institution's representative but with no in-person meeting? Please select all that apply.

- I believe that is the only option I have at this time.
- I did not want to meet with anyone in-person due to the Covid-19 pandemic.
- I conduct all my transactions in this manner, even before the pandemic.
- Easier than having to travel to a branch
- I would want to speak to a knowledgeable representative before making a decision.

- Other Please Specify
- Don't know

IF USING FINANCIAL INSTITUTIONS WEBSITE OR MOBILE APP CHOSEN IN B3 ASK:

B5. Why do you prefer to apply for credit protection insurance through the financial institution's website, web-based platform or mobile app? Please select all that apply.

- I believe that is the only option I have at this time

- I did not want to meet with anyone in-person due to the Covid-19 pandemic.
- I conduct all my transactions in this manner, even before the pandemic.
- Easier than having to travel to a branch
- It is more convenient to do it online
- Other Please Specify
- Don't know

B8. Please indicate how comfortable you are with each of these methods for obtaining Credit Protection insurance?

Talking to the financial institution's representative over the phone
Talking to the financial institution's representative through a virtual meeting platform (such as Zoom, Google Meets, Microsoft Teams, etc.)

GROUP TWO

Having the forms emailed to you, for you to fill out and email back to the representative
Having the forms contained on the financial institution's website or web-based platform
Having the forms contained on the financial institution's mobile app

GRID COLUMNS

Very comfortable
Somewhat comfortable
Not very comfortable
Not at all comfortable

B9. How important is it to you that a financial institution offers each of the following when conducting transactions **online**?

GRID ROWS RANDOMIZE

The ability to deal with one representative throughout the process
Easily connect with a person to get answers to my questions in real time
Plain language information is available to me online
Security and protection of your personal information
Online Tools and diagrams to illustrate product and price information
Having all forms and personal information shared only through a secure online portal
Immediate online confirmation of the transaction

GRID COLUMNS

Very important
Somewhat important
Not very important
Not at all important
Don't know

B10. Once the Covid-19 pandemic in Canada is over, how would you like to complete each step of the process of obtaining credit protection insurance? Please choose only one for each.

GRID ROWS (DO NOT RANDOMIZE)

Research the details of the different insurance options

Apply for the insurance

GRID COLUMNS

In person at a branch

Through the financial institution's representative coming to my home

By talking to the financial institution's representative over the phone

Video conferencing with the financial institution's representative

Through email with the financial institution's representative

Online through the financial institution's website or web-based platform

Using the financial institution's mobile app

Other

Don't know

B11. To what extent do you agree or disagree with the following statements?

GRID ROWS RANDOMIZE

The pandemic has changed the way I want to conduct financial transactions in the future.

I look forward to going back to a branch to conduct my financial transactions in-person.

Since the pandemic, I am more comfortable conducting financial transactions online.

I prefer the convenience of conducting financial transactions online.

I have upgraded my technology to make it easier to conduct financial transactions from home.

GRID COLUMNS

Strongly agree

Somewhat agree

Somewhat disagree

Strongly disagree

Don't know

SECTION C: CLAIMS

CPI HOLDERS: START AT C1

FUTURE PURCHASERS: SKIP TO C9

C1. Have you made a claim on your mortgage/home equity line of credit protection insurance since April 2020?

Yes

No

IF NO SKIP TO QC9

C2. What type of claim was made?

- Life Insurance
- Disability
- Critical illness
- Job loss

C3. What was the result of your claim submission? [TRACKING]

- It was paid.
- It was denied.
- The claim is still being processed. **[SKIP TO C5]**

C4. Thinking back about the *entire* claim experience, from the initial contact to the outcome how would you rate your satisfaction with the overall experience? [TRACKING]

- Very satisfied
- Somewhat satisfied
- Somewhat dissatisfied
- Very dissatisfied
- Don't recall

C5. How did you complete this claim process? If more than one method was use in the process, please select all that apply

- In person at a branch
- Through the financial institution's representative coming to my home
- By talking to the financial institution's representative over the phone
- Video conferencing with the financial institution's representative
- Through email with the financial institution's representative
- Online through the financial institution's website or web-based platform
- Using the financial institution's mobile app
- Other
- Don't know

IF IN-PERSON AT BRANCH OR HOME CHOSEN FOR ANSWER IN C5 ASK:

C6. Why did you complete the claims process with an in-person meeting?

