



**BROKER TRAINING
FOR THE USE OF
CGI AUTOPLUS REPORTS**

Contents

- Introduction 3
 - Document Objectives..... 3
 - New Workflows 4
- New Procedures..... 6
 - Consent..... 6
 - Examples of the use of Consent..... 7
 - Manual Portal Entry 8
 - Example of the use of Manual Portal Entry 8
 - Physical Copy of the Application..... 8
 - Example of the use of a Physical Copy of the Application 8
 - Automatic Upload of Data from the BMS to the Carrier 9
 - Example of the use of Automatic Upload of Data from the BMS to the Carrier..... 9
 - Using Applied Rater 9
 - Example of the use of Applied Rater 9
 - Carrier Audits 10
 - Example of the use of Carrier Audits 10
- New CGI screens for the ordering of AutoPlus reports 11
 - Screen as of Sunday, 27 June 2021 11
 - Screen after Friday, 13 August 2021 11
 - Search Screen Samples 12
 - New Report Information..... 13
 - Summary of Changes 14
- Appendix A..... 15

Introduction

Document Objectives

A complaint was made to the Office of the Privacy Commissioner of Canada regarding the number of years of data available on the CGI AutoPlus report. In response to the complaint, AutoPlus data must now be limited based on purpose of use. The IBAO & CGI have agreed with the Office of the Privacy Commissioner of Canada that a Broker may continue to have access to 25 years of data to fulfill their mandate providing they obtain Consumer consent to do so (see Appendix A for a suggested wording from IBAO). However, for example, a Carrier whose automobile product only takes into account 10 years of data, can only access 10 years of data from the AutoPlus report.

The following material is only pertinent to data from an AutoPlus report and not from any other third party or Consumer report that you may access on behalf of the Consumer.

It should be acknowledged that the responsibilities of a Broker and those of a Carrier's employees are different with respect to the use of an AutoPlus report.

Employees of a Carrier are limited to access to the data that they require for their specific purpose. All employees of a Carrier, e.g. underwriting staff, claims adjusters etc., will be limited to the years of AutoPlus data that their automobile product and employment function requires. As an example, if the Carrier requires 10 years of data, internally they are only permitted to access an AutoPlus report with 10 years of data.

The new process will be gradually rolled out by Carrier by CGI beginning August 13, 2021, with gradual implementation of additional Carriers throughout September and October.

Please note upon launch of this new process, it will be the Broker's accountability to ensure that the data attributed to the source of the AutoPlus is only shared directly with a Carrier based on the number of years that Carrier needs (see Carrier Audit section below).

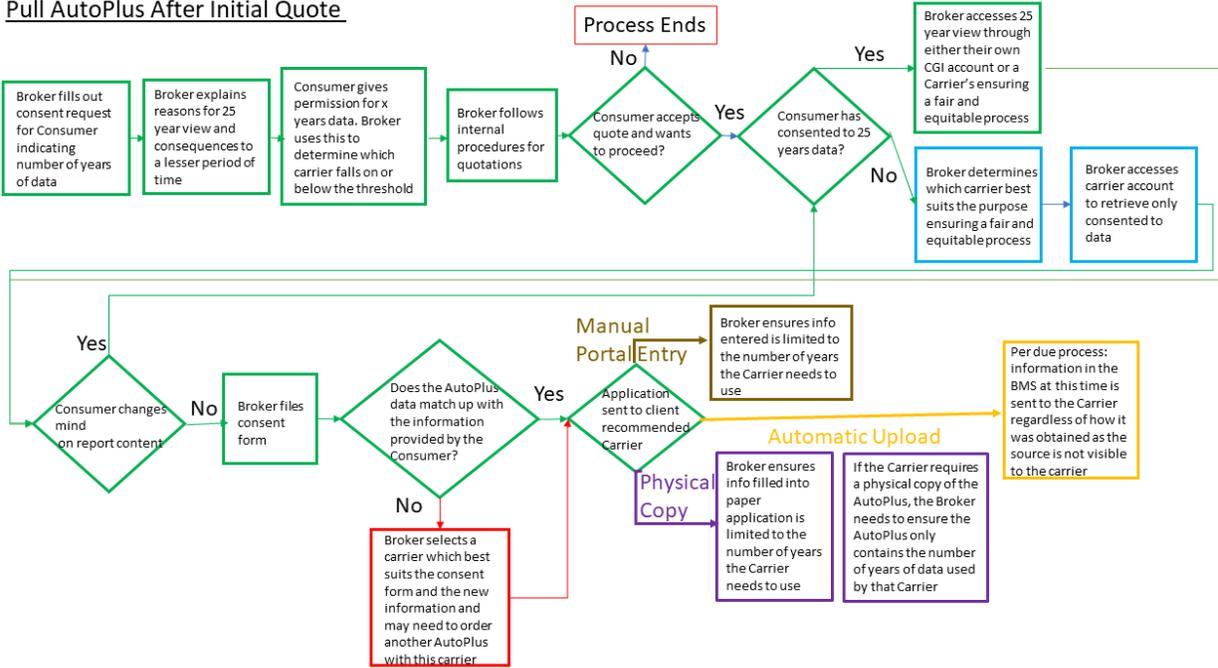
This privacy issue is in regards specifically to the AutoPlus report and the new workflow does not take into consideration anything to do with document storage, retention or deletion.

