



Innovation, Science and  
Economic Development Canada

Innovation, Sciences et  
Développement économique Canada

# ***Estimating Consumer Value of Canadian Data Portability***

## **Final Report**

**Prepared for Innovation, Science and Economic Development Canada**

Supplier Name: Environics Research Group

Contract Number: CW2242700

Contract Value: \$95,586.70 (including HST)

Award Date: October 12, 2022

Delivery Date: October 23, 2024

Registration Number: POR 059-22

For more information on this report, please contact ISED at: [publicopinionresearch-recherchesurlopinionpublique@ised-isde.gc.ca](mailto:publicopinionresearch-recherchesurlopinionpublique@ised-isde.gc.ca)

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**Canada**

**Estimating Consumer Value of Canadian Data Portability  
Final report**

Prepared for Innovation, Science and Economic Development Canada by Environics Research

October 2024

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Cat. No. Iu4-442/2024E-PDF

ISBN 978-0-660-74466-7

Aussi offert en français sous le titre - *Estimation de la valeur de la portabilité des données canadiennes pour le consommateur.*

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## Executive summary

### Background and objectives

The Competition Bureau, part of Innovation, Science and Economic Development Canada’s portfolio, is an independent law enforcement agency that ensures that Canadian businesses and consumers prosper in a competitive and innovative marketplace. Its mandate is to promote competition for the Canadian economy.

Data portability allows individuals to access and transfer their personal data from one organization to another for their own purposes. The “right to data portability” means that data owned by electronic businesses and services must be provided to its owners upon request. The ability for Canadian consumers to access and port their data can lead to reduced switching costs and increased competition within Canadian industries. This can benefit consumers through lower prices, greater product differentiation, and increased innovation.

The Bureau is conducting this research to support the following overarching policy objectives:

- Identify which aspects of data portability are important to Canadians.
- Estimate the monetary value that Canadians associate with data portability.

This research aims to determine and compare how different aspects of data portability impact consumer preferences by designing and implementing a survey of Canadian consumers. The primary intention is to understand what type of monetary value Canadian consumers place on data portability by establishing a sound statistical framework that can be used to identify individual valuations of policy interventions such as a consumer data right. Additional objectives of this research are to understand the benefits and public support for data portability legislation and regulations within Canada by answering questions such as:

- Amongst Canadian consumers, what are the perceptions and knowledge levels around data portability?
- How much do Canadian consumers value the ability to transfer data, without frictions, to other competitors within a given industry?

### Methodology

This research project involved an online survey with 3,046 Canadians between March 5 to May 20, 2024. The sampling method was designed with the goal of completing interviews with 3,600 Canadians aged 18 and over who pay for some form of insurance (e.g., home, auto, life, etc.). Quotas were set by age, gender, and region.

The survey included a Randomized Controlled Trial (RCT) section as well as some questions related to the respondents’ awareness and perceptions of data portability. During an RCT, respondents are randomly assigned to different groups to test the effects of a specific variable on their responses. RCTs are used to establish causality in a relationship by controlling for specific variables so researchers can attribute changes in public opinion to the variables presented. RCTs can also reduce bias by using randomization, and they allow for replicability of a study.

The RCT simulated a real-life scenario in which respondents were asked to imagine they are researching and applying for home insurance quotes. Participants were then given information about a hypothetical service called Open Insurance. Open Insurance is described as a data portability service that gives individuals the right

and ability to share their data between service providers of their choosing. Participants were told when they join Open Insurance, they may use it to share their data held by their current insurance provider with a prospective insurance company or a third-party app to access a new service. Respondents were randomly assigned to groups that highlight one of the following features of data portability:

- **Savings:** low vs. high; the amount of hypothetical savings from joining Open Insurance based on the number of datapoints selected to share
  - Respondents saw either a 0.5% or 5% savings on insurance
- **Oversight:** public vs. private; whether the organization that oversees the data portability service is described to be managed and hosted
  - Respondents will either see that the data is overseen by the government or industry.
- **Framing:** Transaction vs. communication
  - Respondents will either be shown messaging highlights one-stop shopping (transaction frame), or that they can search and compare information in one place easily (communication frame).

The survey used innovative tools to support this simulation and the collection of personally identifiable information (PII): to preserve the anonymity of participants, all PII automatically disappeared from the survey tool when respondents moved to the next page and was not retained in any way during or after the simulation. This was done by applying a script to the survey programming that removed all information entered into the survey platform when the respondent navigated to the next page. The only data that was retained was whether or not the respondent provided a response to the question. Later in the survey, respondents were asked what data fields from the mock insurance application they would be willing to share with a hypothetical third party as part of an Open Insurance service.

Respondents were informed after the start of the simulation that the survey is being conducted on behalf of the Government of Canada (GoC). Advanced notice that their participation is voluntary and confidential, and that they can opt-out of the experiment at any time before or during the simulation were provided. Respondents were also notified at the end of the simulation that they were part of a simulation to determine the importance and value that Canadians assign to data portability in the market place, that no PII was shared, retained, or stored, that the hypothetical third party does not exist and therefore their responses will remain anonymous.

The target population of this study was Canadians participating in the insurance industry. The decision on which industry to select for this study was jointly made between the project team and economic experts at the Bureau. The aim was to choose an industry where data portability will be influential, impact competition and is suited to fielding randomized controlled trials (one where consumers are locked-in and barriers to switching exist).

Survey respondents were selected from registered members of an online panel. Since the samples used in online panel surveys are based on self-selection and are not a random probability sample, no formal estimates of sampling error can be calculated. The survey obtained the following regional distribution:

Target group	Respondents
Canada (Total)	3,046
Atlantic	198

Quebec	701
Ontario	1,173
MB/SK	204
Alberta	350
BC/Territories combined	420

More information about the methodology for this survey is included in Appendix A.

### **Cost of Research**

The contract value was \$95,586.70 (HST included).

### **Report**

This report begins with an executive summary outlining key findings and conclusions, followed by a detailed analysis of the survey data. Noteworthy subgroup differences are highlighted where relevant. Provided under a separate cover is a detailed set of “banner tables” presenting the results for all questions by population segments as defined by region and other demographics. These tables are referenced by the survey question in the detailed analysis.

In this report, quantitative results are expressed as percentages unless otherwise noted. Results may not add to 100% due to rounding or multiple responses. Net results cited in the text may not exactly match individual results shown in the tables due to rounding.

## Key findings

### Current insurance status and switching experience

- Over eight in ten individuals have auto and home insurance, whereas fewer have life and health insurance.
- The average annual expenditure on insurance across all categories is \$3,806.
- A small percentage have changed insurance providers in the past three years, with most reporting minimal difficulty during the process. Additionally, one-quarter have contemplated switching providers in the past 12 months.

### General concern for data privacy

- Two-thirds of Canadians indicated being concerned about data privacy in general, with four in ten stating they are 'very' concerned.
- The highest levels of concern about data privacy are observed in British Columbia, the Territories, Manitoba, and Saskatchewan, as well as among individuals aged 55 and over.

### Awareness and perception of data portability

- Knowledge of data portability is limited, with around half of respondents indicating they are not at all knowledgeable about the concept. Awareness is higher among men, younger Canadians, university graduates, and individuals from equity-deserving groups.
- Data portability is perceived to be relatively risky with about four in ten perceiving it as risky or very risky – this is higher among those who claim to know more about data portability. The perception of risk is more pronounced among those in British Columbia/Territories, those over the age of 55, and those who have a higher awareness of data portability.
- Another four in ten rate the level of riskiness as a '3' on a scale of 1 to 5, which could indicate uncertainty or lack of knowledge. A small proportion find it not very risky – just over one in ten.

### Attitudes toward Open Insurance

- Half indicate they would join Open Insurance, and about three in ten indicate a high likelihood of joining.
- The inclination to join is highest among men, young people, and those belonging to equity-deserving groups. Those with a knowledge of data portability and low concern for data privacy are also more likely to indicate they would join Open Insurance.

### Willingness to share personal data

- When asked if they would be willing to share data with a hypothetical third party, individuals are most inclined to share details such whether they own or rent their home, the property type, and heating type. About one-quarter choose to share no information.

- The willingness to share data after learning about the structure of potential savings is slightly higher among the higher bonus group compared to the lower bonus group.
- Respondents were asked to disclose on a slider scale the minimum annual savings from joining Open Insurance they would need to see in order to share one piece of information. Nearly half say they would require \$10 or more savings annually from joining Open Insurance.

**Interest in newsletter to receive information about Open Insurance**

- Four in ten would be interested in signing up to receive more information about Open Insurance via email or text message.



## Political neutrality statement and contact information

I hereby certify as senior officer of Environics that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Communications Policy of the Government of Canada, and Procedures for Planning and Contracting Public Opinion Research. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate, or ratings of the performance of a political party or its leaders.

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**Supplier name:** Environics Research Group

PWGSC contract number: CW2242700

Original contract date: 2022-10-12

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# Introduction

## Background

The Competition Bureau is an independent law enforcement agency that ensures that Canadian businesses and consumers prosper in a competitive and innovative marketplace. Its mandate is to promote competition for the Canadian economy. The ability for Canadian consumers to access and port their data can lead to reduced switching costs and increased competition within Canadian industries. This can benefit consumers through lower prices, greater product differentiation, and increased innovation.

The importance of consumer data continues to be a hot-topic issue in Canada. In 2020, the House of Commons undertook a first reading of Bill-C11 (Consumer Privacy Protection Act) – an Act with a key objective to recognize the importance of protecting personal information and the relevance of consumer data in the Canadian digital economy. While Bill C-11 did not move off the table, it was reintroduced as Bill C-27 (Digital Charter Implementation Act) in June of 2022.

Relevant to Bill C-27 and to ISED departmental priorities, this survey will provide evidence-based context around the importance Canadians place on data portability, their knowledge of data portability and, through a randomized controlled trial (RCT), better understand the value data portability holds for Canadian consumers and its potential impact on competition and innovation within the Canadian economy.

## Research rationale and objectives

Data portability allows individuals to access and transfer their personal data from one organization to another for their own purposes. The “right to data portability” means that data owned by electronic businesses and services must be provided to its owners upon request. The ability for Canadian consumers to access and port their data can lead to reduced switching costs and increased competition within Canadian industries. This can benefit consumers through lower prices, greater product differentiation, and increased innovation.

The objectives of data portability are to increase individuals’ control over their own personal information; and stimulate competition by facilitating the transfer of information and therefore the possibility for the individual to more easily change service providers. This can benefit consumers through lower prices and greater product differentiation.

