

# Brokers rate insurer performance

For the second time in a row, Optimum West tops the list of multi-line insurers.



By Trudy Lancelyn ABC

It was Survey Season for brokers this autumn, and among the onslaught of questionnaires brokers were asked to respond to was IBABC's biennial Insurer Performance Survey.

Congratulations go to Optimum West for achieving the highest overall ranking of the multi-line companies, with Gore Mutual and Intact Insurance following close behind – all within a two-point spread.

The 2009 and 2011 survey results showed that smaller, regional insurers were more adept at providing support and services to brokers, but the high scores of Intact and Wawanesa in 2013 would indicate that the larger, national insurers have regained some ground.

Every two years since 1987, the IBABC Insurer Performance Survey has provided valuable feedback to insurers across the full range of product/service attributes. Minor modifications have been made to the survey over the years



Jeremy Green, regional VP, Optimum West

to keep it relevant and to fit within the realities within the brokerage as to who is best positioned to complete the survey and the time available for it. IBABC members completed the survey online, and senior managers could delegate portions of the survey to specific staff members; in most cases the personal, commercial and auto sections were done by supervisors of those lines. This year the number of survey questions was shortened, but every effort made to maintain the benchmarks that allow

insurers to track their performance over previous surveys.

In presenting the results we've tried to maintain the appropriate balance between insurers' performance in personal, commercial and auto lines, and the combinations thereof. The results on pages 20 to 23 are shown in two sections: the insurers for whom brokers provided data for both personal and commercial lines, and the insurers for whom brokers rated just one line. Only the

*Continued on page 25 >*

## The Top Five

### Top performers in operational categories

Rank	Personal	Auto	Commercial	Accounting	Claims	General
1	Peace Hills	ICBC	Guarantee Co.	Chubb	Gore Mutual	Intact
2	Optimum West	Family	Optimum West	Gore Mutual	Chubb	Chubb
3	Intact	Intact	Intact	Optimum West	Optimum West	Gore Mutual
4	Mutual Fire	...	Wawanesa	Wawanesa	Travelers	Wawanesa
5	Family	...	Gore Mutual	Dominion	Wawanesa	Optimum West

# Insurance Brokers of BC Insu

## How Brokers Rate the

### Rank overall (of 11 total) 2013

	1	2
Score overall	74.4	73.4
Rank 2011	1	6
Rank 2009	4	10

## PERSONAL LINES

Optimum West Gore Mutual

### Brokerages that DO NOT have underwriting authority and/or POS policy issuance

1	<b>Timeliness:</b> Company provides policies, renewal quotations and policy changes (endorsements) in a timely manner	59	66
2	<b>Technical accuracy</b> in policy production and processing	69	68
3	<b>Underwriting</b> is stable and flexible	73	62
4	<b>Willing</b> to take on less desirable risks	63	44
5	<b>Rates and terms</b> are competitive and reasonably consistent	78	67
6	<b>Builds relationships</b> , communicates well about plans and changes, provides access to competent personnel	76	58
7	<b>ITV:</b> works with brokers to resolve insurance-to-value issues	73	60

### Brokerages that DO have underwriting authority and/or POS policy issuance

8	Negotiated <b>underwriting authority</b> is adequate for needs	78	76
9	<b>Policy/endorsement issuance</b> meets your intended needs	74	67
10	Company's <b>BMS synchronization</b> capability works effectively	68	68
11	Regular <b>planning and audit meetings</b> are scheduled to ensure success of the program	70	69
12	<b>Profit-sharing</b> is enhanced and negotiated regularly as part of underwriting agreement	66	74

**SECTION SCORE** 70 65  
**SECTION RANKING** 2 6

## COMMERCIAL LINES

Optimum West Gore Mutual

### Brokerages that DO NOT have underwriting authority and/or POS policy issuance

13	<b>Timeliness:</b> Company provides policies, renewal quotations and policy changes (endorsements) in a timely manner	74	73
14	<b>Technical accuracy</b> in policy production and processing	81	77
15	<b>Underwriting</b> is stable and flexible	74	74
16	<b>Willing</b> to take on less desirable risks	60	53
17	<b>Rates and terms</b> are competitive and reasonably consistent	64	74
18	<b>Builds relationships</b> , communicates well about plans and changes, provides access to competent personnel	74	73