The objective of this training material is to educate Brokers on the use of CGI AutoPlus reports to support the changes described above.

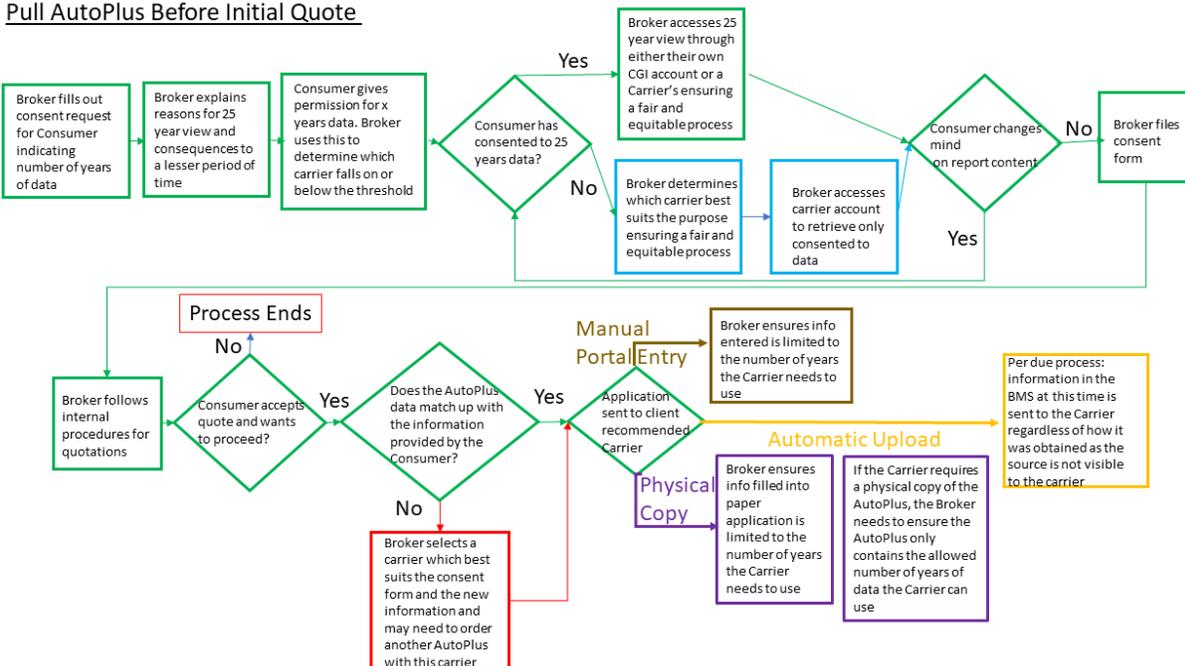
New Workflows

Below are diagrams illustrating a high-level view of the new workflows required by Brokers to be in compliance of the new agreement. The workflow is different depending on when and where the AutoPlus reports are ordered.

