

## **Wawanesa Goes Paperless with CSIO's My Proof of Insurance Solution**

The Wawanesa Mutual Insurance Company is committed to delivering an exceptional service experience for its broker partners and customers. A key element of that commitment is to provide brokers and customers with accessible and easy-to-use digital solutions.

Wawanesa, like most insurers, had relied primarily on traditional postal mail for delivering customer insurance documents. With customer expectations changing and more user-friendly digital experiences expected, Wawanesa recognized a great opportunity to partner with CSIO to implement its My Proof of Insurance solution.

### **The right solution for Wawanesa**

CSIO's My Proof of Insurance is a leading digital solution that securely sends eSlips (proof of auto insurance) and policy documents via email. Provided at no cost to CSIO members, it was designed to easily integrate with any policy system, support the broker relationship, and enhance the customer experience across all lines of business.

CSIO sat down with Wawanesa's Senior Vice President and Chief Information Officer and CSIO's Chairman of the Board, Cam Loeppky, and its Director of Business Transformation, Vanessa Heichert to learn how the My Proof of Insurance solution supported Wawanesa in its paperless efforts and about their implementation and rollout of the solution across Canada.

Vanessa Heichert, Director of Business Transformation, says of Wawanesa's decision to choose My Proof of Insurance, "After presenting the business use case, customer and broker benefits, and minimal programming efforts needed, the senior leadership team quickly agreed to add My Proof of Insurance to our digital roadmap for execution. Internal teams put together the implementation plan that did not require external resources, making it a seamless launch without a lengthy implementation phase."

The introduction of a new system in a large organization is typically a costly and massive undertaking that can take months or years to launch. Instead, My Proof of Insurance eliminates approximately 90 per cent of the cost and effort with its easy integration into existing policy management systems, like Guidewire, and a short time to market. Wawanesa was delighted that it could effortlessly build onto the foundation of its recently implemented Guidewire system.

"We're always cognizant of offering our customers and brokers a seamless and efficient approach to doing business with us," states Cam Loeppky, Senior Vice President and Chief Information Officer. "My Proof of Insurance met all of the requirements for our

paperless strategy. It's a multifunctional solution capable of sending not only eSlips, but any renewal document, new policy, endorsements, and even billing and claims statements; whatever we need to send to customers, we can do it using this solution. The ability to deliver a strong digital customer experience is expected from us, that's why it was an easy 'yes' to this solution."

Wawanesa implemented the eSlips and policy document components of My Proof of Insurance in two separate launches.

### **Ease of implementation of eSlips**

To ensure a smooth and integrated implementation, Wawanesa took a phased approach of introducing eSlips in provinces where they had implemented Guidewire.

Starting with Alberta in October 2019, Wawanesa did a soft launch of My Proof of Insurance, where they simply sent out a bulletin to their brokers partners that eSlips was available along with some other info on its social media channels. It was an instant hit. Brokers eagerly adopted eSlips from the outset, demonstrating the demand for a digital solution that supports both the brokers' needs and those of customers.

The My Proof of Insurance solution's API "plug and play" design was developed to ensure a quick integration with policy management systems. Vanessa Heichert says, "the delivery method aligned well and came co-branded from us which allowed a seamless delivery to customers' phones and provided a better direct customer experience."

It took Wawanesa fewer than eight weeks to program, test, implement, and effortlessly launch My Proof of Insurance for eSlips and immediately benefit from the time and cost savings. With minimal training and communications resources, staff were immediately able to use the solution. Since the launch, Wawanesa has seen rapid and organic growth – and uptake of the solution continues to grow. Their broker partners see it as important value-add and as an enhancement to the offering and relationship with their customers.

As Guidewire implementations became complete in Ontario and the Maritimes, broker partners in those provinces were able to access My Proof of Insurance and digitally serve their customers. During this expansion, Covid-19 had gripped Canada making face-to-face meetings and physical mail less favourable. With its infrastructure for eSlips already in place, Wawanesa was able to prevent service disruptions and customers received their eSlips without delay.

Brokers were excited to be able to offer instant delivery to their customers. And, Wawanesa has been pleased to demonstrate to brokers the many advantages of a paperless strategy since My Proof of Insurance for eSlips was implemented. With this foundation in place, Wawanesa was able to take the next step and introduce sending documents using My Proof of Insurance.

## **Implementation of electronic documents solution**

Wawanesa launched the My Proof of Insurance digital solution for policy documents in November of 2020. Electronic delivery of policy documents was piloted by Wawanesa in Ontario on November 1, 2020 and then rolled out to the rest of Canada on November 29, 2020.

Brokers received a bulletin detailing how the digital initiative gave clients the option to receive paperless insurance policy documents by email. Digital documents were available for Personal Property, Personal Umbrella and Commercial Property policies. Brokers could send their customers a welcome email about their option to receive digital document delivery. Policy documents are sent through the My Proof of Insurance solution to the client via email without the need for broker intervention after initial set up. This new digital document option offers choice about how policy documentation is received – with faster delivery if digital is selected.

Cam Leoppky noted “My Proof of Insurance helps insurance providers meet these expectations with the email delivery of important policy documents and information right as they happen in real-time. Insurers no longer have to worry about the lag between a policy confirmation and the customer receiving the paperwork via traditional paper mail.”

## **Enhanced broker experience**

With an exclusive Canada-wide broker distribution operating model, Wawanesa recognized a perfect fit for the My Proof of Insurance solution for eSlips and policy documents as part of its broader broker and digital strategy.

“Wawanesa has been vocal in the market and sharing that we’ve been working on having APIs available to the industry and supporting our brokers as they go digital”, explains Vanessa Heichert. “We want to connect better with brokers and saw My Proof of Insurance as part of our broader broker strategy.”

My Proof of Insurance was developed in collaboration with insurers and brokers to bring a solution that benefits all stakeholders and allows for transparency. Broker partners are notified every time an email is sent to the customer using the solution. Brokers can access detailed reports and dashboards to confirm customer email receipt and which documents were attached. With silos removed, Wawanesa and its broker partners work in tandem to offer superior customer service. Beyond the expertise brokers offer, they now have a digital toolbox that strengthens both their relationship with Wawanesa, and with their mutual customers.

## **Enhanced customer experience**

Perhaps one of the most palpable shifts in customer service is their demand for instant information, results and transactions.

With My Proof of Insurance, customers need not search for their paper proof of insurance. Users can securely access their eSlip from their smartphone's mobile wallet, on demand – available 24/7 – without requiring Internet access or logging into a separate app or portal. Smartphone users can also lock their screen when displaying eSlips, preventing pop-up notifications or giving access to the smartphone's other content. Customers are able to seamlessly arrange their insurance coverage and receive their proof of insurance and policy information without delay. The solution is also a critical tool in meeting customers' evolving expectations for a digital experience.

### **More information about My Proof of Insurance**

To sign up for My Proof of Insurance, schedule a demo of it, or learn more about the solution, please email CSIO at [eDelivery@csio.com](mailto:eDelivery@csio.com).