Undertaking #1

MPI to share the survey questions and responses with regard to testing the attitudes of Manitobans towards online transactions (taken under advisement).

RESPONSE:

Please refer to following appendices:

    Appendix 1:   OSS Options Survey Questions Oct 2018
    Appendix 2:   OSS May 2020
    Appendix 3:   OSS Questions Mar 2021
    Appendix 4:   OSS Questions Mar 2022
    Appendix 5:   Online Self Service Key Results Mar 2022

Manitoba
Public Insurance

Customer Research

Online Self-Service Options Survey

As part of the ongoing CX Framework development, Customer Research undertook to explore Manitobans' preference for service using an online channel. Results will assist the Corporation to understand the need for introducing online service options and the potential uptake for the channel.
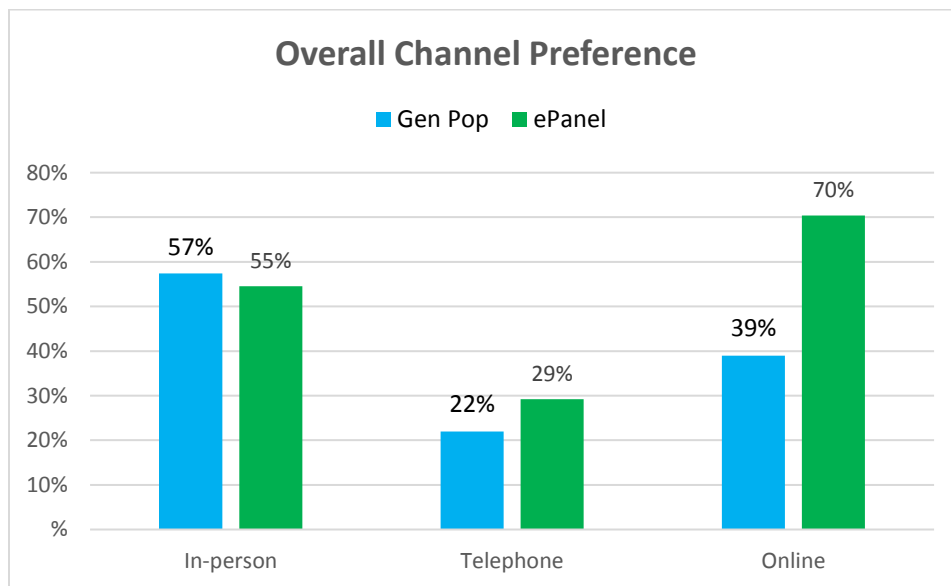
A set of questions regarding on-line self-service options was developed and asked of the general public through a telephone survey[1] and a group of MPI customers through the *Voice of the Customer ePanel*[2]. Results from these two survey samples are presented together for comparison purposes.

Overall Channel Preference

Regardless of the service provided, it could be expected that about four in ten customers would prefer to have online options, with it growing much higher as the channel is introduced. Seven in ten customers familiar with using online services (our ePanel members) prefer an online channel option.

Survey respondents were asked: "Given the option, how would you prefer to receive service from Manitoba Public Insurance?" They could choose any or all of: in-person, telephone, or online.

There is a strong preference for an online service channel (39% among the general public and 70% among the ePanel). There is also a strong preference for services to be offered in person, and to a lesser extent over the phone.

Overall Channel Preference

■ Gen Pop   ■ ePanel

	In-person	Telephone	Online
Gen Pop	57%	22%	39%
ePanel	55%	29%	70%

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[1] A Topical Poll survey was fielded from September 13 to October 11, 2018, using the data collections services from PRA, yielding a sample of 800 Manitobans. A random sample of 800 yields a theoretical margin of error of +/-3.5% at the 95% confidence interval. Data were weighted to be representative of the general adult population in terms of age, gender, and income.

[2] Data was collected from 442 panelists in the *Voice of the Customer ePanel* from September 25 to October 11, 2018. Results represent the customers who agreed to participate in the ePanel and should not be projected to the general population. They are offered here as a representation of interested customers.
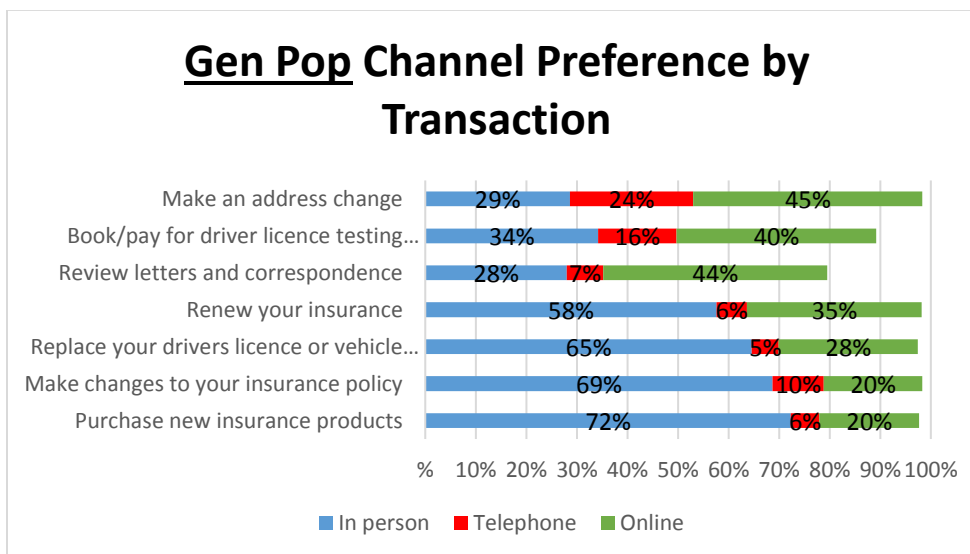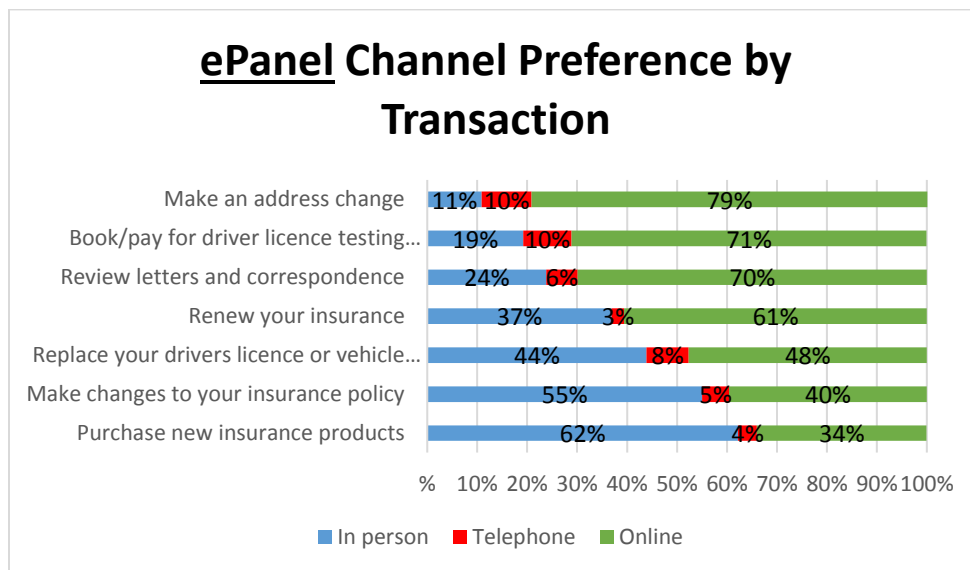
Channel Preference by Transaction

