



**HORSE COUNCIL**  
BRITISH COLUMBIA

**INSURANCE PROGRAM**  
2016 PROVINCIAL INSURANCE SURVEY REPORT

AUGUST 1, 2016

# INTRODUCTION

Between June 29, 2016 and July 19, 2016 Horse Council BC invited the whole membership to participate in an Insurance Review Survey.

The Insurance Review Survey garnered 1007 respondents and addressed topics like the importance of the different insurance services offered, how valuable the insurance program is, affordability, sufficient coverage, clarity of information and appropriate communication.

The Insurance Review Survey is the report on data and information collected from respondents. This report will help HCBC with programming, membership services and information to help decision making activities moving forward.

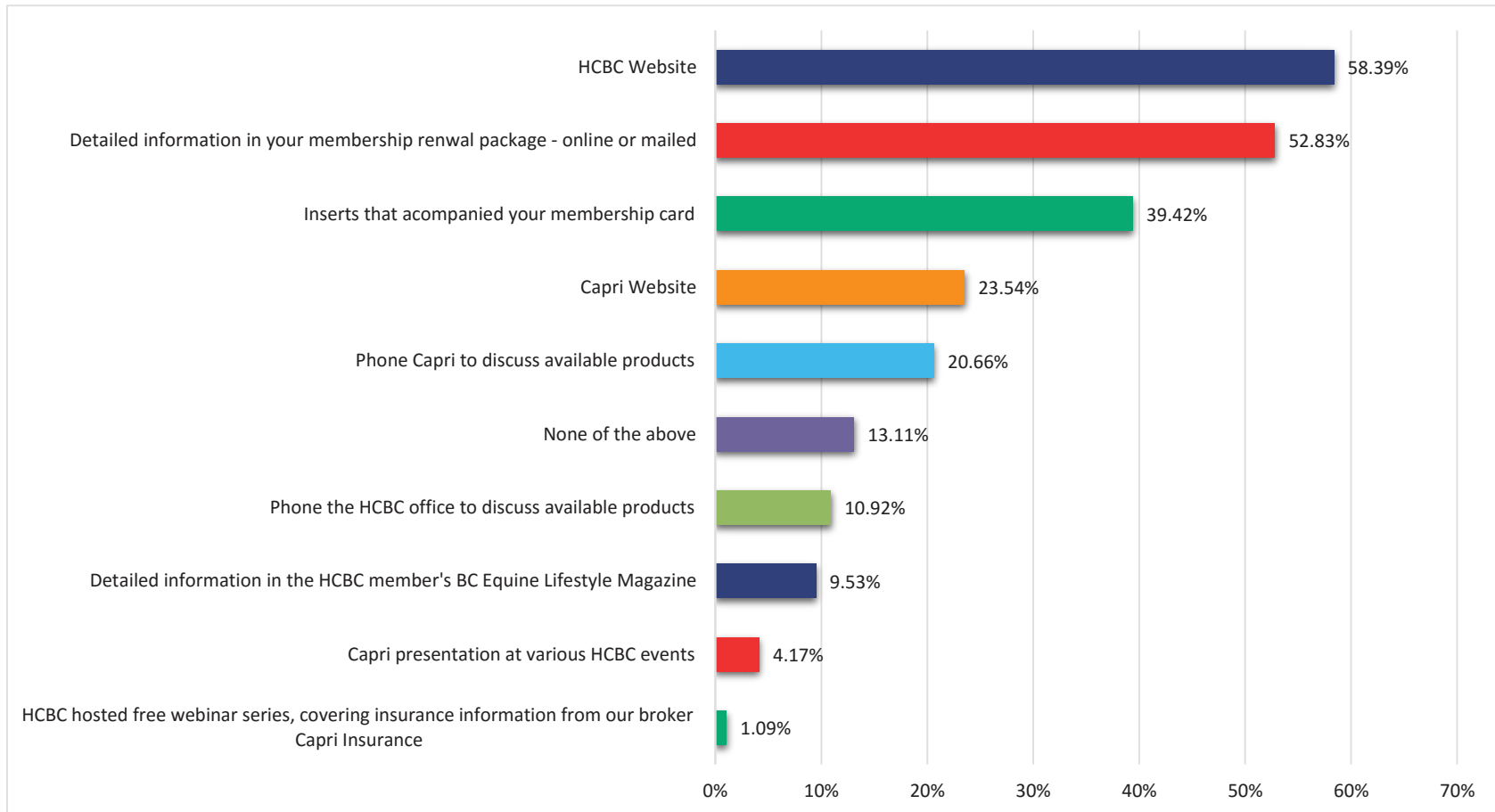
Horse Council BC is committed to providing the best membership services that we can. We hope you find the survey results interesting and useful.



# QUESTION 1

HCBC and Capri provide information about the insurance products that are available. Members can access information about these insurance products in various ways. Can you please identify if you have used any of the following methods to research the insurance provided? (Please tick all that apply)

