



YORK FIRE
& CASUALTY
INSURANCE

TASCnet Meeting
Tuesday, February 19, 2008
Weston Golf & Country Club
Toronto, ON



Dependably
Canadian 



Katherine Evans

VP & CFO, York Fire & Casualty

&

Bryan Bedford

Broker Technology Analyst, York Fire & Casualty

Today's Agenda

- ▶ **Who is York Fire & Casualty?**
- ▶ **Where is the industry?**
- ▶ **Where is York Fire now?**
- ▶ **Technology Demonstration**
- ▶ **Where are we going?**



The Kingsway Financial Group





Market Leadership Position

Non Standard Automobile

- ▶ #10 in North America (#7-#10 within \$15M of each other)
- ▶ #1 in Canada

Trucking

- ▶ #2 in North America
- ▶ #2 in U.S.
- ▶ #2 in Canada

Source: A.M. Best 2006 data compiled by Kingsway



Kingsway Financials' Operations

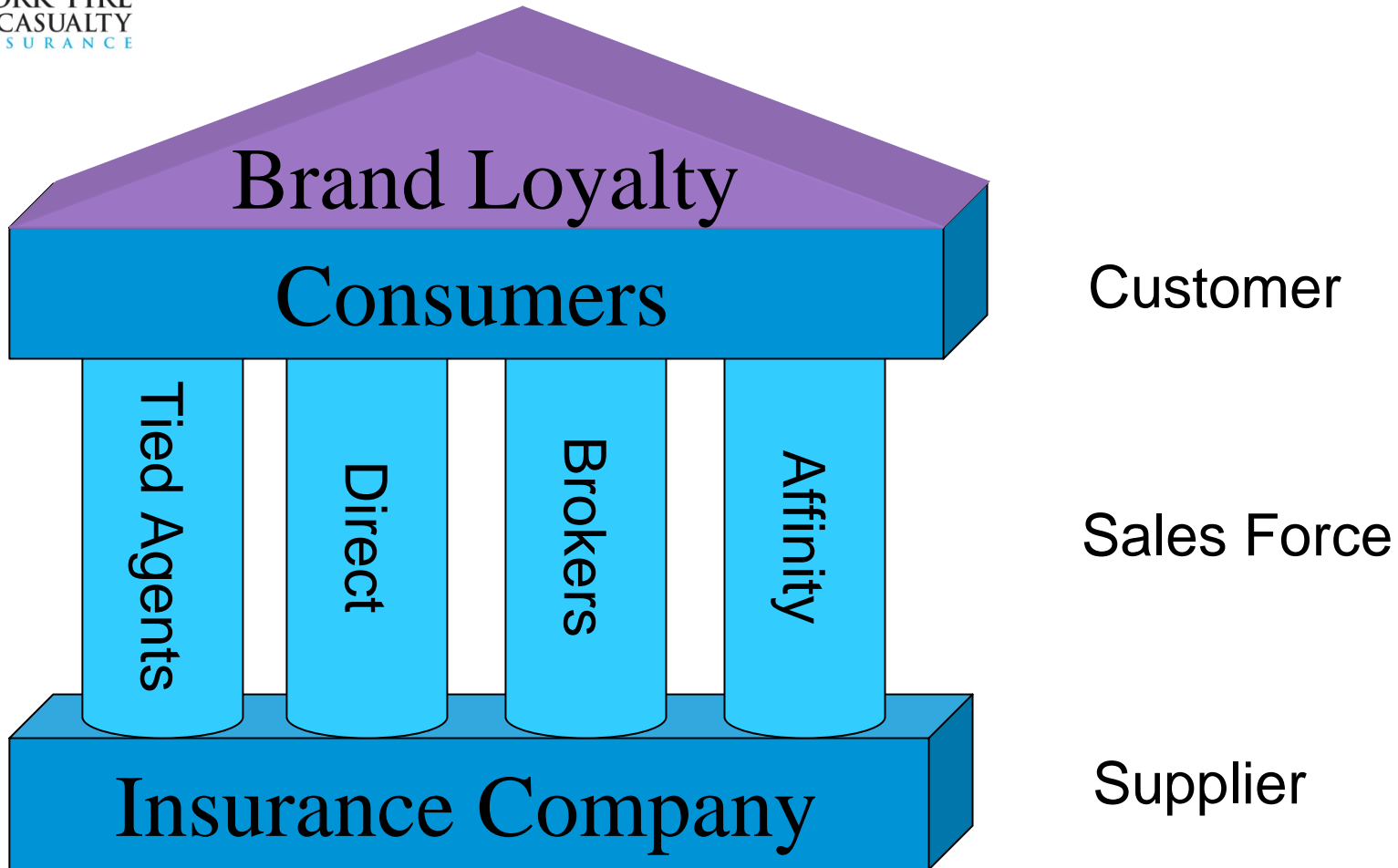
- ▶ **Our operations are conducted through 13 wholly owned subsidiaries in Canada and the U.S. which among other things:**
 - Maintain discrete brand identities; and
 - Develop expertise and organizational cultures that best serve the individual markets in which we operate
- ▶ **We believe that the markets for our insurance products differ greatly by community.**

Where is the industry?