The preference for an online channel varies depending on the nature of the transaction; it is stronger for simple account maintenance transactions than for complex purchases or procuring physical documents.

Survey respondents were asked: "When considering the following situations, would your most preferred option be to complete the following transactions in-person, over the phone, or online?"

Preference for an online channel is highest for simple maintenance transactions, such as making an address change, booking or paying for licence testing appointments, reviewing correspondence from the Corporation, and renewing an insurance policy.

Preference for an in-person channel was highest for more complex transactions, such as purchasing a new insurance product, making changes to a policy, and replacing a (lost or stolen) driver's licence or vehicle registration.

ePanel Channel Preference by Transaction

Transaction	In person	Telephone	Online
Make an address change	11%	10%	79%
Book/pay for driver licence testing…	19%	10%	71%
Review letters and correspondence	24%	6%	70%
Renew your insurance	37%	3%	61%
Replace your drivers licence or vehicle…	44%	8%	48%
Make changes to your insurance policy	55%	5%	40%
Purchase new insurance products	62%	4%	34%

Gen Pop Channel Preference by Transaction

Transaction	In person	Telephone	Online
Make an address change	29%	24%	45%
Book/pay for driver licence testing…	34%	16%	40%
Review letters and correspondence	28%	7%	44%
Renew your insurance	58%	6%	35%
Replace your drivers licence or vehicle…	65%	5%	28%
Make changes to your insurance policy	69%	10%	20%
Purchase new insurance products	72%	6%	20%

Channel Preference for FNOL

Customers have a strong preference for opening a claim (i.e, first notice of loss – FNOL) from a location of their choosing. Half of our ePanel customers and one in five members of the general public would like to make a FNOL using an online channel. More than half of ePanel and just under half of the general public would also like the telephone as an option.

Survey respondents were asked: "Given the option, if you had to make an insurance claim with Manitoba Public Insurance, how would you prefer to open that claim?" They could choose any or all of: in-person, telephone, or online.