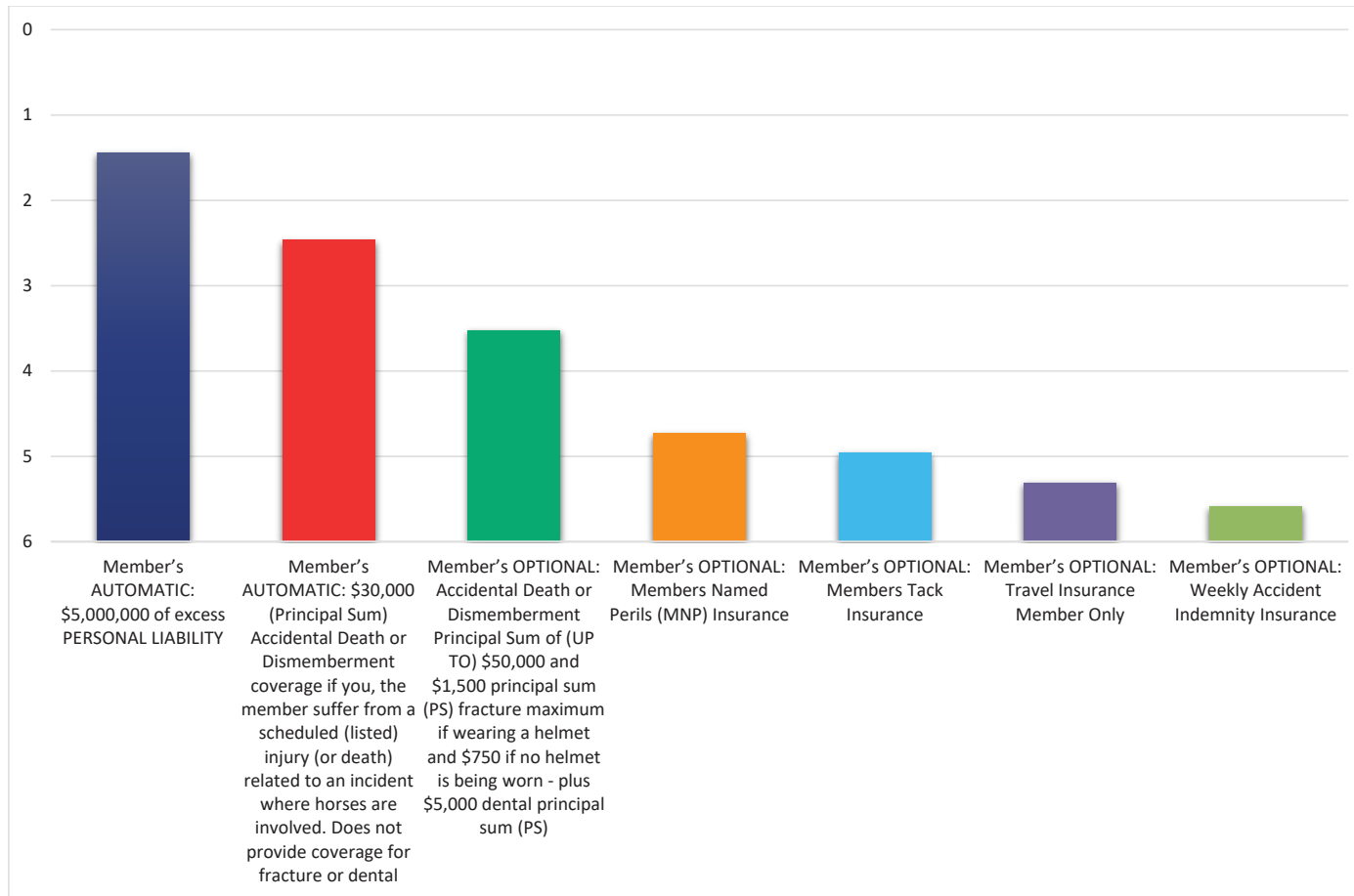
1007 Surveyed - 0 skipped Question 1



# QUESTION 2

Capri Insurance currently offers the following insurance products in order to help you manage the risk of your participation in equestrian activities through HCBC membership. Please rank in order of importance to you the insurance offerings below with one (1) being the most important. You must use each number (1-7) once only.

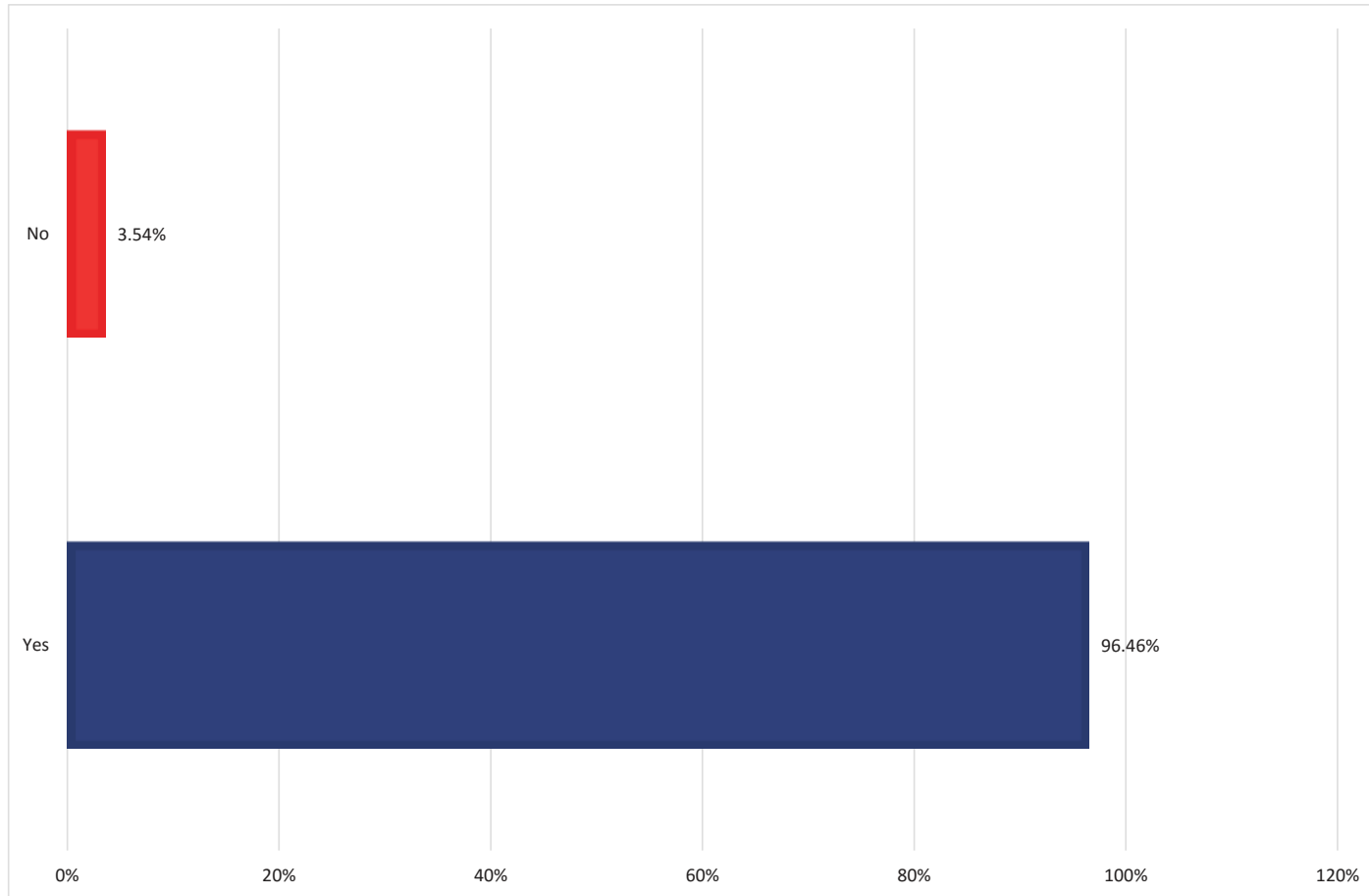
1007 Surveyed - 0 skipped Question 2



# QUESTION 3

Is this coverage valuable to you?