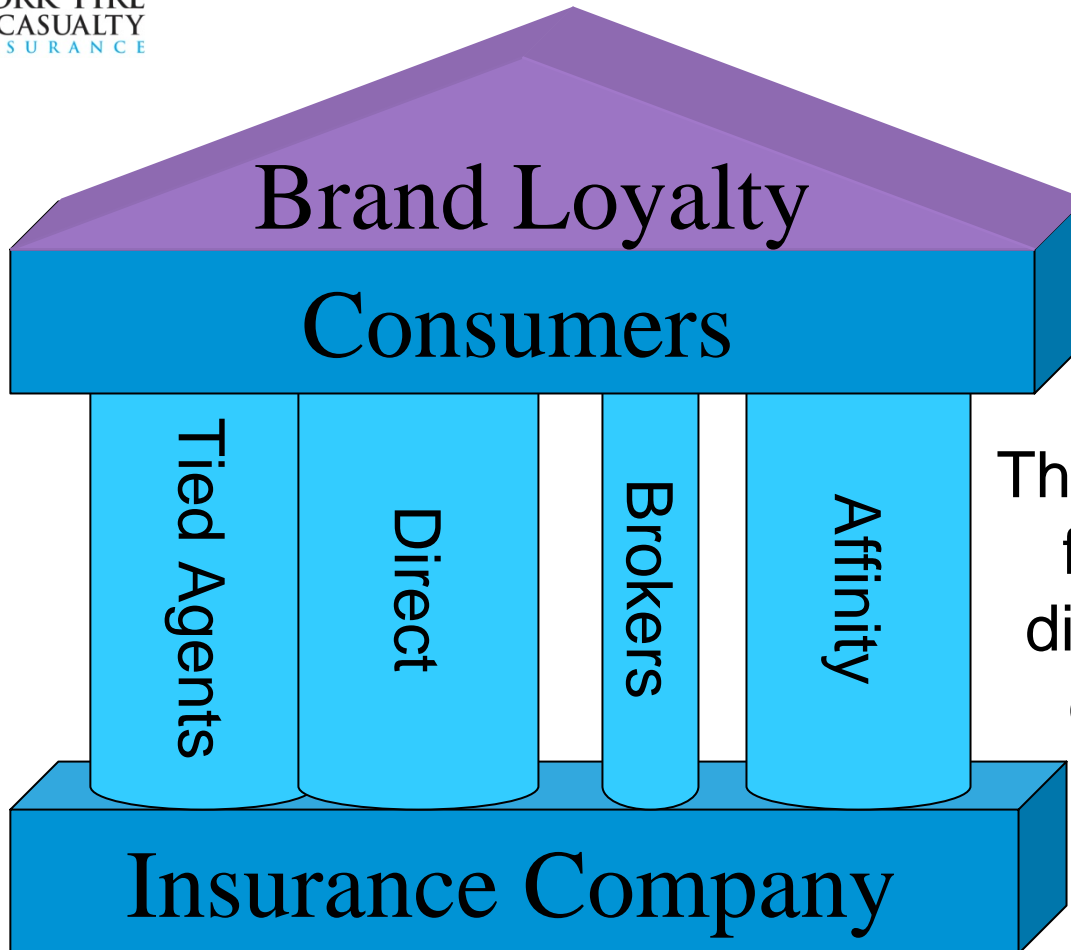


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The Market's focus on consumers

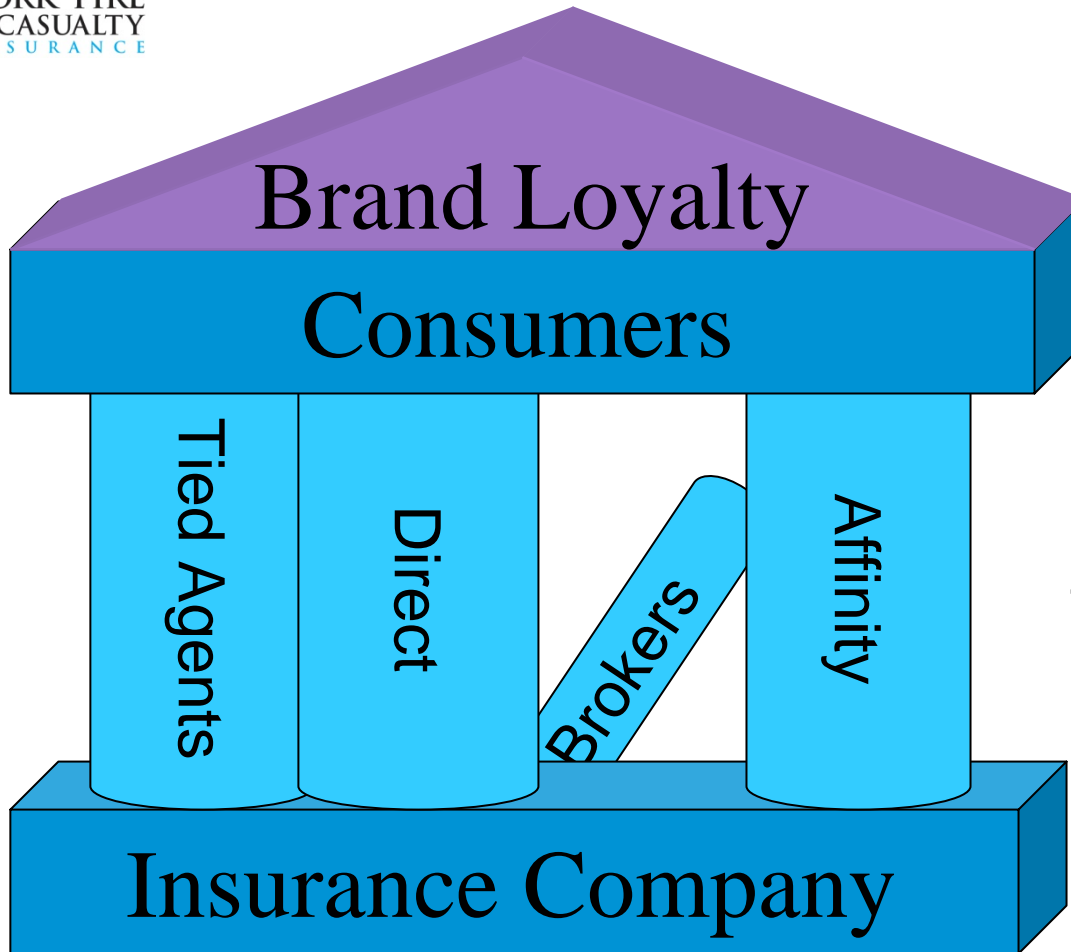


The Market leaders focus on distribution



The Europeans continue to focus on growing multi distribution models at the expense of the Broker network.

