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# Thornley Fallis Allstate Insurance Study

March 2009

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# Methodology

## INSTRUMENT

- ▶ The survey was conducted using Leger Marketing's Web Omni panel between March 25th and March 29, 2009.

## SCOPE

- ▶ A total of 1680 interviews were completed with Canadian adults, 18 years of age and older.
- ▶ This method simulates a probability sample which would yield a maximum margin of error of  $\pm 2.3\%$ , 19 times out of 20.
- ▶ This report has also focused on specific areas within Canada. The base size and margins of error are as follows:
  - ▶ British Columbia  $n=150 \pm 8.0\%$ , 19 times out of 20
  - ▶ Alberta  $n=201 \pm 6.9\%$ , 19 times out of 20
  - ▶ Manitoba/Saskatchewan  $n=125 \pm 8.8\%$  19 times out of 20
  - ▶ Ontario  $n=602 \pm 4.0\%$ , 19 times out of 20
  - ▶ Quebec  $n=401 \pm 4.9\%$ , 19 times out of 20
  - ▶ Atlantic Canada  $n=201 \pm 6.9\%$ , 19 times out of 20

## RELIABILITY

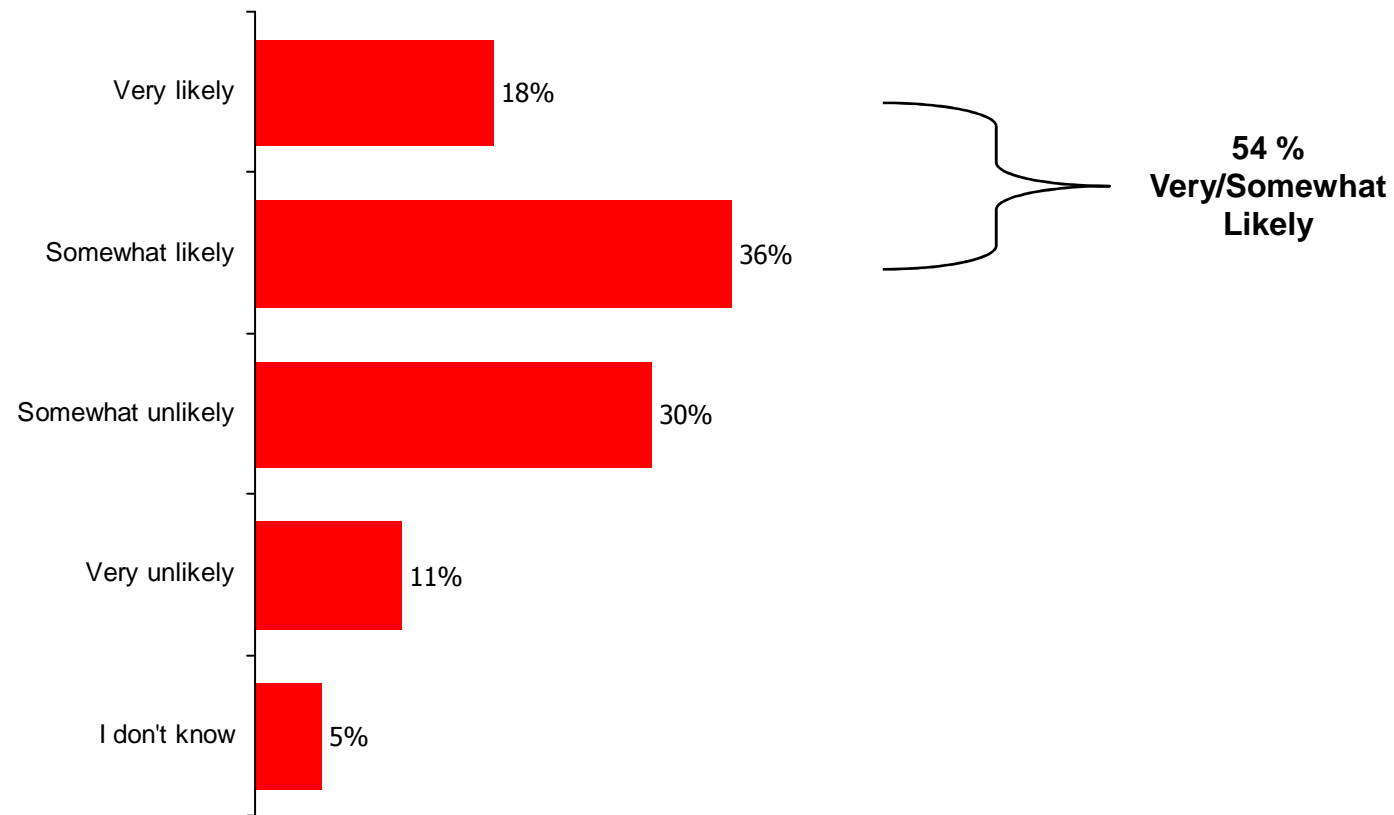
- ▶ Leger Marketing's experience and expertise in public opinion and market research extend to the quality and standards of every research project. Detailed verification and validation procedures at each stage of the process ensure data accuracy.