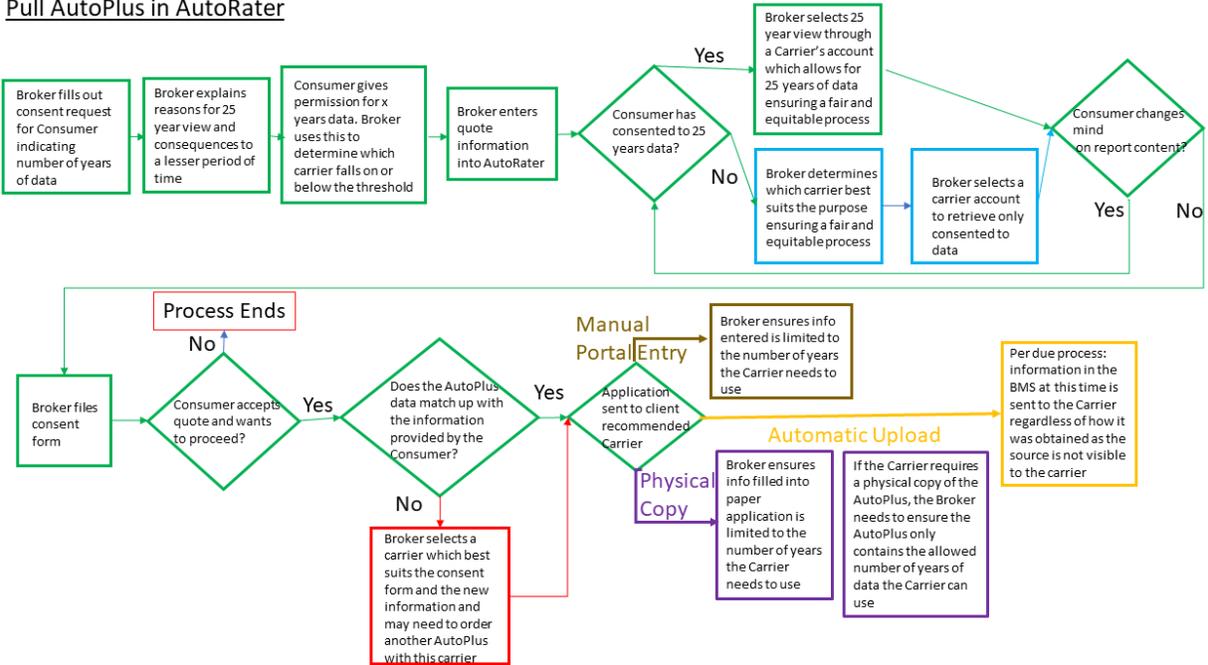
Pull AutoPlus After Initial Quote



Pull AutoPlus Before Initial Quote



Pull AutoPlus in AutoRater



New Procedures

Consent

While the IBAO has provided a sample Personal Information Consent form (see Appendix A) with processes, it is understood that a brokerage may use different wordings and processes within their office. However, any changes made to the Personal Information Consent form and/or process must specifically allow the Consumer to consent to 25 years of history. The IBAO would recommend that this consent be obtained before a quote is processed. Please note that the need to obtain the specific consent for 25 years of data applies to both Personal and Commercial Lines so if two forms are used, both must be changed. The IBAO strongly recommends that if the Brokerage has any doubts as to their specific consent language, they should obtain their own independent legal advice.

The Broker must explain to the Consumer the reasons for a 25 year view of their data from AutoPlus and the consequences to a lesser period of time. The Consumer must give explicit permission for the number of years of data they are agreeing to on their AutoPlus if not the maximum of 25 years. The Broker can then use this number to determine which Carrier falls on or below the requested threshold.

Once consent is obtained, the Broker must fill out a new consent request. The request must explicitly indicate the number of years of AutoPlus data the Consumer agreed can be used during their quotation and underwriting process. Please note: the IBAO is currently working on revised Consumer consent wording which will be included in this training document in the near future.

With consent to view 25 years of data, the Broker can either with the use of their own CGI account, or through a Carrier's, pull this report. Every Carrier should have two Broker CGI accounts. One to allow 25 years of data for general quotation purposes and one limited to the number of years that the specific Carrier can use themselves. The exception to this is when the Carrier is allowed to use 25 years of data for underwriting and rating purposes, in this case there will be one account showing 25 years of data.

When accessing a Carrier's account, the Broker may only retrieve the maximum number of years of data consented to by the Consumer. If the Broker is not using their own CGI account to access the data, they must determine which Carrier best suits the purpose while ensuring a fair and equitable process. Each Carrier will have an agreed maximum number of years that they actually use to underwrite and rate for insurance purposes. The Broker's responsibility is to ensure they access only the maximum number of years consented to by the Consumer.

