

Unpacking views on fraud insurance.



The research gauged the opinions among Canadians on their views towards fraud insurance.

Nanos conducted an online non-probability representative survey of 1,569 Canadians, 25 years of age or older, between January 23rd and January 27th, 2026.

Although no margin of error applies, for comparison purposes, a probability sample of 1,569 would have a margin of error of ± 2.5 percentage points, 19 times out of 20.

The statistical tabulations including the unweighted and weighted number of interviews can be accessed [here](#).

The research was commissioned by Aviva and was conducted by Nanos Research.

Top three risks of concerns influencing insurance – First ranked

Q - Please rank the top three risks of concern to you personally in terms of importance where 1 is the top risk of concern, 2 the second most important risk of concern and 3 the third top risk of concern? [RANDOMIZE]

	First ranked										
	Canada 2026-01 (n=1551)	ATL (n=166)	QC (n=383)	ON (n=453)	PR (n=319)	BC (n=230)	Male (n=767)	Female (n=783)	25 to 34 (n=260)	35 to 54 (n=663)	55 plus (n=628)
Cyber Crime/online scams/identity theft	37.8%	36.7%	46.0%	33.9%	31.4%	43.6%	34.7%	40.9%	29.6%	33.8%	44.3%
Auto Theft	15.7%	12.3%	15.2%	20.6%	13.5%	7.6%	17.5%	14.1%	15.5%	16.9%	14.9%
Home Invasions	12.1%	8.7%	10.6%	14.1%	13.6%	8.6%	12.9%	11.4%	11.7%	15.3%	9.7%
Flooding	10.6%	6.6%	9.6%	11.9%	6.6%	15.8%	11.3%	10.0%	12.0%	11.0%	9.8%
Hailstorms	6.0%	2.5%	5.8%	2.7%	19.0%	0.6%	5.6%	6.4%	4.7%	6.3%	6.2%
Wildfires	4.7%	14.8%	2.6%	1.8%	4.9%	11.3%	4.4%	5.0%	7.1%	4.5%	3.9%
Insurance fraud	3.7%	0.6%	4.0%	4.4%	2.4%	4.8%	4.2%	3.3%	6.4%	3.4%	3.0%
Hurricanes	2.7%	12.9%	2.0%	2.7%	0.9%	1.5%	3.1%	2.4%	2.4%	2.1%	3.4%
Other (specify below)	1.9%	0.9%	1.2%	2.3%	2.9%	1.2%	2.0%	1.7%	1.8%	2.3%	1.7%
Unsure	4.6%	3.8%	3.1%	5.5%	4.6%	5.0%	4.4%	4.9%	8.8%	4.4%	3.1%

Source: Nanos Research, representative non-probability survey, January 23rd to January 27th, 2026, n=1551, Canadians 25 years and older.

Fear, Fraud and Premiums: Canada's Hidden Premium Pressure

- 1. Significant concern about cost impacts:** Nearly 6 in 10 (59%) agree they are concerned about the cost of fraud in the insurance system because it affects their premiums.
- 2. Punishments seen as too weak:** A large plurality (43%) believe current penalties for committing insurance fraud are not strong enough, while only 16% feel punishments are adequate.
- 3. Fraud is a real worry:** Over 2 in 5 Canadians (42%) outright say they are worried about becoming a victim of fraud, while only 19% are not worried.
- 4. Top perceived fraud threats:** The most commonly ranked personal fraud threats include deliberate staged vehicle collisions (14%), vehicle-repair-related fraud (12%), and unlicensed individuals posing as insurance brokers (8%).

Feelings about being the victim of fraud

Q - On a scale of 0 to 10 where 0 is not at all worried and 10 is very much worried, how worried are you in general about the following:
Being the victim of fraud

	Canada 2026-01 (n=1568)	ATL (n=168)	QC (n=384)	ON (n=458)	PR (n=325)	BC (n=233)	Male (n=776)	Female (n=791)	25 to 34 (n=266)	35 to 54 (n=665)	55 plus (n=637)
Mean	5.8	5.9	5.9	5.8	5.8	5.7	5.6	6.0	5.5	5.8	6.0
Worried (7-10)	41.8%	39.4%	41.5%	42.4%	40.9%	43.0%	39.1%	44.5%	37.9%	39.6%	45.2%
Neutral (4-6)	35.8%	42.4%	36.6%	35.3%	35.9%	33.0%	37.4%	34.3%	33.9%	37.9%	35.0%
Not Worried (0-3)	18.8%	15.1%	19.1%	18.1%	19.8%	20.4%	20.3%	17.3%	23.0%	17.9%	17.7%
Unsure	3.6%	3.1%	2.8%	4.2%	3.3%	3.5%	3.2%	3.9%	5.2%	4.5%	2.1%

Two in five Canadians (42%) report being worried about being the victim of fraud (score 7-10 out of 10), just over one third (36%) say they have a neutral feeling towards it (score 4-6 out of 10) and just below one in five (19%) say they are not worried (score 0-3 out of 10). Older Canadians (ages 55 plus; 45%) are more worried (score 7-10 out of 10) of being the victim of fraud and so are women (45%) compared to men (39%).

