

Future friendly LAWPRO's new “go green” program



There's really no escaping it: Being environmentally conscious isn't just a part-time hobby or a trendy lifestyle choice. It's becoming a part of our daily lives and engrained into our everyday vocabulary.

And it's never been easier to “go green.” Retail shelves are full of environmentally friendly alternatives from food to furniture and everything in between. Consumer and business publications have jumped on the bandwagon, educating consumers and the business world about ways in which to “green” their environment. Companies large and small are joining the sustainability movement, with commitments and campaigns to reduce their carbon footprint and revamp products and processes.

LAWPRO is no exception. We've always been committed to doing our part for the environment, largely by practising the 3Rs: Reduce, Reuse and Recycle. Initiatives such as our “virtual” claims system, profiled in this issue of the magazine, has helped us significantly reduce paper use and costs. Computer equipment that is old and obsolete is scrubbed clean, then sent to organizations that refurbish this equipment and provide it to non-profits, schools and other organizations. Waste paper is recycled, not trashed. Old batteries and printer cartridges are collected and recycled through appropriate organizations.

But we recognize there's much more we could be doing – both as a company and as individuals in our private lives.

Our newly launched “go green” initiative brings focus to the need to do our part for the environment. As part of this program, all aspects of our organization will come under scrutiny as our employees help us identify how we can further “green” our processes.

Lawyers will see the first major signs of this “go green” program this fall: As detailed in the accompanying article, information on the 2009 insurance program is going paperless, to the extent possible. Over the coming months and years, we'll keep you updated on how we are walking the green talk at LAWPRO – and we'll provide information and insights into how greening your practice benefits your business.

Nine simple things you can do right now to make your office greener



1. **Recycle:** Sounds easy but you would be surprised at how many offices still don't recycle.



2. **Avoid printing and copying whenever possible:** Only print out the e-mails and documents that you really need. If you're having a meeting, think about using a PowerPoint presentation instead of printing agendas and plans for everyone. If you do have to print, consider printing on both sides of that page – most printers now have a duplex setting.



3. **Use recycled products:** Pens, printer cartridges, paper and many more commonly used office products are available in recycled formats. It takes a regular toner cartridge 1,000 years to decompose in a landfill: Try to use refillable ones instead.



4. **Turn computers off at the end of the day:** Turning a computer off saves 70 per cent more energy than letting it go into sleep mode. A computer monitor left on overnight uses the same amount of energy as printing 500 laser copies.



5. **Use local distributors:** Reduce the amount of shipping needed to get your products by using local businesses.



6. **Start a car-pool:** Cut down on the number of vehicles on the road and give yourself a little company on the way to and from work.



7. **Don't waste energy:** Turn out all the lights at the end of the day, set the thermostat a few degrees higher in the summer than you would normally keep it and use office equipment with auto shut-off and sleep modes.



8. **Rethink your promotional material:** Instead of giving away pens and paper branded with your company logo at trade shows and conventions, consider things like reusable shopping bags and other environmentally friendly giveaways.



9. **Start a Green Committee:** Get like-minded people in your office together to form a Green Committee that can organize events and projects for your staff. Plant trees, buy carbon offsets, run contests, etc. Get people excited about being environmentally conscious.

The list above was compiled from the following sources:

- www.treehugger.com/files/2006/12/how_to_green_your_work.php
- www.go-green.com/node/134
- content.monster.ca/14503_en-CA_p1.asp
- www.reusethisbag.com/25-reasons-to-go-reusable.asp

Greening the insurance program by reducing paper

If you've been accustomed to receiving your insurance information in paper form – in the mail – you'll likely see a dramatic change as we begin implementing our green initiative.

Starting with this fall's annual insurance renewal process, we'll be dramatically cutting back on the amount of paper-based information we send out. With all of our documents available online and more than 92 per cent of lawyers last year choosing to file their annual insurance application via our website, the choice to steer lawyers to our website to complete their LAWPRO-related transactions seemed obvious.

Starting this fall, lawyers will be encouraged to access information related to the 2009 insurance program online.

Application packages will be mailed only to a small subset of lawyers for whom we do not have an e-mail address, or who have specifically asked for a paper application. The down-sized packages will contain only an instruction sheet, an application form, and a premium payment authorization form.

Program guides will generally not be available in print; instead lawyers will be asked to access this document online, for reference or downloading.

The 2009 LAWPRO policy wording, and the booklet containing transaction levy filing forms, will primarily be available on our

website. Invoices, policy declarations information and instructions will be available in print, on request.

More than 20,000 lawyers will renew their indemnity insurance this year and we estimate that by taking these steps we'll avoid printing more than 650,000 pieces of paper. No small feat. Moreover, this initiative will, we estimate, save the program \$40,000 to \$50,000 this year alone in printing costs.