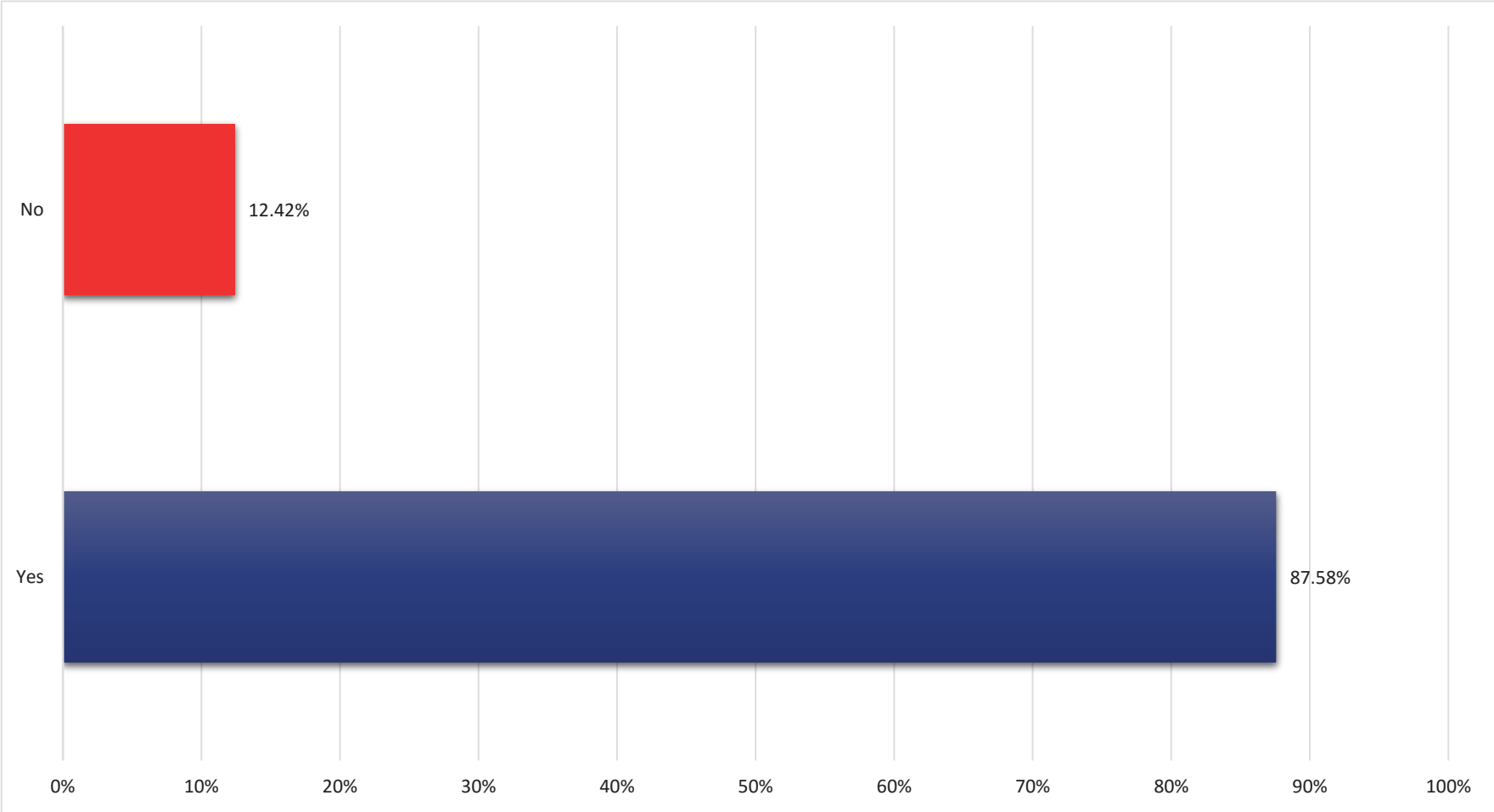
990 Surveyed - 17 skipped Question 3



# QUESTION 4

Is \$5,000,000 sufficient?

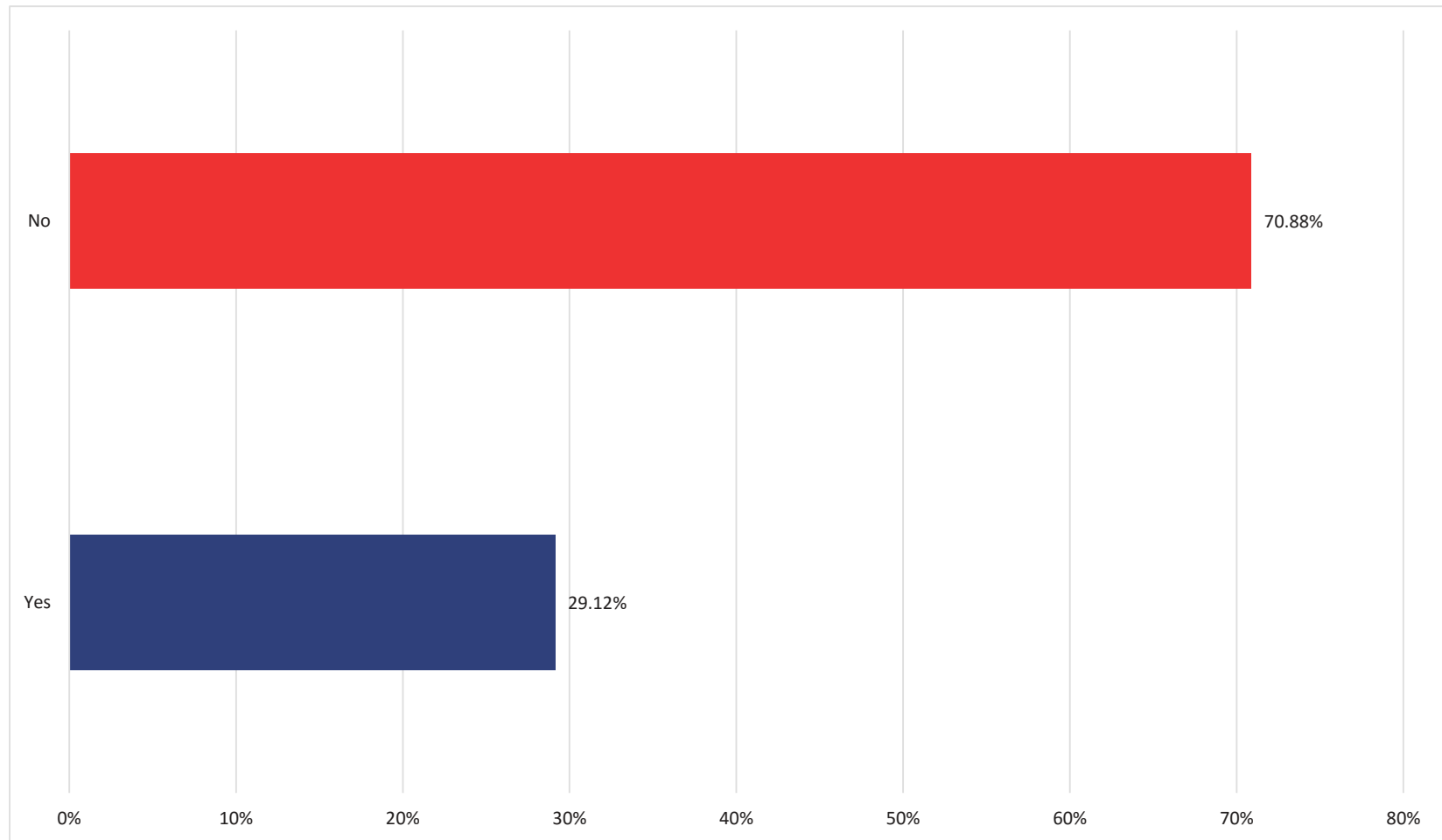
990 Surveyed - 17 skipped Question 4



# QUESTION 5

If no, would you be willing to pay more for additional coverage?