The Bureau is conducting this research to support the following overarching policy objectives:

- Identify which aspects of data portability are important to Canadians.
- Estimate the monetary value that Canadians associate with data portability. The intent of this research is to determine and compare how different aspects of data portability impact consumer preferences. The primary intention is to understand what type of monetary value Canadian consumers place on data portability by establishing a sound statistical framework that can be used to identify individual valuations of policy interventions such as a consumer data right. Additional objectives of this research are to understand the benefits and public support for data portability legislation and regulations within Canada by answering questions such as:
  - Amongst Canadian consumers, what are the perceptions and knowledge levels around data portability?

- How much do Canadian consumers value the ability to transfer data, without frictions, to other competitors within a given industry?

### **About this report**

This report begins with an executive summary outlining key findings and conclusions, followed by a detailed analysis of specific survey questions outside of the RCT. Noteworthy subgroup differences are highlighted where relevant. Provided under a separate cover is a detailed set of “banner tables” presenting the results for all questions by population segments as defined by region and other demographics. These tables are referenced by the survey question in the detailed analysis.

An independent expert retained by the Competition Bureau, Behavioural Scientist Dr. Claire Tsai from the University of Toronto, designed the RCT and produced a full report of the results. More information about the RCT methodology and a detailed analysis of the results can be found under the Bureau’s dedicated report on data portability (to be published at a later date).

In this report, quantitative results are expressed as percentages unless otherwise noted. Results may not add to 100% due to rounding or multiple responses. Net results cited in the text may not exactly match individual results shown in the tables due to rounding.

## Detailed findings

### Current insurance status and switching experience

*A majority hold auto and home insurance, while under half hold life and health insurance, with monthly insurance expenditures averaging \$317.20 per month across all insurance categories. A small proportion have switched insurance providers in the past three years and most indicate low levels of difficulty in the process.*

**Current insurance policies held.** Nearly nine in ten Canadians hold auto insurance (88%) or home insurance (86%). Under half hold life insurance (47%) and health insurance (43%).

**Current insurance policies**

Insurance type	Total n=3,046
Auto insurance	88%
Home insurance (owner's or renter's)	86%
Life insurance	47%
Health insurance	43%
Other insurance	6%

S5. Which types of insurance do you currently pay for?

**Current household insurance expenditure.** The largest proportion of Canadians spend between \$250 and \$499 on insurance each month, which calculates to between \$3,000 and \$5,988 per year.

**Monthly household insurance expenditure**

Insurance spend	Total n=3,046
\$0-\$99	9%
\$100-\$249	27%
\$250-\$499	35%
\$500-\$999	18%
Don't Know	11%
Mean	\$317.20
Annual mean	\$3,806.40

S6. How much does your household spend per month on insurance (including home, life, auto, health, and/or other insurance where applicable)?

**Recent switch of insurance providers.** Two in ten switched insurance providers in the past three years (18%). This proportion is highest in Quebec (23%).

**Recently switched insurance providers**

Switched providers	Total n=3,046
Yes	18%
No	82%

A35. Have you switched insurance providers in the last 3 years?

**Level of difficulty in switching insurance providers.** Among those who recently switched insurance providers, two in three indicated it was ‘easy’ (65%). One in ten stated it was ‘difficult’ (10%).

**Recently switched insurance providers**

Switched providers	Total n=549
<b>NET Easy</b>	<b>65%</b>
Very easy – 5	32%
4	33%
3	26%
<b>NET Difficult</b>	<b>10%</b>
2	8%
Very difficult – 1	2%

A36. In your experience, how difficult or easy was it to switch your insurance provider? SUBSAMPLE: Switched insurance providers within past three years (N=549)

**Consideration of switching insurance providers.** One in four have considered switching insurance providers in the past twelve months.

**Consideration of switching insurance providers**

Considered switching insurance providers	Total n=549
Yes	25%
No	75%

A37. Have you considered switching insurance providers in the last 12 months? SUBSAMPLE: Have not switched insurance providers within past three years (N=2,497)

**General concern for data privacy**

*A significant portion of Canadians are concerned about data privacy in general (66%), and four in ten are ‘very’ concerned.*

Concern for data privacy is moderate with two thirds showing concern – four in ten are ‘very’ concerned (39%). Less than one in ten indicate low or no concern (8%). Groups that are more likely to be concerned are in British Columbia/Territories (72%) and Manitoba/Saskatchewan (71%), over 55 (77%) and between 35 and 54 (61%).

**Concern for data privacy in general – Gender and Age**

Concern for data privacy	Total n=3,046	Gender		Age		
		Female n=1,430	Male n=1,603	18-34 n=804	35-54 n=971	55+ n=1,271
<b>NET Concerned</b>	<b>66%</b>	<b>67%</b>	<b>64%</b>	<b>56%</b>	<b>61%</b>	<b>77%</b>
Very concerned – 5	39%	41%	37%	25%	34%	52%
4	27%	26%	27%	30%	26%	25%
3	26%	26%	26%	33%	31%	18%
<b>NET Not concerned</b>	<b>8%</b>	<b>6%</b>	<b>10%</b>	<b>11%</b>	<b>9%</b>	<b>6%</b>
2	6%	5%	7%	8%	6%	4%
Not at all concerned – 1	2%	2%	3%	3%	2%	2%

A34. How concerned/unconcerned are you about data privacy in general?

## Awareness and perception of data portability

*Knowledge of data portability is low – half say they know nothing about data portability. Data portability is perceived to be relatively risky with about four in ten perceiving it as risky or very risky – this is higher among those who claim to know more about data portability.*

**Knowledge of data portability.** One in ten Canadians state they are highly knowledgeable when it comes to data portability (rating their knowledge level ‘4’ or ‘5’), while seven in ten indicated they are not knowledgeable. Residents of British Columbia/Territories (11%) and Ontario (11%) are more likely than Quebec residents (7%) to state high levels of knowledge (‘4’ or ‘5’), as are men (12% compared to 8% of women), Canadians aged 18-34 (18%), those who have completed university (11%) and those belonging to an equity-deserving group (16%).

**Knowledge of data portability – Gender and Age**

Knowledge	Total n=3,046	Gender		Age		
		Female n=1,430	Male n=1,603	18-34 n=804	35-54 n=971	55+ n=1,271
<b>NET Knowledgeable</b>	<b>10%</b>	<b>8%</b>	<b>13%</b>	<b>18%</b>	<b>9%</b>	<b>5%</b>
Very knowledgeable – 5	3%	3%	4%	7%	3%	1%
4	7%	5%	9%	11%	6%	4%
3	19%	17%	22%	23%	22%	16%
<b>NET Not knowledgeable</b>	<b>70%</b>	<b>75%</b>	<b>65%</b>	<b>59%</b>	<b>69%</b>	<b>79%</b>
2	19%	18%	21%	21%	20%	18%
Not at all knowledgeable – 1	51%	58%	44%	39%	49%	61%

A32. What was your level of knowledge regarding data portability prior to this survey?

**Perceived risk of joining a data portability system.** About four in ten perceive joining a data portability system to be a risk (43%), and a similar proportion sit in the middle (42%), while a modest fifteen percent do not perceive it as a risk. Those more likely to find a risk in data portability live in British Columbia/Territories (47%), are over the age of 55 (49%), have completed university (45%) and have higher knowledge of data portability (57%).

**Perceived risk of data portability – Gender and Age**

Perceived risk	Total n=3,046	Gender		Age		
		Female n=1,430	Male n=1,603	18-34 n=804	35-54 n=971	55+ n=1,271
<b>NET Risky</b>	<b>43%</b>	<b>44%</b>	<b>43%</b>	<b>36%</b>	<b>43%</b>	<b>49%</b>
Very risky – 5	17%	18%	17%	10%	17%	22%
4	26%	26%	26%	25%	26%	27%
3	42%	42%	42%	47%	43%	38%
<b>NET Not risky</b>	<b>15%</b>	<b>13%</b>	<b>16%</b>	<b>18%</b>	<b>13%</b>	<b>13%</b>
2	11%	10%	12%	14%	10%	11%
Not at all risky – 1	3%	3%	3%	4%	3%	3%

A33. How risky do you think it is to join a data portability system?

## Attitudes toward Open Insurance

*When asked if they would join Open Insurance, responses are split in half. When asked about the likelihood of joining, likelihood sits at about three in ten. The inclination to join is highest among men, young people, and those belonging to equity-deserving groups. Those with a knowledge of data portability and low concern for data privacy are also more like to indicate they would join Open Insurance.*

**Joining Open Insurance.** About half would join Open Insurance (49%) while the other half would not (51%). Men (52%) are more likely than women (46%) to be willing to join, as are younger Canadians aged 18-34 (61%), a monthly insurance spend of \$250 or more (51%), those with higher knowledge of data portability (67%), those with low concern for data privacy (55%), and those belonging to an equity-deserving group (59%).

**Willingness to join Open Insurance – Gender and Age**

Willingness	Total n=3,046	Gender		Age		
		Female n=1,430	Male n=1,603	18-34 n=804	35-54 n=971	55+ n=1,271
Yes	49%	46%	52%	61%	47%	43%
No	51%	54%	48%	39%	53%	57%

A25. Would you join Open Insurance?

**Likelihood of joining Open Insurance.** Three in ten are likely to join Open Insurance, four in ten are not, and another three in ten are undecided. Likelihood varies among different audiences: men (33%), younger individuals (38%), those who are part of an equity-deserving group (38%) indicate they are more likely to join.

**Likelihood of joining Open Insurance – Gender and Age**

Likelihood	Total n=3,046	Gender		Age		
		Female n=1,430	Male n=1,603	18-34 n=804	35-54 n=971	55+ n=1,271
<b>NET Likely</b>	<b>29%</b>	<b>25%</b>	<b>33%</b>	<b>38%</b>	<b>29%</b>	<b>23%</b>
Very likely – 5	9%	7%	11%	13%	8%	6%
4	20%	18%	22%	24%	21%	17%
3	34%	35%	33%	35%	36%	31%
<b>NET Unlikely</b>	<b>37%</b>	<b>40%</b>	<b>35%</b>	<b>27%</b>	<b>36%</b>	<b>45%</b>
2	16%	16%	15%	15%	16%	16%
Very unlikely – 1	22%	24%	20%	12%	20%	30%

A26. How likely are you to join Open Insurance?