Channel Preference to Complete FNOL

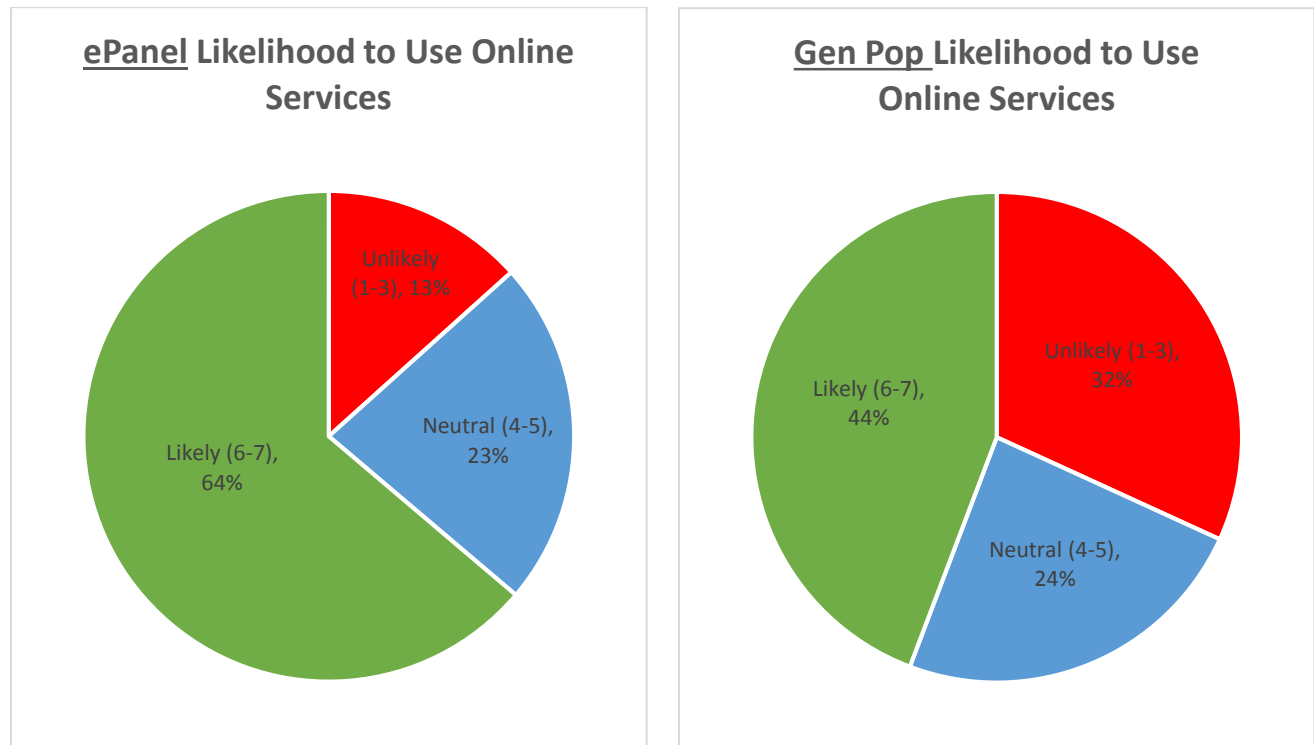| Channel	Gen Pop	ePanel
Online	18%	51%
Telephone	45%	55%
In-person	36%	35%
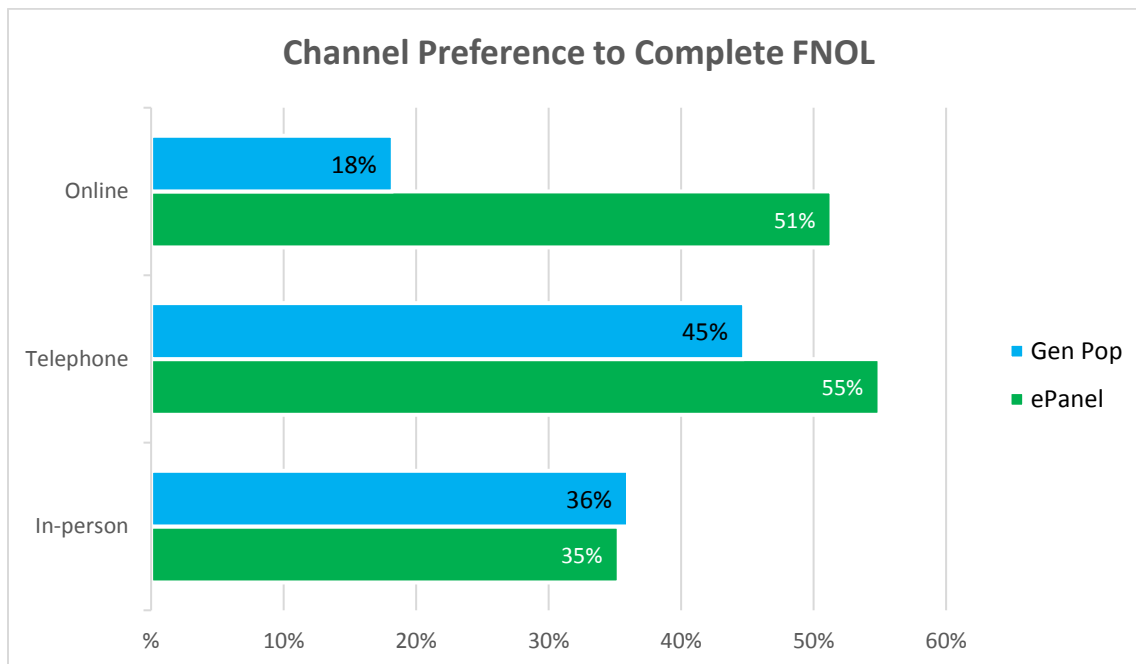
Potential Uptake of Online Services

MPI could expect significant use of online services from customers once they are introduced. Uptake would be strongest among customers who are familiar with online services already.

Survey respondents were asked: "How likely would you be to use online services to perform transactions if the option was available?" They were to use a scale where 1 is 'very unlikely' and 7 is 'very likely'.

Two-thirds of ePanel customers and nearly half of the general public are likely to use online services if the Corporation offers them.

ePanel Likelihood to Use Online Services

Unlikely (1-3), 13%
Neutral (4-5), 23%
Likely (6-7), 64%

Gen Pop Likelihood to Use Online Services

Unlikely (1-3), 32%
Neutral (4-5), 24%
Likely (6-7), 44%

Demographic Differences – Gen Pop Survey

For all questions asked in the general public survey, those age 65 and older are significantly less likely to choose or prefer an online channel. Those age 65 and older are the only group where the majority say they are unlikely to use online services.

For the general public survey, respondents outside Winnipeg had a significantly higher preference for an in-person channel while those in Winnipeg had significantly higher preference for an online channel, regardless of the transaction type.

For the general public, those who make joint decisions about the purchase, maintenance, and insurance for vehicles are significantly more likely to prefer and use online channels than those who are the sole decision maker. Those who do not make decisions are significantly more likely to say they are not sure what channel they would use or that this is not applicable to their situation.

Introduction

Hello [FIRST NAME],

Thank you for agreeing to participate in this ePanel survey.   This survey should take less than 10 minutes to complete.

This survey will consist of three [three parts for those with demos, four for those that are not yet provided] parts. First, we are interested to hear about your preferred channels for conducting your business with Manitoba Public Insurance and your most recent transaction with us. Second, we would like to know about your general preferences for and use of online services. Third, we would like to know about your interest in an online customer portal through Manitoba Public Insurance. [Fourth, we will ask basic demographic questions. This information helps us better understand our customers overall and gather feedback about MPI products and services. We will only ask you for this demographic information once.]

Your individual responses will remain **<u>anonymous</u>**. This means your responses will be combined with those of everyone else and never individually disclosed. None of the information you provide through the MPI *Voice of the Customer ePanel* will be placed on your customer file.

Thank you for your time and consideration,
The MPI ePanel Research Team

1

Questions

Description – Online services use/preferences

This first series of questions is about <u>online</u> services and how you engage with them. This information will help us get a better understanding of your personal preferences and how you value these services as a customer.

Please click 'next' to continue'.

