
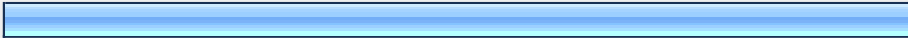
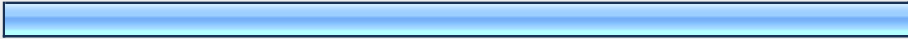



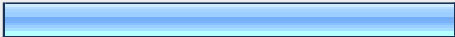




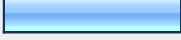




Managing Conflicts of Interest - FSCO - 1400 Agent Pool

1. Your information:			Response Percent	Response Count
Name of agent:			100.0%	1372
E-Mail address:			100.0%	1372
Telephone:			100.0%	1372
License No:			100.0%	1372
			answered question	1372
			skipped question	8

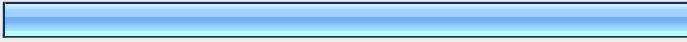
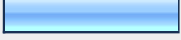




2. Are you actively prospecting or selling insurance products?			Response Percent	Response Count
Yes – I am currently active			89.2%	1218
No – I am currently retired or inactive. (You are not required to complete the questionnaire and you will be taken to the end of the questionnaire.)			10.8%	147
			answered question	1365
			skipped question	15

3. I sell insurance products for:			Response Percent	Response Count
Only one insurance company: [Direct Writers, Exclusive Agents, Call Centers]			49.8%	615
More than one insurance company			50.2%	620
			answered question	1235
			skipped question	145


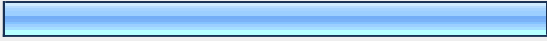

4. I keep informed about the products I sell. (e.g., read contracts, attend training sessions, etc.)

		Response Percent	Response Count
Always		76.6%	944
Most of the time		19.4%	239
Sometimes		3.4%	42
Rarely		0.2%	3
Never		0.2%	2
Future		0.2%	2
		answered question	1232
		skipped question	148


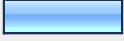




5. I obtain information from my clients to determine the nature of the services that I am offering. (e.g., do your clients want to purchase pre-determined products? Do your clients want professional advice and/or product recommendations?)

		Response Percent	Response Count
Always		75.5%	925
Most of the time		19.1%	234
Sometimes		4.1%	50
Rarely		0.7%	9
Never		0.2%	3
Future		0.3%	4
		answered question	1225
		skipped question	155

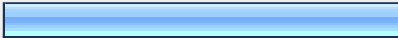
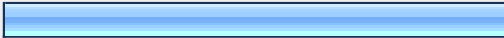

6. For the above, I provide this information to my clients. (e.g., do you send a letter of engagement?) (Select the method used most frequently)

		Response Percent	Response Count
In writing		37.8%	463
Verbally		59.9%	734
Not at all		2.3%	28
<i>answered question</i>			1225
<i>skipped question</i>			155

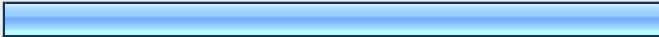
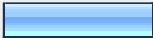





7. Before recommending products, I gather information from my clients to prepare current needs assessments.

		Response Percent	Response Count
Always		84.5%	1030
Most of the time		12.8%	156
Sometimes		1.5%	18
Rarely		0.2%	2
Never		0.7%	9
Future		0.3%	4
<i>answered question</i>			1219
<i>skipped question</i>			161

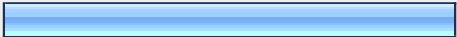
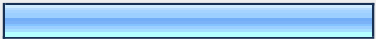


8. For the above, I gather this information from my clients. (Select the method used most frequently)

		Response Percent	Response Count
In writing		43.6%	531
Verbally		55.5%	677
Not at all		0.9%	11
		answered question	1219
		skipped question	161

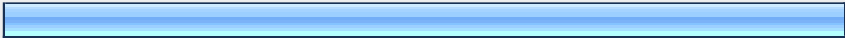





9. I conduct a product search from the range of products offered by the company or companies that I represent.




		Response Percent	Response Count
Always		72.3%	881
Most of the time		16.1%	196
Sometimes		3.9%	47
Rarely		0.7%	8
Never		0.5%	6
Future		0.2%	2
Not applicable		6.4%	78
		answered question	1218
		skipped question	162






10. For the above, I provide the product search results to my clients. (Select the method used most frequently)

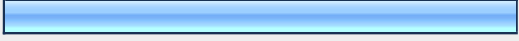
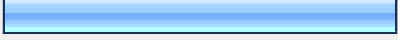

		Response Percent	Response Count
In writing		49.8%	606
Verbally		40.6%	494
Not at all		1.4%	17
Not applicable		8.3%	101
		answered question	1218
		skipped question	162

11. Prior to making a sale, I explain the reasons for my recommendations to my clients.


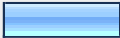




		Response Percent	Response Count
Always		93.0%	1132
Most of the time		5.3%	64
Sometimes		0.8%	10
Rarely		0.2%	3
Never		0.3%	4
Future		0.3%	4
		answered question	1217
		skipped question	163

12. For the above, I provide this information to my clients. (Select the method used most frequently)			
		Response Percent	Response Count
In writing		40.1%	488
Verbally		59.4%	723
Not at all		0.5%	6
answered question			1217
skipped question			163




13. I provide my clients with sufficient and relevant information to help them understand the products I recommend.			
		Response Percent	Response Count
Always		91.2%	1108
Most of the time		7.5%	91
Sometimes		0.9%	11
Rarely		0.0%	0
Never		0.2%	2
Future		0.2%	3
answered question			1215
skipped question			165

14. For the above, I provide this information to my clients. (Select the method used most frequently)			
		Response Percent	Response Count
In writing		56.5%	687
Verbally		43.3%	526
Not at all		0.2%	2
answered question			1215
skipped question			165

15. If my clients do not follow my advice when purchasing products, I make sure that they understand the reasons for my recommendations.