### Brokerages that DO have underwriting authority and/or POS policy issuance

19	Negotiated <b>underwriting authority</b> is adequate for needs	74	71
20	<b>Policy/endorsement issuance</b> meets your intended needs	80	79
21	Company's <b>BMS synchronization</b> capability works effectively	68	67
22	Regular <b>planning and audit meetings</b> are scheduled to ensure success of the program	74	54
23	<b>Profit-sharing</b> is enhanced and negotiated regularly as part of underwriting agreement	76	49

**SECTION SCORE** 72 68  
**SECTION RANKING** 2 5

# Broker Performance Survey 2013

## for Insurance Partners

3	4	5	6	7	8	9	10	11						
72.8	71.2	70.8	68.1	67.4	65.9	65.2	64.1	60.9	74.5	71.7	71.5	63.2	62.6	61.7
5	7	9	14		2	12	13	8						
12	7	13	15		11	9	14	5						

Intact	Peace Hills Insur.	Wawanesa CNS	Sovereign General	Mutual Fire	Dominion of Canada	Economical Aviva Insur.	Chubb Insur.	Family Insur.	Guarantee Co.	Zurich Canada	RSA	Travelers	Max	MEDIAN	Min
63	68	64	61	69	65	55	61	49	69				69	64	49
68	68	66	61	70	69	57	62	57	77				77	68	57
61	80	62	61	67	72	27	60	45	71				80	62	27
59	82	63	46	63	62	18	42	43	48				82	53	18
64	74	65	58	63	73	62	60	43	60				78	63	43
73	76	65	67	70	73	33	58	50	59				76	66	33
71	72	61	60	70	71	35	51	53	64				73	63	35
77	88	75	77	72	72	61	75	68	68				88	75	61
81	82	69	77	76	76	75	77	72	77				82	76	67
77	70	7	67	65	62	62	70	43	72				77	68	7
69	72	69	59	50	63	71	61	60	61				72	66	50
66	78	72	57	43	66	64	59	53	64				78	65	43
<b>69</b>	<b>76</b>	<b>62</b>	<b>63</b>	<b>65</b>	<b>69</b>	<b>52</b>	<b>61</b>	<b>53</b>	<b>64</b>	<b>68</b>			<b>76</b>	<b>65</b>	<b>52</b>
<b>3</b>	<b>1</b>	<b>10</b>	<b>9</b>	<b>7</b>	<b>4</b>	<b>13</b>	<b>11</b>	<b>12</b>	<b>8</b>	<b>5</b>					

Intact	Peace Hills Insur.	Wawanesa CNS	Sovereign General	Mutual Fire	Dominion of Canada	Economical Aviva Insur.	Chubb Insur.	Family Insur.	Guarantee Co.	Zurich Canada	RSA	Travelers	Max	MEDIAN	Min
63	64	67	64	61	65	66	49	66	78	74	64	46	78	65	49
69	66	68	73	63	63	76	64	69	85	74	69	69	85	69	63
68	62	66	61	66	56	59	57	58	82	52	55	49	82	61	52
58	48	54	43	60	43	49	46	50	55	62	49	37	62	51	43
68	68	69	60	68	60	61	57	64	80	54	66	53	80	65	54
68	80	69	64	69	56	61	51	58	73	60	59	61	80	66	51
79		77	55				60	64					79	71	55
70		81	62				67	71					81	71	62
70		65	58				60	56					70	65	56
71		61	68				53	60					74	61	53
77		75	68				53	47					77	68	47
<b>69</b>	<b>65</b>	<b>68</b>	<b>61</b>	<b>64</b>	<b>57</b>	<b>62</b>	<b>56</b>	<b>60</b>	<b>76</b>	<b>63</b>	<b>60</b>	<b>52</b>	<b>76</b>	<b>64</b>	<b>56</b>
<b>3</b>	<b>6</b>	<b>4</b>	<b>10</b>	<b>7</b>	<b>13</b>	<b>9</b>	<b>14</b>	<b>12</b>	<b>1</b>	<b>8</b>	<b>11</b>	<b>15</b>			

**Rank overall (of 11 total) 2013****1 2****Score overall****74.4 73.4**

Rank 2011

1 6

Rank 2009

4 10

**ACCOUNTING**

Optimum West Gore Mutual

24	<b>Administration:</b> accounting department is efficient; statements are clear and concise	81	80
25	<b>Broker-bill:</b> accounts are effectively reconciled	81	79
26	<b>Payment options:</b> company offers easy-to-administer, consumer-friendly payment options	78	83
<b>SECTION SCORE</b>		<b>80</b>	<b>81</b>
<b>SECTION RANKING</b>		<b>3</b>	<b>2</b>

