

A living example of



Innovation at LAWPRO

When considering the future of TitlePLUS, we asked ourselves if the service was still living up to its original principles and – perhaps more importantly - whether those principles were still valid.

Companies know their products need to evolve with the needs of their customers and the marketplace. If a product changes too fast, customers may feel disoriented and lose interest. If the product doesn't change enough, it risks becoming irrelevant and obsolete.

When an outside perspective is a good idea

Much has changed in the 25 years since the inception of the all-Canadian title insurance known as TitlePLUS, but the product didn't keep up with changing times.

As TitlePLUS was originally a home-grown product created in-house, there was a certain attachment to the current way of doing things. After 25 years of caring and nurturing a product, there can be a danger of loving it too much and losing the ability to objectively see its benefits as well as face its shortcomings.

It is at this point that outside perspective is valuable. In the case of TitlePLUS, Mike Seto was hired to build a technology platform that supported new workflows and an improved user experience.

LAWPRO also hired Paradigm Public Relations, led by Michael Abbass to consult on market research and communications to help understand the brand perception and what needed to change based on what lawyers and law clerks wanted.

The innovation dilemma

When is the right time to change? Will change be cost-effective? Who has enough perspective to know what should be done?

"In the simplest sense, if you're not growing, you're dying. Innovation keeps companies moving forward and if they don't move, they will get passed. It may be the technology you use to interact with clients, or new solutions to old problems. It can come in small pieces or one big project," said Abbass. "The world wants to move ahead, and being an innovative company attracts talented employees who want to be part of the cutting edge, and customers who want to know they are associated with a company ahead of the curve."

As the Innovation Mindsets article earlier in this magazine states: Reflect where you want to go, find inspiration on what you want to be and take action to live the dream.

A new future – the new TitlePLUS

It was clear that TitlePLUS was in a place where change was critical to its success.

So, changes were made:

- ✓ **Improved technology:**
A new, intuitive website that runs on all modern browsers
- ✓ **Admit what's not working:**
Introduced TitlePLUS Legal Counsel Fee and removed roadblocks
- ✓ **Improve processes:**
Easier sign-up, separate policies for owners and lenders, integrated with conveyancing platforms such as Unity and no need to enter common title matters
- ✓ **Keep the strengths:**
Same unparalleled coverage as always, including legal services on most policies

Built for lawyers, powered by LAWPRO.

Identify your strengths and use them – then get out of the way

TitlePLUS has a long and important history in Ontario real estate law. It was a solution by lawyers for lawyers that supported the importance of clients getting legal advice when they were involved in a real estate transaction.

The market research confirmed that this history continues to be valued by lawyers throughout the province. A survey of 349 real estate lawyers and 49 real estate law clerks indicated that lawyers and clerks generally trusted the product, were impressed with the coverage, and appreciated the value of a completely Canadian-owned company. However, on ease of use, TitlePLUS was lagging far behind its competitors.

Admitting what's not working

The research meant it couldn't be denied any longer. The perception was that TitlePLUS was difficult to use, the technology was out of date, and there were simply too many hoops to jump through to order a policy.

Once the problem was identified and accepted, the next steps followed more easily. The first challenge was to help people internally think in a new way. That is, challenge themselves not to focus on recreating the same workflow in new packaging, but instead, to wipe it all clean and start from scratch.

Lisa Weinstein, Vice President, TitlePLUS was determined not to fall into the trap of repeating old mistakes. "We began knowing that we wanted separate policies for owner & lender. The changes even went so far as to how the policies were organized. Each step of the way, we reminded each other to remain open to new ways of doing things," she said.

"Each step in reviewing the underwriting was approached from the point of view of what will make ordering a policy easier and understandable and what our customers want."

Seto, who led the technology redevelopment plan of the new TitlePLUS and who is a practising lawyer, also wanted to approach the process in a new way: "We tried to be small, agile, and to bring a different culture and environment from a technology perspective. The tech stack was in serious need of refreshing to meet current standards. I thought it would be a fun challenge and at the same time, I saw the project as an opportunity to contribute to the profession. We shouldn't forget that ultimately the reason TitlePLUS exists is to support lawyers in protecting their clients."

From a communications point of view, the question was whether the experience of the product was reflective of the expectation. "Your brand isn't what you say it is, it's what your users say it is," Abbass explains. "A brand is more than a logo and a name. It's really the promise that you make to the stakeholders through your services." With the perception of being difficult to use, the TitlePLUS brand was in trouble.

Keeping on track

When analyzing any large project and whether it is time for change, figuring out the root problem that needs to be solved is the first step. Returning to that focus any time the project starts to veer off track will help stop unproductive tangents. In the case of TitlePLUS, focusing on the lawyer's process without increasing the risk guided every decision.

Living up to the change

The re-strategizing of TitlePLUS was a two-year project that involved an innovative approach to every aspect of the business. That means the technology, underwriting, processing of workflows, and the user experience were all stripped down, evaluated and created anew. It was important that the feel of the product reflected the depth of change. Seto describes the opportunity as, "the core purpose was present in the 25 year old product but this was an opportunity to grow and innovate to be stronger if we focused on all sides – business, technology and service."

There is more to come...and soon. The mindset at TitlePLUS has changed too. It's one of not settling for doing things the way they've always been done. It's now about incremental and persistent innovation. ■

Naomi Dummett is Director, Communications at LAWPRO



THE
verdict
is in.

The new TitlePLUS is
title insurance made easy

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The NEW TitlePLUS® is the fast and easy way for lawyers and clerks to get the title insurance their clients need.

- ✓ We are now integrated with the Unity® practice management platform for increased ease of use
- ✓ We have introduced TitlePLUS Legal Counsel Fees and removed roadblocks
- ✓ We have a new streamlined underwriting process and separate owner and lender policies
- ✓ We provide the same unparalleled coverage, including legal services for most policies

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