Top three threats thinking about insurance fraud – First ranked

Q - Thinking about insurance fraud, please rank the top three threats to you personally where 1 is the top fraud threat, 2 the second biggest fraud threat and 3 the third biggest fraud threat. [RANDOMIZE]

	First ranked
	Canada 2026-01 (n=1550)
Deliberate vehicle collisions staged for fraud purposes	13.8%
Vehicle repair related fraud	11.7%
Unlicensed individuals posing as insurance brokers	7.8%
Roofing or home repair fraud	7.2%
Deliberately inflating cost of contents/belongings	6.5%
Re-VINing (Vehicle Identification Numbers) of stolen vehicles fraud	5.7%
False insurance details fraud (address, drivers etc.) for cheaper premiums	5.2%
Fake insurance/pink slip fraud	4.7%
Health/rehabilitation fraud	3.8%
Tow truck fraud	3.5%
Defrauding to avoid paying the lease/financing of vehicle	1.5%
Unsure	13.3%
None of the above	15.4%

Source: Nanos Research, representative non-probability survey, January 23rd to January 27th, 2026, n=1550, Canadians 25 years and older.

Top three threats thinking about insurance fraud – Second ranked

Q- Thinking about insurance fraud, please rank the top three threats to you personally where 1 is the top fraud threat, 2 the second biggest fraud threat and 3 the third biggest fraud threat. [RANDOMIZE]

Second ranked	
	Canada 2026-01 (n=1121)
Vehicle repair related fraud	17.1%
Deliberate vehicle collisions staged for fraud purposes	12.5%
Re-VINing (Vehicle Identification Numbers) of stolen vehicles fraud	10.1%
Deliberately inflating cost of contents/belongings	9.4%
Roofing or home repair fraud	9.0%
False insurance details fraud (address, drivers etc.) for cheaper premiums	8.0%
Health/rehabilitation fraud	7.4%
Tow truck fraud	7.3%
Unlicensed individuals posing as insurance brokers	7.1%
Fake insurance/pink slip fraud	5.4%
Defrauding to avoid paying the lease/financing of vehicle	4.1%
Unsure	2.4%

Source: Nanos Research, representative non-probability survey, January 23rd to January 27th, 2026, n=1121, Canadians 25 years and older.

Top three threats thinking about insurance fraud – Third ranked

Q - Thinking about insurance fraud, please rank the top three threats to you personally where 1 is the top fraud threat, 2 the second biggest fraud threat and 3 the third biggest fraud threat. [RANDOMIZE]