**CLAIMS**

Optimum West Gore Mutual

27	<b>Quick response:</b> same day or next day response after receiving reports of loss; after-hours claims are responded to consistently	76	78
28	<b>Policyholder relations:</b> claims staff advises policyholders of claims procedures, expectations and outcomes	76	78
29	<b>Follow-up:</b> company sends claimant a follow-up survey after settlement; encourages prompt closing of claims and monitors success rates	74	76
30	<b>Settlement authority:</b> provides claim settlement authority to broker on small/straight-forward losses	64	64
31	<b>Broker relations:</b> broker-raised claims-handling concerns are listened to and dealt with adequately	76	78
32	<b>Professional:</b> Claims staff are professional; company is flexible in assigning independent adjusters	80	79
<b>SECTION SCORE</b>		<b>74</b>	<b>75</b>
<b>SECTION RANKING</b>		<b>3</b>	<b>1</b>

**GENERAL**

Optimum West Gore Mutual

33	<b>Broker partner:</b> company supports the insurance broker distribution system and demonstrates a good partnership	80	81
34	<b>Responsive and supportive:</b> company responds to problems and provides sales aids and support	77	77
35	<b>Fair contract and commission:</b> company offers fair remuneration and contract terms	79	80
36	The company has <b>adequate capacity</b> for your needs	71	72
37	<b>Innovation:</b> company provides innovative solutions, embraces technology to help brokers operate more effectively	69	73
<b>SECTION SCORE</b>		<b>75</b>	<b>77</b>
<b>SECTION RANKING</b>		<b>5</b>	<b>3</b>

**Brokers speak out**

**T**he 2013 Insurer Performance Survey included the open-ended question, "If you could recommend only one thing to your insurer partners as an improvement with regard to service, quality or value, what would it be?" The topics of previous surveys – turnaround, communication and flexibility – were raised again, but this year brokers had some things to say about their online portals:

**Portal complexity**

"Efficient broker portal systems with underwriting authority are key to mak-

ing personal lines profitable."

"Portals need to be easy to use. At times they can be complex and, when working on programs, insurance sales people should be part of the process because the people making the programs (computer techs) at times do not understand our needs."

"Don't expect us to know how to navigate and process via 10 different carrier portals; they're all different and we have new staff!"

"Continue innovating and using point-of-sale. Companies with online quoting and point-of-sale have a huge competitive advantage over those who do not."

"I'd like all my companies to have on-line point-of-sale systems."

**Underwriting authority**

"Have underwriters who understand their own products and have the expertise to help me out. It is very hit-and-miss, with some really bad misses. Underwriters don't understand basic things like woodstoves, etc. Also, underwriters often do not have authority to bind coverage or figure out what to do without going up to a supervisor. I can understand sometimes having to, but the underwriters whom I can actually speak with don't know much nor can they make fairly routine decisions."

**Better relationships**

"Insurers who wish brokers to underwrite and issue paper for them (POS new business/endorsements) should give a bet-

<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>											
<b>72.8</b>	<b>71.2</b>	<b>70.8</b>	<b>68.1</b>	<b>67.4</b>	<b>65.9</b>	<b>65.2</b>	<b>64.1</b>	<b>60.9</b>		<b>74.5</b>	<b>71.7</b>	<b>71.5</b>	<b>63.2</b>	<b>62.6</b>	<b>61.7</b>				
5	7	9	14		2	12	13	8											
12	7	13	15		11	9	14	5											

Intact	Peace Wawanesa Hills	Wawanesa Insur.	CNS	Sovereign General	Mutual Fire	Dominion of Canada	Economical AVIVA	Insur.	Chubb Insur.	Family Insur.	Guarantee Co	Zurich Canada	RSA	Travelers	Max	MEDIAN	Min
75	78	77	75	70	79	77	67	69	83	76	80	68	70	62	83	77	67
76	78	79	77	72	82	79	70	71	83	79	77	68	70	52	83	77	68
82	76	80	81	71	40	78	76	73	79	70	58	56	67	63	83	76	40
<b>78</b>	<b>77</b>	<b>79</b>	<b>78</b>	<b>71</b>	<b>67</b>	<b>78</b>	<b>71</b>	<b>71</b>	<b>82</b>	<b>75</b>	<b>72</b>	<b>64</b>	<b>69</b>	<b>59</b>	<b>82</b>	<b>76</b>	<b>64</b>
<b>7</b>	<b>8</b>	<b>4</b>	<b>6</b>	<b>12</b>	<b>15</b>	<b>5</b>	<b>13</b>	<b>11</b>	<b>1</b>	<b>9</b>	<b>10</b>	<b>16</b>	<b>14</b>	<b>17</b>			

