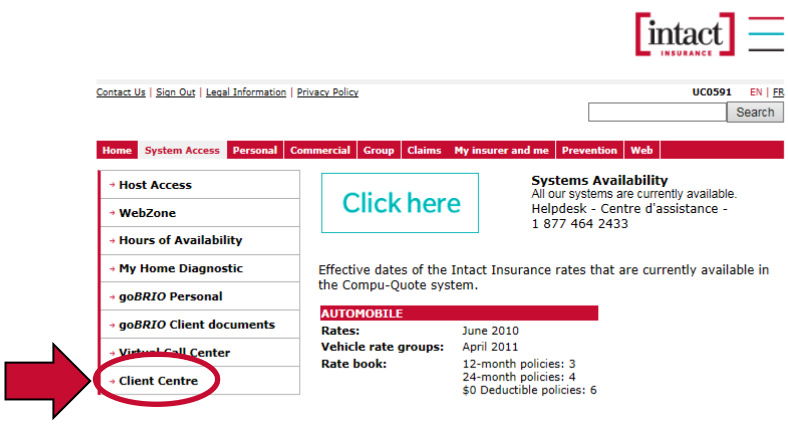
# Client Centre
## Broker FAQ

### What is Client Centre?
Client Centre provides you and your customers with 24/7 access to view insurance policy documents, billing statements and real-time claims status updates.

### When does Client Centre launch?
Client Centre launched for brokers on October 23, 2017 and is scheduled to launch for customers in early November 2017.

## Broker Experience

### How do I access Client Centre?
Client Centre can be accessed through the Broker Portal. Once launched, a link will be on the main navigation menu. Broker access is single sign-on; therefore you will not require a username and password.




### What will I be able to see on Client Centre?
You will see everything your customers see.

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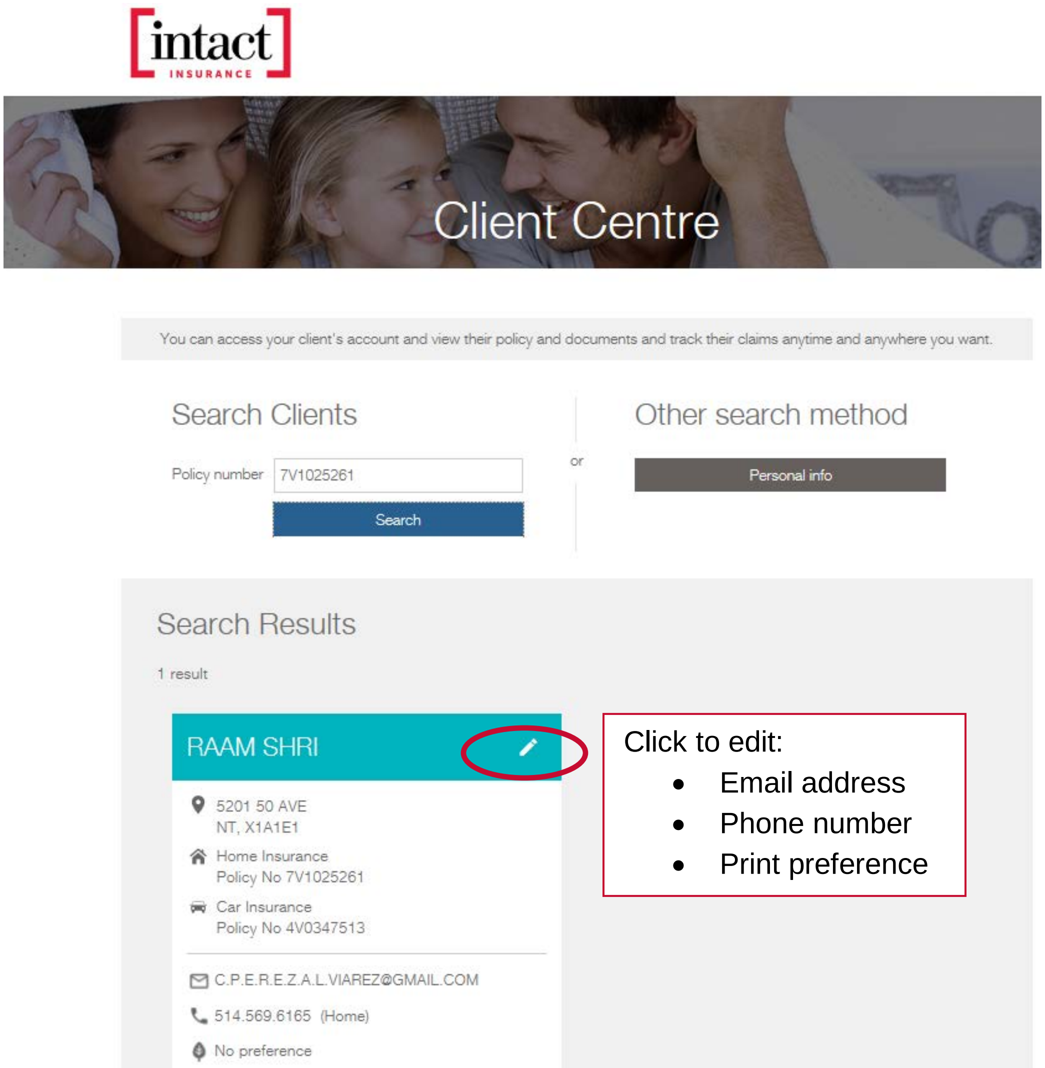
### How do I look up a customer's account?
You can search for a customer's account by entering their policy number or personal information. From there, you can click on the insured's name to view all the policy details associated with that customer.




