

October 23, 2019

Undertaking #32

MPI to provide what it currently has, with respect to any analogous document for internal purposes, the equivalent data with respect to customers at MPI service centers; and to indicate, as part of the customer service training, how staff is trained on how to explain and offer these products.

RESPONSE:

The data provided in the slide is based on responses from only 74 customers overall who recalled the discussion and were able to indicate a specific product discussed (17 MPI and 57 broker). Although 108 customers were asked, roughly 30% (34 customers) did not recall discussing or being offered any other products. Due to the extremely small sample size the results may not be statistically robust, but it is important to understand the customer's experience, and MPI will continue to measure this in future for both distribution channels. We can state that while we had no MPI responses for some of the products listed (due to small sample size), there were no dramatic differences between MPI and Brokers.

With respect to training for explaining and offering these products, we can provide the following information:

Each Service Centre Representative (SCR) is required to complete 74 eLessons in order to be IWS certified. These lessons include navigation on renewing policies as well as information regarding extension products. Once IWS certified, all new SCRs are paired up with a senior representative at their service centre to shadow transactions at the front counter that include renewing a policy, issuing a new policy and discussing coverages with every customer.

As well, all SCRs are to attend the following Broker Training courses: Introduction to Autopac, Extension Products and Customer Service Excellence. These courses do provide more details about basic insurance and our different extension products.

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Courses are often filled by brokers, as they are priority, however every attempt is made to have all SCRs attend as well.

KnowledgeNet (KN) is another tool that provides detailed steps required to renew a policy and reminds the SCR to discuss payment options as well as insurance products. Below are excerpts from KN that speak to discussions with customers when renewing their policy:

Renewal

A renewal is an Autopac On-Line transaction that renews a product, such as a driver's licence (basic or enhanced), policy (annual or multi-year), or identification card (basic or enhanced) for another term.

In IWS a renewal can be processed up to and including 30 days after the customer's anniversary day or rating date.

When you process a renewal do the following:

- Discuss the payment options available for the product
- Review all the insurance products, such as:
 - Third Party Liability
 - Deductible
 - Maximum Insured Value
 - Vehicle Protection Extension Products
 - Motorcycle and Moped Products
 - Off-Road Vehicle Optional Extension Products
 - Extension Loss of Use

Steps

Begin in the Customer Business window.

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1. Select the policy that is being renewed.
2. Click Renew Plcy.

-or-

From the menu bar select Policy/Rgstn, and then from the drop-down menu select Renewal.

- The Policy window appears with the current territory, coverages, payment option and the DSR level for the upcoming term.
3. In the Policy/Registration window, review current coverage options with the customer. If the customer wishes to change current coverage options, select the new coverage options.
 4. From the menu bar, select Options, and then from the drop-down menu select Policy Comments.
 - The Policy Comments window appears.
 5. Enter comments about any changes to the policy or the extension products that were discussed or declined. Click OK to save the comments and close the Policy Comments window.

Add or Change Optional Extension Coverage

Use this procedure to add or change optional extension coverage in an Autopac policy.

- When setting up a new policy, discuss the various optional extension coverages the customer qualifies for. Once the customer has decided on the coverages they want, add them to their policy.

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Example: The customer chooses to upgrade their policy from Basic Autopac Insurance (\$500 deductible) to Extension Deductible 100 (\$100 deductible).

- When a customer would like to make changes to the optional extension coverage on an existing policy, make sure they understand the changes made to the policy, then make the changes.

Example: The customer already has Extension Deductible 300 (\$300 deductible) and would like to change it to Extension Deductible 100 (\$100 deductible).