



**INSURANCE BROKERS
ASSOCIATION OF ONTARIO**

GOING PAPERLESS: FINAL REPORT

Initial Working Copy: July 12, 2022

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Review History

| Group | Group Members | Date |
|-----------------------|---|------|
| Broker Working Group | IBAO Joseph Carnevale Jeff Gatcke Greg Kruk Jeff Jones Jeff Roy Melissa Lukas Traci Boland Adam Mitchell Rick Orr Colin Simpson IBAC CJ Nolan Steve Earle Dwight Heppner Tom Reid Peter Braid | |
| Carrier Working Group | Aviva Commonwell Economical Gore Mutual HTM Intact Northbridge Travelers Wawanesa OMIA | |
| Vendor Working group | CSIO Applied Systems Pathway Trufla Vertafore | |

Going Paperless: Getting it Right for Consumers

The IBAO brought together representatives from the industry to discuss Going Paperless: Getting it Right for Consumers. The intent was to put a clear framework around the discussion, quickly delve into the realities of the choice of paperless for all, jointly document Guiding Principles, and work towards achieving process improvements that are clear, and mutually beneficial.

Over the past year, the Going Paperless initiative has involved numerous working group meetings as both individual stakeholder groups and as an entire working team including all stakeholders. These stakeholders include brokers, broker channel carriers, broker technology vendors, brokers associations, and industry data standards organizations.

Throughout these working meetings, key best practices with regards to providing effective and efficient paperless servicing for customers have been discussed and captured along the way.

The Final Report summarizes the goals, achievements and successes of the Going Paperless industry initiative, as well as provides final conclusions and recommended next steps.

Phase 1: Goals & Achievements

1. Phase 1 Goals

1.1.1. Distribution Quick Wins

- The insurance industry's Going Paperless initiative was established with the intent of agreeing upon a clear framework for all stakeholders within the broker distribution channel to work cohesively to deliver paperless service to customers. The initiative's stakeholders represent all parts of the industry supply chain, and include numerous carriers, vendors, brokers and industry associations. During early work, it quickly became evident that with some simple changes in the existing handling of paperless communications, great wins could be had through reduced manual touches, achieved through elaboration on document identification. If electronic documents can be clearly and consistently defined, programmatic handling versus manual intervention becomes immediately possible.
- The proposed changes were documented by the Working Group, and communicated across the industry
- The document can be accessed via the following URL:
 - <https://www.ibao.org/wp-content/uploads/2021/08/Electronic-Documents.pdf>

1.1.2. Guiding Principles & Best Practices

- *The Guiding Principles & Best Practices* was prepared to capture agreed-to best practices for the broker channel in moving towards enabling customers to be able to choose paperless servicing, and how best the various broker channel stakeholders can support one another to achieve an optimal outcome for all.
- The document can be accessed via the following link:
<https://www.ibao.org/wp-content/uploads/2022/10/2022-Going-Paperless-Best-Practices.pdf>

1.1.3. Contractual Terms: Review

- The IBAO reviewed with their legal team the obligations of brokers and carriers in terms of paperless servicing
- The results of the review can be discussed with the IBAO

1.1.4. Consumer Digital Charter

- The Consumer Digital Charter was developed to clearly outline what is needed by consumers as we move into paperless servicing. It established 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 upon their own strategies to enable digital servicing of consumers
- The document can be accessed via the following URL:
 - <https://www.ibao.org/wp-content/uploads/2021/08/Consumer-Digital-Charter.pdf>

1.1.5. Vendor Digital Charter

- The Vendor Digital Charter is a companion document to the Consumer Digital Charter, providing clear guidance to vendors on paperless servicing needs.
- The document can be accessed via the following URL:
 - <https://www.ibao.org/wp-content/uploads/2021/08/Vendor-Digital-Charter.pdf>

Phase 2: Goals & Achievements

1. Phase 2 Goals

1.1.1. Facilitate and Track Quick Wins Part I Rollout

- During the course of Going Paperless, the status of implementation of Quick Wins I recommendations was tracked for both carriers and vendors
- Participants viewed this work as helpful, as it is unanimously agreed that the maximum benefit for automation of broker workflows is gained when the majority of the carriers have implemented the recommendations.
- It was also identified by the Working Team that it would be advantageous for the industry if the implementation of these recommendations by carriers and BMS were tracked in an easy to locate location post this initiative (for example, similar to the tracking CSIO currently does on broker and insured copy Dec Page versions for eDocs downloads).

