



Insurance Brokers Association of Ontario

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RATE YOUR COMPANIES SURVEY

TO: Company CEO's

FROM: Gord Stevenson, Chair
Broker Management Committee

DATE: January 4, 2007

The Insurance Brokers Association of Ontario is pleased to provide you with the results of our Rate Your Companies Survey conducted in October 2006.

Our results once again demonstrated increased participation from our membership. We have not changed our rating system with 1 being the best rating and 5 the worst rating.

Companies with less than 10 responses were excluded in the summary results; however we still need your encouragement of brokers to participate providing an improvement in the accuracy of future surveys.

Please review the information regarding your company noting where you are with respect to the average response, i.e. above or below average response.

Congratulations to Gore Mutual for achieving the number one position. We also wish to congratulate all those companies that rated above average as well as those companies that improved their ratings. In an effort to improve customer service and product quality, we ask that you discuss this survey with your staff.

Thank you for your interest in this survey. Should you have any questions or comments, please contact Randy Carroll, Chief Operating Officer.

Gord Stevenson, Chair
Broker Management Committee

INSURANCE BROKERS ASSOCIATION OF ONTARIO

**RATE YOUR COMPANIES STUDY 2006
SUMMARY RESULTS**

“IBAO Member Opinions of the Company’s Overall Performance”

Companies With Greater Than 35 Responses

Company Name	Total Evaluations	Overall Rating	Rating Guide
Gore Mutual	59	2.32	1 = Continually Excels
Dominion of Canada	100	2.34	2 = Above Average
Economical	114	2.52	3 = Average Performance
ING	132	2.55	4 = Below Average
Wawanesa	40	2.63	5 = Continually Disappoints
Pilot	87	2.83	
Aviva	58	2.83	
AXA	60	2.87	
Royal Sun-Alliance	54	3.09	
Kingsway	49	3.35	

Companies With Less Than 35 Responses

Company Name	Total Evaluations	Overall Rating
Ontario Farm Mutuals	30	2.40
Chubb	19	2.47
Echelon	28	2.54
Coachman	10	2.60
Guarantee	29	2.69
Zurich	10	2.70
Optimum Frontier	25	2.72
Pembridge	18	2.72
Pafco	17	2.76
Lombard	12	2.83
Perth	28	2.93
Facility Association	32	3.13



INSURANCE BROKERS ASSOCIATION OF ONTARIO

RATE YOUR COMPANIES SURVEY 2006 SUMMARY RESULTS

“IBAO Member Opinions of the Company’s Overall Performance”

Rankings Comparison of Three Year Trend

Companies with Greater Than 35 Responses

Ranking from 2006	Ranking from 2004	Ranking from 2000
<i>Gore Mutual</i>	<i>Dominion of Canada</i>	<i>Pilot Insurance</i>
<i>Dominion of Canada</i>	<i>Ontario Farm Mutuals</i>	<i>Economical</i>
<i>Economical</i>	<i>Gore Mutual</i>	<i>Wawanesa</i>
<i>ING</i>	<i>Pilot</i>	<i>Royal</i>
<i>Wawanesa</i>	<i>Wawanesa</i>	<i>Dominion of Canada</i>
<i>Pilot</i>	<i>ING / Allianz</i>	<i>Gore Mutual</i>
<i>Aviva</i>	<i>Economical</i>	<i>ING/Halifax</i>
<i>AXA</i>	<i>AXA</i>	<i>CGU Group</i>
<i>Royal SunAlliance</i>	<i>Aviva</i>	<i>AXA</i>
	<i>York Fire & Casualty</i>	<i>Zurich</i>
	<i>Royal SunAlliance</i>	

Companies with Less Than 35 Responses

Ranking from 2006	Ranking from 2004	Ranking from 2000
<i>Ontario Farm Mutuals</i>	<i>Chubb</i>	<i>Ontario Farm Mutuals</i>
<i>Chubb</i>	<i>Lombard</i>	<i>Lloyd’s</i>
<i>Echelon</i>	<i>Guarantee</i>	<i>Guarantee</i>
<i>Coachman</i>	<i>Citadel</i>	<i>National Frontier</i>
<i>Guarantee</i>	<i>Optimum Frontier</i>	<i>Allstate / Pembroke</i>
<i>Zurich</i>	<i>Zurich</i>	<i>Allianz</i>
<i>Optimum Frontier</i>	<i>Lombard Canada</i>	
<i>Pembroke</i>	<i>Kingsway</i>	
<i>Pafco</i>		
<i>Lombard</i>		
<i>Perth</i>		
<i>Facility Association</i>		





INSURANCE BROKERS ASSOCIATION OF ONTARIO

RATE YOUR COMPANIES STUDY 2006 SUMMARY RESULTS

“IBAO Member Opinions of the Company’s Overall Performance Based on All Responses”

<i>Company Name</i>	<i>Overall Rating</i>
<i>Gore Mutual</i>	<i>2.32</i>
<i>Dominion of Canada</i>	<i>2.34</i>
<i>Ontario Farm Mutuals</i>	<i>2.40</i>
<i>Chubb</i>	<i>2.47</i>
<i>Economical</i>	<i>2.52</i>
<i>Echelon</i>	<i>2.54</i>
<i>ING</i>	<i>2.55</i>
<i>Coachman</i>	<i>2.60</i>
<i>Wawanesa</i>	<i>2.63</i>
<i>Guarantee</i>	<i>2.69</i>
<i>Zurich</i>	<i>2.70</i>
<i>Pembridge</i>	<i>2.72</i>
<i>Optimum Frontier</i>	<i>2.72</i>
<i>Pafco</i>	<i>2.76</i>
<i>Lombard</i>	<i>2.83</i>
<i>Pilot</i>	<i>2.83</i>
<i>Aviva</i>	<i>2.83</i>
<i>AXA</i>	<i>2.87</i>
<i>Perth</i>	<i>2.93</i>
<i>Royal Sun-Alliance</i>	<i>3.09</i>
<i>Facility Association</i>	<i>3.13</i>
<i>Kingsway</i>	<i>3.35</i>

Rating Guide

- 1 = Continually Excels*
- 2 = Above Average*
- 3 = Average Performance*
- 4 = Below Average*
- 5 = Continually Disappoints*

