
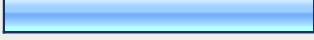



Life Agents Practices Survey - Saskatchewan

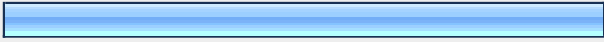
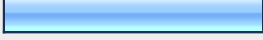


1. Are you actively prospecting or selling insurance products?			
		Response Percent	Response Count
Yes – I am currently active		95.4%	308
No – I am currently retired or inactive. (You are not required to complete the questionnaire and you will be taken to the end of the questionnaire.)		4.6%	15
	answered question		323
	skipped question		0

2. I sell insurance products for:			
		Response Percent	Response Count
Only one insurance company: [Direct Writers, Exclusive Agents, Call Centers]		32.0%	99
More than one insurance company		68.0%	210
	answered question		309
	skipped question		14


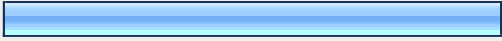

3. I keep informed about the products I sell. (e.g., read contracts, attend training sessions, etc.)

		Response Percent	Response Count
Always		60.7%	187
Most of the time		34.1%	105
Sometimes		5.2%	16
Rarely		0.0%	0
Never		0.0%	0
Future		0.0%	0
		answered question	308
		skipped question	15


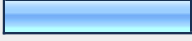

4. I obtain information from my clients to assist in determining the nature of the services that I am offering. (e.g., do your clients want to purchase pre-determined products? Do your clients want professional advice and/or product recommendations?)

		Response Percent	Response Count
Always		66.2%	200
Most of the time		28.5%	86
Sometimes		4.6%	14
Rarely		0.7%	2
Never		0.0%	0
Future		0.0%	0
		answered question	302
		skipped question	21

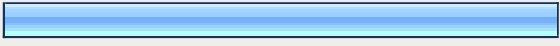
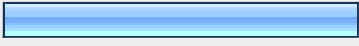
5. For the above, I provide this information to my clients. (e.g., do you send a letter of engagement?) (Select the method used most frequently)

		Response Percent	Response Count
In writing		37.1%	112
Verbally		55.0%	166
Not at all		7.9%	24
		<i>answered question</i>	302
		<i>skipped question</i>	21

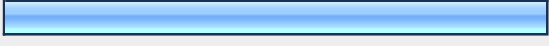
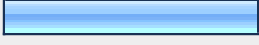




6. Before recommending products, I gather information from my clients to prepare current needs assessments.

		Response Percent	Response Count
Always		76.1%	229
Most of the time		20.6%	62
Sometimes		3.3%	10
Rarely		0.0%	0
Never		0.0%	0
Future		0.0%	0
		<i>answered question</i>	301
		<i>skipped question</i>	22

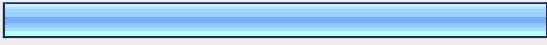
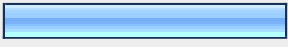


7. For the above, I gather this information from my clients. (Select the method used most frequently)

		Response Percent	Response Count
In writing		61.1%	184
Verbally		38.9%	117
Not at all		0.0%	0
<i>answered question</i>			301
<i>skipped question</i>			22


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

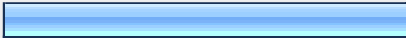
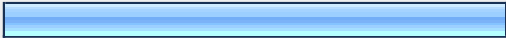

		Response Percent	Response Count
Always		59.9%	178
Most of the time		27.9%	83
Sometimes		6.7%	20
Rarely		0.7%	2
Never		0.7%	2
Future		0.0%	0
Not applicable		4.0%	12
<i>answered question</i>			297
<i>skipped question</i>			26

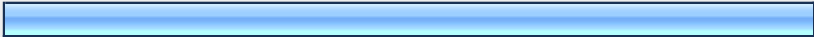


9. For the above, I provide the product search results to my clients. (Select the method used most frequently)




		Response Percent	Response Count
In writing		59.9%	178
Verbally		31.0%	92
Not at all		3.4%	10
Not applicable		5.7%	17
		answered question	297
		skipped question	26

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


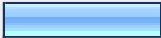



		Response Percent	Response Count
Always		95.6%	283
Most of the time		4.1%	12
Sometimes		0.3%	1
Rarely		0.0%	0
Never		0.0%	0
Future		0.0%	0
		answered question	296
		skipped question	27

11. For the above, I provide this information to my clients. (Select the method used most frequently)			
		Response Percent	Response Count
In writing		44.3%	131
Verbally		55.4%	164
Not at all		0.3%	1
answered question			296
skipped question			27