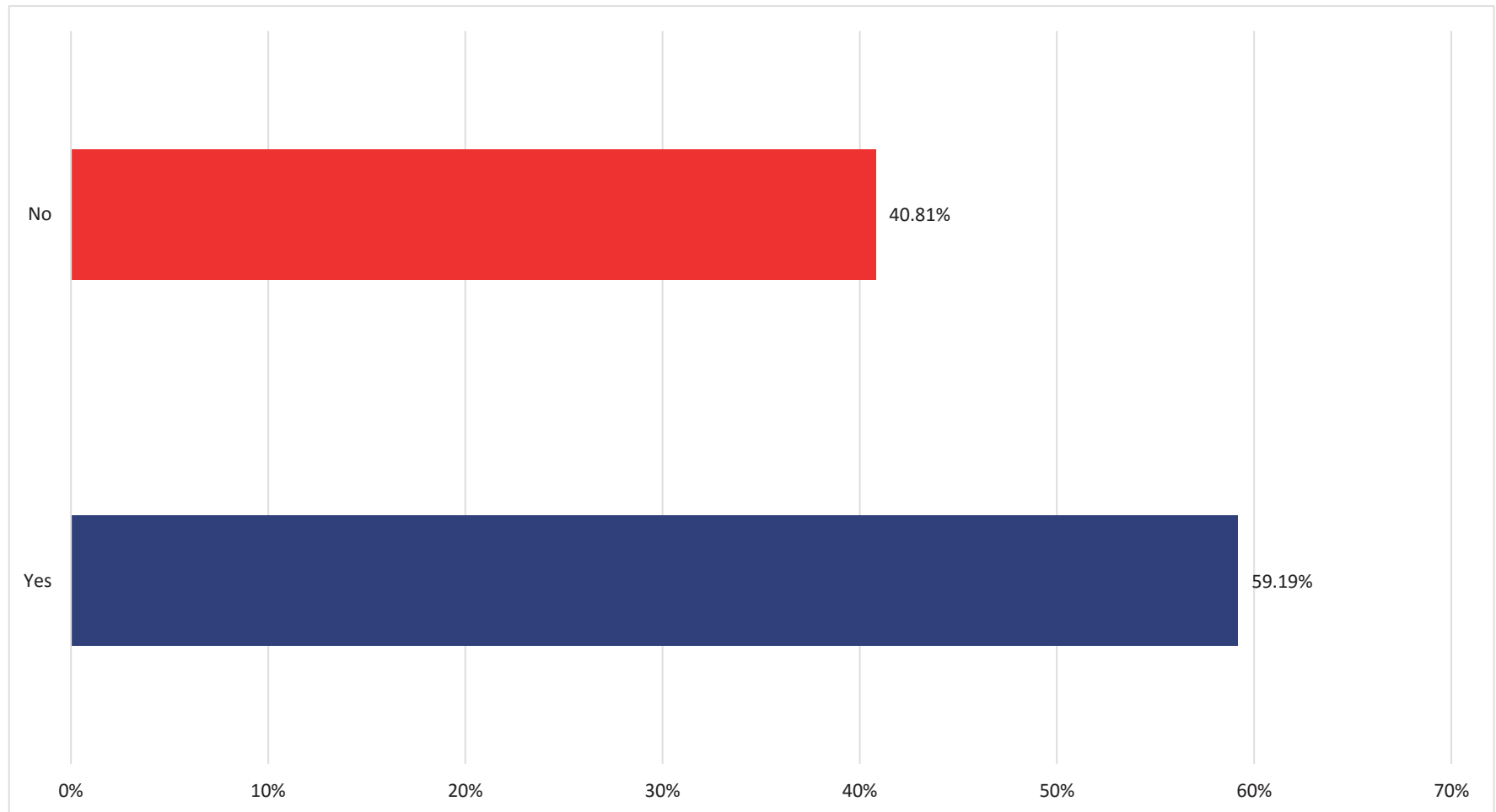
*704 Surveyed - 303 skipped Question 5*



# QUESTION 6

Do you feel you have a good understanding of how/when this coverage would respond for you?

*990 Surveyed - 17 skipped Question 6*

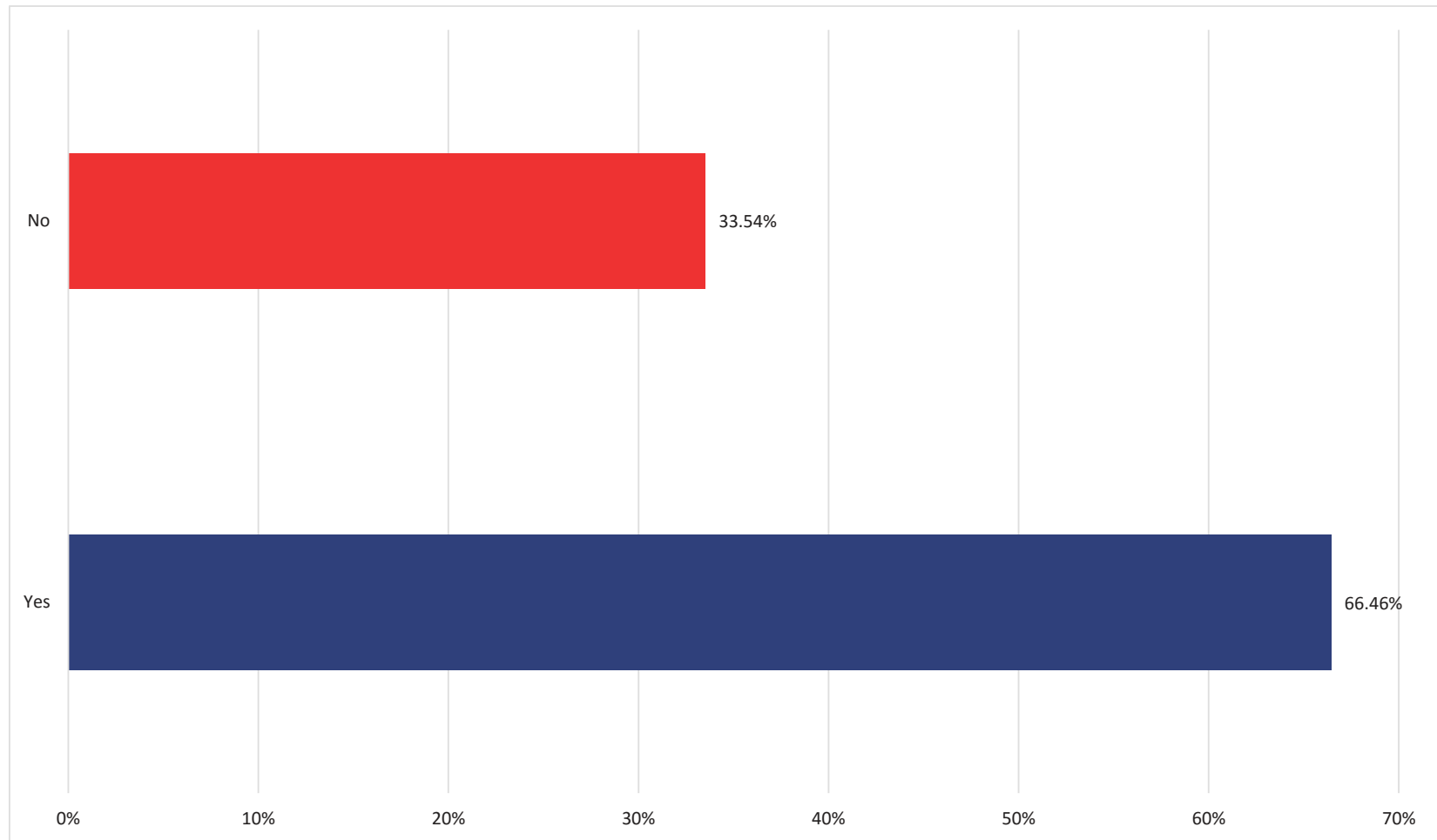




# QUESTION 7

Did you read the information on this coverage we mailed to you this year?