### Where can I manage a customer's print options?
Click the icon to edit a customer's email address, phone number and print preference. Please note that editing an email or phone number can help your customer authenticate their identity when they register for Client Centre, but this information will not save in your BMS, Savers or Contact systems.

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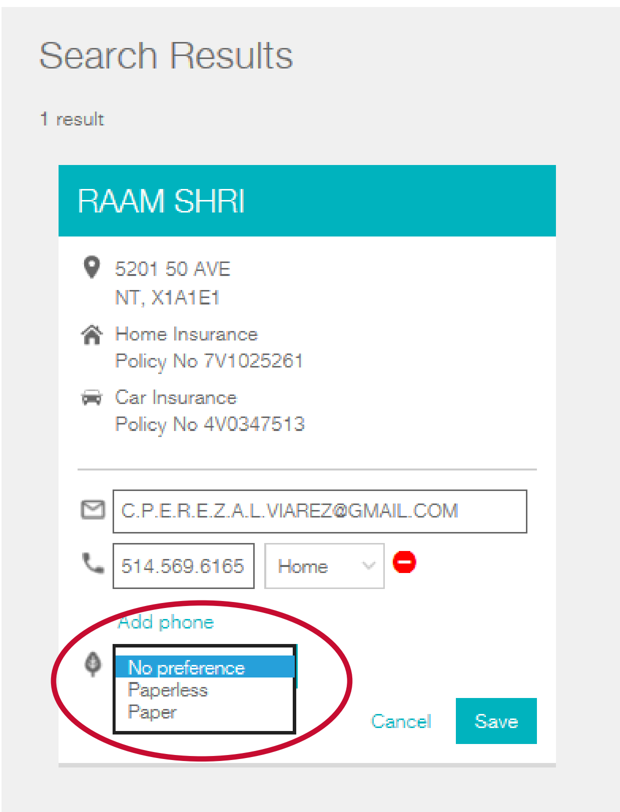
**I want to go paperless for all of my personal lines customers. What do I need to do?**
To go paperless, please speak with your Business Development Manager. You will need to sign a paperless agreement directing us to make this change.

**My brokerage has chosen to go paperless for our personal lines customers. On their next transaction, a customer notifies me that they would like to receive paper copies for this transaction and moving forward. What do I do?**
You can manage your customer's print preference for them in their Client Centre profile. However the change back to paper will take effect on the next transaction. Therefore if you customer requests a copy of their current transaction, you can either print and send it to them, or contact our Help Line team at clientcentre@intact.net or 1-844-574-7981 to request a reprint.




**My brokerage has gone paperless, but in Client Centre, some profiles say "no preference" under their print options.**
Currently, the Client Centre print option only reflects the customer's choice, and does not show if the broker has chosen to go paperless. Therefore, for paperless brokers, customers that have not yet registered and confirmed they want to stay paperless, their print option will show as "no preference".

### What are my options around the PIN letter communication?

If your brokerage is not going paperless, the default is that your customers will continue to receive paper copies of their documents. In order to help your customer authenticate their identity when registering for Client Centre, we've created unique PIN numbers to include in a letter to go with the printed documents. You have an opportunity to opt in for your customers to receive this letter. It is encouraged you opt in so your customers will have an easier registration experience. Please advise your Business Development Manager of your choice.

### How will going paperless impact Agency Bill brokers?

Client Centre will be available to all brokers and all of their customers, including Agency Bill. If an Agency Bill broker chooses to go paperless for all their customers, the transition letter will go to the broker, and the broker must send it to the customer. Brokers have an opportunity to include their own communication along with it (see Customer Campaign Toolkit).