QUESTIONS

In general, what types of activities or business do you complete online?
Please select <u>all options</u> that apply to you.
□ Banking (i.e. checking account balances, transferring money between accounts)
□ Paying bills directly on website (i.e. Hydro, Phone, TV, Internet – includes auto-payment)
□ Renewing or paying for home insurance
□ Paying/renewing your home insurance
□ Paying off your credit card(s)
□ Shopping online (i.e. Amazon, Shopify, from retailer websites)
□ Checking websites for information about services
□ Using live chat with representatives (i.e. resolving billing or service issues)
□ Using chatbots (i.e. to get information about service, etc.)
□ General email communication (i.e. emailing about a question, concern, or issue)
□ Completing your tax return (i.e. filing return to the Canada Revenue Agency – CRA)
□ Not applicable – I don't do any of these things online
□ Other – please specify
□ Prefer not to say

Before making a purchase, how do you typically get general information about products or services?
Please select <u>all the options</u> that apply to you.
□ In-person
□ Telephone
□ Online (websites)
□ Social Media
□ Forums/blogs (online discussions about products/services)
□ Word of mouth (family and/or friends)
□ Prefer not to say

2

Overall, how <u>often</u> would you say that you do the following activities online?
○ 0 - Never
○ 1
○ 2
○ 3
○ 4
○ 5 – About half the time
○ 6
○ 7
○ 8
○ 9
○ 10 - Always

Transactions listed:

- Banking
- Paying household bills
- Shopping
- Entertainment (streaming, music, movies, gaming)
- General information/news/web-search
- Keeping in touch with family & friends online (conversations, social media, skype/facetime, etc.)

In general, how <u>comfortable </u>are you with doing your household business online? (i.e. online shopping, banking, paying bills, etc.)

◯ 1 - Not at all comfortable
◯ 2
◯ 3
◯ 4
◯ 5
◯ 6
◯ 7 - Very comfortable

[ANSWERS of 1-5] You provided an answer of [PIPED IN]. What is it about doing household business online that makes you less comfortable? Does this vary by the type of household business you are doing?

[OPEN-END]

3

When it comes to <u>insurance products</u> **(i.e. home or auto insurance, etc.), how do you typically get general information about these products?**
Please select <u>all the options</u> **that apply to you.**
□ In-person
□ Telephone
□ Online (websites)
□ Social Media
□ Forums/blogs (online discussions about products/services)
□ Word of mouth (family and/or friends)
□ Prefer not to say

A common step to access an online customer portal is to create your account to set up your login and password. How familiar would you say you are with this process?

◯ 1 - Not at all familiar
◯ 2
◯ 3
◯ 4
◯ 5
◯ 6
◯ 7 - Very familiar

Is there anything about creating an online account that you think you would need help with? Please <u>select all</u> **that apply to you.**

□ No
□ Yes
      [IF YES] [OPEN-END] – Please Specify

Description

Thank you for your responses so far!

The next set of questions are about how you do your business with Manitoba Public Insurance and the types of services and transactions that could be available. We are interested to know what you think about these services and whether or not this is something that would interest you.

Please click 'next' to continue.

QUESTIONS

Prior to the COVID-19 pandemic, what would you say was your preferred way of interacting with Manitoba Public Insurance overall?

□ In-Person
□ Telephone

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□ Online
□ Prefer not to say

You provided an answer of [PIPED IN]. Why did you prefer to interact with MPI this way?

[OPEN-END]

Social isolation has changed the way that we do business and how we get the products and services we need. With MPI, you currently have the option to call MPI directly or to call an *Autopac* broker for your auto insurance needs. Some retailers remain open in-person, while others provide enhanced online service.

When considering all these ways of doing your business, what would be your preferred way of interacting with Manitoba Public Insurance going forward?

□ In-Person
□ Telephone
□ Online
□ Prefer not to say

You provided an answer of [PIPED IN]. Why would you prefer to interact with MPI this way?

[OPEN-END]

When thinking about the past year, how often would you say you did business with MPI?
By business, we mean any transaction (i.e. booking a knowledge/road test, renewing a licence, making a payment to MPI either in-person at a Broker or MPI service centre, online, or through an automatic payment, etc.)

□ Once per year
□ Twice per year
□ Three times per year
□ Four times per year
□ Every month
□ More than 12 times per year

Thinking about how you interact with and use other online services, how <u>comfortable</u> would you be using the following MPI services through an online customer portal?

	1 – Not at all comfortable	2	3	4	5	6	7 – Very comfortable	N/A
Make an address change	○	○	○	○	○	○	○	○
Review letters and correspondence	○	○	○	○	○	○	○	○

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(such as renewal notices)								
Renew your driver's licence	○	○	○	○	○	○	○	○
Obtain your driver's abstract	○	○	○	○	○	○	○	○
Replace your driver's licence	○	○	○	○	○	○	○	○
Replace an identity card	○	○	○	○	○	○	○	○
Check status of your driver's licence / account	○	○	○	○	○	○	○	○
Book and pay for tests	○	○	○	○	○	○	○	○
File a claim (damage or injury)	○	○	○	○	○	○	○	○
Check status of your claim	○	○	○	○	○	○	○	○
Renew your insurance	○	○	○	○	○	○	○	○
Renew vehicle registration	○	○	○	○	○	○	○	○
Change your insurance coverage (such as: increase/decrease deductible or third party liability)	○	○	○	○	○	○	○	○
Cancel insurance	○	○	○	○	○	○	○	○
Cancel vehicle registration	○	○	○	○	○	○	○	○
Obtain rental vehicle insurance	○	○	○	○	○	○	○	○

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If available, how <u>likely</u> would you be to use each of the following MPI services through a customer portal?