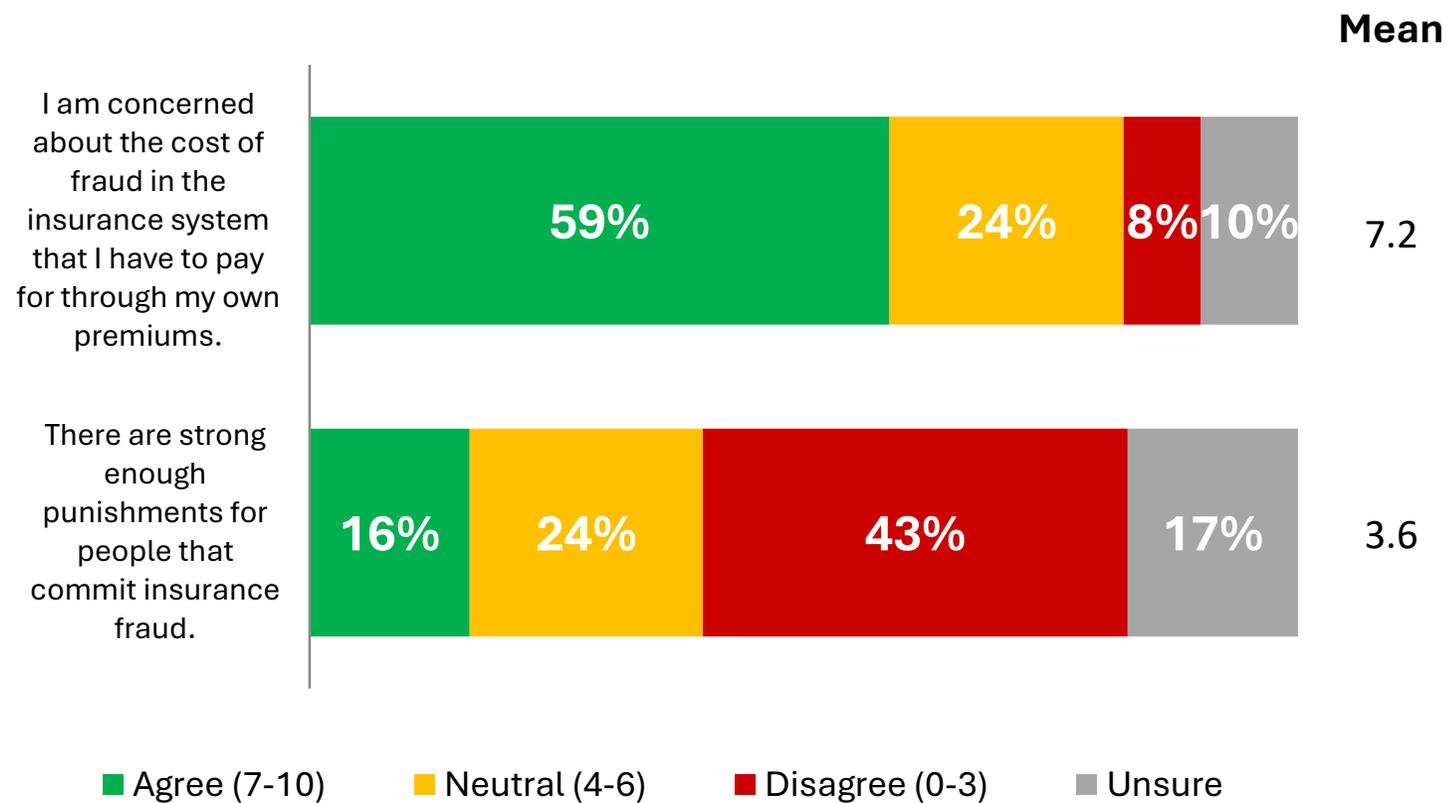
Third ranked	
	Canada 2026-01 (n=1040)
Vehicle repair related fraud	13.3%
Deliberate vehicle collisions staged for fraud purposes	11.0%
Deliberately inflating cost of contents/belongings	10.8%
Roofing or home repair fraud	9.6%
Health/rehabilitation fraud	8.9%
Re-VINing (Vehicle Identification Numbers) of stolen vehicles fraud	8.5%
Tow truck fraud	8.3%
False insurance details fraud (address, drivers etc.) for cheaper premiums	7.7%
Unlicensed individuals posing as insurance brokers	6.6%
Fake insurance/pink slip fraud	6.1%
Defrauding to avoid paying the lease/financing of vehicle	5.0%
Unsure	4.1%

Source: Nanos Research, representative non-probability survey, January 23rd to January 27th, 2026, n=1040, Canadians 25 years and older.

Nearly three in five Canadians (59%) say they agree (score 7-10 out of 10) that they are concerned about the cost of fraud in the insurance system that they have to pay for through their own premiums. Two in five Canadians (43%) say they disagree (score 0-3 out of 10) that there are strong enough punishments for people that commit insurance fraud.

Q – On a scale of 0 to 10 where 0 is not at all agree and 10 completely agree, please score your level of agreement with the following statements. [ROTATE NEXT TWO QUESTIONS]

Level of agreement towards the cost of fraud in the insurance system and punishments for those who commit insurance fraud



*Weighted to the true population proportion.
 *Charts may not add up to 100 due to rounding.

Source: Nanos Research, representative non-probability survey, January 23rd to January 27th, 2026, n=1569, Canadians 25 years and older.

Level of agreement towards the cost of fraud in the insurance system

Q - On a scale of 0 to 10 where 0 is not at all agree and 10 completely agree, please score your level of agreement with the following statements. [ROTATE NEXT TWO QUESTIONS]

I am concerned about the cost of fraud in the insurance system that I have to pay for through my own premiums.

