



## Digital Paperless Policies: Your Questions Answered

To: Agency Partners and Employees

From: James McLain, Senior Vice President, Chief Field Operations Officer

Date: March 1, 2017

Selective has launched digital delivery of insurance policies, an initiative to improve customer experience and gain efficiencies for our agency partners and our company.

Selective's Digital Paperless Policies (DPP) initiative with customers will:

- **Provide current customers the choice of digital policy delivery** for Commercial Lines and Personal Lines policies.
- **Give agents the capability to offer new and current customers digital policy delivery** at any point in the policy life cycle.

While the initiative just started in February, early implementation has already yielded a positive response. Selective has reached out to policyholders registered for the Customer Self-Service (CSS) portal – and thousands of policyholders already have “gone green” with digital delivery. This illustrates the receptiveness of our customers to this experience.

To help you understand and support DPP, please see answers below to key questions you might have:

### 1. Can a policyholder get a paperless policy but still receive a paper bill?

Yes. When a policyholder selects a paperless policy, their consent only applies to the insurance policy and not to any bills. Selective offers a separate process for signing up for paperless billing.

### 2. Is there a way for an agent to have all of their policyholders opt in or out of paperless policy?

Selective allows each policyholder to determine their delivery preference, in line with insurance regulations. Only the customer can make this decision. Selective does encourage our agency partners and employees to invite customers to choose a digital policy at any opportunity in the policy life cycle.

### 3. Will policies be emailed to the policyholder?

No. The policy itself is available in the secure online environment of the CSS portal. The policyholder will receive an email when the digital policy is ready.

### 4. How does an agent know if a customer has consented to go paperless?

As of March 22, 2017, an indicator will display on the first screen of both our Commercial Lines (CLAS®) and our Personal Lines rating systems (SelectPLUS®). If there is an urgent need to have this information prior to March 22, 2017, please contact [DLBSUCustomerExperience@selective.com](mailto:DLBSUCustomerExperience@selective.com).

**5. If a policyholder has numerous policies with Selective, can they choose which ones they would like to be paperless?**

Yes. Customers can select which policies should be paperless and which ones should not. They can do so by logging in to the customer portal.

**6. If a policyholder does not have a Customer Self-Service account, can they still go paperless?**

In order to go paperless prior to March 22, 2017, a policyholder must register for the customer portal by going to [selective.com](https://selective.com) and creating an account. The policyholder must provide consent within the customer portal or by responding to one of the emails Selective is sending. Policyholders also can sign up for a paperless policy through the Selective mobile app.

To register: Here's the direct link to share with customers to sign up for CSS:

- *Customer Self-Service New Users:*  
<https://customer1.selectiveinsurance.com/WebApplications/EDS/CustomerPortal/NewUserRegistration.aspx>

To sign in: Here's the link to remind customers where they can sign in to CSS:

- *Customer Self-Service Current Users:* Use the "Login" link on [selective.com](https://selective.com) to access the customer portal.

**7. If an agent wants to sign up a customer for paperless policy, how do they proceed?**

Agents can invite customers to register for or sign in to CSS to select a paperless policy. Refer to question 6 above for the CSS registration process.

Additionally, as of March 22, 2017, agents will be able to initiate the process for a customer to sign up for a paperless policy – simply by making a selection within the Commercial Lines (CLAS®) and Personal Lines (SelectPLUS®) underwriting systems.

**8. If a customer "goes green," will he or she receive any incentive such as a discount or credit?**

No. We appreciate and considered the idea of providing a financial incentive for policyholders. But in order to create the efficiencies we seek, those incentives are not provided.

**9. If the insured chooses paperless/digital policies, do paper policies still get mailed to the mortgagee, lienholder, or named interest?**

Yes, third-party copies will continue to be mailed.

**10. How can an agency partner view policy changes (such as premium changes) for either Commercial Lines or Personal Lines policies?**

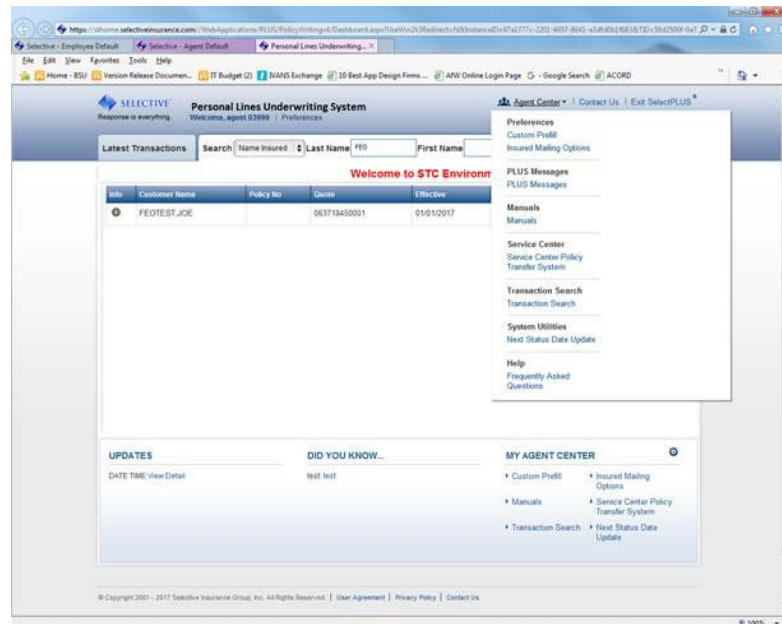
Some agents have asked how they can efficiently view policy changes after the launch of Selective's Digital Paperless Policies initiative. Up to now, some agents have used a manual process to view Commercial Lines renewals that might be sensitive due to premium changes. Others check their customers' printed copies of Personal Lines policies when those arrive in the agency.

Selective gives you a useful tool that offers you anytime access to information on transactions in Personal Lines and Commercial Lines: the Agency Transaction Report in the SelectPLUS® and CLAS® systems.

This report can show you transactions such as renewals, new business, endorsements and cancellations.

Here's how to access the agency transaction report in **SelectPLUS®**:

1. Click on "Agent Center" after you log in.
2. Select "Transaction Search."
3. Search for the information you want: process/effective dates, transaction types, line of business and processed date.




You can view your results online or export to Excel.

Here's how to access the agency transaction report in CLAS®:

1. Click on "Agent Center" after you log in to CLAS®.
2. Select "Transaction Report."
3. The "Transaction Activity Inquiry" appears.
4. Choose "View and/or Email Now" or "Nightly Email" to generate an Excel spreadsheet via a link sent to your email address.
4. Search for information you want: process/effective dates, transaction types, lines of business, etc.

The agency transaction tool provides the most up-to-date transaction information to you, delivers it electronically, and gives you the opportunity to view key information such as CL renewals, new business endorsements and cancellations.

**SELECTIVE®**  
Response is everything.

**Commercial Lines Automation System**  
Welcome, agent 03999

Transaction Activity Inquiry

Report Type:


☒ View and/or Email Now

☐ Nightly Email

Agent Code


☐ Use all Agent Codes

Agent Code




Email Address:

Transaction Date:



To:



If you are an agent with queries about Selective's CLAS® or SelectPLUS® systems, check with your Personal Lines Marketing Specialist or Agency Management Specialist. Or contact Joseph Feo, VP, IT Business Relationship, Selective, at [joseph.feo@selective.com](mailto:joseph.feo@selective.com) / 973-948-1826.