	1 – Not at all likely	2	3	4	5	6	7 – Very likely	N/A
Make an address change	○	○	○	○	○	○	○	○
Review letters and correspondence (such as renewal notices)	○	○	○	○	○	○	○	○
Renew your driver's licence	○	○	○	○	○	○	○	○
Obtain your driver's abstract	○	○	○	○	○	○	○	○
Replace your driver's licence	○	○	○	○	○	○	○	○
Replace an identity card	○	○	○	○	○	○	○	○
Check status of your driver's licence / account	○	○	○	○	○	○	○	○
Book and pay for tests	○	○	○	○	○	○	○	○
File a claim (damage or injury)	○	○	○	○	○	○	○	○
Check status of your claim	○	○	○	○	○	○	○	○
Renew your insurance	○	○	○	○	○	○	○	○
Renew vehicle registration	○	○	○	○	○	○	○	○
Change your insurance coverage (such as: increase/decrease deductible or third party liability)	○	○	○	○	○	○	○	○
Cancel insurance	○	○	○	○	○	○	○	○
Cancel vehicle registration	○	○	○	○	○	○	○	○
Obtain rental vehicle insurance	○	○	○	○	○	○	○	○

It is important for MPI to understand your expectations as a customer. Considering the services we have been discussing, we would like to know which of them you would most like to see offered through a customer portal. Please rank order your <u>top five</u> services where a rank of "1"

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is your <u>most preferred</u> option, a rank of "2" is your second preferred option, etc. Please note that you <u>cannot</u> provide the same rank to two different options.

[INSERT LIST FROM ABOVE]

Based on the following list, are there any services that you would <u>refuse</u> to complete online?

Please select <u>all</u> that apply.
□ Make an address change
□ Review letters and correspondence (such as renewal notices)
□ Renew your driver's licence
□ Obtain your driver's abstract
□ Replace your driver's licence
□ Replace an identity card
□ Check status of your driver's licence / account
□ Book and pay for tests
□ File a claim (damage or injury)
□ Check status of your claim
□ Renew your insurance
□ Renew vehicle registration
□ Change your insurance coverage (such as: increase/decrease deductible or third party liability)
□ Cancel insurance
□ Cancel vehicle registration
□ Obtain rental vehicle insurance

You provided an answer of [PIPED IN]. Can you explain why you would refuse to complete this service online?

[OPEN END]

Thinking about the services previously mentioned, if MPI could provide you with access to an online customer portal, how likely would you be to <u>create</u> an online account with us?

◯ 1 - Not at all likely
◯ 2
◯ 3
◯ 4
◯ 5
◯ 6
◯ 7 - Very likely

Thinking about the services previously mentioned, if MPI could provide you with access to an online customer portal, how likely would you be to <u>use</u> your account for most of your MPI business?

◯ 1 - Not at all likely
◯ 2

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○ 3
○ 4
○ 5
○ 6
○ 7 - Very likely

[ANSWERS 1-4] Based on your answer of [PIPED IN], are there any reasons why you wouldn't use an online portal for most of your business with MPI?

A common feature for many businesses is a website that provides some type of online knowledge-support option. This is a service that MPI is considering for its website or online customer portal.

There are many different types of transactions you can do with MPI. Some of these may be quite simple while others are very complex. In this question, we want to know your preferred way to complete simple transactions with MPI.

By simple transactions, we mean things like changing you home address, asking a question about your MPI renewal notice, checking the status of your claim, or things like renewing your insurance (with no changes) and booking/paying for a knowledge test or road test.

Based on the following simple transactions, please rank order them from the most preferred to the least preferred.

A rank of "1" indicates your most preferred option, while a rank of "6" indicates your least preferred option. Please note that you cannot provide the same rank to two different options.

□ Talk to a customer representative over the phone, who completes the transaction
□ Use a chat bot (i.e. a chat box online where you converse with an intelligent computer system that directs you how to complete the transaction)
□ Chat with a customer representative online (i.e. a chat box to a customer representative who assists you with the transaction)
□ Send an email to a customer representative asking them to complete a transaction
□ Log into your customer portal online and complete the transaction yourself (i.e. through an online "shopping cart"
□ Talk to a customer representative in-person, who completes the transaction

In this question, we want to know your preferred way to complete complex transactions with MPI. By complex transactions, we mean things like filing a physical damage claim or injury claim, changing your insurance coverage details (i.e. to a different deductible level, different third party liability coverage), or purchasing insurance for a new vehicle.

Based on the following simple transactions, please rank order them from the most preferred to the least preferred.

A rank of "1" indicates your most preferred option, while a rank of "6" indicates your least preferred option. Please note that you cannot provide the same rank to two different options.

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□ Talk to a customer representative <u>over the phone</u>, who completes the transaction
□ Use a chat bot (i.e. a chat box online where you converse with an intelligent computer system that directs you where/how to complete the transaction)
□ Chat with a customer representative online (i.e. a chat box to a customer representative who assists you with the transaction)
□ Send an email to a customer representative asking them to complete a transaction
□ Log into your customer portal online and complete the transaction yourself (i.e. through an online "shopping cart"
□ Talk to a customer representative <u>in-person</u>, who completes the transaction

It is important for MPI to understand your expectations as a customer. In the following question, we are interested to know what your expectations are when it comes to the following options:

Answer Key: (in columns)
□ "24/7" – 24 hours a day, 7 days a week
□ "Business hours" – i.e. 9 a.m. to 5 p.m.
□ "Extended business hours" – i.e. a 12 hour window from 8 a.m. to 8 p.m.
□ N/A – Wouldn't use this service

Transaction Types : (rows)
□ Online customer portal (complete transactions yourself)
□ Telephone – speaking to a customer representative
□ Chat bot (with intelligent computer system)
□ Live chat (online chat with a customer representative)
□ Talk to a customer representative <u>over the phone</u>, who completes the transaction
□ In-person with a customer representative
□ Email with a customer representative

In terms of hours and availability of customer service, do you have any other expectations for these transaction types other than the options provided?

[OPEN-END SAME SCREEN]

Description – Ad Campaign

You are nearly done with this survey!

The next two questions are about whether you recently saw road safety messaging from Manitoba Public Insurance.

Please click 'next' to continue'.

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Invitation

Email Subject: MPI Voice of the Customer ePanel

Hello [First Name],

Manitoba Public Insurance is committed to providing our customers with exceptional coverage and service. To better support your needs, we are interested to hear about your feedback on the importance of online transactions at MPI.

