

BC residents are less worried than the rest of Canada about their insurance but want to be able to customize optional auto insurance

Survey finds that BC residents have more peace of mind (67%) over Canadian counterparts (63%) but want more personalized options

British Columbians are very knowledgeable when it comes to car insurance, but they still have concerns that keep them up at night. According to a national survey commissioned by belairdirect, 34% of British Columbians are concerned with the price of their car insurance policy – more than any other region in Canada. British Columbians who have car insurance are also most concerned with understanding their policy and what they are covered for (22%), if their policy is still in effect if they lend their car to someone (20%), and if they are covered if their car is stolen (18%).

"Car insurance in British Columbia is unique, which means British Columbians understand what they want from their car insurance," said Jeremy Green, Vice President, Sales & Operations Western Canada, **belairdirect**. "British Columbian drivers consider understanding insurance to be tedious and want premiums that actually reflect their driving habits and fit their needs. **belairdirect** offers a new, personalized way to look at optional insurance, and our goal is to make it as simple as possible."

Options beyond mandatory insurance

The survey found a quarter (25%) of British Columbians with car insurance know the difference between the mandatory public auto coverage, and the type of optional insurance offered, including by **belairdirect**.

"**belairdirect** offers British Columbians personalized, optional car insurance choices including collision, liability and special discounts," said Green. "Our innovative automerit program can also reward good driving behaviour with a personalized discount of up to 25% on the optional auto insurance for BC residents."

Coming out on top

British Columbians are savvy when it comes to insurance, but they still want more. The survey found British Columbians with auto and/or home insurance are more likely than other regions of Canada to:

- Know car insurance varies by province (93% of respondents in BC vs. 79% rest of Canada).
- Have home insurance for peace of mind (67% of respondents in BC vs. 63% rest of Canada).
- Find it difficult to understand their home insurance policy (61% of respondents in BC vs. 52% rest of Canada).
- Have car insurance to follow the law (67% of respondents in BC vs. 61% rest of Canada).
- Strongly agree that they feel like they pay too much for their home insurance (30% of respondents in BC vs. 24% rest of Canada) and car insurance (61% of respondents in BC vs. 38% rest of Canada).

"Insurance is too important to be complicated and we are committed to simplifying that experience and help educate consumers. In fact, our licensed insurance agents will work with customers in British Columbia any day to ensure they have the optional coverage they should have to meet their needs, including the benefits of bundling both home and auto insurance for even more savings," said Green.

About belairdirect

Founded in Quebec in 1955, **belairdirect** provides car and home insurance products directly to consumers. It currently employs more than 1,600 people. The company offers a simple but complete solution, allowing customers to communicate with an agent by phone, online or in person through its network of branches. belairdirect was the first property and casualty insurer in North America to sell car insurance products online (www.belairdirect.com), attesting to the company's innovative character. **belairdirect** is a subsidiary of Intact Financial Corporation, the largest provider of property and casualty insurance in Canada and a leading provider of specialty insurance in North America (TSX : IFC - www.intactfc.com). **belairdirect** is a proud partner of [Breakfast Club of Canada](#). For more information, please visit <https://www.belairdirect.com> or follow **belairdirect** on [Facebook](#), [Instagram](#) and [Twitter](#).

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