
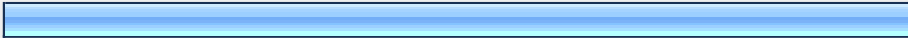
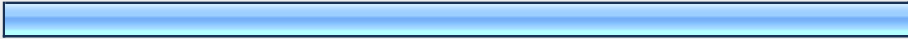




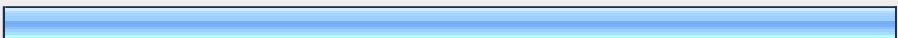


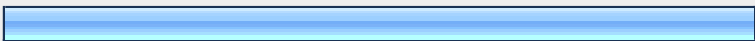
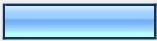

# Managing Conflicts of Interest - RIBO

1. Your information:			Response Percent	Response Count
<b>Name of agent:</b>			100.0%	385
<b>E-Mail address:</b>			100.0%	385
<b>Telephone:</b>			100.0%	385
<b>License No:</b>			100.0%	385
			<b>answered question</b>	<b>385</b>
			<b>skipped question</b>	<b>6</b>

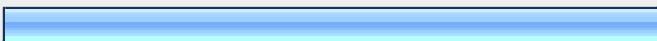
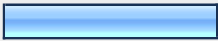


2. Are you actively prospecting or selling insurance products?			Response Percent	Response Count
<b>Yes – I am currently active</b>			98.9%	375
No – I am currently retired or inactive. (You are not required to complete the questionnaire and you will be taken to the end of the questionnaire.)			1.1%	4
			<b>answered question</b>	<b>379</b>
			<b>skipped question</b>	<b>12</b>

3. I sell insurance products for:			Response Percent	Response Count
Only one insurance company: [ Direct Writers, Exclusive Agents, Call Centers ]			1.3%	5
<b>More than one insurance company</b>			98.7%	370
			<b>answered question</b>	<b>375</b>
			<b>skipped question</b>	<b>16</b>


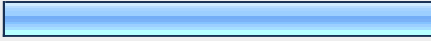

**4. I keep informed about the products I sell. (e.g., read contracts, attend training sessions, etc.)**

		Response Percent	Response Count
Always		82.9%	310
Most of the time		16.6%	62
Sometimes		0.5%	2
Rarely		0.0%	0
Never		0.0%	0
Future		0.0%	0
		<b>answered question</b>	<b>374</b>
		<b>skipped question</b>	<b>17</b>


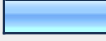

**5. I obtain information from my clients to determine the nature of the services that I am offering. (e.g., do your clients want to purchase pre-determined products? Do your clients want professional advice and/or product recommendations?)**

		Response Percent	Response Count
Always		72.2%	267
Most of the time		23.2%	86
Sometimes		4.1%	15
Rarely		0.5%	2
Never		0.0%	0
Future		0.0%	0
		<b>answered question</b>	<b>370</b>
		<b>skipped question</b>	<b>21</b>



**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		44.9%	166
<b>Verbally</b>		<b>47.3%</b>	175
Not at all		7.8%	29
		<b><i>answered question</i></b>	<b>370</b>
		<b><i>skipped question</i></b>	<b>21</b>


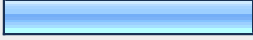



**7. Before recommending products, I gather information from my clients to prepare current needs assessments.**

		Response Percent	Response Count
<b>Always</b>		<b>88.0%</b>	324
Most of the time		11.1%	41
Sometimes		0.8%	3
Rarely		0.0%	0
Never		0.0%	0
Future		0.0%	0
		<b><i>answered question</i></b>	<b>368</b>
		<b><i>skipped question</i></b>	<b>23</b>





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

		Response Percent	Response Count
In writing		34.8%	128
<b>Verbally</b>		<b>65.2%</b>	240
Not at all		0.0%	0
<b><i>answered question</i></b>			<b>368</b>
<b><i>skipped question</i></b>			<b>23</b>





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




		Response Percent	Response Count
<b>Always</b>		<b>67.4%</b>	248
Most of the time		27.2%	100
Sometimes		4.1%	15
Rarely		0.0%	0
Never		0.3%	1
Future		0.0%	0
Not applicable		1.1%	4
<b><i>answered question</i></b>			<b>368</b>
<b><i>skipped question</i></b>			<b>23</b>


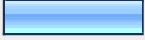

10. For the above, I provide the product search results to my clients. (Select the method used most frequently)

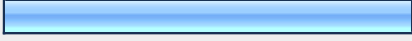
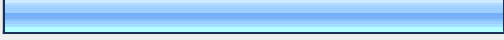
		Response Percent	Response Count
In writing		44.0%	162
<b>Verbally</b>		<b>52.7%</b>	194
Not at all		1.6%	6
Not applicable		1.6%	6
		<b>answered question</b>	<b>368</b>
		<b>skipped question</b>	<b>23</b>

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


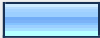


		Response Percent	Response Count
<b>Always</b>		<b>78.1%</b>	286
Most of the time		19.9%	73
Sometimes		1.9%	7
Rarely		0.3%	1
Never		0.0%	0
Future		0.0%	0
		<b>answered question</b>	<b>366</b>
		<b>skipped question</b>	<b>25</b>