## Willingness to share personal data

*The willingness to share data is increased among the higher bonus group. The higher bonus group is more willing to share data by an average of three percentage points.*

**Willingness to share personal data.** Data points that are most commonly shared include whether they own or rent their home, the property type, and heating type. People in the higher bonus group are more willing to share their data than those in the lower incentive group. About one-quarter choose to share no information.

## Willingness to share data – Low bonus group

Datapoint	Low Bonus Group
<b>Optional</b>	
Address number (n=893)	47%
Street name (n=845)	52%
Apartment number (n=265)	39%
Postal code (n=958)	59%
First name (n=1,177)	40%
Last name (n=1,158)	38%
Date of Birth (n=1,098)	33%
Email address (n=1,066)	40%
Phone number (n=1,021)	33%
Last had insurance (n=159)	11%
<b>Required</b>	<b>n=1,523</b>
Own/Rent	57%
Property type	56%
Heating type	52%
Year home was built	51%
Have home insurance	50%
Closest major intersection	49%
Have auto insurance	46%
Last roof update	43%
Interest in bundle discount	41%
Anticipated coverage start date	41%
Wood/pellet stove	40%
Septic tank	39%
Number of claims made on home insurance	38%
Have a mortgage	37%
Sump pump	37%
Belong to group that qualifies for discounted rate	36%
Length of last home insurance policy	33%
Time spent in home	32%
Backwater valve	29%
Income	28%
None/I choose not to share any data	26%

A26A. Please check the boxes for the data you choose to share with Oaku.



## Willingness to share data – High bonus group

Datapoint	High Bonus Group
<b>Optional</b>	
Address number (n=901)	49%
Street name (n=862)	55%
Apartment number (n=291)	43%
Postal code (n=969)	60%
First name (n=1,206)	42%
Last name (n=1,185)	39%
Date of Birth (n=1,129)	36%
Email address (n=1,089)	43%
Phone number (n=1,042)	36%
Last had insurance (n=160)	14%
<b>Required</b>	<b>n=1,523</b>
Own/Rent	61%
Property type	59%
Heating type	53%
Have home insurance	53%
Closest major intersection	53%
Year home was built	53%
Have auto insurance	48%
Interest in bundle discount	46%
Anticipated coverage start date	45%
Last roof update	44%
Wood/pellet stove	43%
Number of claims made on home insurance	42%
Have a mortgage	41%
Septic tank	41%
Belong to group that qualifies for discounted rate	41%
Sump pump	38%
Length of last home insurance policy	38%
Time spent in home	36%
Income	30%
Backwater valve	30%
None/I choose not to share any data	23%

A26B. Please check the boxes for the data you choose to share with Oaku.

### Willingness to join Open Insurance after learning about the structure of potential savings from sharing data.

Willingness to join Open Insurance increased by one percentage point to 50% following information about the structure of potential savings from sharing data with a hypothetical third party.

**Willingness to join Open Insurance with potential savings – Gender and Age**

Willingness	Total n=3,046	Gender		Age		
		Female n=1,430	Male n=1,603	18-34 n=804	35-54 n=971	55+ n=1,271
Yes	50%	47%	53%	61%	48%	44%
No	50%	53%	47%	39%	52%	56%

A27. Given the potential extra savings from sharing your data, please answer these questions again.

**Likelihood of joining Open Insurance after learning about the structure of potential savings from sharing data.**

After learning about the structure of potential savings from sharing data, the proportion of those likely to join Open Insurance increased by one percentage point to 31%, but so did the percentage of those unlikely to join (38%).

**Likelihood of joining Open Insurance with potential savings – Gender and Age**

Likelihood	Total n=3,046	Gender		Age		
		Female n=1,430	Male n=1,603	18-34 n=804	35-54 n=971	55+ n=1,271
<b>NET Likely</b>	<b>31%</b>	<b>27%</b>	<b>35%</b>	<b>41%</b>	<b>30%</b>	<b>25%</b>
Very likely – 5	10%	8%	11%	13%	10%	7%
4	21%	19%	24%	27%	21%	18%
3	31%	32%	29%	32%	34%	28%
<b>NET Unlikely</b>	<b>38%</b>	<b>40%</b>	<b>35%</b>	<b>27%</b>	<b>36%</b>	<b>47%</b>
2	15%	16%	14%	15%	15%	16%
Very unlikely – 1	23%	25%	21%	12%	21%	32%

A28. How likely are you to join Open Insurance?

**Required savings to share personal information with third-party app.** Nearly half of Canadians required at least \$10 in annual savings to share their personal information with a third-party app. About three in ten require between \$5 and \$9 annual savings (27%) and two in ten would require between \$1 and \$4 (20%).

**Required savings – Gender and Age**

Required savings	Total n=3,046	Gender		Age		
		Female n=1,430	Male n=1,603	18-34 n=804	35-54 n=971	55+ n=1,271
0 dollars	6%	6%	5%	4%	5%	7%
\$1 – \$4 dollars	20%	20%	20%	22%	19%	19%
\$5 – \$9 dollars	27%	27%	28%	39%	28%	19%
\$10+ dollars	47%	47%	47%	36%	47%	55%

A31. Recall the earlier question about sharing your personal information with the third party app, Oaku. How much would the minimum annual savings from joining Open Insurance need to be for you to share at least one piece of information?

**Time saving potential of Open Insurance system.** Nearly half believe Open Insurance would save between one to four hours when purchasing insurance policies (45%); two in ten each believe it would save them from five to nine (20%) or 10+ hours (19%).

**Estimated time savings – Gender and Age**

Estimated time savings	Total n=3,046	Gender		Age		
		Female n=1,430	Male n=1,603	18-34 n=804	35-54 n=971	55+ n=1,271
0 hours	16%	16%	16%	11%	14%	21%
1 – 4 hours	45%	46%	43%	37%	48%	47%
5 – 9 hours	20%	21%	20%	25%	19%	18%
10+ hours	19%	17%	21%	28%	19%	13%

A29. If you were to join Open Insurance, how much time do you think you would save, if any, from the entire process of purchasing insurance products you need including gathering information, comparing alternatives, and making purchases?

**Interest in newsletter to receive information about Open Insurance**

*A slight majority would not be interested in signing up for a newsletter to receive information about Open Insurance.*

About six in ten are not willing to sign up for communication about Open Insurance, while four in ten are willing to sign up. Men are more likely to agree (45%) as are those with higher annual insurance spends (47%), belonging to an equity-deserving group (47%), and already know a lot about data portability (55%).

**Willingness to sign up for communication about Open Insurance – Gender and Age**

Willingness to sign up	Total n=3,046	Gender		Age		
		Female n=1,430	Male n=1,603	18-34 n=804	35-54 n=971	55+ n=1,271
Yes	41%	38%	45%	40%	39%	44%
No	59%	62%	55%	60%	61%	56%

A30. Would you sign up for a newsletter to receive information about Open Insurance by email or text messaging?

## Appendix A: Methodology

This research project involved an online survey with 3,046 Canadians between March 5 to May 20, 2024. The sampling method was designed to complete interviews with at least 3,000 Canadians aged 18 and over who pay for some form of insurance (e.g., home, auto, life, etc.). Quotas were set by age, gender, and region. The original target was 3,600 but this was adjusted during fieldwork following challenges with incidence rates and drop-out rates.

The survey included a Randomized Controlled Trial (RCT) section as well as some questions related to the respondents' awareness and perceptions of data portability. During an RCT, respondents are randomly assigned to different groups to test the effects of a specific variable on their responses. RCTs are used to establish causality in a relationship by controlling for specific variables so researchers can attribute changes in public opinion to the independent variables presented. RCTs can also reduce bias by using randomization, and they allow for replicability of a study.

The RCT simulated a real-life scenario in which respondents were asked to imagine they are researching and applying for home insurance quotes. Participants were then given information about a service called Open Insurance. Open Insurance is described as a data portability service that gives individuals the right to share their data between service providers of their choosing. It was described as being available for insurance services in the future. Participants were told when they join Open Insurance, they may use it to share their data held by their current insurance provider with a prospective insurance company or a third-party app to access a new service. Respondents were randomly assigned to groups that highlight one of the following features of data portability:

- **Savings:** low vs. high; the amount of hypothetical savings from joining the data portability service (Open Insurance) based on the number of datapoints selected to share
  - Respondents saw either a 0.5% or 5% savings on insurance
- **Oversight:** public vs. private; whether the organization that oversees the data portability service is described to be managed and hosted
  - Respondents will either see that the data is overseen by the government or industry.
- **Framing:** Transaction vs. communication
  - Respondents will either be shown messaging highlights one-stop shopping (transaction frame), or that they can search and compare information in one place easily (communication frame).

The objective of the simulation is to understand the value that consumers place on their personal information which can help inform many aspects of data portability. Respondents are incentivized to share data via a mechanism that is similar to 'real life'. This induces respondents to share data in a way that would be consistent with their behaviour outside an experimental setting.

The survey used innovative tools to support this simulation and the collection of personally identifiable information (PII): to preserve the anonymity of participants, all PII automatically disappeared from the survey tool when respondents moved to the next page and was not retained in any way during or after the simulation. This was done by applying a script to the survey programming that removed all information entered into the survey platform when the respondent navigated to the next page. The only data that was retained was whether or not the respondent provided a response to the question. Later in the survey, respondents were asked what

data fields from the mock insurance application they would be willing to share with a hypothetical third party as part of an Open Insurance service.

Respondents were informed after the start of the simulation that the survey is being conducted on behalf of the Government of Canada (GoC). Advanced notice, that their participation is voluntary and confidential, and that they can opt-out of the experiment at any time before or during the simulation were provided. Respondents were also notified at the end of the simulation that they were part of a simulation to determine the importance and value that Canadians assign to data portability in the market place, that no PII was shared, retained, or stored, that the hypothetical third party does not exist and therefore their responses will remain anonymous.

The target population of this study was Canadians participating in the insurance industry. The decision on which industry to select for this study was jointly made between the project team and economic experts at the Bureau. The aim was to choose an industry where data portability will be influential, impact competition and is suited to fielding randomized controlled trials (one where consumers are locked-in and barriers to switching exist).

Survey respondents were selected from registered members of an online panel. Since the samples used in online panel surveys are based on self-selection and are not a random probability sample, no formal estimates of sampling error can be calculated.

**Sample design and quotas**

EnviroNics Research conducted this online survey from March 5 to May 20, 2024. The sampling method was designed to complete interviews with 3,600 Canadians aged 18 and over who pay for some form of insurance (e.g., home, auto, life, etc.). Quotas were set by age, gender, and region to be representative of the Canadian 18+ population.

