



INSURANCE ReVOLUTION



THE 61st ANNUAL
CANADIAN
REINSURANCE
CONFERENCE

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**Do You Know What Your
Claims Department is Doing?**

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Agenda

- No Proof of Death Required
- Originals or Scanned Copies
- Predictive Analytics
- Medical Assistance in Dying
- Reforming Disability Policies
- Gender Identity and Gender Expression
- Optical Character Recognition

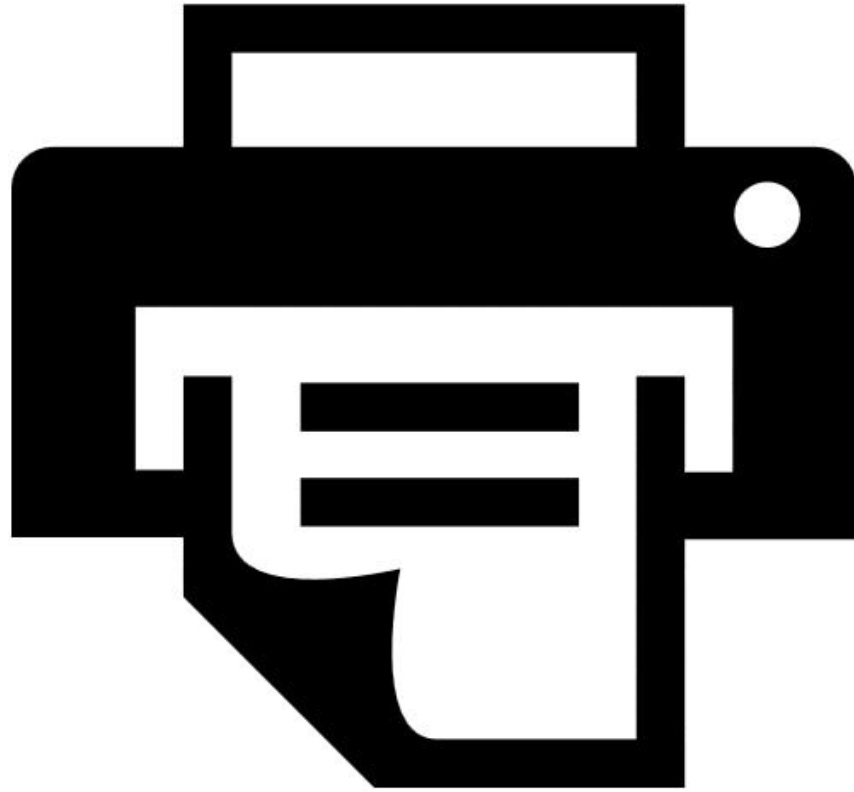
No Proof of Death Required



No Proof of Death Required

- If a death claim meets certain requirements, the benefit is paid without requiring the beneficiary to provide any documentation
- No industry standard so the threshold varies by company