Please click the survey link <u>March 12, 2020</u> to provide us with your feedback. This survey should take less than 15 minutes to complete: Online Self-Service

Your individual responses will remain **<u>confidential</u>** and will only be reported in aggregate form. This means your responses will never be individually disclosed – only overall results (combined from all participants' input) will be reported.

Thank you for your time and input,
The MPI ePanel Research Team

Please click on the following link to complete the survey. If you click on the following URL and it appears to be broken, please copy and paste it into a new browser window. [Survey URL]

Re-Invite

Hello [First Name],

Recently, you received an email invitation to participate in a *Voice of the Customer ePanel* survey. We are interested to hear your feedback on the importance of online transactions at Manitoba Public Insurance. Please click the survey link <u>before March 12, 2020</u> to provide us with your feedback. This survey should take less than 15 minutes to complete: Online Self-Service

Your individual responses will remain **<u>confidential</u>** and will only be reported in aggregate form. This means your responses will never be individually disclosed – only overall results (combined from all participants' input) will be reported.

Thank you for your time and input,
The MPI ePanel Research Team

Please click on the following link to complete the survey. If you click on the following URL and it appears to be broken, please copy and paste it into a new browser window. [Survey URL]

Introduction

Hello [First Name],

Thank you for agreeing to participate in this ePanel survey.   This survey should take less than 15 minutes to complete.

This survey expands on a previous ePanel survey from June 2020, when we asked about your general preferences for and use of online services, preferred channels for doing business with MPI, and general interest in an online customer portal through MPI. Here is what we heard:

- Our customers are familiar with conducting household business online, including banking, shopping, and paying bills.
- Most of our customers would create an online account with MPI, though some would strongly prefer not to as they value doing their business with MPI in-person or over the phone.
- Our customers value the privacy and security of their personal information, especially when it comes to online transactions.
- Overall, our customers would value being able to complete basic transactions with us online, such as making straightforward renewals or changing personal information.
- Our customers would also value being able to file a vehicle damage claim with MPI online.

 As MPI continues its planning work to develop online capabilities, we wanted to take this opportunity to ask for your additional feedback on the following: First, we would like you to consider a number of MPI online transactions and how important these are to you as a customer. Second, we are interested to hear about your overall preference for transactions with MPI. Third, we would like you to review an updated list and rank the five most important transactions that you would like to see brought online.

Your individual responses will remain confidential. This means your responses will be combined with those of everyone else and never individually disclosed. None of the information you provide through the MPI Voice of the Customer ePanel will be placed on your customer file.

Thank you for your time and consideration,

The MPI ePanel Research Team

1. **How important is it to be able to complete the following transactions with MPI online?**

    Please respond on a scale of 1 to 7, where "1" is "not at all important" and "7" is "very important". If you would not complete this transaction or service with MPI online, please select "would not complete online".

-   Renew and pay for your driver's licence. *(I.e., being able to renew and pay for your driver's licence each year when it is assessed)*

    1 – Not at all important
    2
    3
    4

5

6

7 – Very important

Would not complete online

- Replace your driver's licence or ID card. (I.e., being able to contact MPI online, request a replacement driver's licence or identification card, and to pay for this transaction. This does not include updating your driver's licence photo, which is required every five years.)

- Change your address. (i.e. being able to go online and notify MPI that your permanent residence and mailing address have changed. While a new driver's licence or identification card may need to be issued, this is a separate transaction from replacing your driver's licence or ID card because it is lost.)

- Check the status of your driver's licence. (i.e. being able to check on the status of your driver's licence, including upcoming or overdue payments, current Driver Safety Rating (DSR) and insurance premium discount, and other relevant information)

- Get a driver's abstract. (i.e. being able to a submit a request to MPI for your driver's abstract, make the payment for the service, and receive a digital or physical copy.)

- Buy rental vehicle insurance. (i.e. obtaining rental insurance for a passenger vehicle (i.e. car) or motorcycle.)

- Cancel vehicle insurance and registration. (i.e. all the transactions necessary to cancel your policy for your vehicle. This does not include the extra step of purchasing lay-up coverage for your vehicle.)

- Change vehicle insurance and registration (mid-term). (i.e. being able to change your coverage options and deductible, as well as third-party liability coverage.)

- Register for Driver Z. (i.e. going online to complete your registration and create your account for the Driver Z program. This would occur after purchasing a spot through a service centre or Autopac agent.)

- Book a driver's licence test and manage the appointment. (i.e. being able to go online, find and select an appointment date for a knowledge test or road test, pay for the transaction, and change dates or cancel appointments if required. This would not include booking class 1 to class 4 air brake road tests.)

- Manage your driver test appointment. (i.e. being able to go online, find your previous appointment date for a knowledge test or road test, change the appointment date and time, or cancel your appointment.)

- Open a vehicle damage claim. (i.e. being able to notify MPI that you have been involved in a collision and would like to open a claim. Through online reporting, you would provide all the necessary details about the collision and what happened, similar to what occurs over the phone. You would be notified if you were eligible for Direct Repair or if an estimating appointment would be required.)

- Schedule or change your estimating appointment for your damage claim. (i.e. being able to go online to select an available date and time to receive your estimate or changing your appointment at a late date.)

- Check claim status and information. (i.e. being able to view aspects of your claim, such as your coverage, adjuster information and contact information.)

2. **When it comes to being able to complete transactions online with MPI, which of the following statements best reflects your view? (select one)**

- I want to complete straightforward transactions with MPI online

- I want to complete all my transactions with MPI online

- I do not want to complete any transactions with MPI online

[Skip if 'I would complete straightforward' and 'I would complete all' online in Q2]

3. **You have indicated that you don't want to complete any transactions online with MPI. Can you explain why this is your preference?** This information will help us better understand your concerns as a customer.

[Open end]

[Skip if 'I do not want to complete any transactions online with MPI' in Q2]

4. **Earlier in this survey, we asked you to consider a number of online transactions and to assess them based on how important they are to you. Here, we would like you to rank order your 'top five' most important transactions.**

A rank of "1" is your most important option, a rank of "2" is your second most important option, etc.