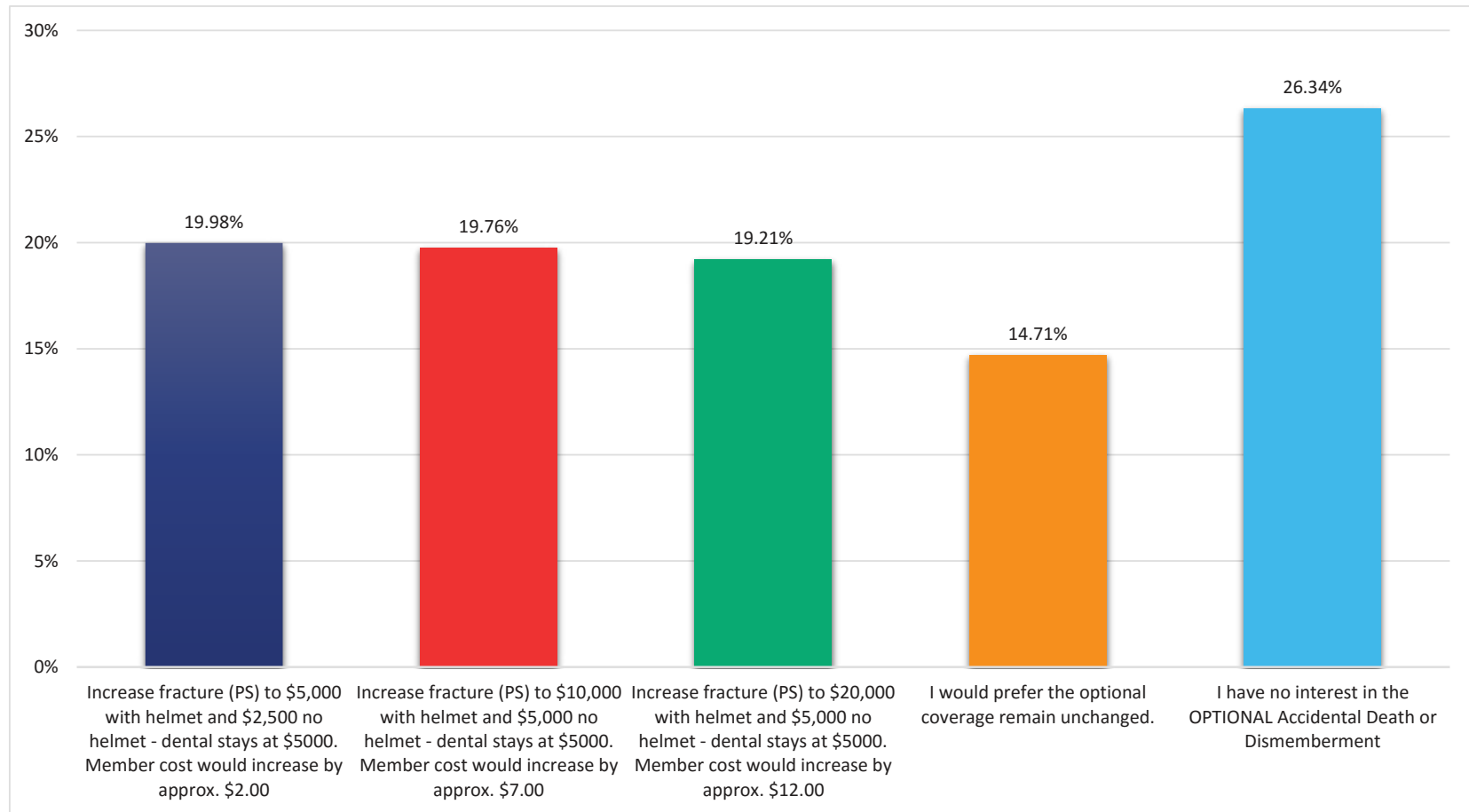
*990 Surveyed - 17 skipped Question 7*



# QUESTION 8

We may be able to increase the fracture benefit on this optional insurance component to the coverage below. Please select the option you would most like to see.

*911 Surveyed - 96 skipped Question 8*

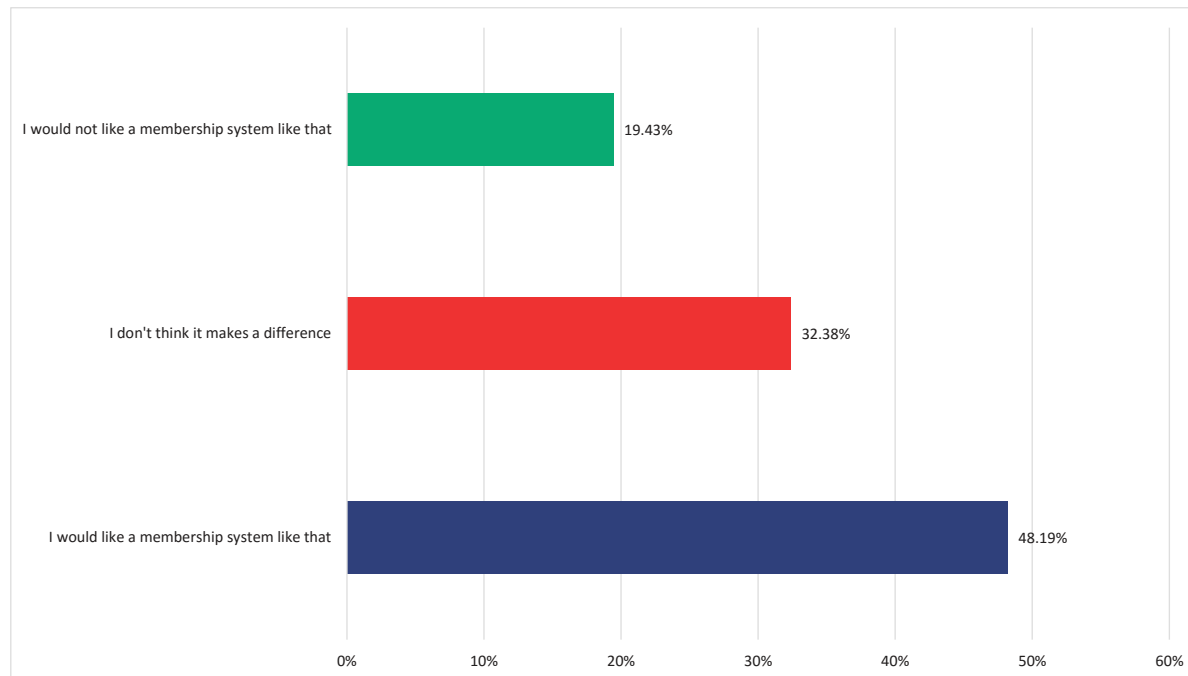


# QUESTION 9

How would you feel about a tiered membership system offering different types of Capri Insurance automatically included with your HCBC Membership depending on the level you choose instead of the current a la carte pricing?

The tiered pricing would be reflective of what is included, but would offer savings with the PLUS and PREMIUM packages. Example: **HCBC Membership Includes:** Member's AUTOMATIC: \$5,000,000 of excess PERSONAL LIABILITY and \$75,000 (Principal Sum) Accidental Death. **HCBC Membership - PLUS includes:** (\$5 M, 75K Death as above), Members Named Perils (MNP), Tack. **HCBC Membership - PREMIUM includes:** (\$5 M, 75K Death, MNP, Tack as above) & Additional Accidental Death & Dismemberment coverage.