The Market leaders focus on distribution

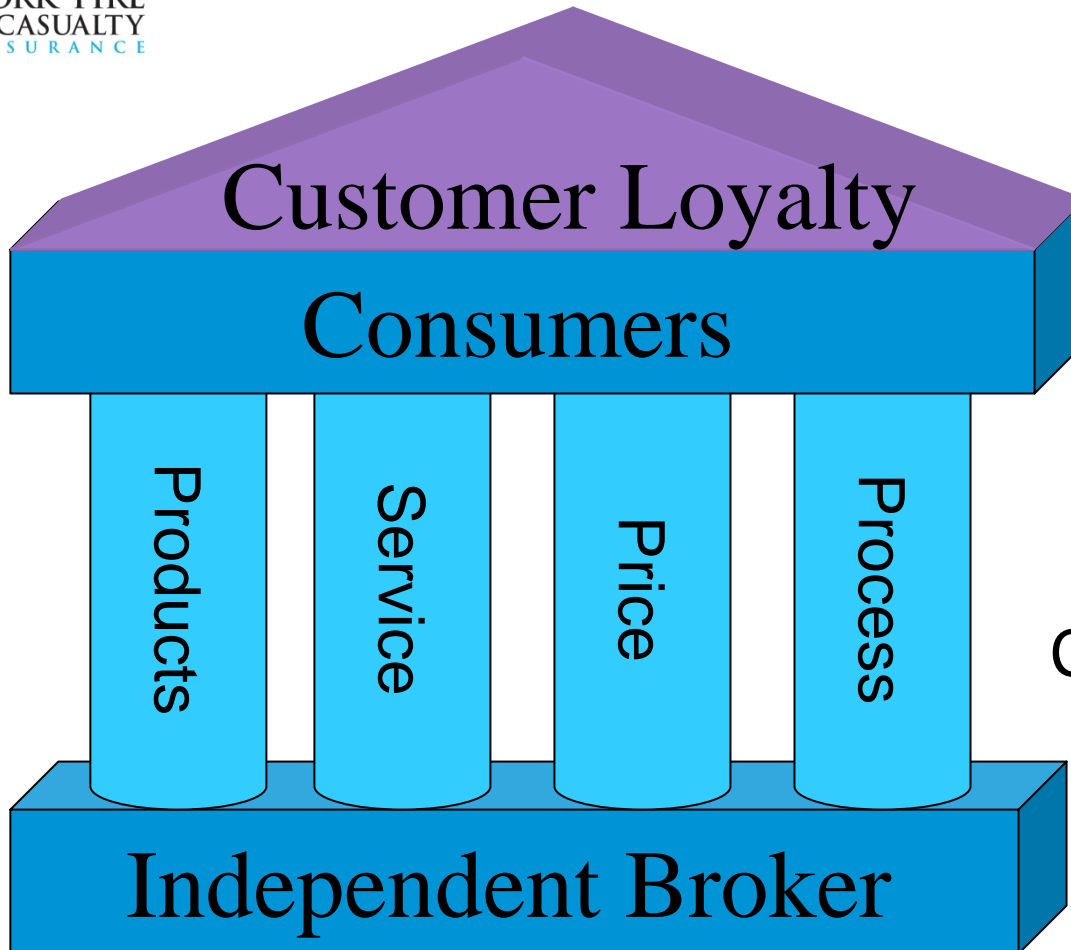


Will this happen
to your business ???



