

June 12, 2012

## Consumer Ranking of Home Insurance providers in Canada

### ICE ranking of Canadian Home insurance providers: June, 2012

The following overview shows an overall ranking of Canadian home insurance providers, according to the ICE rating (InsurEye Consumer Experience rating).

Home Insurance Company	ICE: InsurEye Customer Experience Ratings			
	Total rating	Customer Service	Value for Money	Claim Experience
Canadian Direct Insurance	Excellent 4.6	Excellent (4.6)	Excellent (4.8)	Very Good (4.3)
Aviva	Very Good 4.4	Very Good (4.3)	Very Good (4.4)	Very Good (4.4)
Johnson Inc (ex Unifund)	Very Good 4.3	Very Good (4.4)	Very Good (4.3)	Very Good (4.5)
Dominion	Very Good 4.3	Very Good (4.2)	Very Good (4.0)	Excellent (4.8)
CAA Insurance	Very Good 4.2	Very Good (4.4)	Very Good (4.0)	Very Good (4.0)
Meloche Monnex (TD Insurance)	Very Good 4.1	Very Good (4.3)	Very Good (4.2)	Good (3.9)
Belairdirect	Very Good 4.1	Very Good (4.2)	Very Good (4.0)	Very Good (4.3)
SGI - Saskatchewan Government Insurance	Very Good 4.1	Very Good (4.0)	Very Good (4.2)	Very Good (4.0)
Economical	Very Good 4.1	Very Good (4.0)	Good (3.9)	Very Good (4.3)
Statefarm	Very Good 4.0	Very Good (4.1)	Good (3.7)	Very Good (4.3)
RBC Insurance	Very Good 4.0	Very Good (4.1)	Very Good (4.0)	Very Good (4.0)
Intact	Very Good 4.0	Very Good (4.0)	Good (3.9)	Very Good (4.2)
Royal and Sun Alliance	Very Good 4.0	Good (3.8)	Good (3.8)	Very Good (4.5)
TD Insurance	Good 3.9	Good (3.8)	Good (3.9)	Very Good (4.0)
thePersonal	Good 3.8	Very Good (4.0)	Good (3.9)	Good (3.8)
BCAA	Good 3.8	Good (3.7)	Good (3.7)	Good (3.8)
Co-operators	Good 3.7	Good (3.8)	Average (3.5)	Very Good (4.0)
Gore Mutual Insurance Company	Good 3.6	Good (3.6)	Average (3.4)	Average (3.3)
Axa (Intact)	Good 3.6	Good (3.7)	Average (3.5)	Average (3.5)
Wawanesa	Average 3.5	Good (3.6)	Average (3.5)	Average (3.3)

ICE™ ratings: "Excellent": 5.0-4.6, "Very Good": 4.6\*-4.0, "Good": 4.0\*-3.6, "Average": 3.6\*-3.0, "Below Average": 3.0\*-2.6, "Bad": 2.6\*-2.0, "Very Bad": 2.0\*-1.6, "Disaster": 1.6\*-1.0  
Note: \* = Excluded

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### More about ICE (InsurEye Consumer Experience) Ratings

Independent Canadian company InsurEye conducts a regular consumer satisfaction comparison of home insurance companies based on independent consumer reviews from InsurEye's Customer Experience tool. Consumer insurance reviews cover most home insurers and their products across the country. This includes reviews of both nationwide insurance providers and regional insurers, such as e.g. BCAA in British Columbia, Canadian Direct Insurance in British Columbia and Alberta.

Insurance companies are rated using three key criteria: **Customer Experience**, **Value for Money** and **Claim Experience**. Consumer comments provide reviews context and share their personal opinion about insurance providers. Before publishing, all reviews are assessed by moderators to ensure the quality of the content. All consumer reviews are anonymous, guaranteeing an independent consumer perspective.

The ICE rankings for April to June 2012 are based on over 240 consumer reviews. Companies with too few consumer reviews were not included in this study, but can be added to the next benchmark.

InsurEye Co-Founder Dmitry Mityagin said: “This study follows our previous research about Canadian Auto insurance providers, released last month. We plan to conduct such studies on a regular basis for Auto, Home, and Life insurers to keep Canadian consumers informed!”

Ranking of each insurer reflects weighted and aggregated customer ratings across three key criteria:

- **Customer Experience** - i.e. friendliness of personnel/call center, easiness to reach, correct billing, quick response times, experience of personnel
- **Value for Money** – i.e. being cheap/expensive compared to others, fairness of quote, amount of coverage and features for money
- **Claim Experience** – i.e. claims being fully paid-off, processing time, simple and transparent claims process

## Re-using InsurEye insight

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## About InsurEye

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