1.1.2. Quick Wins Part II

- Two recommendations were made as part of the Quick Wins Part II:
- **Recommendation 1: Ensure that all broker BMS are capable of capturing the customer's document format preference (paper or electronic) at the policy level.** "Early carrier paperless programs have required brokers to provide customer document format preference to carriers, either as custom lists or by directly updating carrier systems for each policy. As more paperless programs are offered, this time-consuming process is not sustainable and does not capture the customer preference within the broker's system for use if the broker is providing electronic document distribution themselves," says Simpson. By capturing this customer preference within the broker's system, brokers will be better enabled to offer paperless document distribution if they so choose. And this further supports automation of customer servicing where brokers are able to leverage this,
- **Recommendation 2: Once the customer's paperless preference is being captured within the broker's BMS, it will become imperative for the broker's BMS and the broker's carrier partner systems to remain in sync via CSIO EDI and eDocs message standards.** The BMS can upload this customer indicator in the existing **CSIO XML field, InsuredRequestsPrintedDocumentsInd**, and carriers can configure their processes to read this field and update their own system with the corresponding data. Since many mid-term policy transactions are updated directly in carrier systems, rather than in brokers' BMS and uploaded to carriers, it is equally important that carriers download the customer's paperless preference to brokers via existing CSIO EDI message standards, in the **Electronic Documents Code field (5BPI37)**. This second recommendation is a logical step to share this key data between brokers and carriers, much the same as other policy data is shared today, keeping systems in sync with each other. This also furthers the automation of programmatic processes and eliminates what is currently unnecessary manual efforts within brokerages.

1.1.3. Engagement Models (Establishing defined models of Going Paperless)

1.1.4. eDocs Codes Review (complete review)

- Brokers identified a key barrier to automatic processing of eDocs downloads, and subsequent customer servicing, in that carriers typically use different key eDocs fields codes to represent the same documents and transaction types.
- Discussion between the Working Team and CSIO identified some areas that they CSIO are progressing in this area under their Innotech initiative, specifically the addition of new billing and claims eDocs document type codes to enable carriers the option of being more specific in this area when downloading billing and claims documents.
- **The Working Team recommends that the industry perform a complete review of existing key eDocs fields codes with a goal of publishing the recommended codes to be used for each transaction type/document type combination.** This would provide a complete guide for both carriers and BMS vendors to follow to ensure consistency among eDocs downloads, and therefore enabling automated processing of documents by brokers' systems and ultimately, more effective and timely customer service for insureds.
- Additionally, once a global set of recommended key eDocs fields codes is established, it is recommended that carrier adoption of the recommended codes is tracked, published and maintained so that brokers and their system vendors can program their systems accordingly.

1.1.5. Consumer Survey


- A focused survey of consumers on their preferences and readiness for paperless insurance servicing was created and distributed by IBAO, with input from the Going Paperless working team
- This significant consumer survey was administered by IBAO, and distributed to consumers via all broker associations and their broker members, with input received from across the country

Phase 3: Goals & Achievements

1. Phase 3 Goals


1.1.1. Facilitate and Track Quick Wins Part I & Part II Rollouts

- The Quick Wins Part I and Part II rollouts were tracked during this phase



Phase II Progress & Updates

| Area | Status | | | |
|---|-------------------------|--|--|--|
| Facilitate and Track Quick Wins Part I Rollout | <i>Carrier Outlook:</i> | | | |
| | Carrier | Download eDocs DocumentCopyTypeCd | Download all Documents Separately | Download Insured Copy of Dec Pages |
| | Aviva | ✓ | ✓ | ✓ |
| | Economical | ✓ | ✓ | ✓ |
| | Gore | Q4 2022 | ✓ | ✓ |
| | Intact | Not in plan | ✓ | ✓ |
| | Northbridge | ✓ | ✓ | ✓ |
| | RSA | TBD by Intact following acquisition | TBD by Intact following acquisition | TBD by Intact following acquisition |
| | Travelers | ✓ | Q1 2023 | Q4 2022 |
| | Wawanesa | Will release in sync with BMS vendors | TBD | ✓ |