### How do I determine which customers have registered on Client Centre and if they have changed their print preferences?

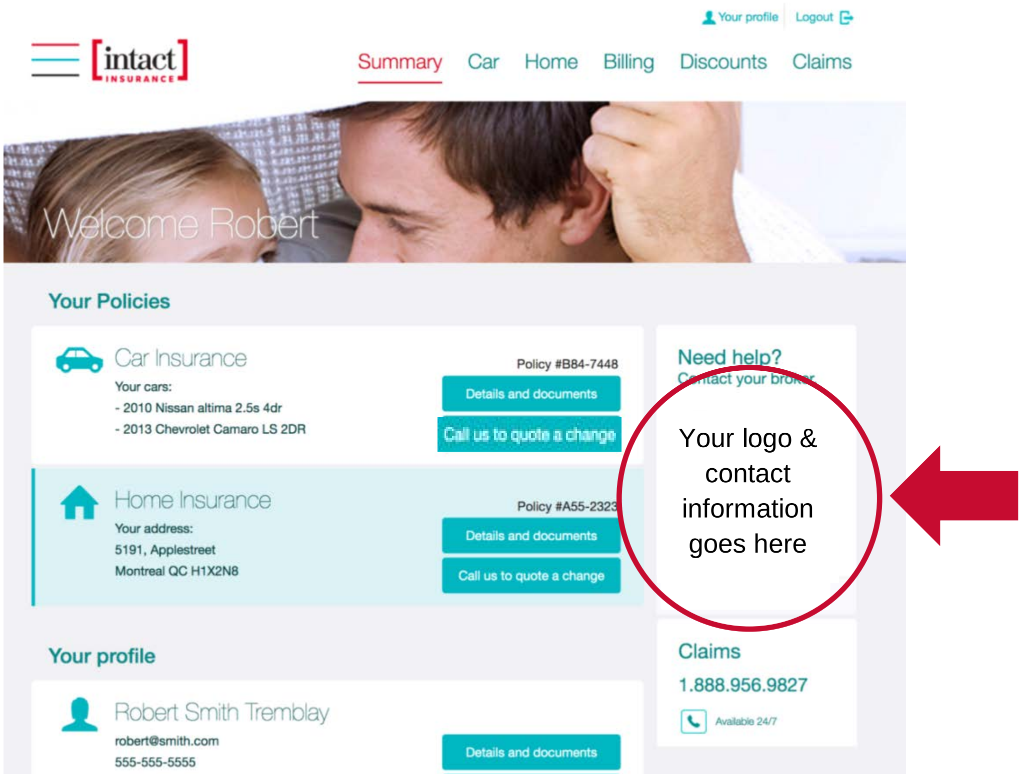
A report will be available after launch. More information and a sample report will be provided in the coming weeks.

### Can I put a link to Client Centre on my website?

Yes, you can request a tool (i.e. a widget) that links to the Client Centre login page and you will be able to place it on your website. Please speak to your Business Development Manager for more information.

### Where will customers see my logo and contact information?

Your logo and contact information will appear on the right-hand side of every page, provided that you have sent us your logo. To provide your logo and make sure we have your most current brokerage information, please fill out the following form http://ontario.intactinsurance.com/Client_Centre_Logo/. Please note that. eps and .svg logo file types are preferred.




### Will my logo be hyperlinked to my website?

This functionality is not available for the launch of Client Centre. We will consider this option for future phases.

### Is Client Centre different from PL eDocs?

Yes, PL eDocs provides paperless options for the broker copy of a customer's documents. Client Centre provides paperless options for customers; it does not change how the broker copies of these documents are received by each broker.

### Once a customer is in Client Centre, are there any links or ads that could lead my customer to contact another brokerage?

When customers are inside the secure Client Centre site, there is no intent to push them to intact.ca. Customers are directed to contact their broker regarding all information provided within Client Centre, and each page has the brokerage contact information. If the customer does find their way to intact.ca either from the broker's website or from Client Centre, they will not be tagged or remarketed to.

### Will Client Centre connect to third party service providers that support online document availability through brokers?

Client Centre has been developed by Intact Insurance and at this time will not connect to third party software. In Client Centre your brokerage will be co-branded with Intact Insurance and your customers will be accessing their policy information through a secure website. Intact is working with the IBAO and their Tech Committee to explore this further.

**What if I have my own electronic document solution and I do not want to send any customer communications about Client Centre?**

The customer PIN letter is defaulted to not print; therefore brokers must opt in if you would like us to include this letter to customers. If you have your own solution and do not wish to promote Client Centre, please keep in mind that customers will be able to find out about it from intact.ca and our Claims team, and if they choose to register they will be able to access the site. We encourage brokers to notify their customers that the option of Client Centre is available for all Intact Insurance personal lines customers.