- I believe this is the only option.
- I am not aware it could be completed online.
- There were papers that had to be signed, so that had to be done in-person.
- I had to provide documents that I did not have electronically.
- I prefer to deal with people in-person.
- I did not feel comfortable doing this online.
- I did not feel comfortable doing this over the phone.
- I did not want to share my personal information online.
- I talked to the same person I talked to about other financial transactions.

This is how I do all my financial transactions – no reason to change.

Other Please Specify

IF OVER THE PHONE, VIDEO CONFERENCE OR THROUGH EMAIL CHOSEN IN C5 ASK:

C7. Why do you complete the claims process through virtual (phone, video conferencing or email) conversations with a financial representative but with no in-person meeting? Please select all that apply.

I believe that is the only option I have at this time.

I did not want to meet with anyone in-person due to the Covid-19 pandemic.

I conduct all my transactions in this manner, even before the pandemic.

Easier than having to travel to a branch

I would want to speak to a knowledgeable representative.

I prefer talking to a real person.

I talked to the same person I talked to about other financial transactions.

Other Please Specify

Don't know

IF USING FINANCIAL INSTITUTIONS WEBSITE OR MOBILE APP CHOSEN IN C5 ASK:

C8. Why did you complete the claims process through the financial institution's website or mobile app? Please select all that apply.

I believe that is the only option I have at this time.

I don't need any assistance or advice.

I don't like talking to financial representatives. I would rather do it on my own.

I did not want to meet with anyone in-person due to the Covid-19 pandemic.

I conduct all my transactions in this manner, even before the pandemic.

Easier than having to travel to a branch

It is easier to do it online than to talk to a representative.

Other Please Specify

Don't know

C9. If you needed to make a claim on your credit protection insurance in the future, how comfortable would you feel with the process of making this claim in each of the following manners?

Talking to the financial institution's representative over the phone

Talking to the financial institution's representative through a virtual meeting platform (such as Zoom, Google Meets, Microsoft Teams, etc.)

GROUP TWO

Having the forms emailed to you, for you to fill out and email back to the representative

Having the forms contained the financial institution's website or web-based platform

Having the forms contained on the financial institution's mobile app

GRID COLUMNS

Very comfortable
Somewhat comfortable
Not very comfortable
Not at all comfortable

C10. Once the Covid-19 pandemic in Canada is over, how would you prefer to submit a claim on your credit protection insurance? Please choose only one answer

In person at a branch
Through the representative coming to my home
By talking to the financial representative over the phone
Video conferencing with the financial representative
Through email with the financial representative
Online through the financial institution's website
Using the financial institution's mobile app
Other
Don't know

You are almost done. There are just have a few questions left to help us better analyze and understand responses to this survey.

SECTION Z DEMOGRAPHICS

Z1. Which of the following income brackets best represents your annual household income before taxes?

Less than \$75,000
\$75,000 to less than \$120,000
\$120,000 or more
Prefer not to answer

Z2. Do you have children in any of the following age groups? Please select all that apply.

Under 18 years
18 years or older
Do not have children **[EXCLUSIVE]**
Prefer not to answer **[EXCLUSIVE]**

Z3. Which of the following best describes your employment status?

Employed (full-time, part-time, self-employed)
Full-time student
Retired
Unemployed
Other

Z4. How long have you been a resident of Canada?

- Born in Canada
- Less than 2 years
- 2 to less than 5 years
- 5 to less than 10 years
- 10 to less than 20 years
- More than 20 years

You have reached the end of this survey. Thank you for your responses and your time.