

# THE CSIO STANDARD

OCTOBER 2009

## STEVE'S MESSAGE



As many of our members are aware, CSIO has undertaken a large but necessary task. We are

meeting with our members, in person and by phone, to hear what they have to say.

Initially we began this process simply because we learned, particularly during the

switchover to our new CSIONet service provider, that our member database was really in need of a makeover. We really wanted to fix that up so we could be up to date with who was doing what in our member companies, brokers and vendors and be able to call the best person for the particular issue we were dealing with.

As with most things that start out small, we also saw this as

an opportunity to learn more about our members. Whilst CSIO has been in charge of the standards and CSIONet, we didn't have a good measure of how our members were using the standards or CSIONet. We needed to learn more to hopefully make ourselves more useful to our members.

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## A NEW BEGINNING

CSIO has recently undergone many changes including its own staff. Starting with the relatively new president of CSIO, Steve Kaukinen, many new innovative employees have joined the team at CSIO. This leads the way to a new beginning where CSIO will be able to become more efficient to further provide a competitive advantage for the independent broker distribution channel.

"We now have the right people at the right positions to be able to help the independent broker channel move forward into the future

and succeed," says Steve Kaukinen. "The different skill sets that our employees have allow us to participate in several workgroups and continue developing standards in a more efficient manner."

With this new staff, CSIO is looking to help the industry move forward in a more competitive manner in several ways. "We intend in having better communication between all vendors, insurers and brokers. This will benefit all groups as we will be able to offer more support to specific projects that we wouldn't have gotten involved

with in the past," says Sebastian Penalosa, Manager Network and Membership Services.

Another great opportunity that CSIO has been able to take part of is that it is now able to work even closer with the Association for Cooperative Operations Research and Development (ACORD). This benefits the vendors and companies that have operations in both the USA and Canada by being able to follow two standards that would pursue the same pattern.

## STEVE'S MESSAGE (CONTINUED)

Now that we have started meeting with our members we have discovered many things. Of course, at the very minimum we are coming away with updates to our database, but in most cases, we are learning a great deal about how our members are thinking about technology and technological projects that they are currently working on and what they think about the future.

We usually have a number of "action - take away" items as it relates to something with CSIO. But even more so, as we go through this process, I think we are learning about ourselves and how valuable it is to meet with our members and really listen to what they have to say. We have had some great discussions on innovations that have sparked more research. The outcome I hope will lead to more success for the broker distribution channel.

I thank those of you who have participated in our discussions and those that are about to. Most have agreed that this process has been valuable and have expressed desire to meet again. We are here to serve you, so please let us know what we can do for you.

In addition to our individual meetings with members, we are participating in as many industry forums as we can. In addition to our usual workgroups, forums, etc. we are also trying to provide a venue where members can meet and discuss similar issues. In the very near future we are hosting a forum for our Broker Management System vendor members.

Even this new CSIO newsletter is part of the process. We were hearing that CSIO needs to communicate more. So as a small part of the communication process we

have started up this newsletter to let our members know what is going on at CSIO and within the broker distribution channel. We are trying not to be too technical and stay within topics that would interest those within the broker distribution channel.

Even though I say that this newsletter is a small part of the communication process with our members it is a big deal to us. It takes an incredible amount of effort to put together something like this with such a small staff, so "thank you" to my CSIO staff who contributed content and, in particular, to Connie who pulled it all together.

Lastly, I hope that you enjoy the content within and if you have any suggestions or comments please let us know... we are listening!



"... I think we are learning about ourselves and how valuable it is to meet with our members ..."

## NETWORK UPGRADES SUCCESSFULLY COMPLETED

After a decade of helping brokers electronically exchange policy data with carriers, the Centre for Study of Insurance Operations (CSIO) has successfully implemented major service improvements to the P&C industry network.

Extensive testing was completed throughout 2008 and 2009 with the help of many of CSIO member vendors and companies. During these tests we were able to gather information never before recorded and thus were able to create a solution that not only matched the security of the previous version, but it also increased the productivity and reliability of CSIONet. TELUS has worked closely with CSIO to create a solution that would exceed expectations of all.

"This move to TELUS brings us a new, more robust network while meeting or exceeding all the requirements set forth by our members," says Steve Kaukinen, President of CSIO.

If you are a broker accepting "download" policy information from your insurance company partners or "uploading" policy

information to your insurance company partners, you are doing this through CSIONet. By virtue of you being a member of your provincial broker's association you are a member of CSIO.

Fortunately this changeover did go unnoticed by most brokers, as it was business as usual after the weekend switchover. However, by virtue of this relative "back office" activity, many brokers remain unaware of the work of the CSIO or the benefits they reap through CSIONet. Read on to learn more about what CSIO does for you and the benefits of CSIONet.

CSIONet is a secure network which allows EDI communications between insurance companies and brokers. This allows for faster, more secure way of downloading policies to independent brokers with the use of their broker management systems (BMS).

The CSIONet allows insurance companies to download policies directly into the software at the workstation of each broker

without requiring a double point of entry where more human error could occur. It also allows for brokers to send uploads to the companies through their software or by using a simple SMTP client.

The whole process is done through an encrypted network that has no outside exposure and requires a VPN connection and a unique mailbox account. By doing so, we can guarantee the security of the personal information of the end user during the communication between broker and insurer.

During the late months of 2008 and early months of 2009 CSIO worked intensely in many different areas of the project. CSIO staff helped update the contact information for all members in order to have the proper communication sent out and received at the time of need. Throughout this time, many tests and software upgrades were being conducted by multiple parties. CSIO would like to thank all of our members that contributed their time and efforts in testing and helping make it the robust solution that we were able to release.