With regards to the number of years the Consumer initially consented to, at any time during the process the Consumer may change their mind. If the Consumer changes their mind, the Broker must obtain a new consent form.

The initial consent form, and if applicable any subsequent forms, must be filed by the Broker and kept on record in line with their current retention practices and processes.

The Broker will follow their internal procedures for quotations. This consent process only changes how much data a Broker can collect and/or share with the Carrier through AutoPlus reports. Please note: if a Consumer has limited consent to the number of years of data, this may be contrary to a Carrier's underwriting rules upon which that particular quote may need to be excluded from the Consumer's options.

Examples of the use of Consent

Example #1:

Broker obtains consent from a Consumer for 25 years of data. Broker uses a fair and equitable process to select the Carrier. When the Broker goes into CGI, they will see two options for each Carrier. One will be for the number of years the Carrier can view. The other option will be for 25 years of data. In the sample screen below, the Broker picks “Insurance Company C (Broker) (25 years)” to match the consent from the Consumer. The one exception to this rule is if the Insurance Company uses 25 years of data, only one account will show as per “Insurance Company D (25 years)” in the screen below.

The screenshot shows the CGI IIS Portal interface. At the top, there is a navigation bar with 'IIS PORTAL | MY SERVICES | On Behalf of:' and a dropdown menu for 'Select a Sponsor Company'. The dropdown menu is open, showing the following options: 'Select a Sponsor Company', 'ABC Brokerage (25 years)', 'Insurance Company C (8 years)', 'Insurance Company C (Broker) (25 years)', 'Insurance Company D (25 years)', 'Insurance Company Z (9 years)', and 'Insurance Company Z (Broker) (25 years)'. The 'Insurance Company C (Broker) (25 years)' option is highlighted. Below the navigation bar, there is a 'Welcome' message and a 'Simply select a service or sponsor from the top menu to continue.' instruction. There are four icons representing different services: a steering wheel, a car wheel, a pie chart, and a gear with a red X. On the right side, there is an 'IIS Messages' section with a message about a Site Guide and a link to 'Product and Ministry Availability'.

Example #2:

Broker obtains consent from a Consumer for 9 years of data. While the Broker believes they want to place the business with Company C who is only allowed to use 8 years of data for underwriting and rating purposes, in the sample screen below, the Broker should order one report using a fair and equitable process of all the Carriers that offer a 9 year history in order to get all of the data the Consumer has consented to. The data retrieved for year 9 may influence the advice provided by the Broker to the Consumer. In the screen shot below, the only Carrier that allows for 9 years of data is “Insurance Company Z (9 years)”.

The screenshot shows the CGI IIS Portal interface, similar to Example #1. The dropdown menu for 'Select a Sponsor Company' is open, showing the following options: 'Select a Sponsor Company', 'ABC Brokerage (25 years)', 'Insurance Company C (8 years)', 'Insurance Company C (Broker) (25 years)', 'Insurance Company D (25 years)', 'Insurance Company Z (9 years)', and 'Insurance Company Z (Broker) (25 years)'. The 'Insurance Company Z (9 years)' option is highlighted. Below the navigation bar, there is a 'Welcome' message and a 'Simply select a service or sponsor from the top menu to continue.' instruction. There are four icons representing different services: a steering wheel, a car wheel, a pie chart, and a gear with a red X. On the right side, there is an 'IIS Messages' section with a message about a Site Guide and a link to 'Product and Ministry Availability'.

Manual Portal Entry

If the Broker is sending the application to the Carrier through the use of a Carrier's Portal that requires manual entry, the Broker must ensure that they only enter the number of years of AutoPlus report data that the Carrier is allowed to use. This is only the case where the Broker must enter the AutoPlus data into the Carrier's Portal manually.

Example of the use of Manual Portal Entry

The Consumer consents to 25 years of data so the Broker obtains a 25 year report. The Carrier is only allowed to use 10 years of data. In the case where manual entry is required, the Broker must only enter the last 10 years of data into the Carrier's Portal. Any data on the AutoPlus report before the last 10 years cannot be input into the portal.

