

Insurance Brokers' Collaboration Declaration

Consumers have a right to choice, objective advice and advocacy, using whatever mode of communication they prefer. Consumers are best served working with and through a broker.

Therefore, in the consumer's best interest, brokers support:

Respecting Roles	Digital customer service delivered collaboratively by brokers and Insurers, in keeping with their respective responsibilities;
Broker Value	Insurer communications which promote the value of broker advice, choice and advocacy, and do not use the same brand to solicit direct sales;
Comprehensive Information Access	Insurer consumer-friendly digital offerings which prominently include broker presence and continuously display options for immediate broker referral, with integration providing accurate, relevant information either via broker systems, or agreed access to Insurer systems with broker presentation;
Consumer Protection	Digital processes that protect consumers by requiring them to select broker resources before they make any decisions regarding their protection, and finalizing coverage only with broker confirmation;
Broker-Customer Connection	Insurer processes and communications that do not interfere with the broker-customer relationship; and
Privacy Protection	A commitment that, along with the client relationship, all customer related information collected belongs to that customer's broker as their mandatary, and that no data will be used for a purpose other than that for which it is originally and specifically collected, in line with all legal and regulatory requirements.

Together, brokers and Insurers can ensure that our customers are never disadvantaged by new technology. We ask Insurers to commit to the principles outlined here, to work collaboratively with us to best serve consumers. In partnership, brokers and Insurers offer unequalled value, delivering the full capability of digital communication enriched by the unique benefits of broker advice, choice and advocacy.

