

**Online insurance sales without professional involvement:  
consumers' financial well-being is at risk!**

**1. Consumers trying to safeguard their assets would be left to their own devices**

When our clients attempted to purchase insurance products online, they would be left to their own devices in the face of truly complex information.

**Without professional involvement (e.g. a certified representative), selling insurance online offers no guarantee that consumers will understand the available options. Consequently, there is no guarantee that consumers' assets and financial well-being will be protected.**

**2. Certified representatives are trained to advise consumers**

The insurance broker designation means having to meet stringent conditions with respect to consumer protection: in addition to passing the AMF exams, brokers must complete 20 professional development hours every two years.

**Insurance products are so complex that brokers need to be certified and must update their knowledge regularly. Do people really think that uninformed consumers will select the right coverage if when shopping alone online for insurance products?**

**3. In the event of a claim, consumers would have to go it alone**

In the event of a claim, consumers would have to go it alone. If they weren't satisfied with their settlement, would they be in a position to defend themselves in dealings with an insurance company? If insurance sales were permitted online without professional involvement, insurers would be held accountable but any battles with consumers would be unequal.

**Selling insurance online without professional involvement would create an unequal balance of power between consumers and insurers. This is sure to have a negative impact on efforts to protect consumers' assets.**

**4. Points to keep in mind**

- Insurance is a complex product.
- The consequences due to inadequate coverage can be dramatic; this poses a high risk for consumer financial protection.
- It is essential that a certified insurance representative be involved in each online transaction.

<b>Please help us protect consumers' financial well-being!</b>
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