Please note that you cannot provide the same rank to two different options.

- Renew and pay for your driver's licence
- Replace your driver's licence or ID card
- Change your address
- Check the status of your driver's licence
- Get a driver's abstract
- Renew vehicle insurance and registration
- Change vehicle insurance and registration (mid-term)
- Cancel vehicle insurance and registration
- Buy rental vehicle insurance
- Register for Driver Z
- Book a driver's licence test and manage the appointment
- Open a vehicle damage claim
- Schedule or change your estimating appointment for your damage claim
- Check claim status and information

Conclusion

Thank you for taking the time to respond to this MPI Voice of the Customer ePanel survey. Your feedback is greatly appreciated and is important for MPI to begin making improvements to our products and services.

Please click on the 'submit' button below to complete this survey.

MANITOBA
PUBLIC INSURANCE

Introduction

Hello [pipe:f552918],

Thank you for agreeing to participate in this ePanel survey. This survey should take less than five minutes to complete.

This survey will consist of two parts. First, we would like to know about your general preferences for interacting with MPI. Second, we would like to know about your comfort level and likelihood to complete certain online transactions.

Your individual responses will remain **confidential**. This means your responses will be combined with those of everyone else and never individually disclosed. None of the information you provide through the MPI *Voice of the Customer ePanel* will be placed on your customer file.

Click "Next" at the bottom to continue to each new page of questions, and be sure to click "Submit" at the very end!

Thank you for your time and consideration,

The MPI ePanel Research Team

Questions

Prior to the COVID-19 pandemic, what would you say was your preferred way of interacting with Manitoba Public Insurance overall?

(Select one)

⬭ In-Person

⬭ Telephone

⬭ Online

⬭ Prefer not to say

You provided an answer of .

Why did you prefer to interact with MPI this way?

Social isolation/distancing has changed the way that we do business and how we get the products and services we need.

What would be your preferred way of interacting with Manitoba Public Insurance going forward?

(Select one)

○ In-Person

○ Telephone

◯ Online

◯ Prefer not to say

You provided an answer of .

Why would you prefer to interact with MPI this way?

Thinking about how you interact with and use other online services, how <u>comfortable</u> would you be using each of the following MPI services through an online customer portal?

Make an address change

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Review letters and correspondence (such as renewal notices)

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Renew your driver's licence

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Obtain your driver's abstract

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Replace your driver's licence

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Replace an identity card

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Check status of your driver's licence / account

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Book and pay for tests

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

File a claim (damage or injury)

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Check status of your claim

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Renew your insurance

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Renew vehicle registration

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Change your insurance coverage (such as: increase/decrease deductible or third party liability)

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7

Very comfortable

Cancel insurance

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Cancel vehicle registration

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Obtain rental vehicle insurance

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Schedule or change your estimating appointment for your damage claim

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

Register for Driver Z

- 1
  Not at all comfortable
- 2
- 3
- 4
- 5
- 6
- 7
  Very comfortable

If available, how <u>likely</u> would you be to use each of the following MPI services through a customer portal?

Make an address change

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
  Very likely

Review letters and correspondence (such as renewal notices)

- 1
  Not at all likely
- 2
- 3

- 4
- 5
- 6
- 7
  Very likely

Renew your driver's licence

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
  Very likely

Obtain your driver's abstract

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
  Very likely

Replace your driver's licence

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
  Very likely

Replace an identity card

- 1
  Not at all likely

- 2

- 3

- 4

- 5

- 6

- 7
  Very likely

Check status of your driver's licence / account

- 1
  Not at all likely

- 2

- 3

- 4

- 5

- 6

- 7
  Very likely

Book and pay for tests

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
  Very likely

File a claim (damage or injury)

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
  Very likely

Check status of your claim

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
  Very likely

Renew your insurance

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
  Very likely

Renew vehicle registration

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
  Very likely

Change your insurance coverage (such as: increase/decrease deductible or third party liability)

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7

Very likely

Cancel insurance

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
  Very likely

Cancel vehicle registration

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
  Very likely

Obtain rental vehicle insurance

- 1
  Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
  Very likely

Schedule or change your estimating appointment for your damage claim

- 1
  Not at all likely

- 2

- 3

- 4

- 5

- 6

- 7
  Very likely

Register for Driver Z

- 1
  Not at all likely

- 2

- 3

- 4

- 5

- 6

- 7
  Very likely

When it comes to being able to complete transactions online with MPI, which of the following statements best reflects your view? (select one)

○ I want to complete straightforward transactions with MPI online

○ I want to complete all my transactions with MPI online

○ I do not want to complete any transactions with MPI online

Conclusion

Thank you for taking the time to respond to this MPI *Voice of the Customer ePanel* survey. Your feedback is greatly appreciated and is important for MPI to begin making improvements to our products and services.

Please click on the 'submit' button below to complete this survey.

Omnichannel Preference - Key Insights

- **Customers continue to expect omnichannel service from MPI, and these expectations have grown since the beginning of the pandemic.**
  - Half of customers prefer online as the go-forward option, while a third prefer in-person
  - Simple transactions – customers prefer self-service as the top option, followed by the phone, and then online
  - Complex transactions – customers prefer talking over the phone as the top option, followed by self-service, attending in-person, and then chatting online

- **At least half of customers say they are comfortable with doing their MPI business online through a customer portal**
  - Customers under age 40 are significantly more likely to say they are comfortable and likely to complete transactions online

- **The top ranked transactions to bring online include transactions in both the Broker and MPI domain (in order or priority ranking):**
  - Renewing a driver's licence
  - Making an address change
  - Renewing insurance
  - Renewing vehicle registration
  - Filing a claim
  - Reviewing correspondence

- **Most customers (8 in 10) are familiar with the process of setting up an online customer account (creating a login, and password)**
  - More than 1 in 10 customers aged 65 and older say they would need some help to set up a customer account online