Physical Copy of the Application

If the Broker is sending the application to the Carrier through a paper application, the Broker must ensure that they only enter the number of years of AutoPlus report data that the Carrier is allowed to use on the paper application. If the Carrier requires a hard copy of the AutoPlus report to support the paper application, the Broker must ensure that the AutoPlus report aligns with the number of years of data used by the Carrier. Please note: this may require the Broker to obtain an additional report pulled from that specific Carrier's CGI account to ensure the data aligns correctly.

Example of the use of a Physical Copy of the Application

The Consumer consents to 25 years of data so the Broker obtains a 25 year report. Insurance Company C is only allowed to use 8 years of data. In this case, the Broker must only enter 8 years of data into the paper application. Insurance Company C also requires a hard copy of the AutoPlus report to be included with the paper application. The Broker must order another report by selecting "Insurance Company C (8 years)" in the screen below to attach to the paper application. Please note: Company C AutoPlus report with 25 years data cannot be sent to Company C as they only use 8 years of data, even if the 25 year report was ordered from Company C.

CGI
Experience the commitment®

IIS PORTAL | MY SERVICES | On Behalf of: 1 | More Services | LOGOUT

HOME | AUTO RISKS | PROPERTY RISK

Select a Sponsor Company

- Select a Sponsor Company
- ABC Brokerage (25 years)
- Insurance Company C (8 years)
- Insurance Company C (Broker) (25 years)
- Insurance Company D (25 years)
- Insurance Company Z (9 years)
- Insurance Company Z (Broker) (25 years)

Welcome
to the CGI Insurance Information Services site, your online resource for essential tools and expert information to help you serve your clients better.

Simply select a service or sponsor from the top menu to continue.

IIS Messages
IIS has prepared a Site Guide that contains helpful notes about the system. [Guide](#)

For IIS Product and Ministry availability see: [Product and Ministry Availability](#)

Automatic Upload of Data from the BMS to the Carrier

If the Broker is submitting the application to the Carrier through the use of automatic upload from their BMS, per the Broker's due process, information that has been saved in the BMS at this time can be sent to the Carrier regardless of how it was populated in the BMS as the source of the data is no longer identifiable to anyone.

Example of the use of Automatic Upload of Data from the BMS to the Carrier

The Consumer has had a claim in year 16 and the Consumer has consented to 25 years of data so the Broker obtains a 25 year report and saves the 25 years of AutoPlus report data to their BMS. The Carrier being used for the submission is only allowed to use 10 years of data. Since it is not possible to identify where the data in the BMS was sourced from, including the claim in year 16 (could be direct from the Consumer, AutoPlus or MVR), the Broker uploads the available data from the BMS to the Carrier as part of the automobile application. It is not visible to the Carrier where the Broker obtained that information.

Using Applied Rater

If the internal quoting procedures involve the Broker obtaining a quote and AutoPlus report through the use of Applied Rater, the Broker needs to ensure they select a report that meets the number of years of data consented to by the Consumer.

If at the time of ordering the AutoPlus report the Broker does not know which Carrier they are going to send the automobile application to, the Broker must select a Carrier which best suits the consent form and with the purpose of ensuring a fair and equitable process.

If at the time of ordering the AutoPlus report the Broker believes they know which Carrier they are going to send the automobile application to, the Broker should select the report from the Carrier that best aligns with the Consumer consent. If the data on the AutoPlus matches the information that the Consumer verbally provided, the Broker confirms that this selected Carrier is still the best option for the Consumer. If not, for example where the data on the AutoPlus is different from what the Broker was told, follow the normal processes to requote the Customer with the new data. Please note: any final quote which moves to submission needs to ensure that the correct AutoPlus report was ordered if need be.

Example of the use of Applied Rater

Broker obtains consent from a Consumer for 25 years of data. Broker is unsure who they will be placing the policy with and enters the necessary data into Applied Rater to get many quotes. When it comes time to order the AutoPlus report in AutoRater, the Broker picks a Carrier from which to order the 25 year AutoPlus report based on a fair and equitable process. The Broker decides based on the quotes returned and the 25 years of data they have obtained, to place the automobile policy with Insurance Company Z who is only allowed to use 9 years of data for underwriting and rating purposes. The Broker needs to ensure that Insurance Company Z only receives the data dependent upon the process used by the Brokerage.