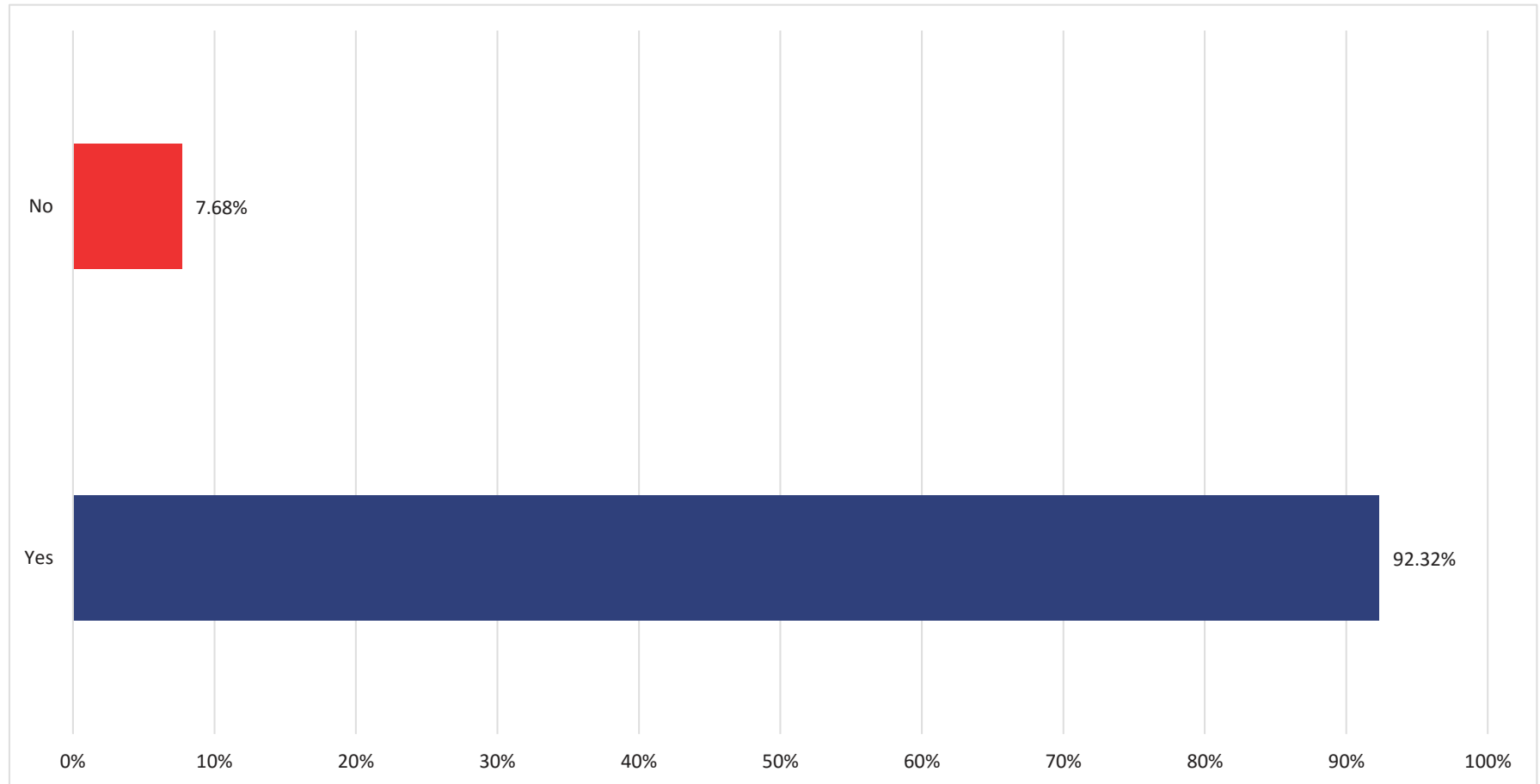
911 Surveyed - 96 skipped Question 9



# QUESTION 10

Do you feel Horse Council BC is doing a good job?

*911 Surveyed - 96 skipped Question 10*



# QUESTION 11

Please explain why you chose yes or no on your answer from the previous question.

*527 Surveyed - 480 skipped Question 11*

## Summary of Comments:

The comments overall were resoundingly positive. Survey answers showed that members feel Horse Council (HCBC) is doing a good job with communication to members and the public, that HCBC offers many great programs and funding opportunities and that HCBC is trying to keep members best interests at the forefront of all decision making. Some survey responses were neutral and explained that they didn't feel like they had enough interaction with HCBC to decide one way or the other. The negative criticisms revolved mostly around the current insurance products from Capri offered through HCBC, the insurance system as a whole, what the purpose of HCBC is and the lack of understanding of exactly what was covered by insurance. Some respondents felt HCBC did not do enough for them on a personal level, for their chosen discipline, or for their location in BC. One big take away message that HCBC received is that Horse Council BC's primary purpose is still quite misunderstood amongst many members. Many answers showed respondents believed Horse Council BC was an insurance agent, which we are not. While the majority of people were happy with HCBC's communication efforts, a lot of the answers showed that more effort, clarity, and understanding needs be part of all communications especially regarding insurance and HCBC's relationship to its insurance provider.

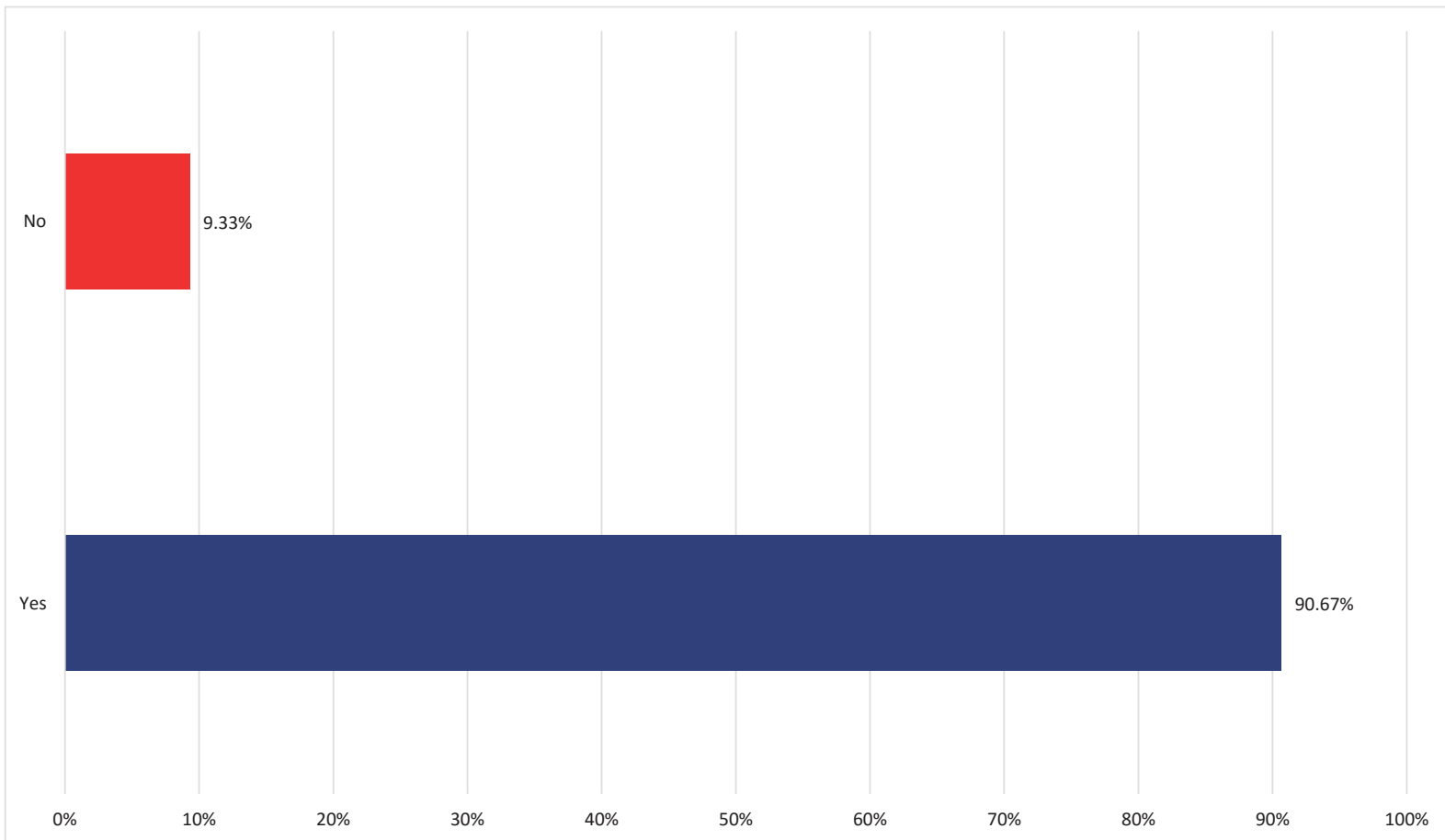
**What is a Word Cloud?** A Word Cloud is an image composed of words. The words below were the ones used most frequently by all respondents of this question. The size of each word indicates its frequency and importance; the bigger the word the more frequently it was used and the more important it is.

