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Internet Trends in Insurance

CCAIE Presentation June, 2007

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 **Meloche Monnex Group**

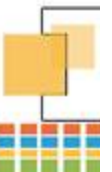
Current Statistics



2006

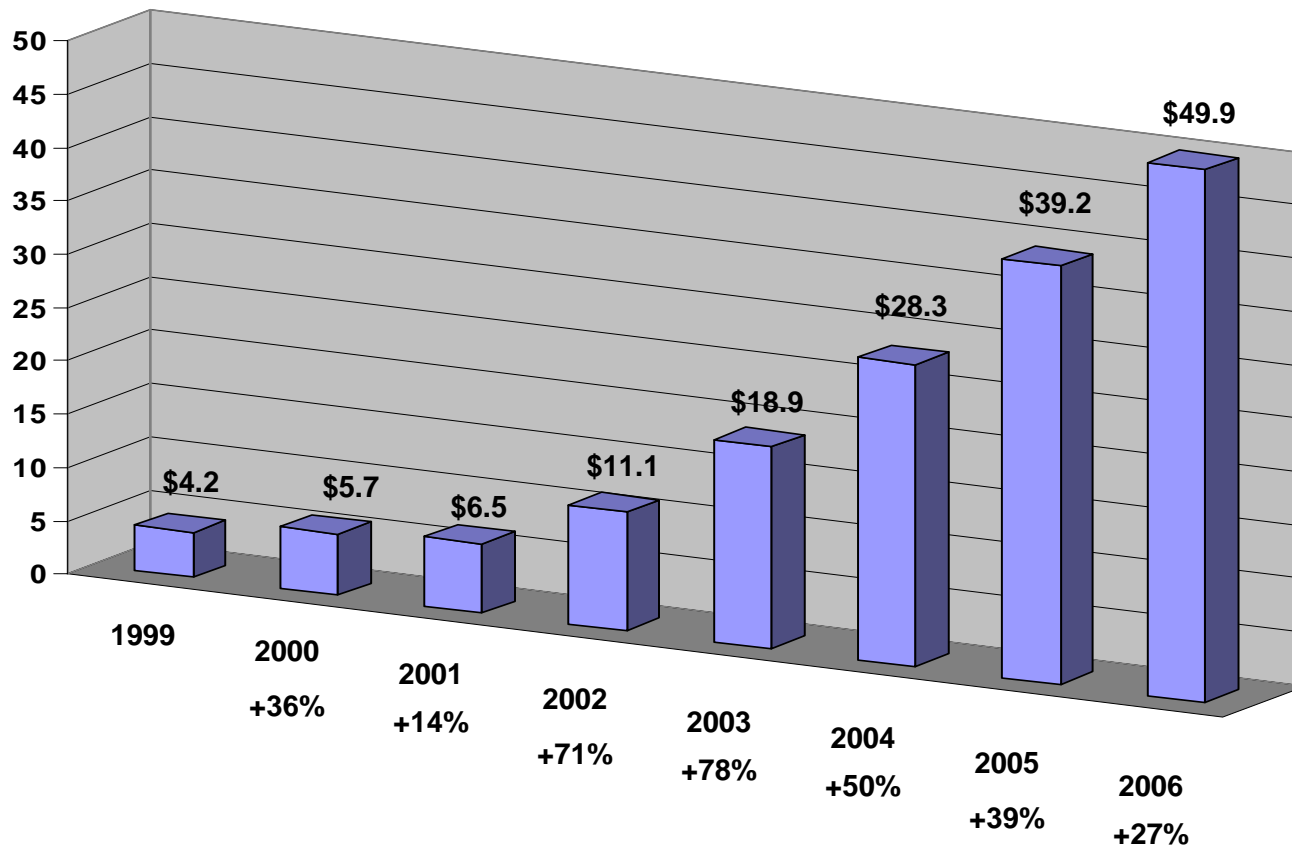
- Private and public sector online sales \$49.9billion
- Online sales by private firms increased 42% to \$46.5billion
- Online sales by public sector rose 17% to \$3.4billion
- Retail sales fastest growing sector, \$4.7billion nearly double 2005 figure, 10% of all private sector online sales for 2006

Source: Statistics Canada – Survey of Electronic Commerce and Technology

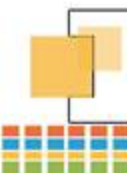




Canadian Internet Sales 1999-2006 (\$billions)



Source: Statistics Canada – Survey of Electronic Commerce and Technology



Benefits to the Consumer



- 24/7 availability
- Reduction in operating costs = lower prices
- Convenience for client base
- Ability to implement changes to accommodate changing marketplace