**Which department do I contact if I need to report any technical issues with Client Centre?**

For any broker technical support issues, please contact the Personal Lines Systems Helpline at 1-855-446-8866 or PLSystemsHelpline@intact.net.

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## Customer Experience

### Which Intact Insurance customers can access Client Centre?

Client Centre is only available for Intact Insurance personal lines customers. It is not available for commercial, group or non-standard customers (Novex, Jevco, Nordic, etc.).

### How will customers be informed that they have access to Client Centre?

If a broker has chosen to go paperless for their customers, they will receive a letter notifying them of this change with instructions on how to register for Client Centre. If a broker has chosen to remain with paper, they have the option to opt-in for their customers to receive a PIN letter notifying them of Client Centre, its benefits and instructions on how to register for Client Centre. The letter will contain a unique PIN that will help the customer register.

### How does a customer register for Client Centre?

Customers can register for Client Centre by visiting intact.ca/clientcentre or via a direct link on their broker's website. They will need their email address or PIN number, as well as their policy number or driver's license to start the registration process.

- **If customers register using an email address:**
  - A customer's email must be in our database to register using this method.
  - Once a customer enters their email address, they need to provide their driver's license or policy number to complete the validation process.
  - Once this information is validated, customers will receive a link via email. By clicking on that link, customers can set their password and log into Client Centre.
  - For future logins, they will use their email address and set password.
- **If customers register using a PIN number:**
  - If the broker opts in for their customer s to receive a PIN letter, on their next transaction or at renewal, customers receive a letter that includes a PIN number. This PIN can be used to register for Client Centre.
  - Once a customer enters their PIN, they need to provide their driver's license or policy number to complete the validation process. They will also need to provide their email address.
  - Once this information is validated, customers will receive a link via email. By clicking on that link, customers can set their password and log into Client Centre.
  - For future logins, they will use their email address and set password.

### Who does a customer contact if they have questions during the registration process for Client Centre?

There is a customer helpline to assist in the registration process. This helpline will only be available for Client Centre login issues and all other customer questions will be directed to their broker. If customers call you directly regarding their registration, please direct them to our customer helpline at clientcentre@intact.net or 1-844-574-7981.

### What happens if a customer does not have an email address?

To register for Client Centre, an email address is required. While brokers will have the capability to manage print preferences for their customers through Client Centre, an email address is required for customer to access their documents online.

### Why does Intact Insurance need customer email addresses?

A customer will require an email address to complete their registration and log into Client Centre. It is their unique username and provides a secure way to access their account. In case a customer forgets their password, their email address is required to create a new one.

### What print options are available in Client Centre?

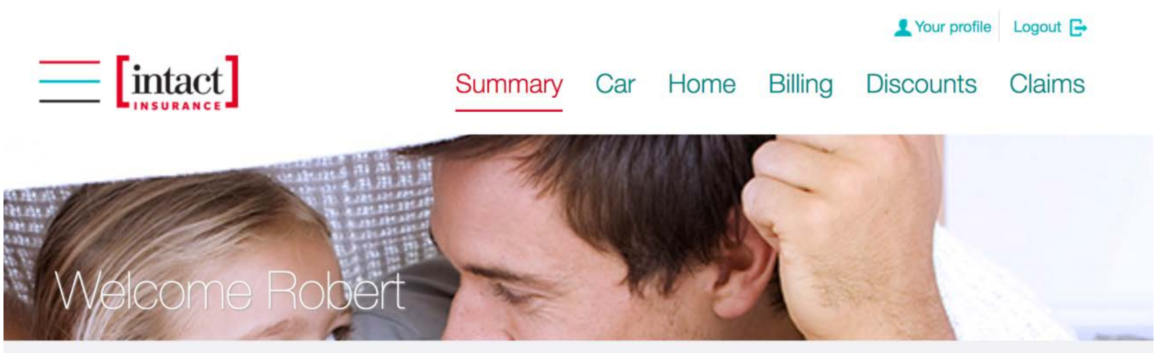
Customers can choose to go paperless and receive their insurance documents electronically through Client Centre, or they can choose to receive a full printed package. No matter what print option a customer chooses, they can access Client Centre to view their documents. If a customer chooses the paperless option, they will continue to receive their proof of insurance (pink card) until available digitally.

### If a customer chooses the paperless option, how will they receive their documents?

The customer will be notified when new documents are available in Client Centre (i.e. renewals, etc.).