	Canada 2026-01 (n=1569)	ATL (n=168)	QC (n=384)	ON (n=459)	PR (n=325)	BC (n=233)	Male (n=776)	Female (n=792)	25 to 34 (n=266)	35 to 54 (n=666)	55 plus (n=637)
Mean	7.2	7.4	6.7	7.4	7.3	7.2	7.1	7.2	6.6	6.8	7.6
Agree (7-10)	58.7%	64.2%	52.1%	60.2%	59.5%	61.6%	59.3%	58.0%	46.1%	52.2%	68.8%
Neutral (4-6)	23.7%	25.3%	25.3%	22.8%	21.5%	25.6%	25.1%	22.4%	29.1%	28.8%	17.5%
Not agree (0-3)	7.8%	4.8%	13.2%	6.3%	6.8%	5.7%	7.6%	8.0%	8.6%	8.5%	7.0%
Unsure	9.8%	5.6%	9.4%	10.7%	12.2%	7.2%	7.9%	11.6%	16.3%	10.6%	6.7%

Canadians ages 55 plus (69%) are more likely to agree (score 7-10 out of 10) that they are concerned about the cost of fraud in the insurance system that they have paid for through their own premiums than those ages 25 to 34 (46%).

Level of agreement towards punishments for people that commit insurance fraud

Q - On a scale of 0 to 10 where 0 is not at all agree and 10 completely agree, please score your level of agreement with the following statements. [ROTATE NEXT TWO QUESTIONS]

There are strong enough punishments for people that commit insurance fraud.

	Canada 2026-01 (n=1569)	ATL (n=168)	QC (n=384)	ON (n=459)	PR (n=325)	BC (n=233)	Male (n=776)	Female (n=792)	25 to 34 (n=266)	35 to 54 (n=666)	55 plus (n=637)
Mean	3.6	3.8	3.4	3.8	3.4	3.4	3.6	3.6	5.1	3.8	2.9
Agree (7-10)	16.2%	19.8%	15.5%	18.0%	13.9%	13.5%	18.2%	14.3%	27.6%	17.8%	10.4%
Neutral (4-6)	23.6%	19.4%	20.9%	25.0%	21.5%	28.7%	23.3%	23.9%	29.1%	24.9%	20.3%
Not agree (0-3)	43.0%	44.6%	43.5%	39.1%	46.5%	47.7%	46.6%	39.6%	22.5%	38.6%	54.6%
Unsure	17.2%	16.2%	20.1%	17.9%	18.1%	10.1%	11.9%	22.3%	20.8%	18.7%	14.7%

Canadians ages 55 plus (55%) are more likely to not agree compared to other age groups. Men are more likely to disagree that the punishments for those that commit insurance fraud are strong enough compared to women (men not agree 47%, women not agree 40%).

Element	Description
Research sponsor	Aviva
Population and Final Sample Size	1,569 Canadians
Source of Sample	Bonning Associates
Type of Sample	Representative non-probability
Margin of Error (for a comparative probability sample)	For comparison purposes, a probability sample of 1,569 respondents would have a margin of error of ± 2.5 percentage points, 19 times out of 20.
Mode of Survey	Online survey
Sampling Method Base	Non-probability
Demographics (Captured)	Atlantic Canada, Quebec, Ontario, Prairies, British Columbia; Men and Women; 25 years or older. Six digit postal code was used to validate geography.
Demographics (Other)	Age, gender, education, income
Field Dates	January 23 rd and January 27 th , 2026.
Language of Survey	The survey was conducted in both English and French.
Standards	Nanos Research is a member of the Canadian Research Insights Council (CRIC) and confirms that this research fully complies with all CRIC Standards including the CRIC Public Opinion Research Standards and Disclosure Requirements. https://canadianresearchinsightscouncil.ca/standards/

Element	Description
Weighting of Data	The results were weighted by age and gender using the latest Census information (2021) and the sample is geographically stratified to ensure a distribution across all regions of Atlantic Canada, Quebec, Ontario, Prairies, British Columbia. See tables for full weighting disclosure.
Screening	Screening ensured potential respondents did not work in the market research industry, in the advertising industry, in the media or a political party prior to administering the survey to ensure the integrity of the data.
Excluded Demographics	Individuals younger than 25 years old; individuals without internet access could not participate.
Stratification	By age and gender using the latest Census information (2021) and the sample is geographically stratified to be representative of Atlantic Canada, Quebec, Ontario, Prairies, British Columbia.
Estimated Response Rate	Not applicable
Question Order	Question order in the preceding report have been grouped by theme and do not reflect the order in which they appeared in the original questionnaire.
Question Content	All questions asked are contained in the report.
Question Wording	The questions in the preceding report are written exactly as they were asked to individuals.
Research/Data Collection Supplier	Nanos Research
Contact	Contact Nanos Research for more information or with any concerns or questions. http://www.nanos.co Telephone: (613) 234-4666 ext. 237 Email: info@nanosresearch.com .
Data Tables	By region, age and gender



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ABOUT NANOS

Any questions?



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