In addition, the sample was designed to ensure that eight equal-sized groups were assigned to each of the eight conditions for the Randomized Controlled Trial (RCT) described in the questionnaire section below.

The following sample distribution was obtained:

Target group	Target (quota)	Actual Unweighted	Actual Weighted	% of sample
<b>Canada (Total)</b>	<b>3,600</b>	<b>3,046</b>	<b>3,046</b>	<b>100%</b>
Atlantic	235	195	198	7%
Quebec	827	737	701	23%
Ontario	1,384	1,182	1,182	39%
MB/SK	241	177	204	7%
Alberta	415	326	350	12%
BC/Territories combined	498	429	420	14%

## Questionnaire design

The survey included a Randomized Controlled Trial (RCT) section as well as some questions related to general knowledge of data portability and concern for data privacy. An independent expert retained by the Competition Bureau, Behavioural Scientist Dr. Claire Tsai from the University of Toronto, designed the RCT and produced a full report of the results. Environics reviewed and advised on the questionnaire to ensure the objectives were met and that the data would be in a useful format for analysis. More information about the RCT methodology and a detailed analysis of the results can be found under the Bureau's dedicated report about data portability (to be published at a later date).

The RCT simulated a real-life scenario in which respondents were asked to imagine they are researching and applying for home insurance quotes. The survey used innovative tools to support this simulation and the collection of personally identifiable information (PII): to preserve the anonymity of participants, all PII automatically disappeared from the survey tool when respondents moved to the next page and was not retained in any way during or after the simulation.

Upon approval of the English questionnaire, ISED arranged for the questionnaire to be translated to French. Environics' data analysts programmed the questionnaire, then performed testing to ensure accuracy in set-up and data collection. This validation ensured that the data entry process conformed to the surveys' basic logic. The data collection system handles sampling invitations, quotas and questionnaire completion (skip patterns, branching, and valid ranges).

Prior to finalizing the survey for field, a pre-test (soft launch) was conducted in English and French. The pre-test assessed the questionnaires in terms of question wording and sequencing, respondent sensitivity to specific questions and to the survey overall, and to determine the survey length; standard Government of Canada pre-testing questions were also asked. The initial soft launch collected data from 95 respondents (74 English, 21 French). The Bureau reviewed the data file to ensure that it provided data they would need for analysis of the RCT. Following some edits made to the programmed version of the questionnaire, the survey was soft launched again to a small sample. Two separate issues arose:

- The incidence rate was higher than anticipated (50%) due largely to a comprehension question within the questionnaire. It was decided by the Bureau and Environics that the rules around responses to this question would be changed to lessen the termination rate. The original design included giving the respondents five chances to respond correctly, then terminate. The amendment reduced that number to two tries then show the correct responses with a delay then allow a participant to proceed to the next question.
- The drop-out rate was significantly higher than other Government of Canada studies (57%) due to the RCT including questions about PII.

It was decided by the Bureau and Environics that the sample size would need to be decreased from 3,600 to approximately 3,000 in order to remain feasible while still providing the required information to successfully complete the experiment.

The final survey questionnaire is included in Appendix B.

## Fieldwork

The survey was conducted by Environics using a secure, fully featured web-based survey environment. The pre-test soft launch was conducted from March 5 – 6, 2024 and launching fulling on April 26, 2024.

All respondents were offered the opportunity to complete the surveys in their official language of choice. All research work was conducted in accordance with the Standards for the Conduct of Government of Canada Public Opinion Research – Online Surveys, and recognized industry standards, as well as applicable federal legislation (Personal Information Protection and Electronic Documents Act, or PIPEDA). The study was registered with the Canadian Research Insights Council’s Research Verification Service so respondents could validate its authenticity.

**Completion results**

The completion results are presented in the following table.

**Contact disposition – online survey**

<b>Disposition</b>	<b>N</b>
Disposition	<b>N</b>
Total invitations (c)	110759
Total completes (d)	3046
Qualified break-offs (e)	5369
Disqualified (f)	2154
Not responded (g)	97857
Quota filled (h)	2333
Contact rate = (d+e+f+h)/c	11.65
Participation rate = (d+f+h)/c	6.80
Disposition	<b>N</b>
Total invitations (c)	110759
Total completes (d)	3046
Qualified break-offs (e)	5369

**Respondent profile**

The following table presents the distribution of survey participants by key demographic and other variables.

<b>Variable</b>	<b>Total sample %</b>
<b>Age</b>	
18-34	27
35-54	32
55+	42
<b>Gender</b>	
Male	51
Female	49
Gender diverse	<1
<b>Education</b>	
High school or less	16
College/Apprenticeship/Some uni	27
University graduate/post-graduate	56
<b>Total annual household income</b>	
Under \$40,000	13
\$40,000-<\$80,000	27
\$80,000-<\$100,000	14
\$100,000+	36
<b>Employment status</b>	
Employed full-time	55
Employed part-time	9
Not employed	8
Retired	26
<b>Province</b>	
Atlantic	7
Quebec	23
Ontario	39
Manitoba / Saskatchewan	7
Alberta	12
British Columbia / Territories	14
<b>Language of survey</b>	
English	83
French	17



## Appendix B: Instrument

Environics Research Group  
Finalized May 7, 2024

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**Competition Bureau  
Data Portability  
Final Questionnaire**

*Online general population survey conducted with Canadians 18+*

*15-minute average length*

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### LANDING PAGE / PAGE D'ACCUEIL

Welcome and thank you for your interest in our survey / Bienvenue et merci de l'intérêt que vous portez à ce sondage.

Please select your preferred language for completing the survey / Veuillez cocher votre langue préférée pour remplir le sondage

01–English / Anglais

02 – Français / French

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### WELCOME

#### PROGRAMMING NOTE: PAGE BREAK

Welcome to this survey about how people make decisions about insurance plans. The survey is being conducted by Environics Research, an independent research company, on behalf of the Competition Bureau, an agency of the Government of Canada, part of the Innovation, Science and Economic Development portfolio. The survey will take about 15 to 20 minutes of your time.

Your participation is entirely voluntary and confidential. All your answers will be kept completely anonymous. If you wish to verify the legitimacy of this research, ask technical questions about this survey, or require accessibility assistance, please contact Alanna Sawatzky at Environics at [alanna.sawatzky@environics.ca](mailto:alanna.sawatzky@environics.ca).

If you wish to get more information about who commissioned this research, please send an email to [publicopinionresearch-recherchesurlopinionpublique@ised-isde.gc.ca](mailto:publicopinionresearch-recherchesurlopinionpublique@ised-isde.gc.ca)

This survey is registered with the Canadian Research Insights Council's (CRIC's) Research Verification Service: [www.canadianresearchinsightscouncil.ca](http://www.canadianresearchinsightscouncil.ca) and reference project code #####.

Thank you in advance for your participation.

### SCREENER QUESTIONS

S1. Do you or your household currently pay for any insurance plans, including home or renter insurance, life, auto, health or other insurance?

- 01 – Yes
- 02 – No [Thank and terminate]
- 03 – Not sure – [Thank and terminate]

S2. Which province or territory do you currently live in?

- 01 – Newfoundland and Labrador
- 02 – Prince Edward Island
- 03 – Nova Scotia
- 04 – New Brunswick
- 05 – Quebec
- 06 – Ontario
- 07 – Manitoba
- 08 – Saskatchewan
- 09 – Alberta
- 10 – British Columbia
- 11 – Yukon
- 12 – Northwest Territories
- 13 – Nunavut

S3. How do you identify your gender? (This may be different from the information noted on your birth certificate or other official documents)

- 01 – Female
- 02 – Male
- 03 – Other
- 99 – Prefer not to say

S4a. In what year were you born? [Record year – YYYY]

- 99 – Prefer not to say

S4b. [If respondent prefers not to provide a precise birth year ask:] Would you be willing to indicate in which of the following age categories you belong?

- 01 – Under 18 [Thank and terminate]
- 02 – 18 to 24
- 03 – 25 to 34
- 04 – 35 to 44
- 05 – 45 to 54
- 06 – 55 to 64
- 07 – 65 and older
- 99 – Prefer not to say [Thank and terminate]

The next set of questions will ask you specific questions about your insurance spending habits. These responses will be used strictly for research purposes, and you will not receive any service or product solicitations upon completion of the survey.

S5. Which types of insurance do you currently pay for? Select all that apply.

- 01 – Home insurance (owner's or renter's)
- 02 – Life insurance
- 03 – Auto insurance
- 04 – Health insurance

05 – Other insurance (please specify)

PROGRAMMING NOTE: TIME TO FILL OUT S6 PAGE MUST BE CAPTURED FOR ANALYSIS.

S6. We would like to understand your household’s current experience with purchasing and owning different insurance plans. Please tell us how much your household spends on insurance as best you can. How much does your household spend **per month** on insurance (including home, life, auto, health, and/or other insurance where applicable)? If you cannot remember the exact amount, please enter a rough estimate. No need to look up your bills.

\_\_\_\_\_ per month

\$1,000 or more

Numeric text box with range 1 - 999 and an exclusive checkbox below that says "1000 or more".

CALCULATE S6a var=S6\*12 months. If S6=\$1000 or more, calculate based on \$1000

For reference, below is the average amount Canadians spend **per month** on insurance.

Insurance Type	Average <u>Monthly</u> Canadian Household Spend	Average <u>Annual</u> Canadian Household Spend
Home Insurance – Renter	\$6.25	\$75.00
Home Insurance – Homeowner	\$80.00	\$960.00
Life Insurance	\$62.50	\$750.00
Auto Insurance	\$115.00	\$1,380.00
Health Insurance	\$80.00	\$960.00
Other Insurance	\$67.00	\$804.00
<b>Total</b>	Renter: \$330.00 Homeowner: \$400.00	Renter: \$3,960.00 Homeowner: \$4,800.00

PROGRAMMING NOTE: DO NOT ALLOW BACK BUTTON THROUGHOUT ENTIRE SURVEY.

STAGE 1: Simulate the process of purchasing an insurance policy

STAGE 1 SECTION 1: Enter information to get quotes

INSTR1A. In the next part of the survey:

- You will be asked to enter information as if you are requesting quotes for home insurance plans.
- You will be presented with a choice of home insurance plans to review and asked to select your preferred plan.
- You will be asked to enter information as if you are purchasing your selected home insurance plan.