PUBLIC CURRENT EVENTS UNDERSTAND PROBLEMS  
GOOD COMMUNICATION PREFER  
DOING A GOOD JOB LIFE SERVICE FUNDING  
COVERAGE DEAL HORSE SURVEY  
INSURANCE FEEDBACK HCBC MIND  
QUESTIONS POSITIVE COST TRYING  
RESEARCH SAY CURRENT ISSUES TRAIL

# QUESTION 12

Do you agree with the following statement, "My Horse Council BC Membership offers good value"?

*911 Surveyed - 96 skipped Question 12*



# QUESTION 13

Please explain your answer from the previous question.

*480 Surveyed - 527 skipped Question 13*

## Summary of Comments:

The comments overall were again positive. There were some survey answers that indicated they only chose "yes" as an answer because they've never had an issue or because there was no other option to pick. Overall survey answers showed that members generally feel they receive good value for their membership. Many answers indicated that members felt HCBC's membership cost was reasonable and affordable, but wouldn't like to see it raised any higher. There were also a number of responses that indicated they felt like the membership cost was too expensive for what they needed it for. Many respondents chose to expand their answers citing that HCBC included many great services to the membership such as education, funding, events, support for their clubs or activities and being the active voice for the BC horse community to government. An equal amount of respondents chose to focus primarily on the insurance coverage and indicated a variety of answers ranging from thinking the insurance was good coverage to being unsure of what was covered and having doubts about if it would pay out if anything was ever claimed. Many respondents said that they only purchase a HCBC membership because they have to and don't know what it provides/offers other than insurance. Horse Council again took away that there is a misunderstanding about who and what we are.

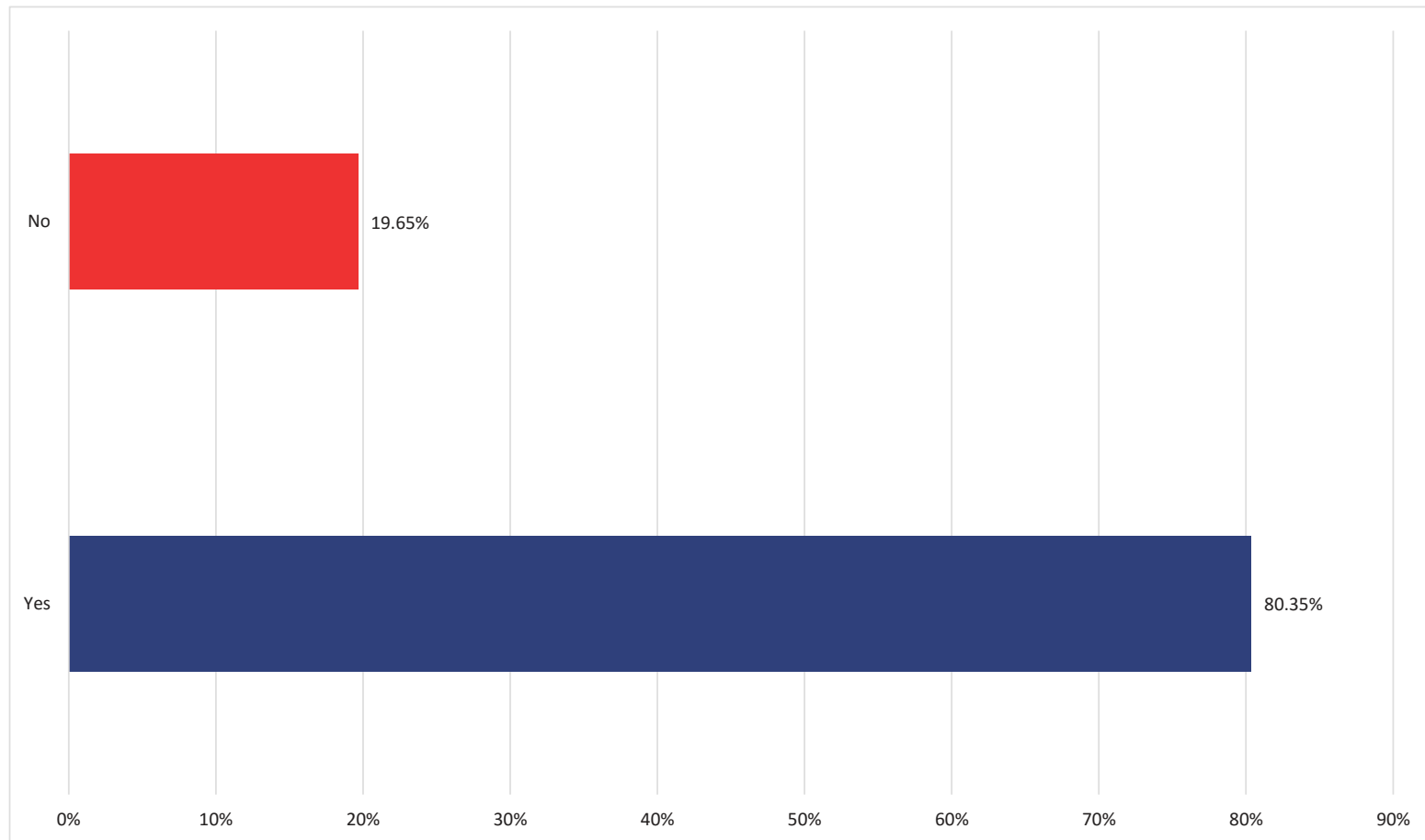
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MEMBERSHIP FEE HIGHER RATES GOOD ORGANIZATION  
EXPENSIVE PIECE OF MIND GOOD VALUE INJURY  
COVERED FAIR HCBC PEACE OF MIND  
COVERAGE INCLUDED INSURANCE SPORT  
HORSE CLAIM COST SAY SERVICES CLUB ACTIVITIES  
AFFORDABLE AGREE ANSWER GREAT JOB OPTIONS FAIR

# QUESTION 14

Do you feel Horse Council BC's current insurance provider is doing a good job?