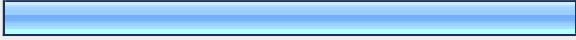
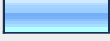




		Response Percent	Response Count
Always		85.5%	1039
Most of the time		12.4%	151
Sometimes		1.2%	15
Rarely		0.2%	2
Never		0.3%	4
Future		0.3%	4
		answered question	1215
		skipped question	165

16. For the above, I provide this information to my clients. (Select the method used most frequently)

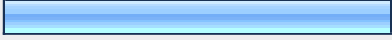
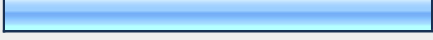
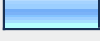
		Response Percent	Response Count
In writing		38.3%	465
Verbally		61.3%	745
Not at all		0.4%	5
		answered question	1215
		skipped question	165

17. I disclose to my clients the methods of compensation associated with a product sale, including any compensation that I may become eligible (i.e. salary, commissions, bonuses, contingent commissions, fee only, business conferences).

[\(Ontario Regulation 347/04, Insurance Act - for Life Agents\)](#)

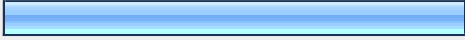





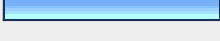
		Response Percent	Response Count
Always		63.1%	763
Most of the time		11.4%	138
Sometimes		9.5%	115
Rarely		6.0%	73
Never		9.1%	110
Future		0.8%	10
		answered question	1209
		skipped question	171

18. For the above, I disclose this information to my clients. (Select the method used most frequently)

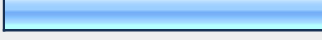
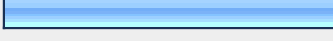
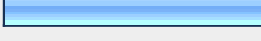
		Response Percent	Response Count
In writing		42.6%	515
Verbally		47.1%	570
Not at all		10.3%	124
		answered question	1209
		skipped question	171

19. I disclose to my clients my financial arrangements (if any) with insurance companies whose products I sell. (e.g., ownership of the agency, loans from the company, etc.)

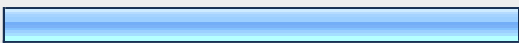
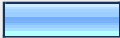




[\(Ontario Regulation 347/04, Insurance Act - for Life Agents\)](#)

		Response Percent	Response Count
Always		50.9%	615
Most of the time		8.9%	107
Sometimes		5.5%	66
Rarely		3.3%	40
Never		6.7%	81
Future		1.2%	14
Not applicable		23.6%	285
		<i>answered question</i>	1208
		<i>skipped question</i>	172

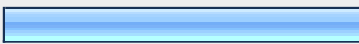
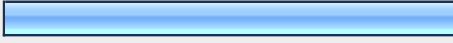
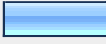
20. For the above, I disclose this information to my clients. (Select the method used most frequently)

		Response Percent	Response Count
In writing		35.3%	427
Verbally		36.3%	438
Not at all		28.4%	343
		<i>answered question</i>	1208
		<i>skipped question</i>	172

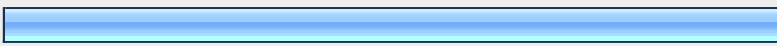
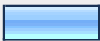




21. I provide to my clients information regarding the complaint resolution procedures of the companies whose products my clients are complaining about.

		Response Percent	Response Count
Always		57.0%	687
Most of the time		12.6%	152
Sometimes		9.3%	112
Rarely		7.5%	91
Never		7.0%	85
Future		6.6%	79
		<i>answered question</i>	1206
		<i>skipped question</i>	174

22. For the above, I provide this information to my clients. (Select the method used most frequently)

		Response Percent	Response Count
In writing		39.2%	473
Verbally		49.6%	598
Not at all		11.2%	135
		<i>answered question</i>	1206
		<i>skipped question</i>	174

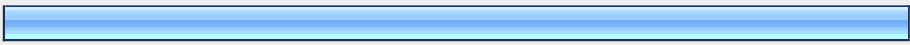
23. Copies of the information (including electronic form) that I provide to my clients are kept in a client file, held by me or another party.

		Response Percent	Response Count
Always		85.6%	1031
Most of the time		10.1%	122
Sometimes		1.5%	18
Rarely		0.7%	8
Never		1.3%	16
Future		0.7%	9
		<i>answered question</i>	1204
		<i>skipped question</i>	176

24. If you have any comments regarding this questionnaire, please provide them here:

		Response Count
		297
		<i>answered question</i>
		297
		<i>skipped question</i>
		1083

25. I confirm that the responses to the questions in this questionnaire represent my current practices.

		Response Percent	Response Count
Yes, I confirm my responses accurately represent my current practices		100.0%	1329
		<i>answered question</i>	1329
		<i>skipped question</i>	51