Benefits to the Marketer

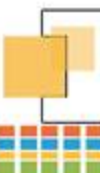


Perceived benefits of private firms conducting business over the internet*

	2004	2005	2006
Lower Costs	26%	26%	27%
Reach New Customers	32%	31%	36%
Better coordination with suppliers	22%	31%	35%
Reduce time to market	18%	19%	20%
No benefits	11%	11%	8%

*Survey of over 19,000 enterprises which included the entire economy, except for local governments

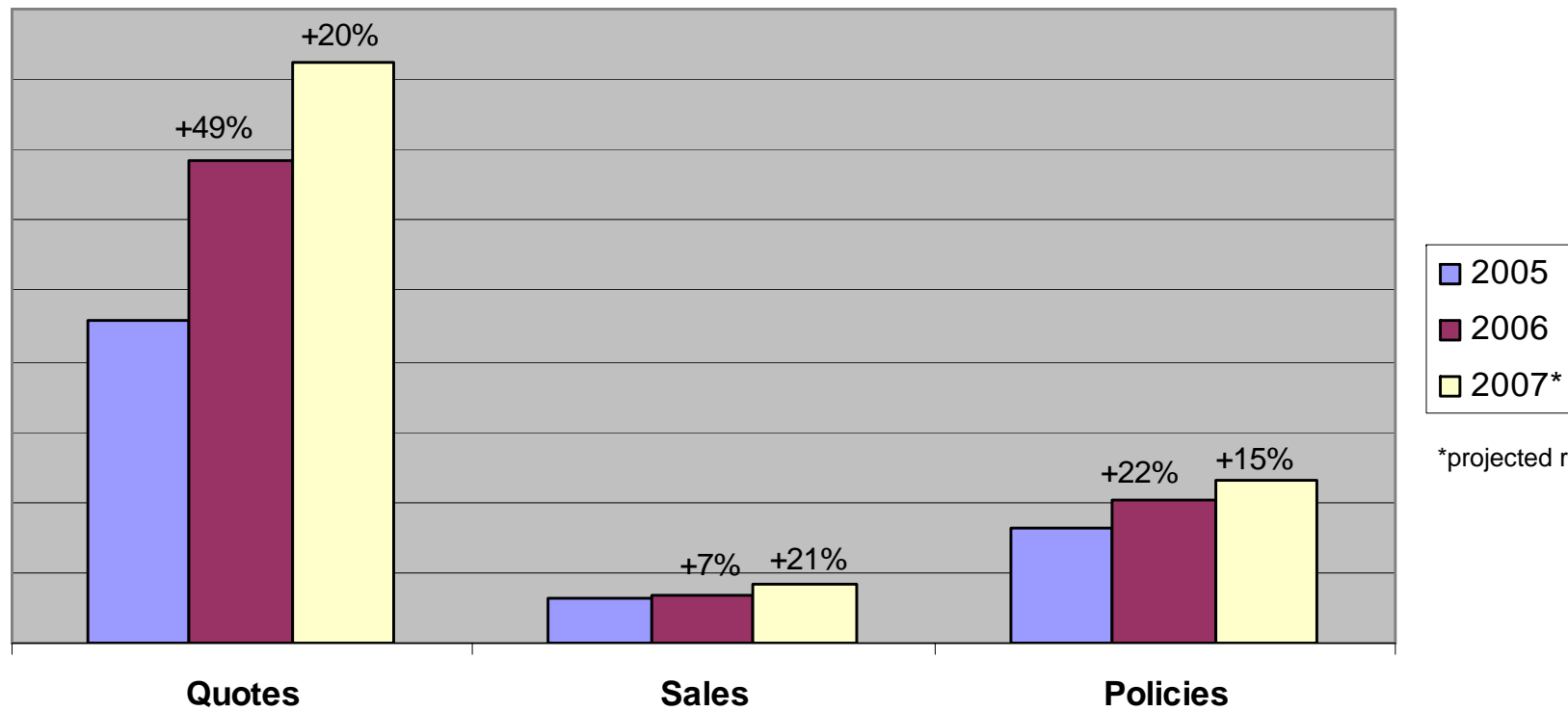
Source: Statistics Canada – Survey of Electronic Commerce and Technology