*911 Surveyed - 96 skipped Question 14*





# QUESTION 15

Please explain why you chose yes or no on your answer from the previous question.

*513 Surveyed - 494 skipped Question 15*

## Summary of Comments:

This question was a bit of a misnomer. We failed to include a third "don't know" option in the answer and this resulted in many respondents choosing "yes/no" simply because they have never had interaction with Capri or because they hadn't had reason to suspect otherwise. We suspect the results would appear slightly different if the "don't know" option had been available, but not by much as the majority of people confidently backed up their votes. The survey answers showed that the majority of people who have had direct interactions with Capri or direct claims were pleased and happy with their experience. There were a few respondents that had a negative experience with Capri and most incidents recounted were insurance claims for coverages that are not provided within the scope of an HCBC Membership. Many respondents who chose "no" indicated they did so because of the incident with Katie Muller in December of 2015, because of stories they had heard from friends and social media or because of the loss of a favourite policy no longer available to them through HCBC. There were strong feelings on both sides for this question, but the majority were positive. This question was exceptionally helpful for Horse Council BC because it allowed for insight in to how members genuinely feel about our insurance partner.

**What is a Word Cloud?** A Word Cloud is an image composed of words. The words below were the ones used most frequently by all respondents of this question. The size of each word indicates its frequency and importance; the bigger the word the more frequently it was used and the more important it is.

COMPLAINTS TRYING INVOLVED DEAL GOOD VALUE  
OPTION ASSUME ANSWER EXPLANATION **CAPRI**  
RATES **CLAIM** NOT COVERED **INSURANCE**  
NEVER NEEDED **COVERAGE** EXTRA DOING AGE  
REASON EXPENSIVE IDEA LOCAL CONCERNS  
EASY TO UNDERSTAND **SERVICE**

# QUESTION 16

Do you have any additional comments?

*248 Surveyed - 759 skipped Question 15*

## Summary of Comments:

This question was wide open and let respondents talk about anything they felt needed to be brought to HCBC's attention. A few of the respondents indicated they were concerned about how Horse Council BC chooses an insurance agent to work with and asked for more information or a reason as to why one insurance agency would be chosen over another. Others indicated they would like the insurance from Capri explained in more layman's terms to make it more easily understandable. Keeping HCBC memberships affordable was stressed by many respondents. The majority of respondents to this question chose to bring up topics unrelated to HCBC Membership and insurance partners such as the Equestrian Canada Coaching Program, addressing the needs of aging riders, expressing a want for Horse Council BC to attend more events around the province, concerns about HCBC's January to December membership format and HCBC's online membership system. Most respondents simply took the opportunity to say a brief "thank you".

**What is a Word Cloud?** A Word Cloud is an image composed of words. The words below were the ones used most frequently by all respondents of this question. The size of each word indicates its frequency and importance; the bigger the word the more frequently it was used and the more important it is.

BELIEVE NICE GOOD WORK GLAD JOB ENGLISH RIDERS  
BETTER VALUE INJURY INPUT HORSE INDIVIDUAL  
HCBC CONTINUE INSURANCE  
COVERAGE GOOD IDEA OPTION COMPETITIVE  
CLAIM EXPERIENCE SURVEY IMPRESSION  
DOING WHAT YOU ARE DOING PAYMENT MONEY

# CONCLUSION

HCBC would like to thank the members for taking the time to complete the survey, it is important to our directors and staff that we remain member-centered in our decision making.

As a result of the Membership Insurance Survey and HCBC's internal Insurance Review, Horse Council BC has been able to respond to our members most vital concerns related to the insurance products available from our partner, Capri Insurance.

HCBC membership comes with some automatic insurance coverages provided by Capri. The survey respondents asked for greater clarification on what the automatic coverage involves. In order to provide better understanding, the wording on membership forms and insurance information has been revised to offer more clarity. This updated wording will be found in the 2016/2017 Membership forms.

The survey identified that members were concerned about whether Capri Insurance really was the best agency to be partnered with. Horse Council BC has responded to that concern by approaching alternate insurance providers. This type of review is done regularly to ensure we can provide the best value to our members. Capri Insurance is once again a leader in being able to offer the best prices for the most coverage. More than half of the national membership of all the provincial equestrian organizations are served by Capri Insurance, this is what gives Capri its competitive advantage for pricing. They have also listened to your concerns and have worked hard to come up with the best, most effective policies for HCBC's membership.

The review process also concluded that the current basic automatic coverage included with membership does provide the best value for the cost, so this will remain the same for 2017. HCBC did alter the Optional Accidental Death and Dismemberment policy to be more robust while keeping the cost as low as possible. This new Optional Capri Insurance product will be available for purchase with all 2017 Memberships.

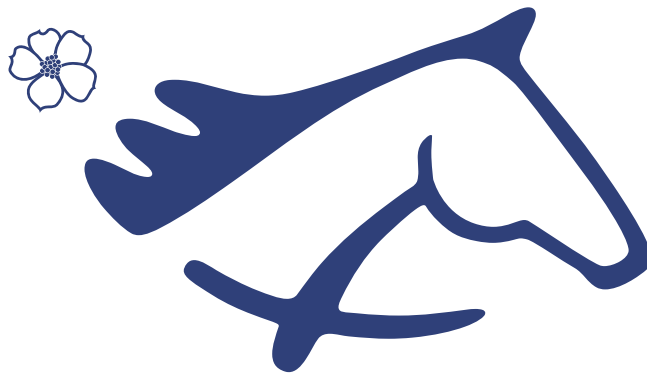
The Optional Travel Insurance policy proved to be a concern for many of the survey respondents. The member's only Optional Travel Insurance (Out of Province/Country) Coverage is a relatively new offering for HCBC members. The policy has been under pressure in the last few years due to rising costs of claims and the US dollar, most of the claims originate in the United States. These external stressors have led to increased age restriction and higher pricing over the last couple years by the insuring company. Horse Council BC feels while many members find value in this policy, it no longer reflects the specific wants of our overall membership base. This means that as of the 2017, HCBC will no longer offer the Optional Travel Insurance through our membership.

In closing, HCBC will enhance our messaging and communication so that members can be confident in what they are purchasing. Additionally, feedback from the survey will be used to improve programming and membership services in alignment with the HCBC strategic planning policies.

Thank you for your time and continued contributions to BC equestrian recreation and sport!

# THANK YOU FOR YOUR TIME & CONTINUED CONTRIBUTIONS TO BC EQUESTRIAN RECREATION AND SPORT!

If you have any questions or concerns,  
please contact Horse Council BC directly at **1-800-345-8055** or  
visit our website at **[www.hcbc.ca](http://www.hcbc.ca)** where you can find individual contact information  
for all HCBC Board Members & Staff.



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