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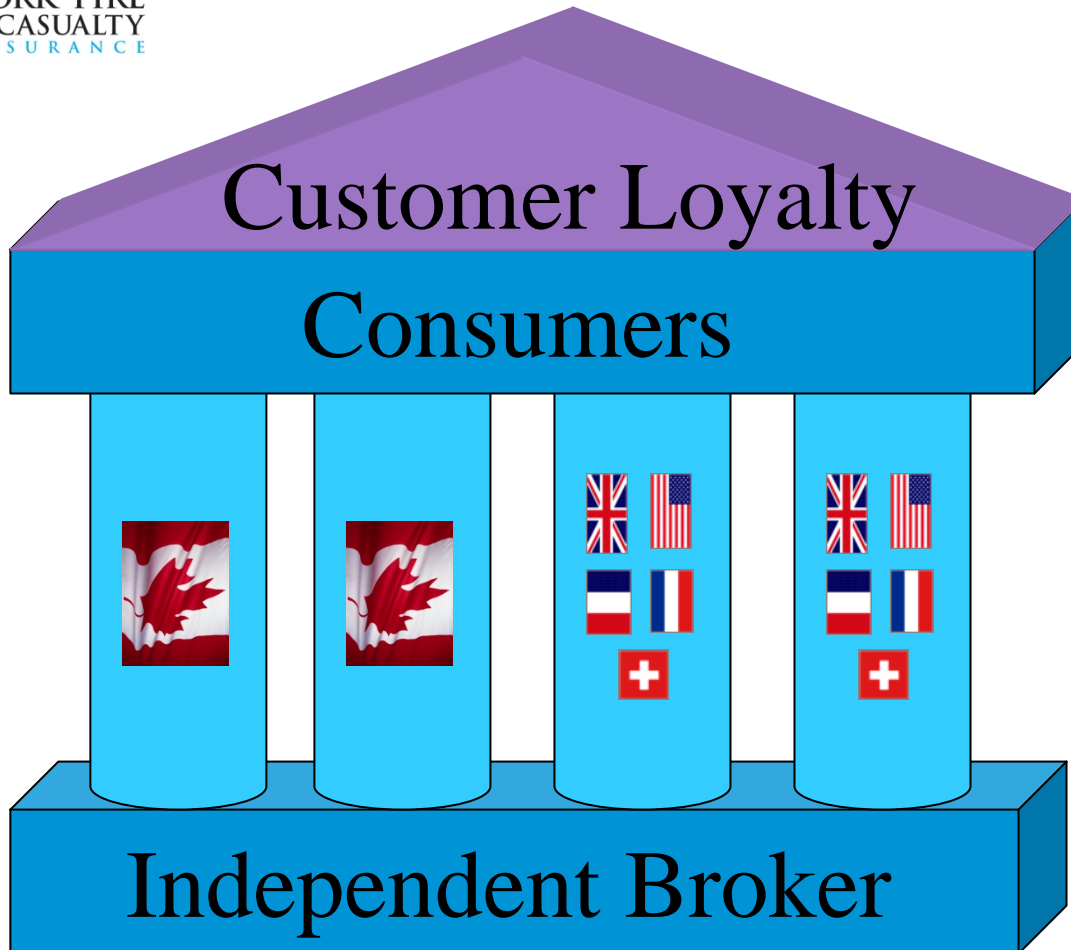
The Independent Broker



Reality is that the customer belongs to the Broker.

Companies only service the customer on behalf of the Broker.

The Independent Broker

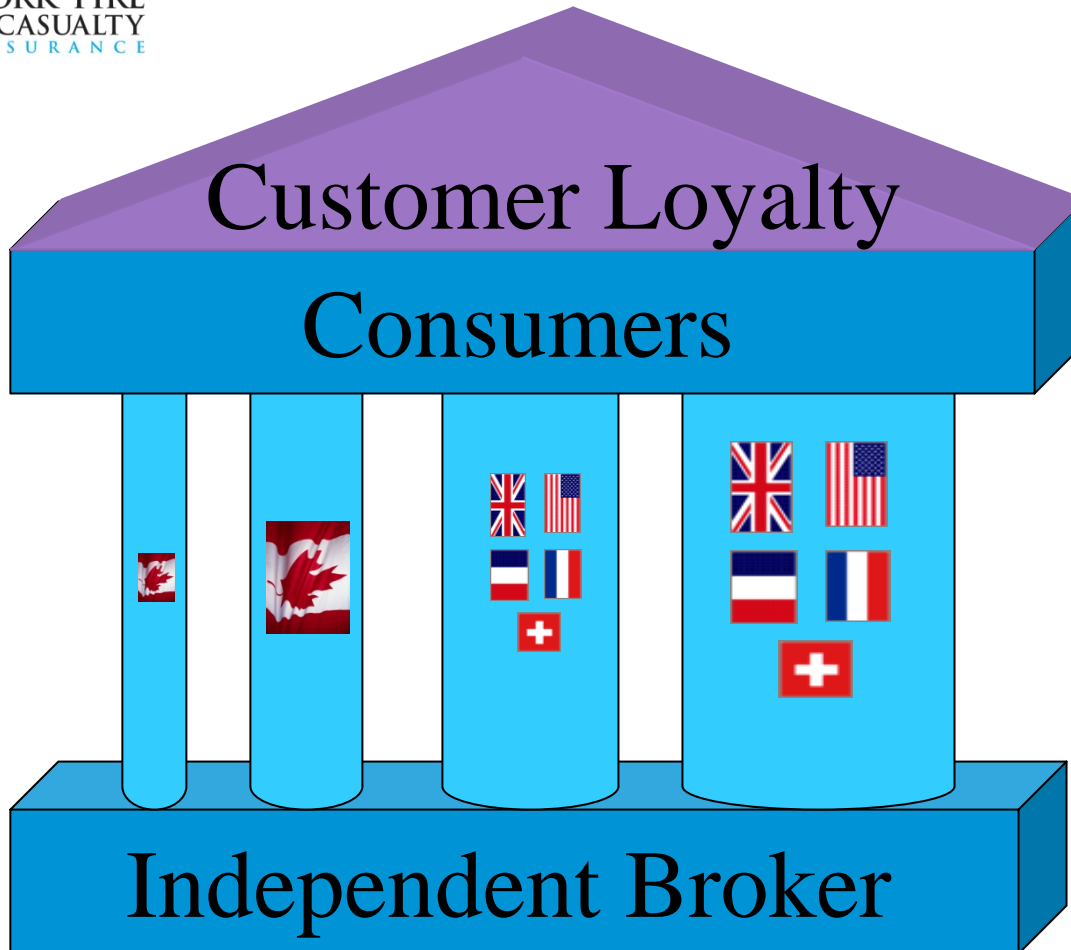


Who is servicing
your Customers ?