Note: Continue button will appear after 5 seconds

PROGRAMMING NOTE: delay continue button 5 seconds. When respondent hits CONTINUE, bring to C1. If C1 is answered correctly (03,04,05) bring to INSTR1C.

[Confirmation questions]

C1. We want to confirm your understanding of the next part of the survey. What will you be asked to do in the next part of the survey? (Check all that apply)

01 - Review health insurance plans

02 - Review auto insurance plans

03 - Review home insurance plans [CORRECT]

04 - Enter information for requesting quote for insurance plans [CORRECT]

05 - Enter information for purchasing your chosen insurance plan [CORRECT]

PROGRAMMING NOTE: IF RESPONDENT DOES NOT SELECT ONE OF 03,04,05 SHOW INSTR1B.

INSTR1B. Sorry, you did not respond correctly. We want to confirm your understanding of the next part of the survey. Please re-read the following information and respond to the questions again.

In the next part of the survey:

- You will be asked to enter information as if you are requesting quotes for home insurance plans.
- You will be presented with a choice of home insurance plans and asked to select your preferred plan.
- You will be asked to enter information as if you are purchasing your selected home insurance plan.

Note: Continue button will appear after 5 seconds

PROGRAMMING NOTE: delay continue button 5 seconds. When respondent hits CONTINUE, bring back to C1. If C1 is answered correctly (03,04,05) bring to INSTR1C. Give respondents 2 chances to respond correctly, then show correct responses, delay 'continue' button 3 seconds, then allow to proceed to next page.

INSTR1C. Thank you for confirming your understanding of the exercise.

Please consider, as vividly as possible, that you are shopping for a home insurance plan. You first conduct research and gather information about possible options. After information gathering, you evaluate the different options. Finally, you make a purchase decision.

Try to simulate each step of the decision-making process as if you are really preparing to purchase a home insurance plan, or even switch insurance plan providers.

Please answer as accurately as possible. If you do not wish to provide personal identifiable information, you may leave those questions blank. Again, the data you provide will remain anonymous and the personal information you provide will not be stored and will be deleted after you complete the survey.

Depending on the insurance provider, the specific questions asked may vary. This simulation only includes the most commonly asked questions.

“Next” button.

PROGRAMMING NOTE: Page break

PROGRAMMING NOTE: TIME TO COMPLETE MUST BE CAPTURED FOR ANALYSIS. BEGIN AT A1, END AT A19

INSTR2. To obtain a quote, please complete the form below.

### Property Address

A1. What address do you want to insure? (not required)

01 – Address number:

02 – Street name:

03 – Apartment # (if applicable):

04 – Postal code

A1a. What is the closest major intersection to the home you want to insure? [open end]

A2. Have you lived at this address for three years or more?

01-Yes

02-No

### Property Details

A3. What kind of property do you live in?

Single select

01-Detached

02-Duplex

03-Row House

04-Semi-detached

05-Townhouse

06-Triplex

07-Condo

08- Other (please specify)

A4. Do you own or rent your home?

01 – Own

02 – Rent

A5. When was your home built?

Dropdown

2023

2022

2021

2020  
2019  
2018  
2017  
2016  
2015  
2014  
2013  
2012  
2011  
2010  
2009  
2008  
2007  
2006  
2005  
2004  
2003  
2002  
2001  
2000  
1999  
1998  
1997  
1996  
1995  
1994  
1993  
1992  
1991  
1990 or earlier  
Unsure/Not applicable

A6. When was the roof last updated?

Dropdown

Has never been updated  
2022  
2021  
2020  
2019  
2018  
2017  
2016  
2015  
2014  
2013  
2012  
2011  
2010  
2009  
2008

2007  
2006  
2005  
2004  
2003  
2002  
2001  
2000  
1999  
1998  
1997  
1996  
1995  
1994  
1993  
1992  
1991  
1990 or earlier  
Unsure / Not Applicable

A7. What is the main source of heating in your home?

01 - Electric Baseboard  
02 - Electric Furnace  
03 - Geothermal/Heat Pump  
04 - Hot Water Boiler  
05 - Natural Gas Furnace  
06 - Oil Furnace  
07 - Propane Furnace  
08 - Wood/Pellet Stove  
99 - Other (please specify)  
98 - Unsure

A8a. Does your property contain a wood/pellet stove?

01- Yes  
02- No  
03- Unsure

A8b. Does your property contain a sump pump?

01- Yes  
02- No  
03- Unsure

A8c. Does your property contain a backwater valve?

01- Yes  
02- No  
03- Unsure

A8d. Does your property contain a septic tank?

01- Yes  
02- No  
03- Unsure

PROGRAMMING NOTE: Page break

**Principle Policy Holder Information**

A9. Full Name (not required)

01 - First Name	02 - Last name
-----------------	----------------

A10. Date of birth (not required)

MM/DD/YYYY

A11. Email address (not required)

Enter your email address

A12. Phone number (not required)

Phone number

A12a. Phone type (not required)

Dropdown

- 01 - Home
- 02 - Mobile
- 03 - Work
- 04 - Prefer not to answer

A13. Do you currently have home insurance?

- 01 - Yes
- 02 - No

A14. [ASK IF A13=NO] When did you last have insurance?

- 01 - In the past 30 days
- 02 - More than 30 days ago
- 03 - Never

A15. [ASK IF A13=01 or A14=01,02] How many home insurance claims have you made in the past 5 years?

- 01 - None
- 02 - One
- 03 - Two or more
- 04 - Unsure

A16. When would you like coverage to start?

- 01 - Within 4 weeks
- 02 - 5 to 8 weeks
- 03 - 9 to 12 weeks
- 04 - More than 12 weeks

A17. Which of the following best describes your total annual household income, before taxes, from all sources for all household members?

- 01 - Under \$20,000
- 02 - \$20,000 to just under \$40,000



- 03 – \$40,000 to just under \$60,000
- 04 – \$60,000 to just under \$80,000
- 05 – \$80,000 to just under \$100,000
- 06 – \$100,000 to just under \$150,000
- 07 – \$150,000 and above
- 99 – Prefer not to say

PROGRAMMING NOTE: Page break

**Discounts**

- A18. Do you belong to a group that may qualify for discounted rates; for example, an employee or association group (e.g., university alumni association, work organization, etc.)? Select “Unsure” if you cannot recall.
- 01 – Yes, please list any groups separated with a comma: [open-end text box]
  - 02 – No
  - 98 – Unsure

**Combined policy discount**

- A19. Would you be interested in a home insurance plan that is bundled together with your automobile insurance to be eligible for a combined policy discount?
- 01 - Yes
  - 02 - No

PROGRAMMING NOTE: Page break

**STAGE 1 SECTION 2: Choose a plan**

PROGRAMMING NOTE: TIME TO COMPLETE MUST BE CAPTURED FOR ANALYSIS. BEGIN AT INSTR3 END AFTER A20A/B/C.

PROGRAMMING LEGENDS:

Personal liability	Ranges from low – high Min. (low): \$1,000,000 (medium): \$3,000,000 Max (high): \$5,000,000	
Deductible	Ranges from low – high Min. (low): \$1,000 (medium): \$3,000 Max (high): \$5,000	
	Personal Liability	Deductible
Quote 1 HOME	Medium	High
Quote 2 HOME	High	Low
Quote 3 CONDO	Medium	High
Quote 4 CONDO	High	Low
Quote 5 RENT	Medium	High
Quote 6 RENT	High	Low

INSTR3. Thank you for providing your information. Next, you will be presented with two home insurance plans and asked to select your preferred plan. Even if neither plan fully meets your needs, please select the plan you most prefer.

These plans are similar to most insurance plans available in the market. Because we would like you to focus on the content/quality of the insurance coverage when making your decision, the insurance provider is not mentioned.

PROGRAMMING NOTE: Page break

A20A. PROGRAMMING LOGIC: IF A3=01-06, 08 (NOT CONDO) AND A4=01 (OWN)

Display quote 1 and quote 2 side by side. RANDOMIZE ORDER. Display question below table.

Quotes	Quote #1	Quote #2
	Quote - \$156.24 monthly	Quote - \$231.75 monthly
<b>Monthly</b>	\$156.24	\$231.75
<b>Annually</b>	\$1,874.88	\$2,781.00
<b>Personal Liability Limit:</b> Legal costs for lawsuits are covered if you unintentionally injure someone or damage their property because of your personal actions anywhere in the world, or if someone is unintentionally injured while on your premises.	\$3,000,000	\$5,000,000
<b>Deductible:</b> If you need to make a claim that is covered by the policy, this is the amount we will deduct from the claim before paying.	\$5,000	\$1,000
<b>Estimated Dwelling Rebuilding Cost:</b> This is the value of what it would cost to rebuild your home as it is today, should a total loss occur.	\$1,213,240	\$1,213,240
<b>Personal Property Coverage:</b> Coverage for contents in the home, garage and shed including clothes, appliances and furniture. This also applies to contents that are temporarily away from the home, anywhere in the world.	\$970,592	\$970,592
<b>Additional Living Expenses:</b> For added costs of alternative accommodation, means and other similar expenses, incurred while living away from the home	\$303,310	\$303,310

during its repair or replacement after a covered claim.		
--	--	--

Of the two insurance plans below, which one would you prefer?

01 – Quote \$156.24 monthly

02 – Quote \$231.75 monthly

A20B. PROGRAMMING LOGIC: IF A3=07 (CONDO) AND A4=01 (OWN)

Display quote 3 and quote 4 side by side. Display question below table.

Quotes	Quote #3	Quote #4
	Quote - \$44.82 monthly	Quote - \$52.02 monthly
<b>Monthly</b>	\$44.82	\$52.02
<b>Annually</b>	\$537.84	\$624.24
<b>Personal Liability Limit:</b> Legal costs for lawsuits are covered if you unintentionally injure someone or damage their property because of your personal actions anywhere in the world, or if someone is unintentionally injured while on your premises.	\$3,000,000	\$5,000,000
<b>Deductible:</b> If you need to make a claim that is covered by the policy, this is the amount we will deduct from the claim before paying.	\$5,000	\$1,000
<b>Personal Property Coverage:</b> Coverage for contents in the home, garage and shed including clothes, appliances and furniture. This also applies to contents that are temporarily away from the home, anywhere in the world.	\$35,000	\$35,000
<b>Additional Living Expenses:</b> For added costs of alternative accommodation, means and other similar expenses, incurred while living away from the home during its repair or replacement after a covered claim.	\$17,500	\$17,500
<b>Legal Liability Loss Assessment:</b> This covers your share of any liability, should a liability claim be made against the condominium corporation that is not covered or exceeds the condominium corporation liability coverage limits. Certain limits, conditions and exclusions apply.	\$1,000,000	\$1,000,000

Of the two insurance plans below, which one would you prefer?