12. For the above, I provide this information to my clients. (Select the method used most frequently)			
		Response Percent	Response Count
In writing		38.0%	139
<b>Verbally</b>		<b>62.0%</b>	227
Not at all		0.3%	1
		<b>answered question</b>	<b>366</b>
		<b>skipped question</b>	<b>25</b>



13. I provide my clients with sufficient and relevant information to help them understand the products I recommend.			
		Response Percent	Response Count
<b>Always</b>		<b>83.5%</b>	304
Most of the time		15.1%	55
Sometimes		1.4%	5
Rarely		0.0%	0
Never		0.0%	0
Future		0.0%	0
		<b>answered question</b>	<b>364</b>
		<b>skipped question</b>	<b>27</b>

14. For the above, I provide this information to my clients. (Select the method used most frequently)			
		Response Percent	Response Count
In writing		44.8%	163
<b>Verbally</b>		<b>55.2%</b>	201
Not at all		0.0%	0
		<b>answered question</b>	<b>364</b>
		<b>skipped question</b>	<b>27</b>

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		88.2%	320
Most of the time		10.2%	37
Sometimes		1.4%	5
Rarely		0.3%	1
Never		0.0%	0
Future		0.0%	0
		<b>answered question</b>	<b>363</b>
		<b>skipped question</b>	<b>28</b>

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




		Response Percent	Response Count
In writing		72.2%	262
Verbally		27.8%	101
Not at all		0.0%	0
		<b>answered question</b>	<b>363</b>
		<b>skipped question</b>	<b>28</b>

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).

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

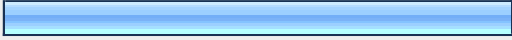




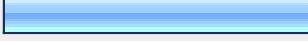
		Response Percent	Response Count
Always		79.5%	287
Most of the time		10.2%	37
Sometimes		6.6%	24
Rarely		2.2%	8
Never		0.8%	3
Future		0.6%	2
		<b>answered question</b>	<b>361</b>
		<b>skipped question</b>	<b>30</b>

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

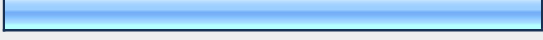

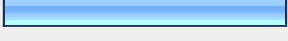
		Response Percent	Response Count
In writing		88.1%	318
Verbally		11.1%	40
Not at all		0.8%	3
		<b>answered question</b>	<b>361</b>
		<b>skipped question</b>	<b>30</b>

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.)

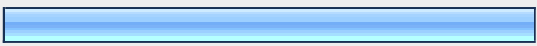
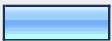
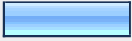



[\(Ontario Regulation 347/04, Insurance Act - for Life Agents\)](#)

		Response Percent	Response Count
Always		56.0%	202
Most of the time		3.9%	14
Sometimes		3.3%	12
Rarely		1.7%	6
Never		1.7%	6
Future		0.0%	0
Not applicable		33.5%	121
		<b>answered question</b>	<b>361</b>
		<b>skipped question</b>	<b>30</b>

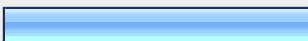
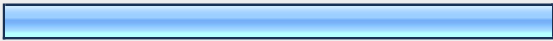

20. For the above, I disclose this information to my clients. (Select the method used most frequently)

		Response Percent	Response Count
In writing		59.3%	214
Verbally		9.7%	35
Not at all		31.0%	112
		<b>answered question</b>	<b>361</b>
		<b>skipped question</b>	<b>30</b>

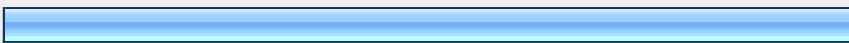



21. I provide to my clients information regarding the complaint resolution procedures of the companies whose products my clients are complaining about.

		Response Percent	Response Count
Always		58.7%	210
Most of the time		11.5%	41
Sometimes		13.7%	49
Rarely		10.1%	36
Never		3.9%	14
Future		2.2%	8
		<i>answered question</i>	<b>358</b>
		<i>skipped question</i>	<b>33</b>

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

		Response Percent	Response Count
In writing		33.5%	120
Verbally		60.6%	217
Not at all		5.9%	21
		<i>answered question</i>	<b>358</b>
		<i>skipped question</i>	<b>33</b>

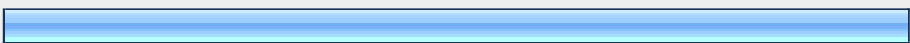
23. Copies of the information (including electronic form) that I provide to my clients are kept in a client file, held by me or another party.

		Response Percent	Response Count
Always		93.6%	335
Most of the time		3.9%	14
Sometimes		1.4%	5
Rarely		0.0%	0
Never		1.1%	4
Future		0.0%	0
		<i>answered question</i>	<b>358</b>
		<i>skipped question</i>	<b>33</b>

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

		Response Count
		94
		<i>answered question</i>
		<b>94</b>
		<i>skipped question</i>
		<b>297</b>

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%	358
		<i>answered question</i>	<b>358</b>
		<i>skipped question</i>	<b>33</b>