# Executive Summary

- ▶ More than half of Canadians believe an emergency will happen in the next 10 years.
- ▶ While they overwhelmingly recognize the importance of being prepared for a potential emergency, approximately two-fifths have done nothing to get ready, and realize that they are unprepared.
- ▶ Canadians are unsure where the threat will come from with no one emergency being mentioned by the majority. Winter storms, fire, wind damage, theft and water damage were the 5 most likely threats to homes.
- ▶ When it comes to protecting their homes from water damage, one-quarter of Canadians have done nothing, with most who have simply cleaning out their eaves troughs once a year.

# Belief That Emergencies Will Happen

- ▶ Just over half (54 %) of Canadians feel that they personally will experience an emergency within the next 10 years.



How likely do you feel it is that you will personally experience an emergency (such as an extended blackout, ice storm, tornado, forest fire) in the next ten (10) years?

# Quebecers Less Worried about Emergencies

- ▶ Overall, residents of Ontario and Atlantic Canada are more worried that an emergency is likely to happen in the next ten years than are residents of Alberta and Quebec.
- ▶ Atlantic Canadians are more likely than any other region to feel that an emergency is very likely to happen.

## *Very/Somewhat Likely*

**BC: 56%**

**Alberta: 49%**

**MB/SK: 57%**

**Ontario: 62%**

**Quebec: 38%**

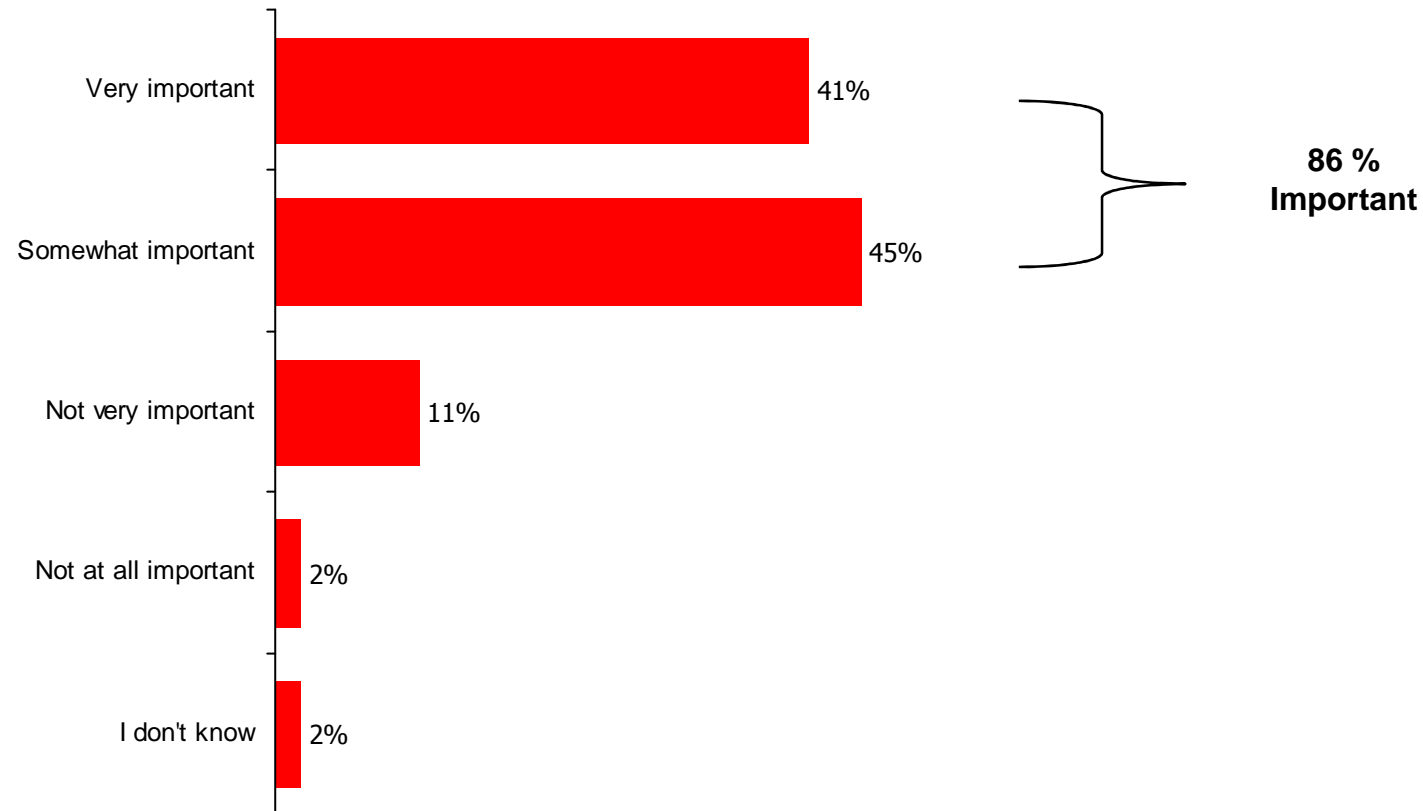
**Atlantic Canada: 66%**

	REGION					
	BC	AB	MB/SK	ON	QC	ATL
Very likely	18%	12%	13%	22%	13%	30%
Somewhat likely	38%	36%	43%	39%	26%	36%
Somewhat unlikely	19%	34%	32%	23%	49%	20%
Very unlikely	19%	15%	8%	12%	5%	10%
I don't know	7%	2%	4%	3%	7%	5%

How likely do you feel it is that you will personally experience an emergency (such as an extended blackout, ice storm, tornado, forest fire) in the next ten (10) years?

# Overwhelming Understanding Of Importance

- ▶ Nationally 86% of respondents feel it is important to be prepared for potential emergencies.



How important do you feel it is to prepare for potential emergencies (such as an extended blackout, ice storm, tornado, forest fire)?

# Quebecers Less Concerned with Being Prepared

- ▶ Quebecers feel a lower sense of importance than the rest of Canada when it comes to being prepared for a potential emergency, with 72% feeling this is at least somewhat important, and 25% saying it is not important.
- ▶ As Atlantic Canadians feel it is very likely an emergency will happen, they also put more importance on being prepared.
- ▶ While Albertans were significantly less likely to feel an emergency will happen, they still feel it is at least somewhat important to be prepared.