- **There is plenty of opportunity for the Broker network to participate**
  - A third of customers would refuse to complete some transactions online (including: file a claim, change insurance, replace an identity card or driver's licence)
  - Change or Cancel insurance/registration, Obtain rental vehicle insurance, and Replace your driver's licence/ID are all among the lower comfort levels for completing online
  - Customers over age 40 are more likely to need/prefer in-person transactions

- **Customers who would not create and use an online account cite several reasons, including:**
  - The desire to complete insurance transactions in-person
  - The desire to support their local Broker network
  - A mistrust of anything online
  - Concerns for the security of their personal and financial information
  - A lack of desire to do these transaction on a self-serve basis

Preferred Service Channel - Compared

"<u>Prior to the COVID-19 pandemic</u>, what would you say was your preferred way of interacting with Manitoba Public Insurance overall? (Select one)" [2022 n=829 / 2020 n=1056]

"What would be your preferred way of interacting with Manitoba Public Insurance <u>going forward</u>? (Select one)" [2022 n=829 / 2020 n=1056]

Preferred Channel	Pre-Covid Preference 2020/2022	Going Forward 2020/2022
Online	23% - 27%	52% - 47%
In Person	61% - 56%	32% - 40%
Telephone	15% - 15%	13% - 11%

Online Service Preference - Compared

"When it comes to being able to complete transactions online with MPI, which of the following statements best reflects your view? (select one)" [2022 n=829] / 2020 n=1005]

Preferred Channel	Pre-Covid [2021]	Going Forward [2022]
"I want to complete straightforward transactions with MPI online"	52%	52%
"I want to complete all my transactions with MPI online"	34%	30%
"I do not want to complete any transactions with MPI online"	14%	18%

Customer Preference - [2020]

- **The top ranked transactions to bring online:**
  - Renewing a driver's licence
  - Making an address change
  - Renewing insurance
  - Renewing vehicle registration
  - Filing a claim
  - Reviewing correspondence

- **A third of customers would refuse to complete some transactions online. Customers age 65 and older account for the majority of those who would refuse to do something online. Complex transactions with the highest refusals include:**
  - File a claim (18% refuse overall)
  - Change insurance coverage (16% refuse overall)
  - Replace an identity card (14% refuse overall)
  - Replace a driver's licence (13% refuse overall)

- **For simple transactions, customers picked self-service as the top option, followed by talking with a customer representative over the phone, and then chatting to a customer representative online.**

- **For complex transactions, customers picked talking with a customer representative over the phone as the top option. Completing the transaction by self-service through a customer portal and attending in-person were tied in second spot, closely followed by chatting with a customer rep online.**

Indexed Rank Score
1.0 = Perfect Top Ranking

Transaction	Score
Renew your driver's licence	0.54
Make an address change	0.40
Renew your insurance	0.39
Renew vehicle registration	0.26
File a claim (damage or injury)	0.21
Review letters and correspondence	0.21
Check status of your driver's licence / account	0.15
Change your insurance coverage	0.14
Check status of your claim	0.14
Obtain rental vehicle insurance	0.11
Obtain your driver's abstract	0.11
Replace your driver's licence	0.11
Book and pay for tests	0.08
Cancel insurance	0.06
Cancel vehicle registration	0.05
Replace an identity card	0.05

Customer Preference - [2020]

Transactions customers would most like to see offered through a customer portal

Legend: ■ First ■ Second ■ Third ■ Fourth ■ Fifth

Transaction	First	Second	Third	Fourth	Fifth
Renew your driver's licence	29%	22%	8%	4%	4%
Make an address change	23%	10%	8%	8%	7%
Renew your insurance	15%	16%	12%	7%	4%
Renew vehicle registration	5%	11%	12%	8%	7%
File a claim (damage or injury)	4%	5%	10%	11%	9%
Review letters and correspondence	7%	6%	7%	8%	8%
Check status of your claim	2%	4%	6%	9%	10%
Change your insurance coverage	3%	3%	6%	9%	9%
Check status of your driver's licence / account	3%	5%	7%	8%	6%
Obtain rental vehicle insurance	3%	2%	4%	6%	9%
Obtain your driver's abstract	2%	4%	4%	4%	5%
Replace your driver's licence	1%	4%	5%	4%	4%
Book and pay for tests	1%	3%	3%	4%	5%
Cancel insurance		4%	4%	6%	
Cancel vehicle registration	1%		4%	5%	
Replace an identity card	1%	3%	3%	2%	

Level of Comfort - Key Transactions [2022]

"Thinking about how you interact with and use other online services, how comfortable would you be using each of the following MPI services through an online customer portal?" [n=829]

Transaction	Not Comfortable [1-3]	Neutral [4-5]	Comfortable [6-7]
Make address change	11%	13%	76%
Check Status licence/account	14%	16%	70%
Check status of claim	15%	18%	67%
Book & pay for tests	17%	15%	67%
Renew DL	18%	15%	67%
Driver's Abstract	16%	18%	66%
Review L&C	17%	18%	66%
Schedule/change estimate	15%	19%	65%
Renew insurance	21%	16%	63%
Renew registration	22%	16%	63%

■ Not Comfortable [1-3]   ■ Neutral [4-5]   ■ Comfortable [6-7]

6 **Manitoba Public Insurance**

Likelihood – Key Transactions [2022]

"If available, how <u>likely</u> would you be to use each of the following MPI services through a customer portal?" [n=829]

Transaction	Not Likely [1-3]	Neutral [4-5]	Likely [6-7]
Make address change	15%	14%	71%
Check Status licence/account	18%	16%	66%
Renew DL	21%	13%	66%
Check status of claim	16%	19%	65%
Schedule/change estimate	17%	18%	65%
Review L&C	19%	17%	64%
Driver's Abstract	19%	18%	63%
Renew registration	23%	14%	63%
Renew insurance	23%	14%	62%
Book & pay for tests	20%	19%	61%

■ Not Likely [1-3]   ■ Neutral [4-5]   ■ Likely [6-7]