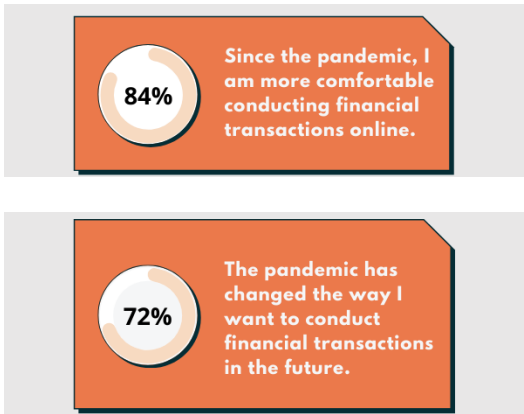
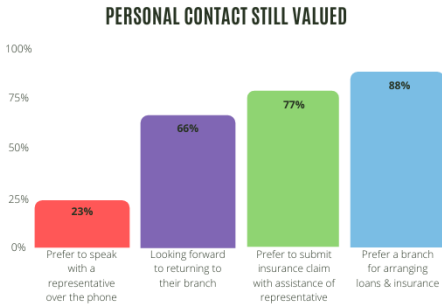




## WEBSITE VIDEO – Pollara Research

### “COVID-19 has impacted how Canadians conduct financial and insurance transactions”

Final – June 25, 2021

Audio	Story Board Description	Time	Comment
The COVID-19 pandemic changed the way many Canadians prefer to handle their financial and insurance transactions.		7 sec	
According to a survey of Canadians with Credit Protection Insurance, or CPI, 8 in 10 say the pandemic has made them more comfortable conducting financial and insurance transactions online. And 7 in 10 say it has changed the way they want to conduct those transactions in future.	<p>Show words that say: <b>Pollara Strategic Insights survey, March, 2021</b></p> 	17 sec	
However, the study also shows that consumers still put a high value on personal contact, especially for arranging loans and buying insurance. Almost two-thirds of Canadians with CPI are looking forward to returning to their bank or credit union branch at some point. And 9 in 10 say their branch is where they want to obtain insurance coverage.	<p style="text-align: center;"><b>PERSONAL CONTACT STILL VALUED</b></p>  <p style="text-align: center;"><small>Source: Pollara Strategic Insights/CAPII</small></p>	20 sec	
Furthermore, 3 in 4 Canadians say they would prefer to submit an insurance claim with the assistance of a branch representative.		7 sec	


The pandemic has also increased consumer interest in obtaining CPI, with almost 7 in 10 respondents saying they are more likely to obtain it now for a mortgage or Home Equity Line of Credit than before the pandemic.		12 sec	
In terms of customer experience during the pandemic, a full 96% of people who purchased CPI say they are somewhat or very satisfied with the process, a 9 percentage points increase over a similar survey conducted in 2018.		15 sec	
The Pollara survey was commissioned by CAFII to help its members better understand the expectations, preferences, and satisfaction levels of insurance consumers.	 <p>See the full survey results at  <a href="https://www.cafii.com/research/">https://www.cafii.com/research/</a></p>	9 sec	
CAFII: Making insurance simple, accessible and affordable	 <p>www.cafii.com</p>	6 sec	
Total:		1 min, 33 seconds	

# CAFII WEBSITE VIDEO – JOB LOSS INSURANCE

“What is job loss credit protection insurance?”

Final Draft, June 28, 2021 @ 1:30 pm

Audio	Story Board Description	Time	
Like many families, Dev and Carina have debt obligations and a number of payments to make each month. These include mortgage, car loan, home equity line of credit, and credit card.	Put the names <b><i>Dev and Carina on the screen.</i></b> They should be holding a boy’s hand whose name is <b>Neel</b> , also appearing on the screen. They should look like Canadians of heritage from India.	12 sec	
As the main income earner, Dev is worried that if he lost his full-time job, his family wouldn’t be able to make its monthly debt payments. So, he asks his financial institution about Job Loss Credit Protection Insurance.		13 sec	
Dev learns that this type of insurance may be available with balance protection coverage, which he can purchase for his credit cards. He also learns that some banks and credit unions also offer job loss protection as an “add on” to life or disability insurance on mortgages and some types of personal loans.		19 sec	
Job loss insurance can help people like Dev make certain debt payments for a period of time, should he involuntarily lose his full-time job.		9 sec	
Dev’s financial institution offers job loss insurance on some loan and credit products. So he buys balance protection coverage on his credit card, and adds job loss coverage to his life insurance on his mortgage.		12 sec	
Should Dev involuntarily lose his employment, his job loss insurance will cover some or all of the monthly payments on his insured mortgage and credit card. These payments will continue for a specific period of time, or until Dev returns to work – whichever comes first.		16 sec	

Knowing they have Job Loss Credit Protection Insurance in place gives Dev and Carina peace of mind. And they are not alone.		7 sec	
According to research, consumer interest in credit protection insurance is growing. This includes Job Loss Insurance, with 41% of people surveyed saying they had purchased it during the past year, an increase of 17% over 2018.	Show image of Pollara Strategic Insights and title of study with date to show source of this information.	18	
CAFII: Making insurance simple, accessible and affordable		5 sec	
Total:		1 min, 51 sec	