Improved web presence

We're also taking steps to improve our online options and make it even easier to file your insurance application – or any other required filings – online. We're introducing a more streamlined interface so you can find what you're looking for quickly. And we'll be redesigning the My LAWPRO section of the site with more personalized options and information to encourage lawyers to do all of their LAWPRO business online. All of our materials can still be found online, anytime of day, and can be accessed instantly.

We're serious about our commitment to the environment and our "go green" initiative. We're also committed to making this important transition as seamless as possible for you, our customers. And we hope to, in turn, make you as excited and committed as we are about working with us to go green.

Paper on request

Although the 2009 insurance information packages will be scaled back in terms of the printed contents, you will always find the program guide, transaction levy and/or policy books online. Our customer service staff will be pleased to help you navigate our site, and show you where to download them, or arrange to fax copies directly to you. If you still prefer hard copies, we'll gladly send them via regular mail to those who call our Customer Service Department and make that request.

Although "going green" benefits us all, we recognize that some lawyers are unable to file their annual insurance application online, and we will continue to accept completed paper applications by mail.

In addition, we will continue to mail out confirming coverage documentation to those who specifically request it.

TitlePLUS program founded on green practices

When the TitlePLUS program was launched just over 10 years ago, going “green” was an idea whose time had not yet come.

But LawPRO's title insurance program was designed to be paperless – and environmentally friendly – from the get-go. From the application process right down to an internal database, almost every aspect of the program is done electronically.

Nearly 100 per cent of the application process is done with online software, meaning a lawyer completes and submits the application in a paperless environment.

All TitlePLUS applications are reviewed over the web and, once the process is underway, many lawyers opt for all application-related communications to be done online. While not everyone prefers electronic communications, currently only about two per cent of the total subscribers still insist on paper mail for general communications not related to TitlePLUS applications.

Internally, the TitlePLUS program practises its commitment to “go green” in a number of ways. Any and all information, records and materials are housed in a massive electronic database which takes the place of bulky paper files. Employees are also encouraged to avoid printing whenever possible, and to print double-sided if necessary.

Lastly, the TitlePLUS website (www.titleplus.ca) offers not only an extensive amount of information for lawyers, home buyers and lenders, but also multimedia presentations and the Real Simple Real Estate Guide, which covers a number of real estate and title insurance-related questions.

“Having so much information on our website and being able to direct customers there is a huge advantage and time saver – as well as saving countless trees,” says Lori Swartz, TitlePLUS Training and Communication Counsel.

Less paper to paperless

A paperless office – in today's business world it is becoming common place to operate almost entirely in an electronic environment. With e-mails, scanners, improved document security and secure file transfers, more and more business transactions can be done without printing a single piece of paper.

However, while the technology exists to avoid it, businesses still print the majority of their documents and invoices, keeping them filed away “just in case.”

It's hard to shake the old guard from their habits and taking the plunge into a paperless world takes time. Such was the case with LawPRO's transition to a paperless claims system.

In 2004 we challenged ourselves to take the necessary steps and start changing our processes towards a paperless claims process. Reducing paper usage and file storage not only meant significant cost savings, it was also a smart environmental move.

Step one was to stop using printed correspondence externally. Formal letters and requests were moved to e-mail with the necessary documents attached. Seemingly a small step, but a very necessary one to encourage people in the mindset of working electronically.

Step two came in 2005 and was the labour-intensive task of scanning all incoming paper correspondence and converting them into electronic documents. While we still kept paper copies to run in parallel with the electronic files, the first major move toward a paperless office was underway.

Then, at the beginning of 2006, LawPRO stated that our primary claims filing method would now officially be electronic. Only documents deemed “important” were included in the physical file, while all other incoming mail was scanned and shredded. Scanned documents were turned into PDFs (Portable Document Files) to ensure security and address any confidentiality issues.

With the “Less Paper” project officially underway, our claims counsel and staff focused on encouraging our defense counsel to work in an electronic environment whenever possible.

As the paperless files shrank in size, the electronic files became more and more robust. The digital files were easier to sort and search through and offered more options than their paper ancestors. Files could now be accessed by more than one person at the same time, and our internal claims counsel weren't restricted by geography. As long as they had access to the Internet they could access the files seven days a week, 24 hours a day.

Other features helped to make the transition even easier. Dual computer monitors are being introduced throughout the LawPRO offices to make it simple to peruse a file on one monitor and run applications on the other.

By 2007, 80 per cent of the preferred defense counsel had bought into our “Less Paper” initiative and LawPRO officially did away with any paper files. Less paper became paperless and we stopped keeping physical files for any new cases. When we recently moved offices, our file room shrank to a tenth of the size of its predecessor.

As with any new process of this size and scope, we expected some growing pains. But in a relatively short time our defense counsel embraced the new process and in many cases commented that the new electronic model lent itself to better, more streamlined communication.

Although the entire process has been an extremely successful one, LawPRO recognizes that technology is constantly changing and our challenge is to change with it. By always looking for new and innovative ways to incorporate technology into our business, we strive to not only make our claims system easier and more functional but to also do our part environmentally.

Gary Edgar is communications advisor at LawPRO.