01 – Quote - \$44.82 monthly

02 – Quote - \$52.02 monthly

A20C. PROGRAMMING LOGIC: IF A3=01-08 (ANY PROPERTY TYPE) AND A4=02 (RENT)

Display quote 5 and quote 6 side by side. Display question below table.

Quotes	Quote #5	Quote #6
	Quote - \$29.97 monthly	Quote - \$35.28 monthly
<b>Monthly</b>	\$29.97	\$35.28
<b>Annually</b>	\$359.64	\$423.36
<b>Personal Liability Limit:</b> Legal costs for lawsuits are covered if you unintentionally injure someone or damage their property because of your personal actions anywhere in the world, or if someone is unintentionally injured while on your premises.	\$3,000,000	\$5,000,000
<b>Deductible:</b> If you need to make a claim that is covered by the policy, this is the amount we will deduct from the claim before paying.	\$5,000	\$1,000
<b>Personal Property Coverage:</b> Coverage for contents in the home, garage and shed including clothes, appliances and furniture. This also applies to contents that are temporarily away from the home, anywhere in the world.	\$35,000	\$35,000
<b>Additional Living Expenses:</b> For added costs of alternative accommodation, means and other similar expenses, incurred while living away from the home during its repair or replacement after a covered claim.	\$14,000	\$14,000
<b>Voluntary Medical Payments:</b> This coverage is for reasonable medical expenses if you unintentionally injure another person, or if they are accidentally injured on your premises, even when you are not legally liable.	\$5,000	\$5,000
<b>Voluntary Property Damage:</b> This coverage is for unintentional direct damage you	\$1,000	\$1,000

<p>cause to property even though you are not legally liable.</p>		
--	--	--

Of the two insurance plans below, which one would you prefer?

01 – Quote - \$29.97 monthly

02 – Quote - \$35.28 monthly

**STAGE 1 SECTION 3: Enter more information to purchase**

PROGRAMMING NOTE: TIME TO COMPLETE MUST BE CAPTURED FOR ANALYSIS. BEGIN AT A21 END AT A24

Thank you for choosing a plan. The next section is designed to resemble the process of purchasing insurance. You will be asked to fill out another form that may include some questions you’ve already answered – this is to accurately reflect the process of applying and purchasing insurance.

A21. Do you have a mortgage?

01 - Yes, please enter mortgage provider. Enter N/A if unsure: [open end]

02 - No

A22. Do you currently have home insurance?

01 - Yes, please enter insurance provider. Enter N/A if unsure: [open end]

02 - No

A22a. [If A22=01] For how long have you had home insurance?

01 - Less than three years

02 - Three years or more

A23. How many people live in the house?

Open end, numeric

A24. When would you like the coverage to start?

Calendar from current date onwards up to December 2024

PROGRAMMING NOTE: Page break

INSTR4. **Thank you for taking the time to complete this section. Please continue to the next part of the survey.**

PROGRAMMING NOTE: “Next” button Page break

**STAGE 2: Measure dependent variables**

INSTR5. Next, we will ask you several questions about a new service for sharing data called **consumer data portability (CDP)**.

PROGRAMMING NOTE: “Next” button Page break

INSTR6.

**CONSUMER DATA PORTABILITY**

Canada's consumer data portability (CDP) gives you the right to share your data between service providers of your choosing. It will be available for insurance services and is called **Open Insurance**. When you join Open Insurance, you may use it to share your data held by your current insurance provider with a prospective insurance company or a third-party app to access a new service.

01 - To read more about CDP, click here: [[CLICK TO EXPAND SHOW RESPONDENT INSTR7A BELOW](#)]

02 - "Next" Next button [SHOW INSTR8 OPEN INSURANCE INFORMATION PAGE](#)

**PROGRAMMING NOTE: IF RESPONDENT CLICKS INSTR6 - 01 + IF RESPONDENT CLICKS HOW IT WORKS INSTR7B AND TOTAL TIME SPENT ON THIS PAGE (INSTR 6, INSTR7A, INSTR7B) MUST BE CAPTURED FOR ANALYSIS.**

**INSTR7a. CDP MORE INFORMATION PAGE****CDP More Information**

Canada's consumer data portability (CDP) gives you more control over your data than current practices, enabling you to access and share your data with accredited third parties to access better deals on everyday products and services and switch providers more easily. If you choose to use CDP, your information is transferred using secure automated data technology. The process has been designed to give you greater choice and control through the convenience of a simple, easy-to-use process.

CDP is an economy-wide reform that will be rolled out in insurance.

The CDP is an **opt-in** service, giving you the choice about whether to share your data, with full visibility of who it's being shared with and the purpose for sharing it.

**The CDP can make it easier for you to:**

- Compare products and services
- Access better value and improved services
- Manage your insurance portfolio more efficiently
- Switch service providers

**Who's involved in Consumer Data Portability?**

- The data transfer is done between the providers. Providers must go through a rigorous process to become accredited to provide Consumer Data Right services to you.

**How it works?** [[CLICK TO EXPAND SHOW RESPONDENT INSTR7B CDP FURTHER DETAILS -HOW IT WORKS](#)]

Click here to return to the Open Insurance home page [[SHOW RESPONDENT INSTR6 CONSUMER DATA PORABILITY](#)]

**INSTR7B. CDP FURTHER DETAILS PAGE**

**PROGRAMMING NOTE: IF RESPONDENT CLICKS ON INSTR7B CDP FURTHER DETAILS – HOW IT WORKS MUST BE CAPTURED FOR ANALYSIS. TOTAL TIME FROM INSTR7A-INSTR7B MUST BE CAPTURED.**

**CDP Further Details**

**How it works**

- Consumer Data Portability is secure, safe and easy to use. You access it via a provider’s website or app. If you choose to share data with an accredited provider via Consumer Data Portability, data is securely transferred from your existing provider(s).

**What happens first?**

- You’ll get started on an accredited provider’s website or app. The whole process takes a few minutes. Then, the underlying technology does all the work for you. The data transfer is done between the providers.

**How the technology works**

- The technology behind the data transfer process uses something called application programming interfaces (APIs). This means when data is transferred to an accredited provider it’s all done electronically and automatically.

**The step-by-step process**

1. Give Consent:	2. Identity Check:	3. Digital Link:	4. Data is Shared Between Providers:	5. Start Using your Provider’s Service:
You give permission for the provider to access your personal or business data. This will be on the provider’s website or app.	Your identity is verified by your existing provider.	The website or app then links to your existing provider’s website or app where you confirm the data that you’d like to share. You’ll be able to see and manage the data you’ve consented to share and can withdraw consent at any time.	Data is then transferred to the prospective provider in a machine-readable format.	You can then start using the accredited provider’s service. For example, if you’ve decided to share your data with a comparison website, you’ll be ready to receive accurate quotes and product comparisons based on your real data.

Click here to return to the Open Insurance home page [\[COLLAPSE TO INSTR6 CONSUMER DATA PORTABILITY\]](#)

NOTE: OPEN INSURANCE SECTION AND FOLLOW UP QUESTIONS ARE DIFFERENT FOR EACH GROUP (RANDOMIZE RESPONDENTS TO CREATE GROUPS 1 THROUGH 8).



GROUP LEGEND AND TEXT LEGEND (BELOW) ARE FOR REFERENCE. TABLES IN B1A AND B1B SHOW EXACT PROGRAMMING INSTRUCTIONS.

GROUP LEGEND	Savings	Oversight	Framing
Group 1	Low	Private	Transaction
Group 2	Low	Public	Transaction
Group 3	Low	Private	Communication
Group 4	Low	Public	Communication
Group 5	High	Private	Transaction
Group 6	High	Public	Transaction
Group 7	High	Private	Communication
Group 8	High	Public	Communication

  

TEXT LEGEND	Tagline	Text
Savings – Low	Save up to \$xx (0.5%) per year	Saves up to <b>\$xx (0.5%)</b> of your annual spending on all insurance plans.
Savings – High	Save up to \$xx (5%) per year	Saves up to <b>\$xx (5%)</b> of your annual spending on all insurance plans.
Oversight – Public	Managed by the Government of Canada	<b>Government of Canada</b> designs, oversees, and manages the Open Insurance system to ensure safety and security. Accreditation led by the government.
Oversight – Private	Managed by a partnership of insurance providers	<b>Industry-led effort</b> that designs, oversees, and manages the Open Insurance system to ensure safety and security. Accreditation led by the industry.
Framing – transaction	One-stop shopping	Enables you to <b>access and purchase</b> better value and improved services easily <b>all in one place.</b>
Framing – communication	Compare options with ease	Enables you to <b>gather information</b> about products and services easily <b>all in one place.</b>

For Groups 1-4 The \$xx amount needs to be 0.5% of the response to S6.

For Groups 5-8 The \$xx amount needs to be 5% of the response to S6

INSTR8. **OPEN INSURANCE PAGE** [TIME SPENT ON INSTR8 AND IF THEY CLICKED LINKS TO EXPAND MUST BE CAPTURED FOR ANALYSIS]

The following provides information about Open Insurance that would be available to you on a website. Please review and click “Continue” when you are ready to continue.

**OPEN INSURANCE**  
**What is OPEN INSURANCE?**

Open Insurance helps you move, manage, and make more of your insurance. Join a world of secure apps and services for more clarity and control over your insurance plans.

- [...] SAVINGS TAGLINE
- [...] OVERSIGHT TAGLINE
- [...] FRAMING TAGLINE

---

SAVINGS TEXT [.....]	OVERSIGHT TEXT [.....]	FRAMING TEXT [.....]
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**+ Does my insurance company offer consumer data portability?** Respondent clicks to expand text.

- Nearly all the insurance providers in Canada offer Open Insurance.