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The Independent Broker - Present

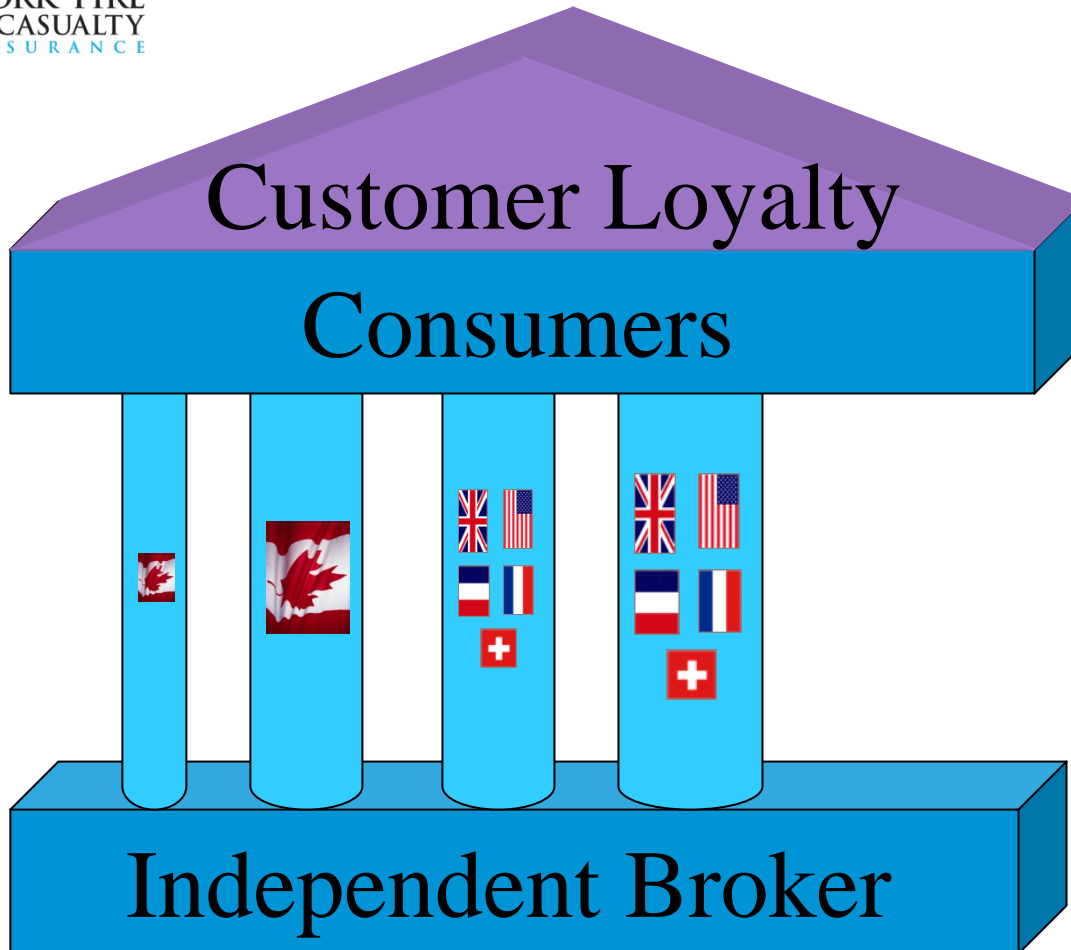


How much business
do you actually place
with them ?



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The Independent Broker - Future

