

# VENDOR 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 in providing modern, consistent servicing regardless of insurance carrier. The Vendor Digital Charter is a companion document to the Consumer Digital Charter, providing clear guidance to vendors on paperless servicing needs.

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, that these non-negotiable features of digital integration will be paramount in delivery.

# CONSUMER CHOICE

## CONSUMER REQUIREMENTS

A consumer can elect to continue to receive paper, or receive electronic documentation from the Canadian insurance industry for their insurance policy. This document delivery option should be available at a policy level for consumers.

## VENDOR REQUIREMENTS

A process for capturing and changing consumer choice needs to be established, and the supporting technical solutions must possess the capability of capturing and storing this choice and feed downstream processes as necessary. Methods of feeding downstream processes have yet to be determined, but could include real-time or batch upload of information to carriers, document/list output, or other methods. Paths will include: specifying choice, recording choice, modifying choice.

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 look to charge consumers for choosing any method of communication.

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# DATA AVAILABILITY

## CONSUMER REQUIREMENTS

### 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:

Legislated Insurance Documents:

- Policy declaration package (including pink slips)

Additional Policy Information:

- Billing schedule (including next withdrawal date)
  - Policy details (basic policy inquiry, home & auto)
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### 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.

## VENDOR REQUIREMENTS

Enable brokers to present/distribute the required information to customers via vendor's technology products. The capabilities should include the ability to receive, store and make available electronic documents, as well as be able to handle and present consumable data provided from each carrier for the noted elements, so that paperless servicing can be provided. The opportunity exists for carriers to share policy data (data) along with separate styling information (metadata), where practical and pertinent, enabling vendors to utilize the consumable data as appropriate within their solutions while also stipulating the display requirements for presentation in document form where preferred.

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As per the above, with emphasis on access to real-time data.

# DATA DELIVERY

## CONSUMER REQUIREMENTS

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.

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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. For example, when an insured is looking to access their policy information during a claim scenario, it would be a preferred user experience that an application update is not first required.

Mandatory software updates mandated by O/S updates are of course required when applicable, but optional software upgrades should be limited and not prevent the user from accessing and utilizing the software when at all possible.

## VENDOR REQUIREMENTS

In order to provide modern servicing, data needs to be provided by carriers and made available to all vendors in an expedited and consistent fashion.

Vendors should provide digital servicing capabilities via their technology solutions, leveraging the documents and data provided to them.

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User-friendly product development is needed to ensure that we are supporting general consumers with things like longer app life cycles.

# DATA DELIVERY

## CONSUMER REQUIREMENTS

A consumer can expect to receive access to their digital insurance through a single, consistent delivery platform, wherever feasible to do so. For example, a consumer receiving some servicing via broker self-service app, some via carrier's consumer portal, and some via email makes for a disjointed customer service experience.

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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 document.

For example, in relation to customer billing schedule information, if the data is provided in consumable format the broker can not only provide the customer with their billing schedule, but can also automate processes such as customer payment reminders.

## VENDOR REQUIREMENTS

In order for vendors to support brokers in meeting all consumer servicing needs, the carriers are key to providing all relevant customer servicing related documents and data.

Vendors should look to enable brokers to service customers and provide paperless servicing in a complete fashion via each digital service channel that it enables. For example, if a customer selfservice mobile app is made available as the service channel, all pertinent electronic documents that a customer may require should be made through that app. This ensures a single, consistent servicing approach.

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In order to support consumer servicing needs, vendors need access to all relevant customer servicing related documents and data preferably in a consumable data format.

# DATA PRIVACY & SECURITY

## CONSUMER REQUIREMENTS

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.

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

## VENDOR REQUIREMENTS

To acknowledging that brokers are required to adhere to Provincial and Federal privacy laws. They are also required to commit to do so through their insurance company contracts. Vendors must ensure that their products and services contracted to brokers support these Provincial and Federal requirements.

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Further analysis is being collected regarding the sharing of documents via email, and pertinent legislation and requirements. This will be shared and should help provide guidance regarding implementing potential distribution via email.

## CUSTOMER SUPPLIED INFORMATION

### CONSUMER REQUIREMENT

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

### VENDOR REQUIREMENT

Ensure that vendor technology solutions allow for the capture and storing of this consumer information along with relevant associated consent details (e.g. date consent provided, etc.). This consideration specifically refers to the ability to capture the relevant consumer information going forward, not retroactively.