Intact	Peace Wawanesa Hills	Wawanesa Insur.	CNS	Sovereign General	Mutual Fire	Dominion of Canada	Economical AVIVA	Insur.	Chubb Insur.	Family Insur.	Guarantee Co	Zurich Canada	RSA	Travelers	Max	MEDIAN	Min
74	68	75	73	70	76	72	71	63	73	75	78	56	60	72	78	73	56
72	66	74	71	68	70	72	69	62	77	73	77	58	61	78	78	71	58
69	64	69	65	67	67	64	65	56	82	66	65	56	56	77	82	66	56
60	54	58	56	67	52	47	48	46	55	55	42	50	39	60	67	55	39
71	69	72	70	69	72	64	65	60	80	73	77	56	54	64	80	70	54
73	73	73	71	71	73	67	70	61	83	74	75	58	63	73	83	73	58
<b>70</b>	<b>66</b>	<b>70</b>	<b>68</b>	<b>69</b>	<b>68</b>	<b>64</b>	<b>65</b>	<b>58</b>	<b>75</b>	<b>69</b>	<b>69</b>	<b>56</b>	<b>55</b>	<b>71</b>	<b>75</b>	<b>69</b>	<b>55</b>
<b>6</b>	<b>12</b>	<b>5</b>	<b>11</b>	<b>9</b>	<b>10</b>	<b>14</b>	<b>13</b>	<b>15</b>	<b>2</b>	<b>7</b>	<b>8</b>	<b>10</b>	<b>17</b>	<b>4</b>			

Intact	Peace Wawanesa Hills	Wawanesa Insur.	CNS	Sovereign General	Mutual Fire	Dominion of Canada	Economical AVIVA	Insur.	Chubb Insur.	Family Insur.	Guarantee Co	Zurich Canada	RSA	Travelers	Max	MEDIAN	Min
80	84	79	74	69	82	76	67	65	77	77	64	60	67	66	84	76	60
76	76	74	69	67	73	68	62	62	69	77	66	60	59	64	77	69	59
77	74	80	75	71	77	69	70	63	78	78	78	70	66	60	80	76	63
81	67	77	72	69	64	73	75	62	86	70	70	86	74	70	86	72	62
78	60	69	66	66	46	64	66	59	76	71	70	76	61	63	78	68	46
<b>79</b>	<b>72</b>	<b>76</b>	<b>71</b>	<b>68</b>	<b>69</b>	<b>70</b>	<b>68</b>	<b>62</b>	<b>77</b>	<b>74</b>	<b>70</b>	<b>70</b>	<b>65</b>	<b>65</b>	<b>79</b>	<b>71</b>	<b>62</b>
<b>1</b>	<b>7</b>	<b>4</b>	<b>8</b>	<b>13</b>	<b>12</b>	<b>10</b>	<b>14</b>	<b>17</b>	<b>2</b>	<b>6</b>	<b>11</b>	<b>9</b>	<b>15</b>	<b>16</b>			

ter commission rate for that service.”

“All our insurer partners are doing a great job, but it would be great if we were able to have representatives from the companies drop in more often.”

“Flexibility and relationship with companies are so important. They must work with us. It can’t all be black and white.”

“Give the brokers more say in who they insure.”

#### Response time

“Faster response to endorsements and issuing declarations documents. This is necessary for us to keep up with our customers’ demands.”

“Quick response to claims and faster service to resolve issues.”

“Quicker response times to broker requests with regards to phone calls

and emails.”

“Please let them know to return our call on the same day for the binding authority and to issue the policies on time.”

#### Better communication

“Communicate more regarding claims. Keep brokers in the loop; give us claims totals so that we can discuss them with the client.”

“More communication: Brokers would have great input for insurers on any changes or system upgrades.”

#### Understand broker realities

“Understand the value of loyal clients. More consideration should be made for long-term clients, despite the reasons why rate increases are needed. Marginal rate increases are OK, but sudden substantial increases are why we lose long-term

clients. Larger discounts or premium reductions should be considered.”

“Keep the rates in check with other providers. Some companies have increased to the point we can’t write with them; however, they keep the rates down for other brokers. It almost seems if you’re a smaller operation like us we don’t get a chance to compete.”

“Underwriters need to think ‘outside the box.’ Not every risk fits exactly and they need to work with us, not against us.”

“Price your product correctly and be aggressive in marketing same.”

“Please review your rates in unprotected areas.”

#### Claims

“Give agents with seasoned staff more authority to settle minor claims in-house.”

**Rank overall (out of 4 total) 2013****1 2 3****Score overall****76 72 50**

Rank 2011

1 6 5

**OPTIONAL AUTO LINES** (Private passenger classes only)**OPERATIONAL PERFORMANCE**

ICBC Family Intact

38	<b>Ease of document issuance</b> through point-of-sale system	88	81	47
39	<b>Rates are suitable</b> for a broad spectrum of the driving demographic, and are generally competitive	72	65	48
40	<b>Underwriting</b> is stable and flexible	78	77	48
41	<b>Policy wordings</b> and coverages are efficiently described in insurer documents; policy structure is flexible and supports multi-vehicle policies and discounts	77	77	52
42	<b>Policy changes and renewals:</b> mid-term changes are efficiently managed; renewal process is efficient and aids in retention	83	73	50
43	<b>Provides repair guarantees</b> and uses quality replacement parts	76	76	62
44	<b>Builds relationships,</b> communicates well about plans and changes, provides access to competent personnel	79	72	44

**ACCOUNTING**

45	<b>Administration:</b> accounting department is efficient; statements are clear and concise	83	74	66
46	<b>Broker-bill:</b> accounts are effectively reconciled	83	74	70
47	<b>Payment options:</b> company offers easy-to-administer, consumer-friendly payment options	86	74	66

**CLAIMS**

48	<b>Quick response:</b> same day or next day response after receiving reports of loss; after-hours claims are responded to consistently	82	77	60
49	<b>Policyholder relations:</b> claims staff advises policyholders of claims procedures, expectations and outcomes; communicates effectively until claim is settled	67	72	48
50	<b>Follow-up:</b> company sends claimant a follow-up survey after settlement; encourages prompt closing of claims and monitors success rates	66	73	50
51	<b>Settlement authority:</b> provides claim settlement authority to broker on small/straightforward losses	47	51	28
52	<b>Broker relations:</b> broker-raised claims-handling concerns are listened to and dealt with adequately	68	70	44
53	<b>Professional:</b> all claims staff conduct themselves in a professional manner; company is flexible in assigning independent adjusters	69	68	42

**GENERAL**

54	<b>Broker partner:</b> company supports the insurance broker distribution system and demonstrates a good partnership with brokers	79	72	46
55	<b>Responsive and supportive:</b> company responds to problems and provides sales aids and support	83	77	52
56	<b>Fair contract and commission:</b> company offers fair remuneration and contract terms	73	73	42
57	The company has <b>adequate capacity</b> for your needs	83	72	46
58	<b>Innovation:</b> company provides innovative solutions, embraces technology to help brokers operate more effectively	71	72	44

**SECTION SCORE 76 72 50****RANKING 1 2 3**



## Brokers rate

< Continued from page 19

insurers with scores in both personal and commercial are included in the overall ranking. The section summaries and the Top Five table show the areas in which insurers excel.

The survey also asked brokers to describe the trends in the service/quality/value they see from their insurers. For 2013 the results were almost exactly the same as in 2011.

For personal insurance 41% of broker respondents saw no change, 37% saw improvement and 1% reported great improvement; 19% reported a decline and 2% a great decline.

For commercial insurance, 41% saw no change, 33% saw improvement, 4% great improvement; 19% reported a decline and 3% a great decline.

Opinions among auto insurance brokers were more polarized in 2013. For auto in 2011, 42% reported no change, while 58% reported an improvement.

In 2013 the “no change” group stayed at 42%, but there was more spread for and against, with 8% reporting a great decline, 4% a decline, 38% an improvement, and 8% a great improvement.

Broker opinions have also shifted about the advances in underwriters’ point-of-sale technologies and telecommunications in their offices in the two years since the last survey. In 2011, 21% of brokers

reported no change, and 74% of brokers felt there had been an improvement. In 2013, 50% of brokers said they had seen no change, while 38% reported an improvement. This could reflect a levelling in the amount of upgrades brokers are doing to accommodate portals, broker management systems and other B2B technologies.

New for 2013, brokers were asked to rate the degree of improvement from their insurance carriers in providing information and support for difficult point-of-sale topics such as earthquake rate increases, water damage deductibles and other issues. Half (50%) reported no change, 38% reported an improvement, 6% a great improvement and 6% a decline.

Thanks go to all the brokers who took the time to complete this survey. In all, about one-third of member offices are reflected in these results. The winner of the \$250 incentive prize, drawn randomly from the brokers who completed the survey by Sept. 20, is Sharon Pauli, manager of the Lakeside Drive office of RHC Insurance Brokers in Nelson. †

## The Winner’s Circle

**2013 Optimum West**  
**2011 Optimum West**  
**2009 Peace Hills**  
**2007 Sovereign General**  
**2005 Gore Mutual**  
**2003 Federation**  
**2001 Wawanesa**  
**1999 Economical**  
**1997 CNS**  
**1995 CNS**  
**1993 Saskatchewan Mutual**  
**1991 Prudential Assurance**  
**1989 ING Western Union**  
(now Intact Insurance)  
**1987 Wawanesa**

# Rankings over time

Here’s how brokers scored their insurance companies in all 14 biennial surveys.

Year	13	11	09	07	05	03	01	99	97	95	93	91	89	87
Optimum West (1)	1 74.4	1 80.4	4 77.1	3 77	9 67	11 62.2	16 65	13 66	7 75	11 70	15 66	22 66	9 75	9 65
Gore Mutual	2 73.4	6 69.2	10 73.6	6 74	1 72	8 63.8	4 76	11 70	13 71	10 70	19 64	12 71	8 76	7 68
Intact (2)	3 72.8	5 71.4	12 73.3	8 73	4 71	3 68.5	3 77	8 74	10 73	12 67	14 68	25 60	1 86	
Peace Hills	4 71.2		1 77.9	2 77										
Wawanesa	5 70.8	9 68.3	13 73.2	7 74	11 64	13 60.6	1 81	2 78	4 76	2 78	2 79	2 79	2 80	1 77
CNS	6 68.1	14 61.0	15 63.2	14 67	7 68	9 62.5	6 74	3 78	1 81	1 80	4 76	4 76	14 72	15 72
Sovereign General	7 67.4		6 76.3	1 77	10 65	4 68.3	5 75	4 78	12 71	5 74	10 70	15 69	12 72	18 60
Mutual Fire	8 65.9	2 78.1	11 73.4											
Dominion	9 65.2	12 63.2	9 74.1	10 72	8 67	12 62.0	8 73	5 77	2 77	7 73	7 72	3 77	13 72	14 72
Aviva (3)	10 64.1	13 61.5	14 71.0	11 70	13 62	10 62.4	12 70	15 64	9 73	15 64	21 63	16 69	20 69	19 57
Economical	11 60.9	8 68.3	5 76.7	5 75	5 69	5 66.9	2 80	1 81						
Chubb	74.5	10 68.2	2 77.8											
Family	71.9	3 74.6	8 74.9	12 69										
Guarantee Co.	71.5													
Zurich	63.2	4 71.4				15 41.5	14 68	17 61	17 66	16 61	12 68	24 62	21 69	20 52
RSA	62.6	11 65.2		13 68	12 63	6 65.8	15 67	10 72	8 74	13 66	6 73	8 73	17 71	13 64
Travelers	61.7													
Axa Pacific		7 69.1	7 75.1	4 75	2 71	2 69.2	10 72	6 76	5 76	6 74	3 77	5 75	3 80	3 72
Aviva Elite			3 77.2	9 72	3 71									
Federation					6 69	1 71.2	11 71	12 70	3 77	4 75				
Allianz (4)						14 59.3	13 70		14 70	8 72	11 69	11 72	25 65	
Citadel						7 65.6	9 72	16 61	15 70	14 65	18 64	21 67	29 54	
Northbridge (5)							7 74	7 76	18 61		17 66	23 63	27 61	14 63

### OPTIONAL AUTO

ICBC	1 76	3 75.3	2 76	1 79
Family	2 72	1 79.5	1 78	2 74
Intact	3 50	2 76.6	3 71	3 65
CDI		4 65.7		
CNS			4 58	

(1) In 1987-99 listed as BC Insurance Co.

(2) In 1989-99 listed as Western Union; 2001-'07 as ING

(3) In 1987-97 listed as General Accident and in the 01 survey as CGU

(4) In 1989-91 listed as CIM/Cornhill

(5) In 1987-93 listed as Continental Canada and 93-2001 as Lombard

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