**+ How do I know Open Insurance is safe?** Respondent clicks to expand text.

Open Insurance has **been** designed with security at its heart – here’s how:

- **Company-level security** – Open Insurance uses rigorously tested software and security systems. You’ll never be asked to give access to your login details or password to anyone other than your own insurance provider.
  - **It’s regulated** – only apps and websites regulated by Government of Canada can enrol in the Open Insurance Directory.
  - **You’re in charge** – you choose when, and for how long, you give access to your data.
  - **Extra protection** – your insurance provider will pay your money back if fraudulent payments are made. You’re also protected by data protection laws in Canada.
- + **Am I automatically opted into Open Insurance?** [Respondent clicks to expand text.](#)
- No. You’ll only use Open Insurance if you give your explicit consent to a regulated app or website. It’s always your choice.
- How do I control who has access to my information?** [Respondent clicks to expand text.](#)
- You choose which regulated apps and websites you want to use – so you’re always in charge. You decide what information they can access, and for how long. No one gets access unless you say so.

NEXT BUTTON.

PROGRAMMING NOTE: Page break

**STAGE 2 SECTION 2: importance of attributes**

PROGRAMMING NOTE: randomize response options within column A and B.

INSTR9. Canada’s consumer data portability (CDP) gives you the right to share your data between service providers of your choosing. It will be available for insurance services and is called **Open Insurance**. When you join Open Insurance, you may use it to share your data held by your current insurance provider with a prospective insurance company or a third-party app to access a new service.

**OPEN INSURANCE**  
**What is OPEN INSURANCE?**

Open Insurance helps you move, manage, and make more of your insurance. Join to a world of secure apps and services for more clarity and control over your insurance plans.

PROGRAMMING NOTE: TIMING FOR A24a/A24b must be captured

A24a. Please rank the following three attributes from most important to least important in your decision whether or not to join Open Insurance.

Group	TAGLINES		
	Savings	Oversight	Framing
GROUP 1	Save up to \$xx (0.5%) per year	Managed by a partnership of insurance providers	One-stop shopping
GROUP 2	Save up to \$xx (0.5%) per year	Managed by the Government of Canada	One-stop shopping
GROUP 3	Save up to \$xx (0.5%) per year	Managed by a partnership of insurance providers	Compare options with ease
GROUP 4	Save up to \$xx (0.5%) per year	Managed by the Government of Canada	Compare options with ease
GROUP 5	Save up to \$xx (5%) per year	Managed by a partnership of insurance providers	One-stop shopping
GROUP 6	Save up to \$xx (5%) per year	Managed by the Government of Canada	One-stop shopping
GROUP 7	Save up to \$xx (5%) per year	Managed by a partnership of insurance providers	Compare options with ease
GROUP 8	Save up to \$xx (5%) per year	Managed by the Government of Canada	Compare options with ease

RESPONSE OPTIONS:

- 01 - [insert Savings **tagline** for applicable group]
- 02 - [insert Oversight **tagline** for applicable group]
- 03 - [insert Framing **tagline** for applicable group]

Ranking scale:

- a. Most important
- b. Middle
- c. Least important

A24b. In Column B, please rank the following three descriptions from most important to least important in your decision whether or not to join Open Insurance.

Group	TEXT (COLUMN B)		
	Savings	Oversight	Framing
GROUP 1	Saves up to \$xx (0.5%) of your annual spending on all insurance plans.	<b>Industry-led effort</b> that designs, oversees, and manages the Open Insurance system to ensure safety and security. Accreditation led by the industry.	Enables you to <b>access and purchase</b> better value and improved services easily <b>all in one place</b> .
GROUP 2	Saves up to \$xx (0.5%) of your annual spending on all insurance plans.	<b>Government of Canada</b> designs, oversees, and manages the Open Insurance system to ensure safety and security. Accreditation led by the government.	Enables you to <b>access and purchase</b> better value and improved services easily <b>all in one place</b> .
GROUP 3	Saves up to \$xx (0.5%) of your annual spending on all insurance plans.	<b>Industry-led effort</b> that designs, oversees, and manages the Open Insurance system to ensure safety and security. Accreditation led by the industry.	Enables you to <b>gather information</b> about products and services easily <b>all in one place</b> .
GROUP 4	Saves up to \$xx (0.5%) of your annual spending on all insurance plans.	<b>Government of Canada</b> designs, oversees, and manages the Open Insurance system to ensure safety and security. Accreditation led by the government.	Enables you to <b>gather information</b> about products and services easily <b>all in one place</b> .
GROUP 5	Saves up to \$xx (5%) of your annual spending on all insurance plans.	<b>Industry-led effort</b> that designs, oversees, and manages the Open Insurance system to ensure safety and security. Accreditation led by the industry.	Enables you to <b>access and purchase</b> better value and improved services easily <b>all in one place</b> .
GROUP 6	Saves up to \$xx (5%) of your annual spending on all insurance plans.	<b>Government of Canada</b> designs, oversees, and manages the Open Insurance system to ensure safety and security. Accreditation led by the government.	Enables you to <b>access and purchase</b> better value and improved services easily <b>all in one place</b> .
GROUP 7	Saves up to \$xx (5%) of your annual spending on all insurance plans.	<b>Industry-led effort</b> that designs, oversees, and manages the Open Insurance system to ensure safety and security. Accreditation led by the industry.	Enables you to <b>gather information</b> about products and services easily <b>all in one place</b> .
GROUP 8	Saves up to \$xx (5%) of your annual spending on all insurance plans.	<b>Government of Canada</b> designs, oversees, and manages the Open Insurance system to ensure safety and security. Accreditation led by the government.	Enables you to <b>gather information</b> about products and services easily <b>all in one place</b> .

RESPONSE OPTIONS:

- [insert Savings **text** for applicable group]
- [insert Oversight **text** for applicable group]
- [insert Framing **text** for applicable group]

Ranking scale:

- a. Most important
- b. Middle
- c. Least important

**Confirmation checks for the independent variables**

PROGRAMMING NOTE: TIME TO COMPLETE MUST BE CAPTURED FOR ANALYSIS BEGIN AT C2 END AT C4. Show respondent correct response before moving forward.

To the best of your ability, please answer the following questions based on the information you recall from the previous page.

C2. How much are the estimated annual savings from joining Open Insurance?

- 01 – 0.1%
- 02 – 0.5%
- 03 – 1%
- 04 – 5%

C3. Who is overseeing Open Insurance?

- 01 – Government of Canada
- 02 – A partnership of insurance providers

C4. What is the main benefit of Open Insurance, based on the information you read?

- 01 – You can gather information about products and services easily all in one place
- 02 – You can purchase insurance products and services easily all in one place

PROGRAMMING NOTE: PAGE BREAK

**STAGE 2 SECTION 3A: Joining data portability**

INSTR10. Click here to read information about Canada’s consumer data portability and Open Insurance. [\[CLICK TO EXPAND to INSTR11\]](#) Track whether respondent clicks INSTR11.

INSTR11.

<b>OPEN INSURANCE</b> <b>What is OPEN INSURANCE?</b>		
Open Insurance helps you move, manage, and make more of your insurance. Join a world of secure apps and services for more clarity and control over your insurance plans.		
<ul style="list-style-type: none"> <li>• [...] SAVINGS TAGLINE</li> <li>• [...] OVERSIGHT TAGLINE</li> <li>• [...] FRAMING TAGLINE</li> </ul>		
SAVINGS TEXT [.....]	OVERSIGHT TEXT [.....]	FRAMING TEXT [.....]
+ <b>Does my insurance company offer consumer data portability</b> Respondent clicks to expand text.		
<ul style="list-style-type: none"> <li>• Nearly all the insurance providers in Canada offer Open Insurance.</li> </ul>		
+ <b>How do I know Open Insurance is safe?</b> Respondent clicks to expand.		
Open Insurance has <b>been</b> designed with security at its heart – here’s how:		
<ul style="list-style-type: none"> <li>• <b>Company-level security</b> – Open Insurance uses rigorously tested software and security systems. You’ll never be asked to give access to your login details or password to anyone other than your own insurance provider.</li> <li>• <b>It’s regulated</b> – only apps and websites regulated by Government of Canada can enrol in the Open Insurance Directory.</li> <li>• <b>You’re in charge</b> – you choose when, and for how long, you give access to your data.</li> </ul>		

- **Extra protection** – your insurance provider will pay your money back if fraudulent payments are made. You’re also protected by data protection laws in Canada.

**+ Am I automatically opted into Open Insurance?** *Respondent clicks to expand.*

- No. You’ll only use Open Insurance if you give your explicit consent to a regulated app or website. It’s always your choice.

**How do I control who has access to my information?** *Respondent clicks to expand text.*

- You choose which regulated apps and websites you want to use – so you’re always in charge. You decide what information they can access, and for how long. No one gets access unless you say so.

A25. Would you join Open Insurance?

01 – Yes

02 – No

A26. How likely are you to join Open Insurance?

SCALE:

1 Very unlikely      2      3      4      5 Very likely

**STAGE 2 SECTION 3B: DATA SHARING**

**PROGRAMMING NOTE: TIME TO COMPLETE MUST BE CAPTURED FOR ANALYSIS. BEGIN AT INSTR11 AND END AT A26A/B**

**LOW BONUS PAGE – GROUPS 1-4 (\$0.20 SAVINGS)**

**HIGH BONUS – GROUPS 5-8 (\$0.50 SAVINGS)**

INSTR11OAKU. This section of the survey will ask you about one feature of data portability, data sharing.

**LOW BONUS PAGE – GROUPS 1-4**

**Groups 1, 3, 5, 7: Open Insurance is offered by a partnership of insurance providers.**

**Groups 2, 4, 6, 8: Open Insurance is offered by the Government of Canada.**

[SHOW TO ALL GROUPS] **Open Insurance** enables consumers to share their data with insurance plan provider(s) and third-party apps, like Oaku. [IF GROUPS 1,3,5,7 SHOW] The API is offered by a partnership of insurance providers. [IF GROUPS 2,4,6,8 SHOW] The API is offered by the Government of Canada.

[SHOW TO ALL GROUPS] Sharing data might benefit consumers by helping them find better or cheaper services or new services to help manage their insurance payments or costs more efficiently.

Suppose you join Open Insurance and receive a promotional message from a third-party app, Oaku, asking you to share your data with them in exchange for special insurance offers and customized services. We want to understand what data, if any, you would share with Oaku.

Suppose you will be compensated for the data you choose to share with Oaku, at a rate of **\$2.40 per piece of data**. Each piece of data shared with Oaku will translate into \$2.40 savings on your annual insurance expenses.

You can choose what data to share with Oaku by selecting the boxes below. Any data you choose not to share will not be obtained by the company and therefore will not be used in determining your compensation. You are not required to share your data with Oaku.