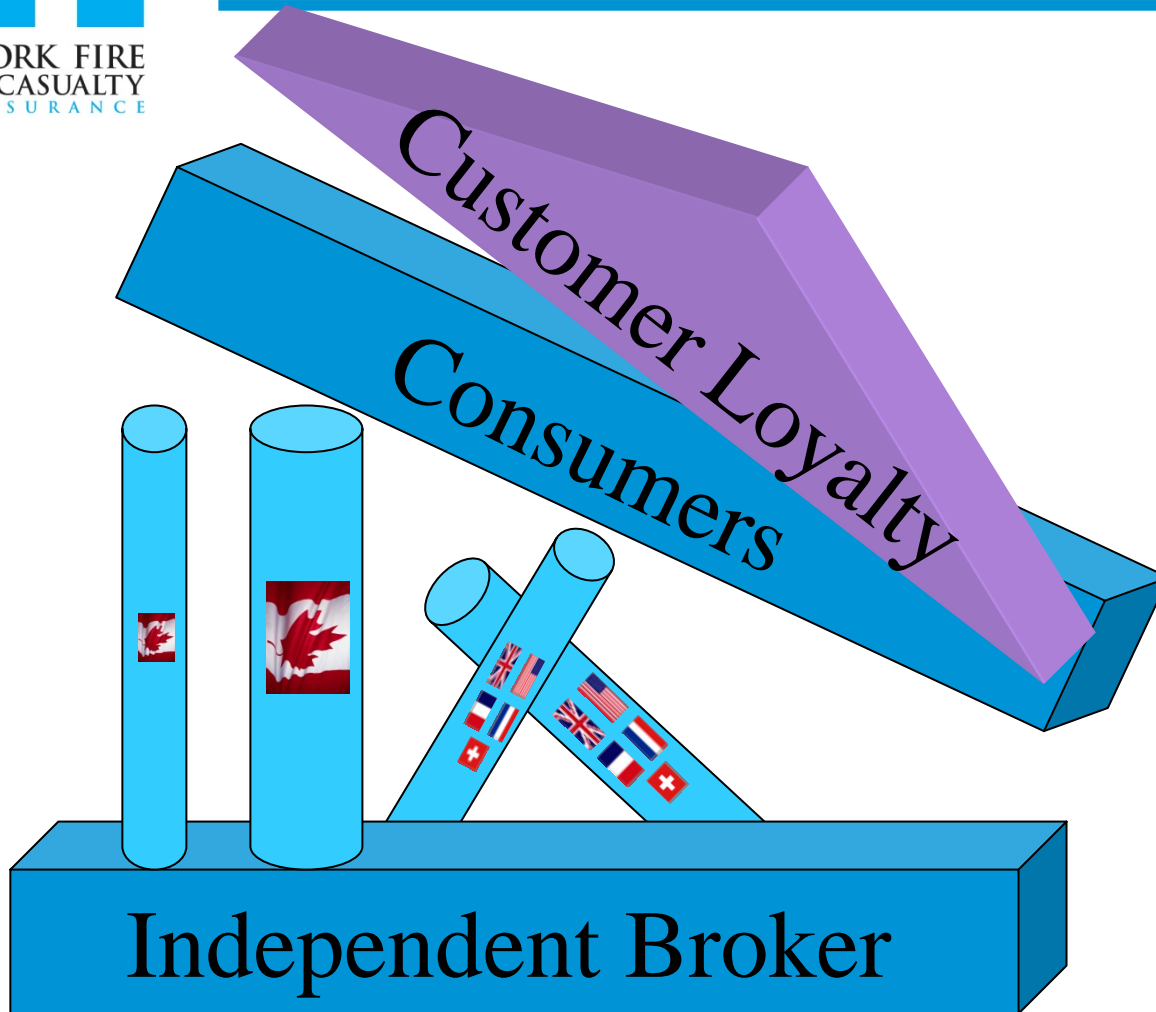


In turn - What are they
doing to your
distribution volume ?



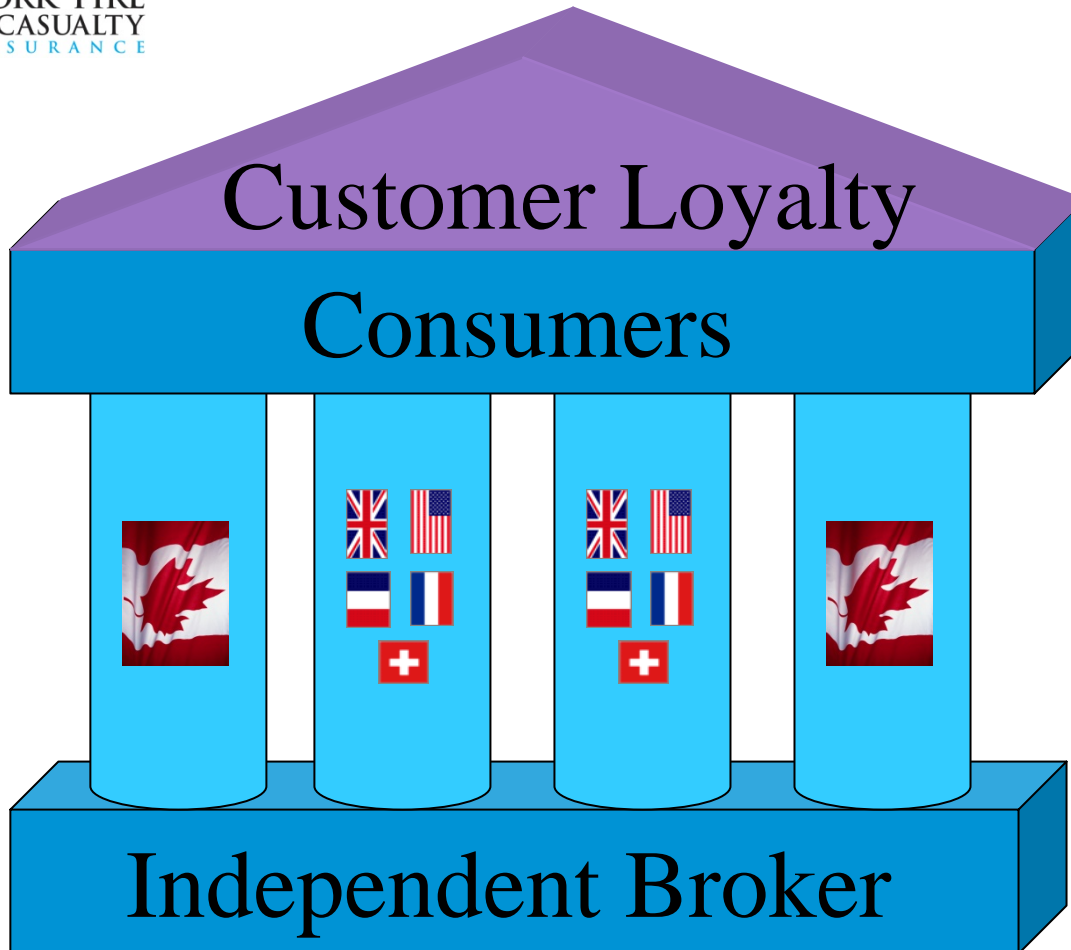
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The Independent Broker - ????



Will this happen
to your business ???

The Independent Broker



You must maintain
a balanced approach
to your markets.



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Marketing your Business



Your Best Insurance
Is An Insurance Broker

Broker value.....

- **You simplify the insurance transaction process**
- **You provide consumer choice**
- **You ensure the coverage the consumer needs is the coverage the consumer gets**
- **You are there in a time of crisis**
- **Claims advocacy**
- **You talk in plain language**
- **Local Presence**
- **You are Canadian** 



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So...what are we
doing for you ?




Dependably
Canadian



Service, Service, Service

Driven by Broker Experience & Staff Experience

Broker Experience  **Relationship Management**

Keeping it simple

Reengineering Workflows

Focus on Decision Making

Enhanced Executive Team

Staff Experience

We ask & we listen !



Partnering Success Stories

Broker / YF
Group accounts

Broker
Group accounts

Co-op
Advertising

Broker Acquisition
Introductions

Charitable
Donations

BMS Consulting Services

We can help !

