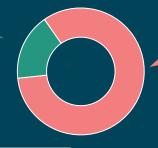
Knowledge, Communication and Affordability

PREMIUM AFFORDABILITY VERSUS COMPETITION

17% **Price competition** between **CTP** providers



Affordable premiums for the majority of the

PERCEPTIONS OF CTP COVERAGE



vehicle accidents

60% 59% English First Nations second language



43% 31% First English

else's vehicle

language



Damage to someone else's property

> 28% First English

language



44%

33% First Nations English second language

COMMUNICATION CHANNELS PREFERRED CHANNEL FOR CTP INFORMATION

















Correspondence

from MAIC

Social Media

Information on registration renewal notice

registration

COMPARISON OF INSURERS ON MAIC WEBSITE

78% feel insurer incentive comparisons on MAIC website are useful

EXPECTED PAYMENT FROM CTP INSURER

- Medical costs 83%
- Rehab/treatment costs 71%
- Care and support service costs 51%
- Compensation for pain 45%
- Loss of wages 42%

Switching CTP, Car Crash Scammers and New Car Buyers

► SWITCHING CTP INSURERS

aware they have the ability to switch CTP insurer

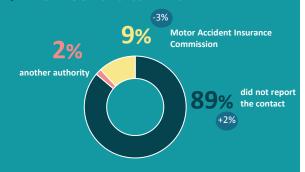
42% have ever -1%

- CAR CRASH SCAMMERS
- CONTACT FROM CAR CRASH SCAMMERS

ever called by a car crash scammer

9% were called in last 3 months

REPORTING CAR CRASH SCAMMERS



► NEW CAR BUYERS

new car buyers are CTP insurer

Consider independent choice of CTP insurer to be important



feel their dealer tried to persuade them to select a certain CTP insurer

12%

feel there was (or would have been) some resistance from the dealer to go with a certain CTP insurer

 $51\%_{+2\%}$ report the dealer alerted them to select a CTP insurer

23% +1% report the dealer provided prices for each CTP insurer's policy

+ - values represent percentage change since 2020.