12. I provide my clients with sufficient and relevant information to help them understand the products I recommend.			
		Response Percent	Response Count
Always		89.5%	265
Most of the time		9.8%	29
Sometimes		0.7%	2
Rarely		0.0%	0
Never		0.0%	0
Future		0.0%	0
answered question			296
skipped question			27

13. For the above, I provide this information to my clients. (Select the method used most frequently)			
		Response Percent	Response Count
In writing		69.3%	205
Verbally		30.4%	90
Not at all		0.3%	1
answered question			296
skipped question			27


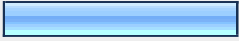
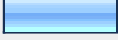



14. If my clients do not follow my advice when purchasing products, I make sure that they understand the reasons for my recommendations.

		Response Percent	Response Count
Always		80.2%	235
Most of the time		17.1%	50
Sometimes		1.7%	5
Rarely		0.7%	2
Never		0.3%	1
Future		0.0%	0
		<i>answered question</i>	293
		<i>skipped question</i>	30


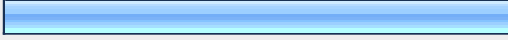

15. For the above, I provide this information to my clients. (Select the method used most frequently)

		Response Percent	Response Count
In writing		42.7%	125
Verbally		56.7%	166
Not at all		0.7%	2
		<i>answered question</i>	293
		<i>skipped question</i>	30


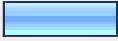



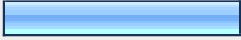
16. I disclose to my clients the methods of compensation associated with a product sale, including any compensation that I may become eligible (i.e. salary, commissions, bonuses, contingent commissions, fee only, business conferences).

		Response Percent	Response Count
Always		48.4%	140
Most of the time		25.6%	74
Sometimes		12.1%	35
Rarely		8.7%	25
Never		4.8%	14
Future		0.3%	1
		<i>answered question</i>	289
		<i>skipped question</i>	34


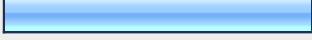

17. For the above, I disclose this information to my clients. (Select the method used most frequently)

		Response Percent	Response Count
In writing		38.4%	111
Verbally		55.7%	161
Not at all		5.9%	17
		<i>answered question</i>	289
		<i>skipped question</i>	34

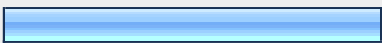
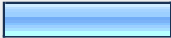


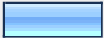

18. I disclose to my clients my financial arrangements (if any) with insurance companies whose products I sell. (e.g., ownership of the agency, loans from the company, etc.)

		Response Percent	Response Count
Always		43.9%	127
Most of the time		12.1%	35
Sometimes		3.5%	10
Rarely		5.2%	15
Never		9.3%	27
Future		0.0%	0
Not applicable		26.0%	75
		<i>answered question</i>	289
		<i>skipped question</i>	34

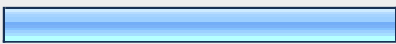


19. For the above, I disclose this information to my clients. (Select the method used most frequently)

		Response Percent	Response Count
In writing		33.9%	98
Verbally		33.9%	98
Not at all		32.2%	93
		<i>answered question</i>	289
		<i>skipped question</i>	34

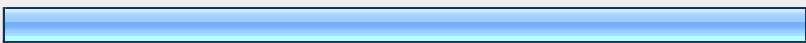




20. I provide to my clients information regarding the complaint resolution procedures of the companies whose products my clients are complaining about.

		Response Percent	Response Count
Always		41.5%	119
Most of the time		18.1%	52
Sometimes		9.8%	28
Rarely		14.6%	42
Never		10.5%	30
Future		5.6%	16
		<i>answered question</i>	287
		<i>skipped question</i>	36

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

		Response Percent	Response Count
In writing		43.2%	124
Verbally		40.1%	115
Not at all		16.7%	48
		<i>answered question</i>	287
		<i>skipped question</i>	36

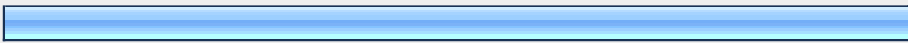
22. Copies of the information (including electronic form) that I provide to my clients are kept in a client file, held by me or another party.

		Response Percent	Response Count
Always		88.5%	254
Most of the time		7.3%	21
Sometimes		2.1%	6
Rarely		0.7%	2
Never		1.4%	4
Future		0.0%	0
		<i>answered question</i>	287
		<i>skipped question</i>	36

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

		Response Count
		47
		<i>answered question</i>
		47
		<i>skipped question</i>
		276

24. 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%	297
		<i>answered question</i>	297
		<i>skipped question</i>	26