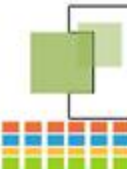
Evolution of E-commerce



TD Meloche Monnex Group



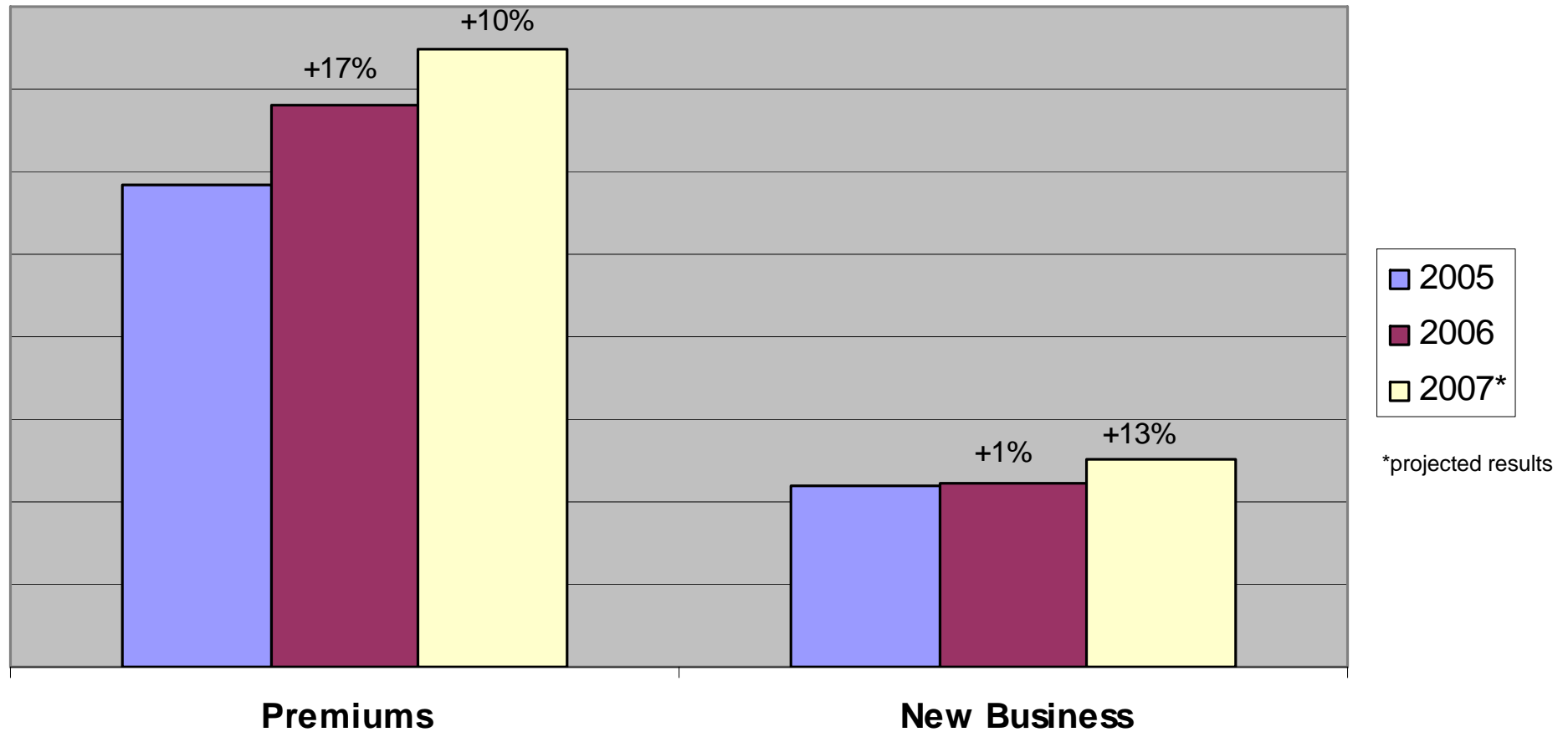
*projected results



Evolution of E-commerce



TD Meloche Monnex Group

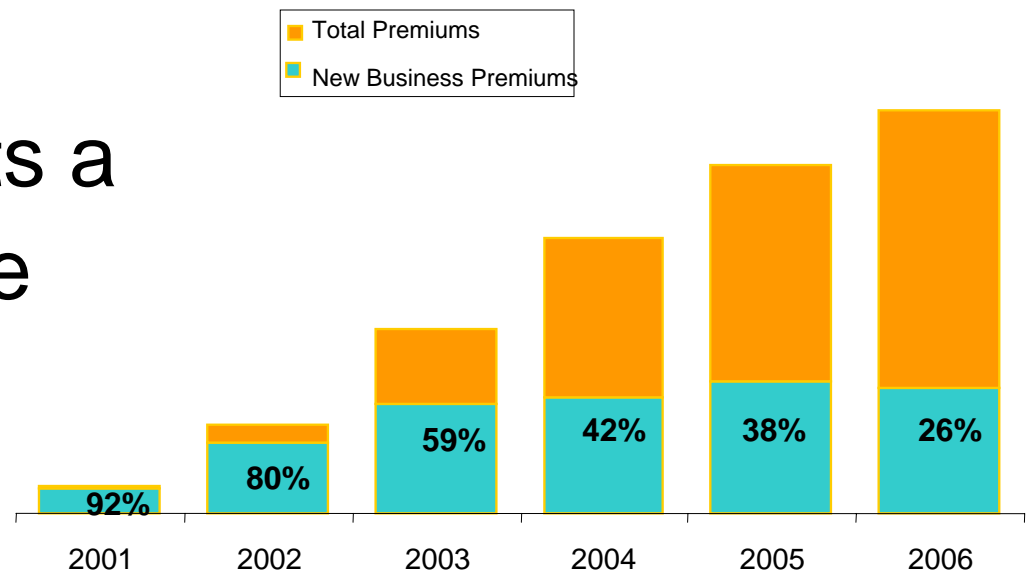


Internet – A growing sales channel



- Through our 6 Web sites, the Internet channel represents a significant revenue generator.

Internet Written Premiums Growth
2001-2006 (% NB)

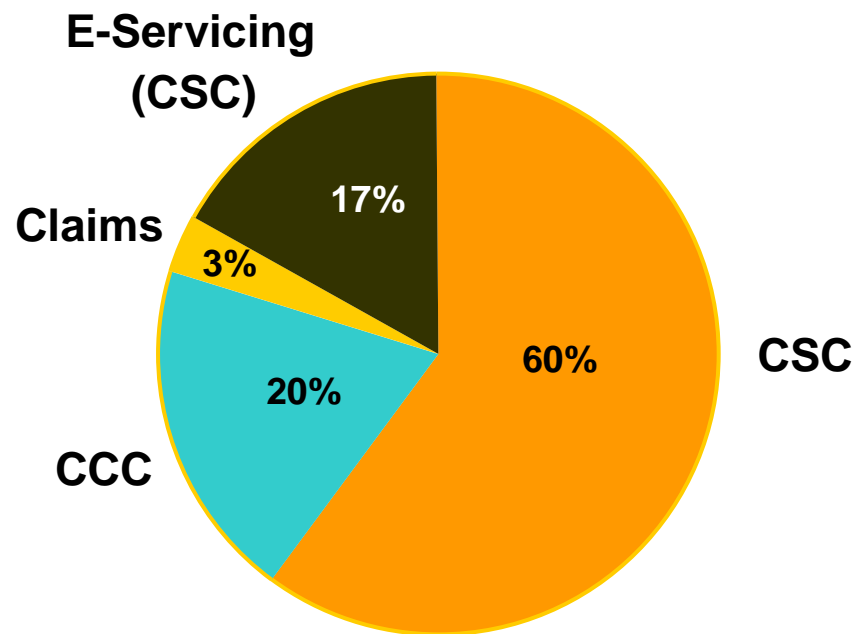


An Underestimated Potential



In 2006, our Web sites generated an important volume of calls to our different operations, resulting in additional indirect sales:

Distribution of calls generated through the Web



Interactive Marketing: An Effective Way to Reach your Audience



- Interactive marketing is an important contributor to the Internet sales channel:
 - **Search engines** is one of the preferred tactic among Canadian insurers to generate traffic to their Web site:

Google Web Images Groups News Maps more »
auto insurance Search Advanced Search Preferences
Search: the web pages from Canada

Web Results 1 - 10 of about 123,000,000 for **auto insurance**. (0.08 seconds)

Sponsored Links		Sponsored Links	
TD Insurance Auto TDInsurance.com/Auto	Save an average of over \$350. Get a Free Online Quote Today!	Auto Insurance	belairdirect: Get a free quote. Buy online and save \$100. www.belairdirect.com Quebec
Auto Insurance TDMelocheMonnex.com	You Have a University Degree? You Could Save on Your Insurance!		
Auto Insurance Quotes www.kanetix.ca/auto-insurance	Free online auto insurance quotes in minutes at kanetix.		

- **Emails and e-newsletters** are very cost-effective to reach a targeted audience.

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▶ Get a free quote

Home insurance
Enjoy preferred group rates
▶ Get a free quote

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Insurance for professionals and alumni

An affinity for service

The Smart Life October 2006

Dear Ms. Kwa,

Here's your complimentary October 2006 issue of *The Smart Life* — an exclusive benefit offered to our valued clients and to those who have expressed an interest in our services. This issue includes must-have information on the right way to **test-drive your next car**, getting your **home ready for winter**, bringing the **Wi-Fi revolution home**, and how to make the most of **our amazing Canadian autumn**.

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Thank you!