Phase II Progress & Updates

| Area | Status | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|-------|-----|------|------------|-----|-----|------|-----|-----|--------|-------------|-------------|-------------|---|---|-----------|-----|-----|----------|-----|---|
| Facilitate and Track Quick Wins Part I Rollout | <i>Carrier Outlook:</i> | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Carrier</th> <th>Download the Customer's Paperless Preference indicator (5BPI37) via CSIO EDI</th> <th>Process the Customer's Paperless Preference Indicator (InsuredRequestsPrintedDocumentsInd) in CSIO NB Upload</th> </tr> </thead> <tbody> <tr> <td>Aviva</td> <td>TBD</td> <td>2023</td> </tr> <tr> <td>Economical</td> <td>TBD</td> <td>TBD</td> </tr> <tr> <td>Gore</td> <td>TBD</td> <td>TBD</td> </tr> <tr> <td>Intact</td> <td>Not in plan</td> <td>Not in plan</td> </tr> <tr> <td>Northbridge</td> <td>?</td> <td>?</td> </tr> <tr> <td>Travelers</td> <td>TBD</td> <td>TBD</td> </tr> <tr> <td>Wawanesa</td> <td>TBD</td> <td>✓</td> </tr> </tbody> </table> | Carrier | Download the Customer's Paperless Preference indicator (5BPI37) via CSIO EDI | Process the Customer's Paperless Preference Indicator (InsuredRequestsPrintedDocumentsInd) in CSIO NB Upload | Aviva | TBD | 2023 | Economical | TBD | TBD | Gore | TBD | TBD | Intact | Not in plan | Not in plan | Northbridge | ? | ? | Travelers | TBD | TBD | Wawanesa | TBD | ✓ |
| | Carrier | Download the Customer's Paperless Preference indicator (5BPI37) via CSIO EDI | Process the Customer's Paperless Preference Indicator (InsuredRequestsPrintedDocumentsInd) in CSIO NB Upload | | | | | | | | | | | | | | | | | | | | | | |
| | Aviva | TBD | 2023 | | | | | | | | | | | | | | | | | | | | | | |
| | Economical | TBD | TBD | | | | | | | | | | | | | | | | | | | | | | |
| | Gore | TBD | TBD | | | | | | | | | | | | | | | | | | | | | | |
| | Intact | Not in plan | Not in plan | | | | | | | | | | | | | | | | | | | | | | |
| | Northbridge | ? | ? | | | | | | | | | | | | | | | | | | | | | | |
| Travelers | TBD | TBD | | | | | | | | | | | | | | | | | | | | | | | |
| Wawanesa | TBD | ✓ | | | | | | | | | | | | | | | | | | | | | | | |

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1.1.2. Develop and Publish Going Paperless: Best Practices

- The Going Paperless Best Practices document was produced during Phase III, and is intended to be a guiding document for carriers and vendors when setting out their plan for enabling paperless customer servicing
- The document can be access at the following URL:
- <https://www.ibao.org/wp-content/uploads/2022/10/2022-Going-Paperless-Best-Practices.pdf>

1.1.3. Analyze and Publish Findings from Consumer Survey

- The national consumer survey was completed, and final survey results compiled and analyzed for key insights
- Individual survey results were provided to brokers for the results of respondents from their own customer base
- Final survey findings are provided in the published report, Going Paperless - Consumer Survey Final Report V2.00, which can be found <https://www.ibao.org/wp-content/uploads/2022/10/Going-Paperless-Consumer-Survey-Final-Report.pdf> on the IBAO's Going Paperless site

1.1.4. Industry Communications

- During Phase II, Going Paperless was the first topic for Season 4 of the Digital Insurance Pint Podcast. The episode can be accessed via the following URL:
- <https://digitalinsurancepint.com/season-4-episode-1-going-paperless/>
- Phase III will wrap up with a Going Paperless Town Hall, available to all parties in the Canadian insurance ecosystem. The intent of the Town Hall is to provide an overview to those who have not been involved, of the work produced in the three phases of the initiative, and further socialize the artefacts that support the Going Paperless framework that has been produced during the initiative.