## *Very/Somewhat Important*

**BC: 88%**

**Alberta: 87%**

**MB/SK: 93%**

**Ontario: 92%**

**Quebec: 72%**

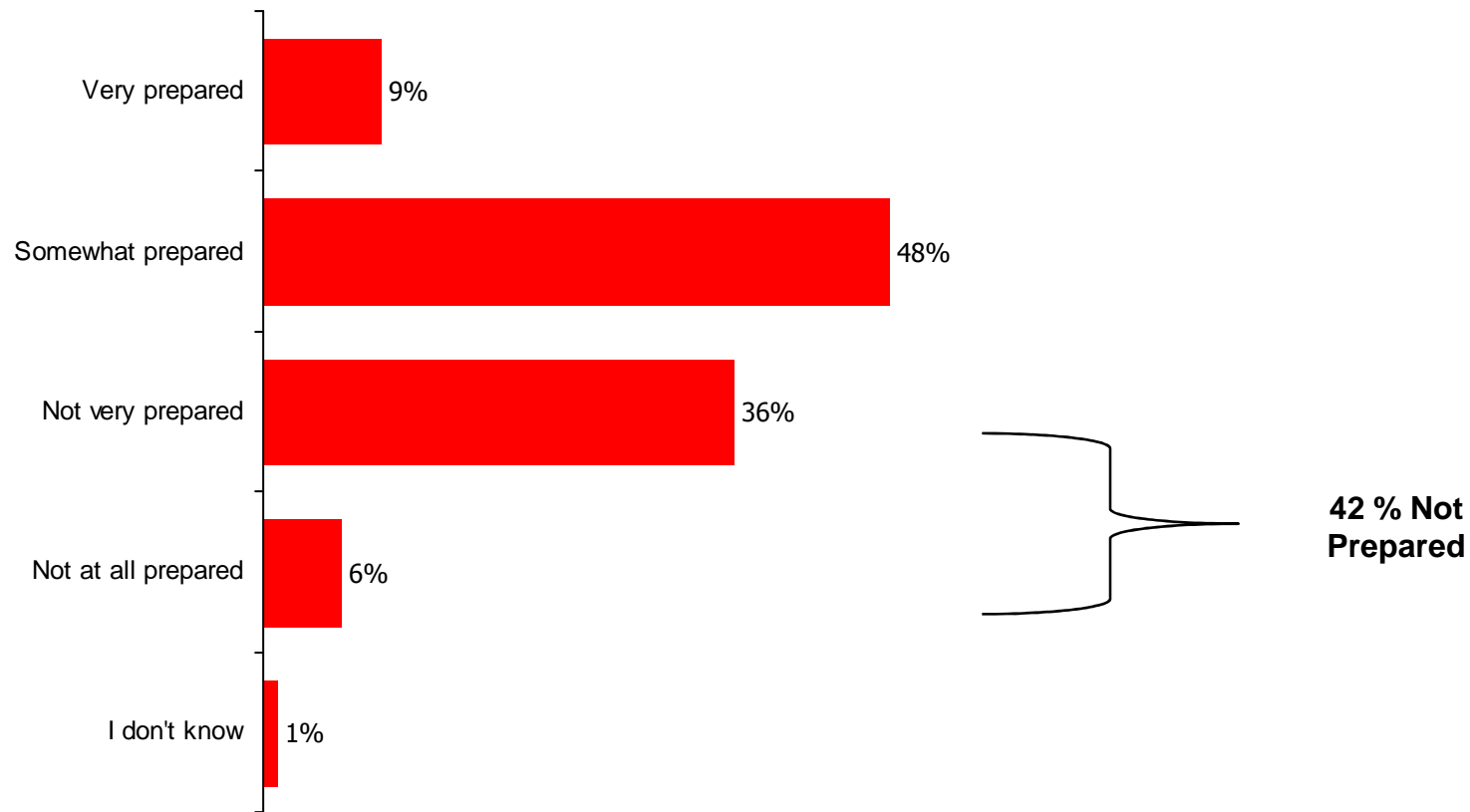
**Atlantic Canada: 92%**

	REGION					
	BC	AB	MB/SK	ON	QC	ATL
Very important	47%	33%	43%	48%	25%	57%
Somewhat important	41%	53%	50%	44%	47%	35%
Not very important	7%	13%	6%	6%	21%	6%
Not at all important	2%	0%	1%	1%	4%	0%
I don't know	3%	0%	-	1%	3%	2%

How important do you feel it is to prepare for potential emergencies (such as an extended blackout, ice storm, tornado, forest fire)?

# Two-fifths Are Not Prepared for an Emergency

- ▶ Despite the perceived importance of being prepared, few Canadians feel they are very prepared for an emergency, with two-fifths saying they are not prepared.
- ▶ Those living in rural areas feel much more prepared for an emergency than urbanites ( 70 % vs. 55 %).



How prepared do you feel you are for an emergency (such as an extended blackout, ice storm, tornado, forest fire)?

# Albertans and Quebecers are Least Prepared

- ▶ One-third of Ontarians and Atlantic Canadians say they are not prepared for an emergency, while one-half of Albertans and Quebecers feel the same.