Carrier Audits

If a Carrier audits a Brokerage, they can only view the number of years of data they are allowed to use for their underwriting and rating purposes. If the AutoPlus report on file with the Broker is for more than the number of years a Carrier is allowed to use, the Broker must either redact the report to show only the data the Carrier is allowed to use, or the Broker must order another report (with the understanding that the report may have changed in the interim period) and restrict that report to the number of years the Carrier is allowed to use.

Example of the use of Carrier Audits

Carrier Z is only allowed to use 9 years of data but the Broker's AutoPlus report shows 25 years. The Broker must either redact any data more than 9 years old, or the Broker must order a new AutoPlus report that shows only 9 years of data. The Broker orders this report from Carrier Z's account as this is the easiest way to ensure the correct number of years of data and to ensure that Carrier Z pays for this additional report.

New CGI screens for the ordering of AutoPlus reports

Screen as of Sunday, 27 June 2021

As of Sunday, 27 June 2021, there were changes made to the CGI screens for the ordering of AutoPlus reports. Below is an example of the new screen:

Broker 3 | Contact | Help | Billing | 1 | More Services | LOGOUT

CGI
Experience the commitment®

IIS PORTAL | MY SERVICES | On Behalf of:

HOME | AUTO RISKS | PROPERTY RISK

Select a Sponsor Company
ABC Brokerage (25 years)
Insurance Company A (25 years)
Insurance Company D (25 years)

Welcome

to the CGI Insurance Information Services site, your online resource for essential tools and expert information to help you serve your clients better.

Simply select a service or sponsor from the top menu to continue.

System Alerts

2021-06-21 08:50 EST
All systems are currently available.

IIS Messages

IIS has prepared a Site Guide that contains helpful notes about the system. [Guide](#)

For IIS Product and Ministry availability see: [Product and Ministry Availability](#)

The sponsor drop down now indicates the number of years of AutoPlus data returned.

Screen after Friday, 13 August 2021

After Friday, 13 August 2021, there will be more options available:

Broker 1 | Contact | Help | Billing | 1 | More Services | LOGOUT

CGI
Experience the commitment®

IIS PORTAL | MY SERVICES | On Behalf of:

HOME | AUTO RISKS | PROPERTY RISK

Select a Sponsor Company
Select a Sponsor Company
ABC Brokerage (25 years)
Insurance Company C (8 years)
Insurance Company C (Broker) (25 years)
Insurance Company D (25 years)
Insurance Company Z (9 years)
Insurance Company Z (Broker) (25 years)

Welcome

to the CGI Insurance Information Services site, your online resource for essential tools and expert information to help you serve your clients better.

Simply select a service or sponsor from the top menu to continue.

System Alerts

Dear Valued Customers, the most recent test bed is CT Test Cases (ver 2.59) _Published_AUG_4_2020.xlsx. If you need a copy, please email us at autoplus@cgi.com

IIS Messages

IIS has prepared a Site Guide that contains helpful notes about the system. [Guide](#)

For IIS Product and Ministry availability see: [Product and Ministry Availability](#)

Please note that some companies may show different values for different provinces. You will need to select the line that appropriately meets your needs. For example, the drop down may show:

- Insurance Company C (8 Years)
- Insurance Company C (Broker) (25 Years)
- Insurance Company C Atlantic (10 Years)
- Insurance Company C Alberta (25 Years)

To clearly identify the number of years of data included in your resulting report, there have been enhancements made to the website Sponsor Company selection (on Behalf Of). AutoPlus search screens and AutoPlus report to display the number of years.

Search Screen Samples

Below are samples of the Search Screens:

Search Screen indicating the number of years returned – with sponsor

AutoPlus™ Classic Search

On Behalf Of Insurance Company A

This report will return up to 25 years of history.

Asterisks (*) indicate mandatory fields

Search by Licence

Province *
Ontario

Licence *
[Input Field]

Search by Policy

Reference for Request

Insured
[Input Field]

Reference Purpose * --Select Purpose--

Reference (For example Quote number Policy number)
[Input Field]

AutoPlus™ Gold Search

This report will return up to 25 years of history.