Walk the Talk – Supporting our Brokers

▶ 2007

- 28 One-on-One Broker Technology meetings
- 13 Group sessions comprised of over 100 attendees

▶ 2008 YTD

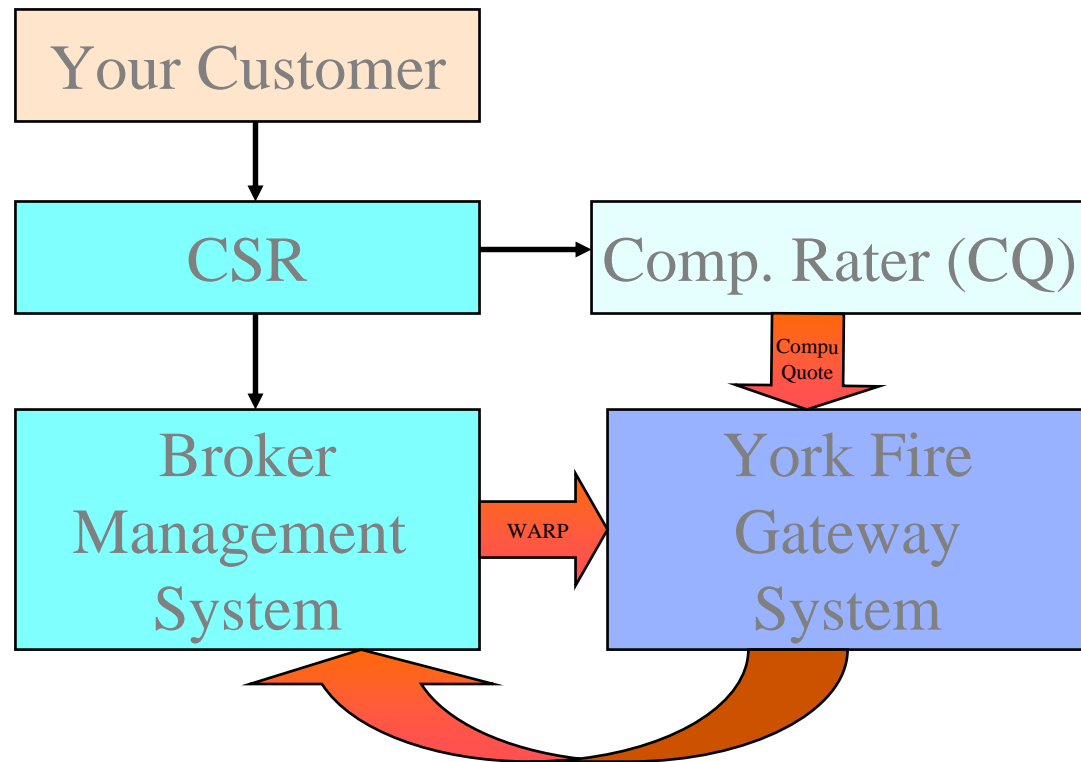
- 12 One-on-One Broker Technology meetings
- 1 Group session
- Human Resource Management Workshops
- Building a Marketing Plan Workshops
- BMS Reports, Excel Pivot Tables and Microsoft Word Mail Merge Workshops



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WARP / CompuQuote Upload

WARP / Compu Quote solution





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Straight Through Processing

Broker Network
Insurance Co Portal
100% accurate point of sale
New Business
/ Policy Change transactions

Fully Integrated 3rd Party
Data Reports

Exceptions

20%

Ease
Of
Doing
Business

York Fire Underwriting
Insurance Co Portal
New Business
/ Policy Change transactions

Underwriter Work Bench (tbd)
Rules & Workflow Management

80%

Fully integrated with YF's
Legacy Systems

Gateway Highlights

“Ease of doing Business”

- ▶ Sales and Service oriented customer workflow at the point of sale
- ▶ Underwriting rules extended to point of sale
- ▶ Support for low bandwidth requirement
- ▶ Integrated process to retrieve and interpret third party data
- ▶ Single data entry
- ▶ Seamless automated referral to back office underwriting
- ▶ Save and retrieve transaction at any time



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Policy Inquiry for TAM users

- ▶ TAM Brokers that are familiar with using WARP to upload New Business transactions can immediately begin to perform Policy, Claims and Billing Inquiries via WARP **without ever having to exit from your TAM system.**
- ▶ Simply selecting a Policy Inquiry transaction in TAM will provide you with full policy information in an easy to read format that can be attached to the client file electronically or printed for hard copy filing
- ▶ *No logins, no website navigation, no phone calls are necessary!*
- ▶ The print option has also been added to Policy Inquiry's done within Gateway.



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Canada Real-Time Interface

Reference Guide

December 2007

<http://www.appliedsystems.com/PDF/CanadianRealTimeRefGuide.pdf>



W = WARP for Inquiry/View Transactions

B = WARP Real-Time Rating Bridge

R = WARP Real-Time Response

Ascentus (Royal)

AXA (ON)

AXA Pacific (BC & AB)

AXA (NB)

The Dominion Group of Canada

Economical Mutual (all provinces except QC)

ING (AB)

ING (BC)

ING (ON)

ING (Atlantic)

Perth Insurance All provinces except QC

Royal & SunAlliance (ON)

Royal & SunAlliance (AB)

Royal & SunAlliance (NS)

Royal & SunAlliance (NB)

Waterloo Insurance Company

Western Assurance (Royal)