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"CSIONet is a secure network which allows EDI communications between insurance companies and brokers. "

## NETWORK UPGRADES SUCCESSFULLY COMPLETED (CONTINUED)

The switchover occurred on April 17<sup>th</sup>, 2009 and the vast majority of CSIO's members had a seamless transition. CSIO had extra staff on hand during the transition process to assure any issues would be handled in a timely matter so that no business would be affected. In order

to fully offer support through the switchover, TELUS was also on hand to support throughout the switch.

This transition not only has improved the reliability and efficiency of the service provided to the members but it has also helped educate them on how the

data that 'magically' appears in their broker management systems (BMS) is being transferred. This helps for the workers at the broker offices to understand the workflow of the industry and why the independent broker is very valued in the insurance industry in Canada.



## EDI STANDARDS UPDATE

National Standards Workgroups are held twice a year in late March and late September with Standards releases following a couple of months after each of the Workgroups. If you have EDI Standards maintenance requests, you can request them at

<http://www.csio.com/en/formstand/standardsmr.cfm>.

If you are having EDI Upload or Download problems or issues you would like to report to CSIO, you can do so at <http://www.csio.com/en/perstand/ediPDR.cfm>.



## EDI TRAINING SESSION

*"After attending CSIO's Introduction to EDI, and EDI Implementation workshops, we have a much better understanding of the work involved that goes into one transaction. What I didn't expect from the workshops was the high level of involvement. Who would have ever known I would be developing Data and Group Elements, and Hierarchical Relationships!! And I thought being a broker was tough! Our instructor, Francine Davis was very knowledgeable, and very patient! She took the time to explain the technical aspects of it, and we were very surprised to see in the end it all made sense. We were glad to have had this opportunity"*

*Rose Anne Shaw,  
Office Manager, Bryson & Associates Insurance Brokers Ltd.*

There are two training sessions per year. Once in the Spring (end of May) and once in the Fall (end of November). Our next EDI Training Session is scheduled for November 26 & 27, 2009. Room is limited so don't miss your chance, sign up early at

<http://www.csio.com/en/formstand/trainingregistration.cfm>.

"... we have a much better understanding of the work involved ..."

## FORMS UPDATE

### Exciting News !!!



We finally have a comprehensive Farm Insurance Application and various Farm Supplements

to capture Chemicals, Machinery, Livestock, etc... Our volunteers on this project have been tremendously helpful and we want to thank them all for their time and support. As always, we couldn't do this without them.

In 2009, we have also posted an updated Vehicle

Inspection Form and a revised Payment Authorization Form H1 to meet the new H1 rules effective February 28, 2010.

For a copy of these forms or any other CSIO forms, please visit

<http://www.csio.com/en/standards/standforms.html>.



## WHY DON'T WE HAVE THE CURRENT STANDARDS?

I may be revealing my age, but some of you may remember the very successful ad campaign for hot dogs: "Fresher because more people eat them. More people eat them because they're fresher." Well, the same concept applies to standards. The Broker Management System vendors will take the most

recent CSIO standards and develop new product offerings in order to facilitate broker and company data transmissions. Now, if no one buys the new products, they stay on the shelves, and are no longer fresh. We at CSIO desperately want our vendor members to develop using the most up-to-date CSIO standards

as we know this will facilitate the brokers' workflow.

So with your collaboration, perhaps we can make a change to that old advertising slogan:

CSIO standards are:

*"More current because more brokers use them. More brokers use them because they are more current".*

## ONLINE XML VALIDATION TOOL

CSIO has released an Online XML Validation Tool. The tool can be found at the following link:

<http://www.csio.com/en/standards/xmlstand.html>

This Online validation tool can be used to validate XML messages against CSIO XML standards. XML code to be validated can be copy-pasted into the text box

provided, or uploaded by attaching the XML file. It offers the developers a quick way to validate XML, without taking up system resources, setting up the environment with various schema files and versions, worrying about differences between various parsers, etc.

The advantages over commercial parsers like XMLSpy are:

- all errors are displayed at once
- the set of possible values is displayed in the case of code value errors
- the schema location and version don't have to be hard-coded in the file. Instead, CSIO standard version can be selected from a drop-down box provided.

"This Online validation tool can be used to validate XML messages against CSIO XML standards."

## TOP 5 HELPDESK REQUESTS

- 1- Grant/Renew CSIO forms download passwords.
- 2- Provide/verify CSIONet EDI account credentials and details.
- 3- Test SSL VPN CSIONet accounts to confirm that EDI download problems are BMS issues.
- 4- Check EDI accounts inboxes to verify contents and or delete messages causing download problems.
- 5- Process registration and creation of new CSIONet EDI accounts.



## NEW MEMBERS

**CSIO would like to welcome the following new members for 2009:**

**Promutuel des Riverains  
MD Marine Insurance  
Zurich Insurance Company Ltd.  
Belyer Insurance Ltd.  
Leclerc Assurances**

With these latest additions, we at CSIO see an expanding support of standard communications to further the development and deployment of efficiencies improving the Broker Distribution Channel. We will continue in growth and prosperity with our commitment to the betterment of our community.

### Upcoming Events

**National Forms Workgroup  
November 12, 2009, Toronto**

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**CSIO, the National Standards Association for Property & Casualty Insurance has 2 offices. One in Toronto and one in Montreal. Many of our staff are fluent in both English and French. Please feel free to contact us if you have any questions.**

*CSIO's central mandate is to seek ways to provide a competitive advantage for the Independent Broker Distribution Channel. The activities resulting from this mandate are diverse and are expanding as technological opportunities broaden.*

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