

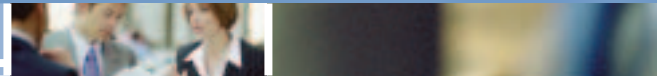
INFO Bulletin

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Information Bulletin for Group Insurance Plan Administrators and Benefit Advisors

The Administrator's Corner



NATIONAL SURVEY RESULTS SHOW HIGH SATISFACTION LEVELS

More than 93% of plan administrators have indicated being "satisfied" or "very satisfied" with Industrial Alliance (IA) administrative services, according to IA's national plan administrator survey conducted at the end of 2007.

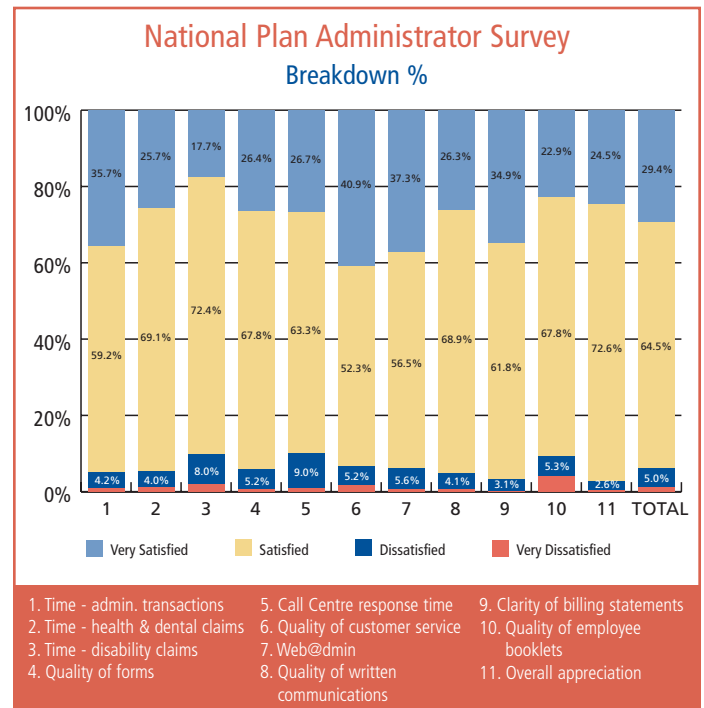
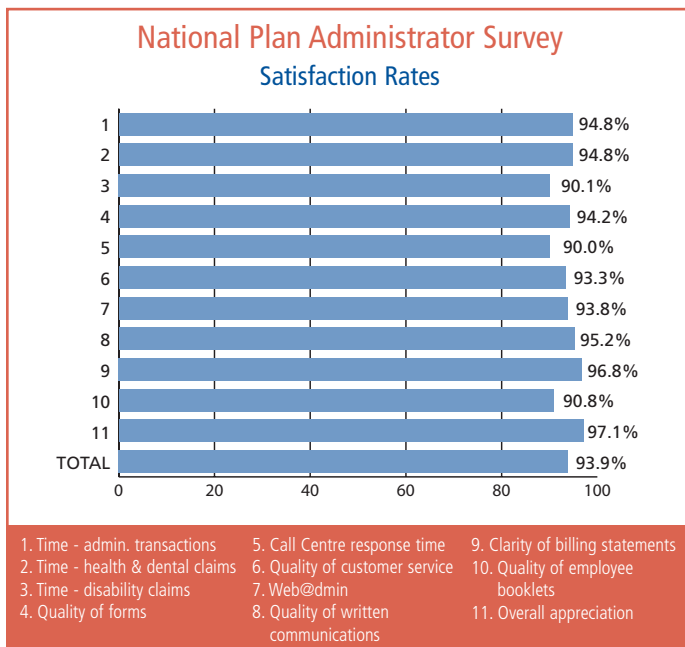
Plan administrator response to the question "Overall appreciation of our services," which represents their overall "subjective appreciation," shows a satisfaction rate of 97.1%.

"We are pleased with the results and wish to thank all administrators who participated in the survey," said Jacques Parent, Senior Vice-President, Group Insurance at IA. "Their input is key to making sure we remain focused on what we have to do to meet their needs and exceed their expectations. This is our ongoing challenge and objective."

sees them as opportunities for improving plan administrator satisfaction and is currently looking at various initiatives to improve service delivery in these areas.

National Response Breakdown

The following graph shows the breakdown of responses for each question.



Satisfaction rates were equal to or higher than 90% for all questions (see Survey Methodology on reverse). "Overall appreciation of our services" (97.1%), "Clarity of billing statements" (96.8%) and "Quality of written communication" (95.2%), got the highest marks from administrators.