### What does a customer see in Client Centre?

Customers can view their insurance policy documents, billing statements and real-time claims status updates in Client Centre. Information in Client Centre is personalized to the customer and the region in which they reside. Additionally, customers can manage their print preferences.




### Summary

- Includes all policies with Intact Insurance and customer profile information

### Car Insurance Policy

- View policy details, including PDFs of policy documents
- Link to billing statement and policy summary

### Home Insurance Policy

- View policy details, including PDFs of policy documents
- Link to billing statement and policy summary

### Billing

- Billing summary for each policy, with PDF links to billing statements for renewal, current and cancelled policies
- Make a payment online

### Claims

- Track car and home claims online
- Dynamic timelines informing the customer of the current status and next steps
- Claims adjuster contact info available

### Discounts (based on region)

- Includes possible discounts available to the customer. Directs customer to contact their broker for more information

### Your profile

- View customer profile information and manage print preferences. Customer directed to contact their broker if updates are required

### What does a customer see if they only have one type of policy?

If a customer only has an auto or property policy with us, the respective “Vehicle” and “Home” pages will include general information about the coverage with a message to contact their broker for more information. This information will be specific to the region itself and will only display if that type of policy is available in the specific region.

### Are policy, billing and claims updates available in real-time on Client Centre?

Any information you enter through Savers or Contact will appear on Client Centre the next day. Claims status updates are available in real-time by refreshing the page.

### What information does a customer see in Client Centre if they have an open claim?

In Client Centre, customers can access information about their claims in real time. For vehicle claims, this includes items such as:

- Information regarding liability, payment of the deductible, and damage estimate
- Repair details (once the assessment has been completed) and contact information for the auto body shop
- Information about payments for loss or damage
- Complete details of the claim

For home claims, this includes items such as:

- Information regarding payment of the deductible
- Repair details (once the assessment has been completed) and contact information for the residential contractor
- Information about payments for loss or damage
- Complete details of the claim

The contact information of the claims representative will be displayed at all times.

### Can customers submit a claim through Client Centre?

Customers will only be able to track open claims in Client Centre. To make a claim, they will need to call our Claims hotline.

### What about circumstances where documentation needs to be sent to customers by registered mail?

For cases where registered mail is required, the process will not change and registered mail will continue to be sent.

### How will standalone letters be provided to the customer?

All standalone account statements will continue to be printed and mailed, regardless of the print preference chosen. These statements include:

- Final notices
- NSF notices
- Dishonored notices
- Cancellation advices/notices
- Renewal cancellation advices/notices
- Account balance change advices/notices
- Installment notices
- Statement reprint
- Invoice reprint
- Partial payment notice
- Bill type change advices/notices

### If a customer chooses to be paperless, will they continue to receive their pink cards?

The pink liability card will continued to be mailed to customers until they are available digitally.

### If there is more than one insured on a policy, what happens?

Client Centre is based on customer profiles, therefore each named insured on a policy will be able to register for Client Centre with their own separate email address and view their policy information online. However, only the individual whose name appears first on the policy can set the print preference for the policy.

### If a customer cancels their policy with Intact Insurance, will they still be able to access Client Centre?

Customers who cancel their policy can continue to access their documents through Client Centre for 60 days after their cancellation. After 60 days, they will need to contact their broker for any required documentation.

### How will a new customer receive their documents?

Policy documents for new business will be mailed to customers with a Client Centre letter (provided the brokerage has opted in for the PIN letter or has gone paperless). The letter will provide them with instructions on how to register and log into Client Centre. Once they log in, they will be able to manage their print preferences.

### How many years of archived documents can a customer access in Client Centre?

Customers can access four prior years of documents through Client Centre.

### Can customers make changes to their personal information or policy in Client Centre?

Customers cannot make changes to their personal information or policies through Client Centre. If a change is required, they will be prompted to contact their broker. The only information a customer can change in Client Centre is their email address (username) and password.

### Can a customer make a payment related to their insurance policies in Client Centre?

Customers will be directed to the make a payment page on intact.ca for all payments at this time.

### Is Client Centre available with a mobile app or is it only web-based?

At launch Client Centre will only be web based, however the screen size will adjust according to the device you are viewing it on (i.e. computer screen, tablet, mobile phone browser). More information will be provided when mobile app functionality becomes available.

### If there are multiple insureds on a policy, which print preference will take priority?

The print preference of the first named insured on the policy will be effective for the entire policy. If for example the first named insured registers and selects paper, and the second named insured on the same policy registers and selects paperless, the preference of the first named insured will take priority and paper documents will be printed and mailed.