

CONSUMER DIGITAL CHARTER

The Canadian P&C Insurance Industry has developed a Consumer Digital Charter to clearly outline what is needed by consumers as we move into paperless servicing. It establishes a blueprint to assist the industry towards providing modern, consistent servicing regardless of insurance carrier.

In terms of consideration, overarching the charter sits the key tenets of digital servicing including consent, data privacy and security. While referenced directly within the charter, there is also an expectation that on implementation, these non-negotiable features of digital integration will be paramount in delivery.

The Consumer Digital Charter is to become an artefact utilized by all organizations within the Broker channel ecosystem (brokers, vendors and carriers) to assist them in setting and executing their own strategies to enable digital servicing to consumers.

CONSUMER CHOICE

A consumer can elect to continue to receive paper, or receive electronic documentation for their insurance policy from the Canadian insurance industry.



A consumer who consents to receive electronic documentation, can subsequently withdraw their consent and switch back to receiving paper, if they so choose.



The Canadian insurance industry will not increase the cost of insurance based on the selection of delivery method.



If an incentive-based model that provides incentives to consumers to move to electronic communications is considered, it needs to be driven by brokers to ensure consistency in servicing for each individual consumer.

DATA AVAILABILITY

NEAR TERM

A consumer can expect to receive from their broker access to the following information electronically, if they so elect, regardless of their carrier:

- Billing schedule (including next withdrawal date)
- Policy details (basic policy inquiry, home & auto)
- Policy declaration package (including pink slips)

LONG TERM

A consumer can expect to receive from their broker, access to real-time customer service information and data, through modern, digital technology means where available.

DATA DELIVERY

A consumer can expect to have access to their digital insurance data on a platform consistent with current popular delivery models. Delivery should be consumer-centric, and support the broker-to-consumer relationship.



A consumer can expect that the delivery model will be easily accessible to them, and that if application based, will support current version and at least one prior version (N-1), and ideally several prior versions.



A consumer can expect to receive access to their digital insurance through a single, consistent delivery platform, wherever feasible to do so.



When making available the data which is pertinent to moving to paperless options, providing this information via consumable data services is optimal, where feasible. Electronic documents are a core starting point, but consumable data enables brokers to use the data not only for distribution of electronic documents, but also for full customer servicing related to the information provided in the electronic documents.

DATA PRIVACY & SECURITY

A consumer can expect that their information will be secured in a method that complies with the current applicable legislation in each Province, as well as Federally.

Wherever possible, the highest level of security should be applied to paperless document delivery. For example, app based distribution provides great security than email based distribution.

CUSTOMER SUPPLIED INFORMATION

A consumer should expect to provide an email address to their broker, and in some cases their mobile number, in order to gain access to paperless documentation.