## *Not Prepared*

**BC: 47%**

**Alberta: 50%**

**MB/SK: 41%**

**Ontario: 33%**

**Quebec: 51%**

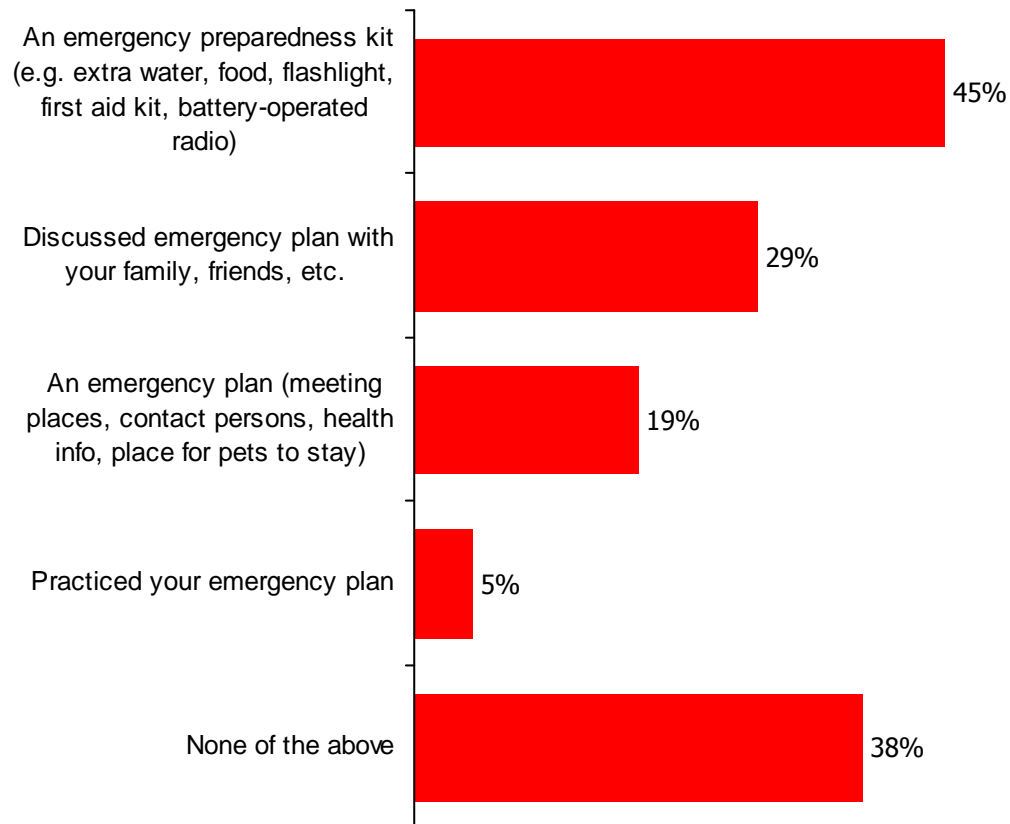
**Atlantic Canada: 37%**

	REGION					
	BC	AB	MB/SK	ON	QC	ATL
Very prepared	8%	10%	7%	11%	7%	13%
Somewhat prepared	42%	40%	51%	55%	41%	48%
Not very prepared	43%	42%	32%	28%	44%	30%
Not at all prepared	5%	8%	10%	5%	7%	8%
I don't know	3%	0%	0%	1%	1%	2%

How prepared do you feel you are for an emergency (such as an extended blackout, ice storm, tornado, forest fire)?

# One-Third Have Done Nothing to Prepare

- ▶ More than one-third of Canadians have done nothing to prepare for an emergency.
- ▶ Two-fifths have an emergency preparedness kit, but only one-in-three have talked about what to do in an emergency, and only one-in-five have an emergency plan in place.
- ▶ Only 5 % have practiced their emergency plan.



Which, if any, of the following measures have you prepared in case of emergency?

# Albertans and Quebecers More Likely to Have Done Nothing

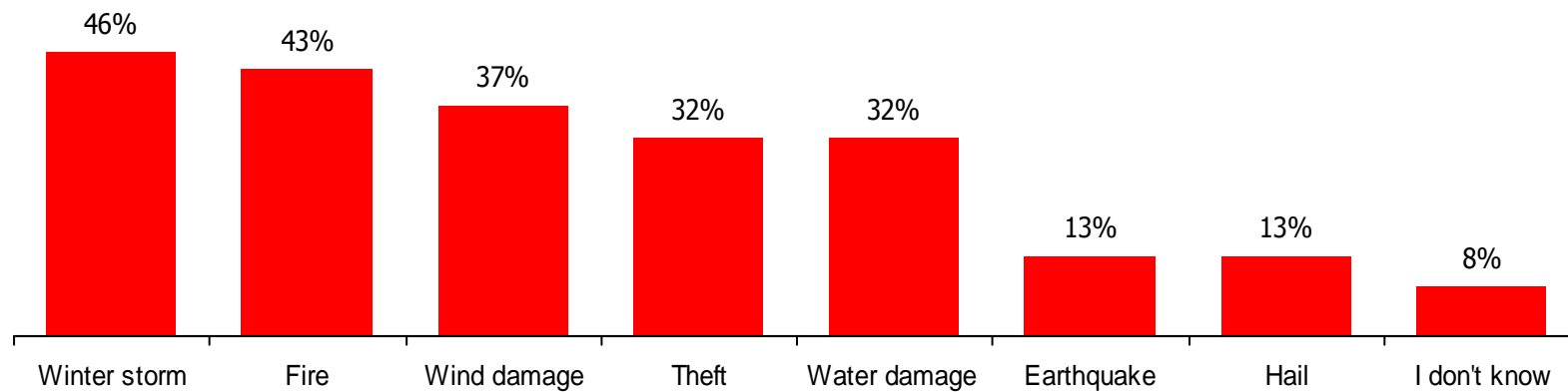
- ▶ While residents of Alberta and Quebec are most likely to have not prepared at all, one-third of Ontarians and one-quarter of Atlantic Canadians have also done nothing to prepare for an emergency.
- ▶ Residents of Ontario and Atlantic Canada are more likely to have an emergency preparedness kit than those in Alberta and Quebec.
- ▶ Atlantic Canadians are also more likely than all other regions to have discussed an emergency plan with family and friends.

	REGION					
	BC	AB	MB/SK	ON	QC	ATL
An emergency preparedness kit (e.g. extra water, food, flashlight, first aid kit, battery-operated radio)	40%	37%	42%	52%	39%	51%
Discussed emergency plan with your family, friends, etc.	35%	24%	25%	29%	23%	47%
An emergency plan (meeting places, contact persons, health info, place for pets to stay)	25%	20%	26%	17%	17%	24%
Practiced your emergency plan	5%	5%	4%	5%	6%	3%
None of the above	39%	47%	43%	33%	42%	28%

Which, if any, of the following measures have you prepared in case of emergency?

## No Threat Recognized by the Majority

- ▶ There is discrepancy to what dangers are out there, with no one threat being mentioned by the majority of Canadians.
- ▶ Winter storms are perceived nationally as the most likely threat to Canadian's homes.



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What do you think poses the most likely threat to your home?

# Quebecers Least Worried about Water Damage

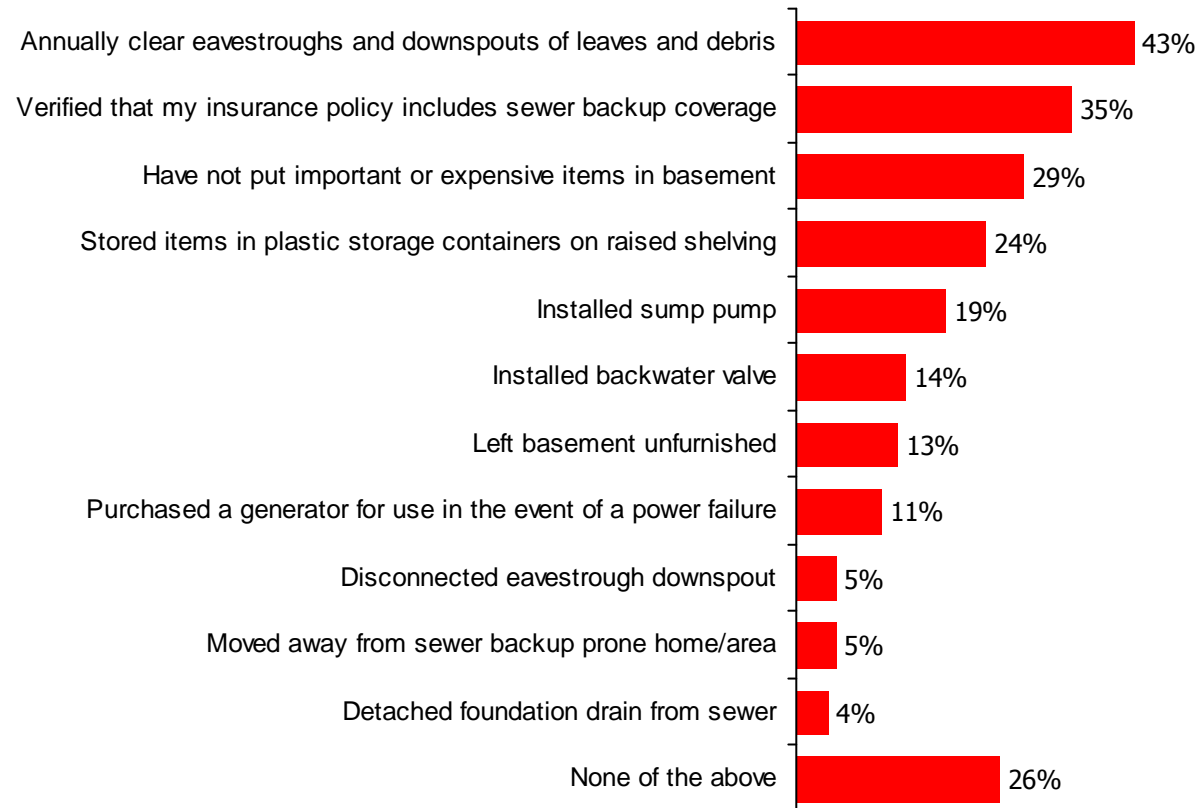
- ▶ Winter storms are a big worry to Ontarians and Atlantic Canadians, with those in the Maritimes also being worried about wind damage.
- ▶ Water damage is of least worry to residents of Quebec.

	REGION					
	BC	AB	MB/SK	ON	QC	ATL
Winter storm	36%	55%	57%	51%	27%	70%
Fire	44%	44%	49%	37%	48%	42%
Wind damage	33%	31%	49%	36%	34%	56%
Theft	33%	47%	38%	33%	23%	33%
Water damage (flooding, sewer backup, etc)	31%	40%	41%	34%	22%	34%
Earthquake	54%	4%	1%	3%	15%	5%
Hail	4%	25%	41%	8%	12%	9%
I don't know	6%	6%	4%	8%	12%	7%

What do you think poses the most likely threat to your home?

# Canadians Making Minimal Effort to Protect Against Water Damage

- ▶ One-quarter of Canadians have not taken any measures to prevent water damage. Of those who have, most are simply clearing their eaves troughs once a year, while one-third have verified that their insurance policy would cover this damage.



Which, if any, of the following water damage prevention measures have you taken?

# Quebecers Least Worried about Water Damage

- ▶ Quebecers are most likely to have verified insurance coverage and installed a backwater valve.
- ▶ However, they, along with Atlantic Canadians, are least likely to clean their eaves troughs.

	REGION					
	BC	AB	MB/SK	ON	QC	ATL
Annually clear eavestroughs and downspouts of leaves and debris	43%	41%	59%	49%	33%	39%
Verified that my insurance policy includes sewer backup coverage	26%	31%	44%	31%	46%	30%
Have not put important or expensive items in basement	23%	27%	42%	31%	27%	32%
Stored items in plastic storage containers on raised shelving	20%	26%	30%	30%	13%	26%
Installed sump pump	12%	16%	28%	22%	17%	23%
Installed backwater valve	4%	12%	23%	8%	28%	12%
Left basement unfurnished	4%	16%	21%	16%	7%	15%
Purchased a generator for use in the event of a power failure	9%	14%	11%	12%	9%	12%
Disconnected eavestrough downspout	1%	5%	4%	8%	4%	7%
Moved away from sewer backup prone home/area	7%	5%	5%	5%	3%	4%
Detached foundation drain from sewer	5%	1%	5%	4%	4%	3%
None of the above	37%	26%	20%	24%	27%	26%

Which, if any, of the following water damage prevention measures have you taken?



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