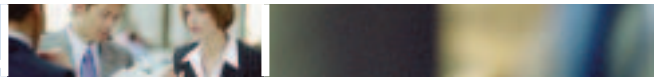
Slightly lower rates were recorded for "Call Centre response time" (90%), "Time taken to process disability claims" (90.1%) and "Quality of employee booklets" (90.8%). Although pleased with these results, IA

The breakdown shows that the highest percentages of very satisfied respondents were recorded for "Quality of customer service" (40.9%) and "Level of satisfaction with Web@dmin" (37.3%). These are encouraging results, as they reflect administrators' satisfaction with call centre performance and online administration tools, which are vital to success.

Results also point out opportunities for improvement such as "Time taken to process disability claims" and "Quality of employee booklets," where levels of very satisfied administrators are lower.

For Gary Coles, Senior Vice-President, Group Administration, survey results provide IA with necessary opportunities to improve in all areas.

The Administrator's Corner



"The message we want to send out to plan administrators is that, although we are pleased with the survey results, we will keep working hard to improve their level of satisfaction," said Coles. "And for IA, improving means getting both high satisfaction rates and high percentages of very satisfied customers in all areas, without exception."

A number of initiatives have already been undertaken to address some of the areas where plan administrators indicated there was room for improvement. These include a work process improvement project in IA's disability management area to reduce the length of time to complete the disability claims process. Information and promotional campaigns about Web@admin applications are also underway.

SURVEY METHODOLOGY

Industrial Alliance's National Plan Administrator Survey was conducted at the end of 2007. The survey was sent to all IA administered groups starting November 26, and plan administrators had until December 21 to respond.

IA received a total of **676** responses.

The survey included 11 questions aimed at measuring plan administrators' satisfaction with various aspects of IA administrative services:

- Time taken to process administrative transactions
- Time taken to process health & dental claims
- Time taken to process disability claims
- Quality of administrative & claim forms
- Call Centre response time
- Quality of customer service
- Level of satisfaction with Web@admin
- Quality of IA written communications
- Clarity of billing statements
- Quality of employee booklets
- Overall appreciation of services

These were completed by profiling questions about plan administrators' knowledge of IA administrative tools.

For each question, respondents had to indicate if they were "very satisfied" (VS), "satisfied" (S), "dissatisfied" (D) or "very dissatisfied" (VD). They could also choose to answer "Not applicable" or to provide no response (NA). Ambiguous responses where no choice was clearly indicated were classified as NA.

Satisfaction Rate (SR) Calculation

The satisfaction rate for each question was calculated by adding the number of VS and S responses, over the number of responses that expressed either satisfaction or dissatisfaction (Total responses – NA).

It can be summarized in the following equation: **SR = VS + S / Total – NA.**

Resources to Prevent Insurance Fraud and Protect Group Benefits

March 2008 is Fraud Prevention Month and Industrial Alliance (IA) wishes to remind group plan administrators and members that several resources are at their disposal to help prevent insurance fraud and protect their group benefits.

- **Industrial Alliance's Audit Services:** Plan sponsors and members who suspect that fraudulent activity may be going on within their plan can call IA Audit Services' tip line at 1 866 789-3938, or send an email to ia_audit_services@inalco.com. The service is totally confidential, and callers may choose to remain anonymous.
- **PhoneBusters:** PhoneBusters is a national anti-fraud call centre jointly funded by the Ontario Provincial Police, the Royal Canadian Mounted Police, and the Competition Bureau. Canadians can call PhoneBusters to report incidences of telemarketing fraud, advanced-fee fraud and identity theft, or to learn more about how to protect themselves from fraud.

PhoneBusters can be contacted by calling 1-888-495-8501 or by visiting their website at www.phonebusters.com.

- **The Canadian Health Care Anti-Fraud Association (CHCAA):** The CHCAA was founded in 2000 to give a voice to Canadian public and private sector health care organizations interested in preventing fraud. They can be contacted through their website at <http://chcaa.org/report/>. IA is an active member of the CHCAA.

Plan administrators can also learn more about fraud by reading the article entitled "Insurance Fraud: A Serious Issue" in IA's 2nd Quarter 2007 INFO Bulletin. Past issues of the INFO Bulletin are available on IA's website at www.inalco.com.

About Industrial Alliance

Industrial Alliance is among the most solid financial institutions in the country and is a leader in insurance and financial services. With offices from coast to coast, Industrial Alliance contributes to the financial well-being of over three million Canadians and has \$50 billion in assets under management and under administration, making it the 5th largest life and health insurance provider in Canada.