**Although this is a hypothetical scenario, please consider what you would do if this were a real-life situation and answer the question accordingly. There is no right or wrong answer.**

Your potential savings is determined by each incremental data point you choose to share with our corporate partner, Oaku. Further details on possible savings calculations can be found here [[HYPERLINK "HERE" TO INSTR12](#)]

PROGRAMMING NOTE: IF THEY CLICK 'HERE' BRING TO INSTR12 ON NEW TAB

INSTR12.

- Total potential savings = Number of boxes checked X \$2.40
- For example, if you choose to share five data points, by checking those boxes, you will receive  $5 \times \$2.40 = \$12.00$  in savings on your annual insurance expenses.
- To be clear, you may choose **not to share** any data with Oaku. In this case, total saving =  $0 \times \$2.40 = \$0$  in savings.

A26A. Please check the boxes for the data you choose to share with Oaku.

ONLY SHOW VARIABLES THEY PROVIDED RESPONSES TO. DO NOT SHOW IF THEY RESPONDED PREFER NOT TO ANSWER OR UNSURE. TIME SPENT ON A26A/A26B NEEDS TO BE TRACKED

- a. Address number (A101)
- b. Street name (A102)
- c. Apartment number (A103)
- d. Postal code (A104)
- dd. Closest major intersection (A1a)
- e. Time spent in home (A2)
- f. Property type (A3)
- g. Own/Rent (A4)
- h. Year home was built (A5)
- i. Last roof update (A6)
- j. Heating type (A7)
- k. Wood/pellet stove (A8a)
- l. Sump pump (A8b)
- m. Backwater valve (A8c)
- n. Septic tank (A8d)
- o. First name (A901)
- p. Last name (A902)
- q. Date of Birth (A10)
- r. Email address (A11)
- s. Phone number (A12)
- t. Income (A17)
- u. Have auto insurance (S5r3)
- v. Have home insurance (A13)
- vv. Date of last insurance (A14)

- w. Length of last home insurance policy (A22A)
- x. Number of claims made on home insurance (A15)
- xx. Anticipated coverage start date (A16)
- y. Have a mortgage (A21)
- yy. Belong to group that qualifies for discounted rate (A18)
- zz. Interest in bundle discount (A19)
- z. None/I choose not to share any data

### HIGH BONUS PAGE – GROUPS 5-8

[SHOW TO ALL GROUPS] **Open Insurance** enables consumers to share their data with insurance plan provider(s) and third-party apps, like Oaku. [IF GROUPS 1,3,5,7 SHOW] The API is offered by a partnership of insurance providers. [IF GROUPS 2,4,6,8 SHOW] The API is offered by the Government of Canada.

[SHOW TO ALL GROUPS] Sharing data might benefit consumers by helping them find better or cheaper services or new services to help manage their insurance payments or costs more efficiently.

Suppose you join Open Insurance and receive a promotional message from a third-party app, Oaku, asking you to share your data with them in exchange for special insurance offers and customized services. We want to understand what data, if any, you would share with Oaku.

Suppose you will be compensated for the data you choose to share with Oaku, at a rate of **\$6.00 per piece of data**. Each piece of data shared with Oaku will translate into \$6.00 savings on your annual insurance expenses.

You can choose what data to share with Oaku by selecting the boxes below. Any data you choose not to share will not be obtained by the company, and therefore will not be used in determining your compensation. You are not required to share your data with Oaku.

**Although this is a hypothetical scenario, please consider what you would do if this were a real-life situation and answer the question accordingly. There is no right or wrong answer.**

Your potential savings is determined by each incremental data point you choose to share with our corporate partner, Oaku.

- Total potential savings = Number of boxes checked X \$6.00
- For example, if you choose to share five data points, by checking those boxes, you will receive 5 X \$6.00 = \$30.00 in savings on your annual insurance expenses.
- To be clear, you may choose not to share any data with Oaku. In this case, total savings = 0 X \$6.00 = \$0 in savings.

A26B. Please check the boxes for the data you choose to share with Oaku.

**ONLY SHOW VARIABLES THEY PROVIDED RESPONSES TO. DO NOT SHOW IF THEY RESPONDED PREFER NOT TO ANSWER OR UNSURE.**

- a. Address number (A101)
- b. Street name (A102)

- c. Apartment number (A103)
- d. Postal code (A104)
- dd. Closest major intersection (A1a)
- e. Time spent in home (A2)
- f. Property type (A3)
- g. Own/Rent (A4)
- h. Year home was built (A5)
- i. Last roof update (A6)
- j. Heating type (A7)
- k. Wood/pellet stove (A8a)
- l. Sump pump (A8b)
- m. Backwater valve (A8c)
- n. Septic tank (A8d)
- o. First name (A901)
- p. Last name (A902)
- q. Date of Birth (A10)
- r. Email address (A11)
- s. Phone number (A12)
- t. Income (A17)
- u. Have auto insurance (S5r3)
- v. Have home insurance (A13)
- vv. Date of last insurance (A14)
- w. Length of last home insurance policy (A22a)
- x. Number of claims made on home insurance (A15)
- xx. Anticipated coverage start date (A16)
- y. Have a mortgage (A21)
- yy. Belong to group that qualifies for discounted rate (A18)
- zz. Interest in bundle discount (A19)
- z. None/I choose not to share any data

PROGRAMMING NOTE: PAGE BREAK

### STAGE 2 SECTION 3A: Joining data portability continued

PROGRAMMING NOTE: CAPTURE TIME FROM A27 TO A31

Given the potential extra savings from sharing your data, please answer these questions again.

A27. Would you **join** Open Insurance?

01 – Yes

02 – No

A28. How likely are you to **join** Open Insurance?

SCALE:

1 Very unlikely      2      3      4      5 Very likely

A29. If you were to join Open Insurance, how much **time** do you think you would save, if any, from the entire process of purchasing insurance products you need including gathering information, comparing



alternatives, and making purchases? If you do not think Open Insurance can help you save time, please choose "0 hr." below.

Slider scale: 0 hour to 20 or more hours at ½ hour increments.

A30. Would you sign up for a newsletter to **receive information** about Open Insurance by email or text messaging?

- 01 – Yes
- 02 – No

A31. Recall the earlier question about sharing your personal information with the third party app, Oaku. How much would the **minimum annual savings** from joining Open Insurance need to be for you to share at least one piece of information?

If you shared some information earlier, this savings amount might be the same or lower than Oaku's offer.

If you did not share any information earlier, the amount should be higher than Oaku's offer.

If you feel the potential savings needed varies across your information, please provide an average.

Slider scale \$0 to \$12 or higher at 10 cent increments.

PROGRAMMING NOTE: PAGE BREAK

PROGRAMMING NOTE: CAPTURE TIME FROM A32 TO A37

A32. What was your level of **knowledge** regarding data portability *prior to this survey*?

SCALE:

1 – Not at all knowledgeable    2    3    4    5 – Very knowledgeable

A33. How **risky** do you think it is to join a data portability system?

SCALE:

1 – Not at all risky    2    3    4    5 – Very risky

A34. How **concerned/unconcerned** are you about data privacy in general?

SCALE:

1 – Not at all concerned    2    3    4    5 – Very concerned

A35. Have you **switched** insurance providers in the last 3 years?

- 01 – Yes
- 02 – No

A36. [ASK IF A35=01] In your experience, how **difficult or easy** was it to switch your insurance provider?

SCALE:

1 – Very difficult    2    3    4    5 – Very Easy

A37. [ASK IF A35=02] Have you **considered switching** insurance providers in the last 12 months?

01 – Yes

02 – No

**PROGRAMMING NOTE: PAGE BREAK**

**DISCLAIMER.** The following points relate to the information presented in the survey:

- Open Insurance is currently not available in Canada
- This survey is an exploratory study about Canadian consumers' needs and preferences regarding data portability across many sectors of the economy. To help us better understand these preferences, the study was split into two parts. The first part of the study looks at how consumers choose insurance plans. Relying on information from the first part, the second part of the study helps us understand preferences regarding data portability.
- Oaku is a hypothetical third-party app. Therefore, any information you chose to share with Oaku will not be shared.
- None of the personal information you entered during the survey was stored and was deleted upon completion of the survey.
- The cost savings mentioned throughout the survey are hypothetical and do not necessarily reflect the estimated savings from data portability legislation.
- Data portability legislation may apply broadly across many sectors of the economy. In other jurisdictions; for example, Europe, UK and Australia; data portability frameworks have been expanded to include industries such as telecommunications, energy and travel. Prospective first applications within Canada include the banking sector (open banking).

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## Respondent Characteristics

The following are a few questions about you and your household, for statistical purposes only. Please be assured all of your answers will remain completely anonymous.

D2. What is the highest level of formal education you have completed?

*Select one only.*

- 01 – Less than a high school diploma or equivalent
- 02 – High school diploma or equivalent
- 03 – Registered Apprenticeship or other trades certificate or diploma
- 04 – College, CEGEP or other non-university certificate or diploma
- 05 – University certificate or diploma below bachelor's level
- 06 – Bachelor's degree
- 07 – Postgraduate degree above a bachelor's degree
- 99 – Prefer not to say

D3. Which of the following categories best describes your current employment status?

*Select one only.*

- 01 – Working full-time, that is, 35 or more hours per week
- 02 – Working part-time, that is, less than 35 hours per week
- 03 – Self-employed
- 04 – Unemployed, but looking for work
- 05 – A student attending school full-time/part-time

- 06 – Retired
- 07 – Not in the workforce (full-time homemaker, unemployed and not looking for work)
- 97 – Other [DO NOT SPECIFY]
- 99 – Prefer not to say

D4. Do you identify with any of the groups below? *Select all that apply.*

- 01 - Indigenous person, including First Nations, Inuk or Métis
- 02 - Black person and/or person of African decent
- 03 - Member of another racialized community
- 04 - LGBTQ2+ Person
- 05 - Person living with a disability
- 06 – Woman [DO NOT SHOW, SELECT IF S3=01]
- 07 - Under 40 years of age [ONLY SHOW IF DID NOT PROVIDE YEAR OF BIRTH AT S4A SELECT IF <40 AT S4A]
- 08 - Recent immigrant to Canada (i.e., landed in Canada in the last 5 years)
- 09 - None of the above
- 99 - Prefer not to say

D5. Who is primarily responsible for paying for insurance in your household (e.g., home, auto, life, etc.) and making decisions about your plans?

- 01–I am primarily responsible
- 02–I share responsibility with someone
- 03–Someone else is primarily responsible

[PROGRAMMING NOTE: ADD PRE-TEST QUESTIONS]