York Fire & Casualty

Transaction Lines

	Rating			Service Transactions			Other Transactions						
	Auto mobile	Ontario Auto mobile	Habitational	Billing Inquiry	Claims History	Personal Policy Inquiry	Commercial Policy Inquiry	Company Website sign-on	Personal Quote Login	Commercial Quote Login	Incomplete Work Login	Company Mail Login	Endorsement Bridge
Ascentus (Royal)						W							
AXA (ON)	B	B	B	W		W		W					W
AXA Pacific (BC & AB)	B	B	B	W		W		W					W
AXA (NB)	B	B	B	W		W		W					W
The Dominion Group of Canada						W							
Economical Mutual (all provinces except QC)						W		W					
ING (AB)	B	B	B					W					
ING (BC)	B	B	B					W					
ING (ON)	B	B	B					W					
ING (Atlantic)	B	B	B					W					
Perth Insurance All provinces except QC								W					
Royal & SunAlliance (ON)	B	B	B			W		W					B
Royal & SunAlliance (AB)	B	B	B			W		W					B
Royal & SunAlliance (NS)	B	B	B			W		W					B
Royal & SunAlliance (NB)	B	B	B			W		W					B
Waterloo Insurance Company								W					
Western Assurance (Royal)	B	B	B			W		W					W
York Fire & Casualty	B	B	B	R	R	R							R

Technology Demonstration

- ▶ **WARP Inquiry**
- ▶ **Gateway Personal Auto Policy Change**
 - Website Navigation
- ▶ **Gateway New Business**
 - Personal Auto
 - Personal Property



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Technology Timeline

Oct 2004
Gateway Web
Portal Launched

Nov 2006
WARP for
Personal Auto
New Business

Nov 2007
Personal Auto
Policy Change
On Gateway

Jan 2008
WARP Inquiry
For TAM users



Aug 2004
First EDI
Transaction Sent

Dec 2006
CompuQuote Upload
For Personal Auto New
Business

Nov 2007
Personal Property
New Business on
Gateway

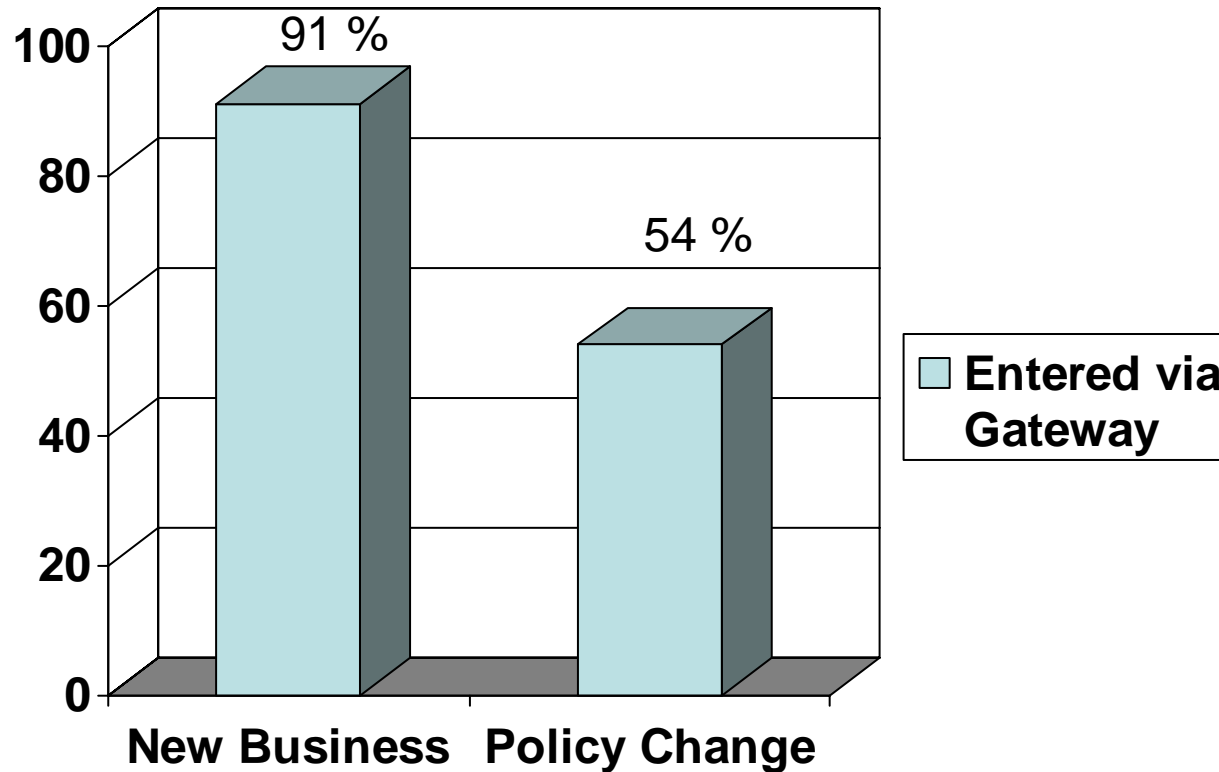
2008....

- Personal Property Policy Change
- Personal Auto Hardware upgrade



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Gateway Usage



* Policy Change Training is still occurring for many Broker offices.

Where do we go from here?

- ▶ Personal Property Policy Change
- ▶ Combining the Personal Auto and Personal Property systems into a single platform.
 - This will provide increased speed and assist with improved data communication.
- ▶ Policy Change from within TAM screens.
- ▶ Enhanced Help Desk process to drive technology change.
- ▶ Commercial Auto and Commercial Property Point of Sale.

Where could we go from here?

**If there is support from BMS vendors like
Applied Systems;**

- ▶ Commercial Lines EDI Downloads
- ▶ First Notice of Loss
- ▶ Real Time Upload for Commercial Lines
New Business
- ▶ Alerts...

Question Time





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