

General Insurance Council and SGI Auto Fund Joint Bulletin The Follow-Through Matters

Make sure customer information changes cascade to all products and policies

It's not always what you do up-front that guarantees a satisfactory result – it's what comes after that often makes all the difference. Ask many a golfer, and they will tell you that the follow-through matters.

We all want to do the best for our customers – but it's sometimes easy to forget the little things that can have a big impact. Something as simple, for example, as ensuring that a customer's address change to a driver's licence or vehicle registration carries over to all their other policies.

It's not unreasonable for customers to expect this will happen. But we've found that in many cases, this address change has not been transferred to their auto extension insurance or other policies.

When a client attends your office to change their address for their driver's licence and/or plate registration, are they asked if they have other insurance with your office or another office?

The General Insurance Council has heard from consumers and from licensees that address changes have been missed among the different insurance companies because the agency/brokerage has not followed through in ensuring that the address change is completed on all the applicable databases.

When consumers conduct their insurance business primarily through one agency or broker, they may not necessarily distinguish between the SGI Auto Fund, SGI CANADA or various other insurance companies they may have policies with. The greatest confusion for many Saskatchewan consumers is between the SGI Auto Fund and SGI CANADA. In the consumer's mind, these organizations are one and the same. There is little awareness that information provided to the SGI Auto Fund is not immediately transferrable to SGI CANADA; nor do they understand there are privacy restrictions between the two organizations.

That's why your role is so critical. So – how can you, as agent/broker, better assist the customer?

- Ask your customer about any other insurance they may have with your agency/brokerage or any other agency/brokerage.
- If the customer has all their Property and Casualty Insurance with your office, ensure they understand that a change to SGI Auto Fund information does not carry through/update information on other insurance policies.
- If the customer does not have all their Property and Casualty Insurance with your agency/brokerage, advise them that they need to contact their other broker or insurer to change address information.

It's the little things that make a big difference. Remember the follow-through.

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