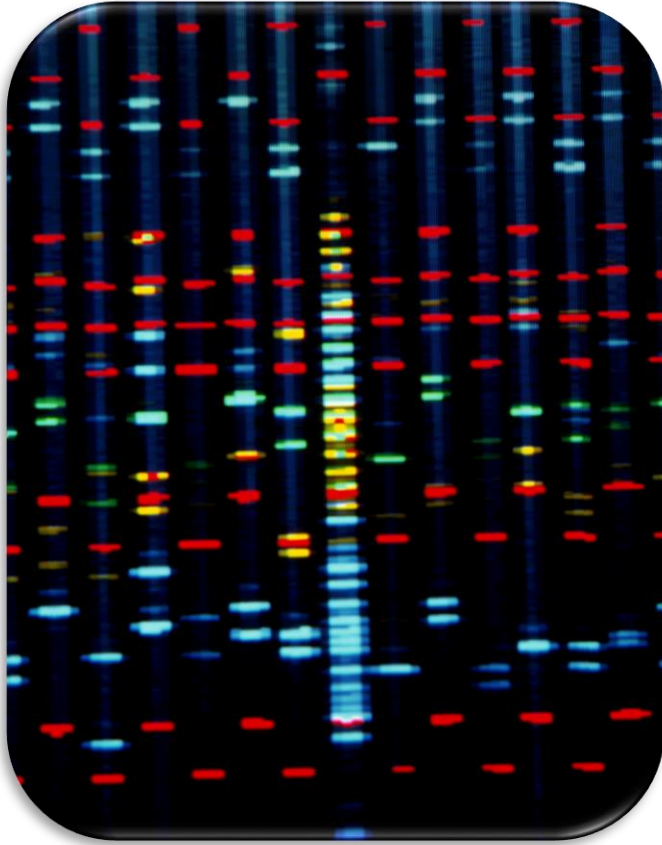
Originals or Scanned Copies



Originals or Scanned Copies

- Rationale behind requiring original documents
- The reason scanned copies are becoming acceptable
- Implementing appropriate risk management procedures

Predictive Analytics



Predictive Analytics

How it can be used in claims management

- Expedited adjudication
- Improving outcomes related to approval of CPP and QPP
- Rehabilitation services
- Fraud detection

Benefits

- Save money
- Increased efficiency
- Work on the right claim files
- Assignment of files based on expertise and experience

Medical Assistance in Dying (MAID)



Medical Assistance in Dying (MAID)

February 2015 - Supreme Court Decision

Section 241 and s.14 of the Criminal Code unjustifiably infringe s.7 of the Charter and are of no force or effect to the extent that they prohibit physician-assisted death for a competent adult person who (1) clearly consents to the termination of life and (2) has a grievous or irremediable medical condition (including an illness, disease or disability) that causes enduring suffering that is intolerable to the individual in the circumstances of his or her condition

Medical Assistance in Dying (MAID)

- **June 2016** – Bill C -14 permits access to medical assistance in dying for competent adults whose deaths are reasonably foreseeable in order to strike the most appropriate balance between the autonomy of persons who seek medical assistance in dying, on one hand, and the interests of vulnerable persons in need of protection and those of society, on the other
- **June 2016** – Constitutional challenge filed in B.C. Supreme Court contesting requirement that death has to be reasonably foreseeable



Medical Assistance in Dying (MAID)

November 2016 CLHIA position

- MAID will not be considered suicide
- An insurer would not be prevented from relying upon any other defences
- Will still generally be necessary to know the underlying condition

Reforming Disability Policies



Reforming Disability Policies

- Reasons for giving exclusions after the fact
- Consequences (pros & cons)
- Quebec vs other provinces
- Future impact

Gender Identity and Gender Expression



Misrepresentation of Sex

- What happens if it is discovered at time of claim that the insured's sex at time of issue was misrepresented?
- What if it is due to gender identity or gender expression?

Gender Identity and Gender Expression

Human Rights Tribunal of Ontario 2012 ruling*

[294] In the case at hand, I have found that requiring transgendered persons, pursuant to s.36 of the VSA, to have “transsexual surgery” in order to obtain a change in sex designation on a birth registration is contrary to the Code. As the Code has primacy over other legislation and the legislature has not exempted s.36 of the VSA from the application of the Code, the surgical requirement in s.36 of the VSA ought not to be applied by the respondent (*Tranchemontagne*, above, at para. 35), subject to one caveat discussed below.

*XY v. Ontario (Government and Consumer Services), 2012 HRTO 726 (CanLII)



Sex or Gender?

- When applying for a policy, is the question regarding one's sex completed according to sex or gender self-identity?
- Is a request for a change of sex subject to underwriting?
- Importance of making an informed and fair claim decision

Optical Character Recognition



Optical Character Recognition (OCR)

Definition

OCR is the mechanical or electronic conversion of images of typed, handwritten or printed text into machine-encoded text, whether from a scanned document or a photo of a document

Source Wikipedia

Operation

From a scanned image or text file in various formats, the software tries to decode the image into five main steps to generate a document or data entry in the desired format

Optical Character Recognition (OCR)

Five steps

- Pre-analysis
- Segmentation
- Recognition
- Post-processing
- Generation

Optical Character Recognition (OCR)

The use for claims

- Import the information directly into the system
- Accelerate the review of medical records
- Identify the key words in the documents

Benefit

- Save time and money
- Increase accuracy of information



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**The Future is
NOW...Are
You Ready?!**



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