

ELECTRONIC PROOF OF AUTOMOBILE INSURANCE (EPAI)
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The Superintendent of Insurance of Nova Scotia is releasing guiding principles permitting the use of Electronic Proof of Automobile Insurance (EPAI) in the province. Electronic documents are prevalent albeit delivered through smart phones, apps, e-mail, or tablets. Insurers, brokers and consumers have been calling for the electronic option to deliver the proof of insurance to enhance the progress of ecommerce. The NS *Electronic Commerce Act* allows for any documents to be transmitted in electronic format, provided there is a consent between the involved parties.

These are the required guidelines and principles for insurers/brokers to offer EPAI:

- Respect existing federal and provincial anti-spam and privacy legislations and maintain appropriate confidentiality with consumer information in accordance to your PIPEDA policy and internal guidelines.
- Comply with security protocols already established in conducting business electronically and in protecting consumer information under the *Consumer Protection Act*.
- Obtain consent from your clients outlining expectations of both parties, note that, clients **MUST** consent to receive the new electronic format as outlined in the NS *Electronic Commerce Act*.
- The current paper based pink card **MUST** be issued along with the electronic card on the initial roll out to test the acceptance and practicality of this initiative for consumers. The subsequent format of delivery may be determined by consumer's choice and consent and the three choices offered shall be electronic, paper or both paper and EPAI.
- Deliver EPAI in a pink background format that mirrors the current pink paper now. The EPAI shall have detailed wordings verbatim as the paper based pink card.
- Create EPAI as a downloadable product with a lock screen capability which can be stored in a secure manner on the device. Provide instructions to your clients on how to produce the EPAI on their device to show law enforcement or others.
- Advise your clients that opting in for EPAI is their choice and they shall assume any or all risks with damage to the device when handed over to a third party. As well, absence of internet services may limit the availability and accessibility of EPAI on demand.
- Advise your clients that EPAI is acceptable at present in Nova Scotia, however, if they are travelling outside of this province, they may be required to produce a paper based insurance card and that may require direct confirmation with their Insurer or broker.

Technology is a driver of innovation. Delivery of insurance products is part of this technological evolution. Enabling the delivery of electronic proof of insurance is a step towards this change.

If you have any issues or questions with the implementation of these principles, please contact Jennifer Calder at Jennifer.Calder@novascotia.ca or 902 424 6331.

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Superintendent of Insurance