Asterisks (*) indicate mandatory fields

Search by Policy

Company * [Input Field]

Policy * [Input Field]

Search by Licence

AutoPlus Classic and Gold

By Licence or by Policy

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Search Screen indicating the number of years returned – no sponsor

AutoPlus™ Gold Search

This report will return up to 25 years of history. Asterisks (*) indicate mandatory fields

Search by Licence ↻ Search by Policy

Province * Licence *

Reference for Request

Insured

Reference Purpose: *

Reference (For example Quote number Policy number)

AutoPlus™ Gold Search

This report will return up to 25 years of history. Asterisks (*) indicate mandatory fields

Search by Policy ↻ Search by Licence

Company * Policy *



AutoPlus Classic and Gold

By Licence or by Policy

New Report Information

Below is a sample of the new information that will show on the report:

On the Report

CGI Sofia Smith | Contact | Help | Billing | **1** | More Services | LOGOUT

BS PORTAL | MY SERVICES | On Behalf of: ▼

HOME | AUTO RISKS | PROPERTY RISKS | ANALYTICS | TRAINING MANUALS

AutoPlus™ Gold Search **System Alerts**

On Behalf Of General Insurance Company 2021-06-22 08:27 EST
All systems are currently available.

This report will return up to 25 years of history. Asterisks (*) indicate mandatory fields

History Overview | **Summary** | Policies | Vehicles | Claims | Repair History | Other Losses | Know Your Customer

Requested By: General Insurance Company (25 years): Sofia Smith **Identifier:**

For: JOHN R. BLACK **Search By:** ON; B50094077800101

"Requested By:" shows the number of the years was used to run this report

General Insurance Company (25 years) – the report was limited to 25 years

Summary of Changes

Please see the table below that summarizes the changes to the AutoPlus screens:

Broker Insurance Company	Prior to June 27, 2021	Drop Down: Insurance Company C Report order screen: Blank
	June 27, 2021	Drop Down: Insurance Company C (25 Years) Report order screen: This report will return up to 25 years
	August 13, 2021	Drop Down: Insurance Company C (8 Years) Report order screen: This report will return up to 8 years
Broker	Prior to June 27, 2021	Drop Down: Insurance Company C Report order screen: Blank
	June 27, 2021	Drop Down: Insurance Company C (25 Years) Report order screen: This report will return up to 25 years
	August 13, 2021	Drop Down: Insurance Company C (8 Years) Drop Down: Insurance Company C (Broker) (25 Years) Report order screen: This report will return up to 8 or 25 years
Multiple prov	August 13, 2021	Drop Down: Insurance Company C (8 Years) Drop Down: Insurance Company C (Broker) (25 Years) Drop Down: Insurance Company C Atlantic (10 Years) Drop Down: Insurance Company C Alberta (25 Years) Report order screen: This report will return up to nn years (based on selection made from drop down.

Appendix A

PERSONAL INFORMATION CONSENT

As part of my application for insurance, I hereby consent to the brokerage firm named below (the “**Broker**”) collecting, using and disclosing my personal information, including my insurance and claims history, for purposes of obtaining quotes for me for new or renewal personal lines insurance, property/casualty and/or automobile insurance, as applicable, and to provide such personal information to third parties for this purpose, including to disclose this information to insurance companies and third party insurance rating service providers for the purposes of their assessing risk, determining my eligibility for insurance coverage and setting premiums (“**Underwriting Purposes**”). I understand that information will be collected directly from me and from third parties such as credit bureaus, the Ministry of Transportation, other insurers and insurance rating service providers.

I understand that, for automobile insurance Underwriting Purposes, some insurers may require up to 25 (or insert # of years consented to by client ___) years of personal information such as driving record and claims history about me and all other permitted drivers and agree to provide the requested information. I represent and warrant that I have obtained consent from the other permitted drivers to also grant this permission in relation to their personal information.

I understand that the Broker may be required or permitted to disclose my personal information without my consent pursuant to relevant privacy laws or other laws. The Broker will otherwise handle my personal information in accordance with its privacy policy, which is available on request. If I wish to review personal information pertaining to my application or policy maintained by the Broker, obtain copies of the Broker’s privacy policies or standards, or make other enquiries or express concerns, I understand that I may do so by contacting the Broker’s Privacy Officer.

I understand that I may withdraw consent at any time on reasonable notice and that if I do so, the Broker may not be able to provide me with the requested quote(s).

I agree that all personal information that I provide to the Broker will be complete and accurate.

Full Name: _____
(Please Print)

Signature: _____

Full Name: _____
(Please Print)

Signature: _____

Date: _____

Name/Address
Of Brokerage:

Brokerage's
Privacy
Officer:
