

INSIDE THIS ISSUE:

GET INVOLVED & BRING YOUR PASSION	1
THE BENEFITS OF USING EDI AND CSIONET FOR ATTACHMENTS	2
DATA EXCHANGE 2.0	3
EDI STANDARDS	4
FORMS	4
XML STANDARDS	5
XML TRAINING COURSES	5
BACK TO SCHOOL	6
NEW CSIO MEMBERS	6
UPCOMING EVENTS	6
CONTACT US	7



STEVE'S MESSAGE: GET INVOLVED & BRING YOUR PASSION

Here in Ontario Civic election time is just around the corner. A good friend

of ours is running for election as a councillor in our ward. He dropped by the other day as he was campaigning. It makes me wonder why a guy who has a good/busy job and 3 kids would want to undertake the job of ward councillor. Certainly it can't be for the money, that job doesn't pay enough.

Well, actually, the man loves our area and has a vision for what it should and can be. He is passionate about this vision and wants to be a councillor to help bring in positive change. I admire anyone that wants to get involved to bring about positive change.

There is an analogy between civic politics and the P&C broker distribution channel. There are a lot of ways to create positive change within our industry. You

can get involved with your local broker's association, IBAC, the Insurance Institute, a multitude of insurer broker panels, CSIO, as well as your BMS vendor's user groups and ORBIT (an organization dedicated to promoting better workflows within the broker distribution channel).

With the challenges facing the broker distribution channel, I would like to think that there are more people out there that would like to get involved in creating positive change within our industry. Yet, as I attend different functions/meetings for the aforementioned industry organizations, invariably I find the same people attending. It seems there are a few very passionate people getting involved.

At CSIO, for example, we have meetings four times a year to discuss various insurance forms. Not exactly scintillating stuff, but what is developed in these meetings is also then adopted into both EDI and XML standards. The forms and these standards are used by the

Broker Management System (BMS) vendors and the Carriers to develop their systems. As a broker, if you think something is missing or should be changed all you have to do is contact CSIO and we can add your change request to our agenda.

Please don't let distance be a barrier to your involvement at CSIO, or any other insurance organization. In today's world most organizations, including CSIO, have the ability to host web or telephone conferences.

Volunteerism is the core of what CSIO does. I really would like to thank those who are passionate about volunteering and making positive change within our P&C broker distribution channel. However, we need more participation across a broader audience and welcome contribution to any of our organizations.

We invite you to introduce yourself to CSIO, or any of the other organizations mentioned in this article, and get involved in making positive changes.

"Justin U'ran of Horizon has been a test broker for the new CSIO attachment standard and the following article summarizes the benefits he feels the brokerage will achieve with this new capability to do business with insurance companies."

THE BENEFITS OF USING EDI AND CSIONET FOR ATTACHMENTS

By Justin U'ran, Vice President, Horizon Insurance Brokers Limited

Now with the new CSIONet, provided by Telus, and CSIO's new Attachment Standard, sending attachments over CSIONet will save our brokerage valuable time and create a more reliable way of getting documents to the insurance companies.

In addition, a marketing representative of one of our insurance companies informed our brokerage that email ATTACHMENTS will be given priority over faxed documents. This insurance company supports the new CSIO attachment standard.

One of the main reasons to use the CSIONet is that the attachments are sent over a secure network, therefore, meeting the privacy laws of Canada and protecting our

clients' confidentiality.

It is frustrating to deal with busy fax lines from the insurance companies, and when your faxes do go through there is the problem of the documents being lost or the clarity of the documents. The only way you find out that the insurance companies have not received the documents and done the work is to follow up with an abeyance and see if the work is done. Then it is time to send the second requests and follow up with an underwriter. This all takes time away from current issues. We find that sending documents by courier delays the underwriting by days.

With the recent attachment update to our in house brokerage system we can

also keep track when the insurance companies receive our emails and the system has in place automatic receipt as to when the documents have been read by the insurance companies.

Being able to send our endorsements and supporting documentation in one email just streamlines the process for us and the insurance company. Our staff has more time to handle new business and serve our customers. For us, saving time is money and we are looking forward to e-mail attachments over CSIONet making us more efficient and just making our job easier.



"...Email ATTACHMENTS will be given priority over faxed documents."

DATA EXCHANGE 2.0

By John Eastly, Vice President, Policy Works Inc.

Over the past year, brokers have not been shy about putting their tech cards on the table. Whether it is the Insurance Brokers Association of Canada's (IBAC) ideal electronic workflow initiative or the work done by Organization of *Real-Time Brokers in Transition* (ORBIT), the message is clear – "all transactions must start and end in the broker's systems."

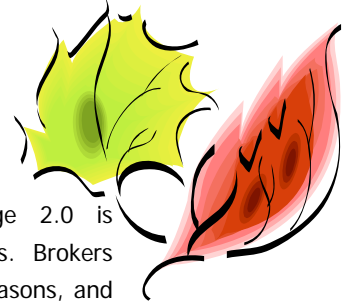
We couldn't agree more. However, the path ahead is not necessarily that simple or straightforward.

Today, most of the data-exchange integrations between broker systems and company portals are bridging solutions: data from brokers systems being pushed to the insurers' portals. Bridging solutions are not ideal as brokers must still fill in any missing fields that are not pre-populated. We refer to bridging solutions as "Data Exchange 1.0." Bridging solutions are far from perfect, but they are the foundation from which we can build an even better future. That future is something we're calling "Data Exchange 2.0", which is really about improving the communication between people.

The first goal of Data Exchange 2.0 is to always provide the richest data possible. For the computers that are involved in the workflow, CSIO XML is the common language. For humans, PDF documents are the obvious choice because of their ubiquity. Both the people and their computers need the information in the best format for doing their respective jobs.

The second goal of Data Exchange 2.0 is supporting multiple, flexible workflows. Brokers choose different workflows for many reasons, and data exchange should support whichever workflow is appropriate for the task at hand. The ideal workflow is no-touch, straight-through processing, in which a broker prepares a submission in a CMS like Policy Works and uploads it straight to an insurance company's web services for real-time rating. But Data Exchange 2.0 will support other workflows, such as email, refer to underwriter, and so on.

Much like the Web moved from version 1.0 to 2.0 in its evolution, data exchange in the insurance industry is poised for its own transformation. For commercial lines data exchange 2.0, the actual data--no matter where or how it originates--will be shared collaboratively between brokers and underwriters. The technology will complement and augment how people communicate, not force them to adopt rigid procedures and workflows.



EDI STANDARDS

EDI Standards are in maintenance mode. The National Standards Workgroup was held in Montreal on Thursday September 23rd, 2010. Maintenance Requests discussed and approved in that meeting will be released in December 2010 after they go through the approval process by the membership.

The next National Standards Workgroup will be held in our Toronto Office in March 2011. If there are any new items or amendments required to the Standards, you can complete a maintenance request at

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

If you require assistance in completing the maintenance request form, please contact Francine Davis at (416) 360-1773 x2322 or (800) 463-2746 x2322 or by e-mail at fdavis@csio.com.

If you'd like to report a re-occurring EDI issue, go to

<http://www.csio.com/en/perstand/ediPDR.cfm>.

We also provide EDI training classes. The next classes are scheduled for November 24th and 25th in our office. We do offer RIBO credits to brokers. If you're interested in joining us, please register at <http://www.csio.com/en/formstand/trainingregistration.cfm>. These classes are free of charge to our members, however, room is limited. If you are a member of your Provincial Broker Association, you are automatically a CSIO member.

"We also provide EDI training classes."

FORMS

The following new and revised forms (both English and French versions) were posted on our website by September 2010.

Mobile Home Supplement

Vacation Trailer Supplement

Solid Fuel Heating Questionnaire

Certificate of Liability Insurance

Personal Lines Umbrella Insurance Application

New Brunswick Application for Automobile Insurance

P.E.I. Application for Automobile Insurance (English only)



All CSIO forms are available at

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

Note: Any revisions to Automobile forms must go through the Office of the Superintendent for the province in question, or in Ontario, the Financial Services Commission of Ontario (FSCO).

Our next Forms Workgroup is scheduled for November 18th, 2010 in our Toronto office. We will be reviewing the Habitational Insurance Application with regard to Property Valuation requirements. We will also be reviewing Draft # 2 of the Certificate of Property Insurance. CSIO members who wish to take part in these discussions are welcome to attend. Remember, brokers who are members of their Provincial Broker Associations are automatically members of CSIO.

We are a non-profit association. We rely on our members volunteering their time and knowledge to move the industry forward. We are looking for more broker volunteers for forms development. Please register for our workgroup at

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

XML STANDARDS

We held the fall XML National Standards Workgroup on Friday, September 24, 2010 in our Montreal office.

There were several Maintenance Requests reviewed and approved at that meeting including a number of changes requested by our members to support implementations using the XML standards and changes that were needed due to Maintenance Requests that were approved for EDI and Forms.

The CTAG meeting will be held on October 7 and ballots will be sent out for voting on the approved changes.



XML TRAINING COURSES

We have XML Training Courses scheduled for November 26, 2010 in our office at 110 Yonge Street, Suite 500, Toronto.

There are 2 sessions. The "XML Standards" in the morning which is an introduction and overview of the CSIO XML standards and "XML Schema" in the afternoon which provides more technical details.

These courses are provided for free to our members and spaces are still available. If you would like to participate in one or both of these sessions, please register on our website

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

The next National Standards Workgroup is scheduled to be held in our Toronto office in March 2011. If there are any new items or amendments required to the Standards, you can complete a maintenance request at

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

If you require assistance in completing the maintenance request form, please contact Srđan Stankovic at (416) 360-1773 x2318 or (800) 463-2746 or by e-mail at sstankovic@csio.com.



" ... provided for
free to our
members ..."

BACK TO SCHOOL

Autumn is a time when many of our members are going back to school. Did you know that CSIO provides education?

There are in-class training courses offered twice a year for XML and EDI. They are typically scheduled in the spring (May) and in the fall (November).

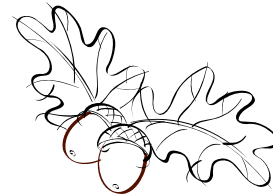
These courses are free to all our members. If for some reason the member does not show up, we may charge a \$500 fee. Substitutes are allowed up until the start of the course. We reserve the right to limit the number of attendees per organization in order to give everyone the chance to attend. Some of the EDI courses qualify for RIBO credits.

We can also provide on-site group training and web conferences or additional classes at our location can be arranged to meet specific needs of our members.

To register for a scheduled class, simply submit a registration form which can be found on our website at <http://www.csio.com/en/calendar/eventscourses.html>. Course descriptions, locations and dates can be found on this page as well.

Please contact us to inquire about onsite training or to discuss specific training needs for your organization. For EDI education contact Francine Davis at (416) 360-1773 x2322 or (800) 463-2746 or by e-mail at fdavis@csio.com and for XML education, contact Srdan Stankovic at (416) 360-1773 x2318 or (800) 463-2746 or by e-mail at sstankovic@csio.com.

Finally, please keep in mind that we are always available to answer questions about the standards that we support. We are only a phone call or email away!



NEW CSIO MEMBERS

CSIO is extremely pleased to announce new company and vendor members for 2010!

We are welcoming:

Great Ideaz on Demand

Informatica

Mastercom

Mutual Concept Computer Group Inc.

PowerSoft Development Corp.

Triton Data

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 18, 2010 (Toronto)

EDI Training Workshop

November 24 & 25, 2010 (Toronto)

XML Training Workshop

November 26, 2010 (Toronto)

Upcoming Industry Events

ACORD Implementation Forum

November 2 - 5, 2010 (Fort Lauderdale, FL)

RCCAQ Convention

November 24 - 26, 2010 (Montreal)

CONTACT US

Toronto Office:

Steve Kaukinen
President
416-360-1773, ext. 2323
skaukinen@csio.com

Francine Davis
Manager, EDI & Forms
Standards
416-360-1773, ext. 2322
fdavis@csio.com

Marica Racic
Senior Standards Developer
416-360-1773, ext. 2319
mracic@csio.com

Sam Ahmed
Help Desk Analyst
416-360-1773, ext. 2330
sahmed@csio.com

Sebastian Penalosa
Manager, IT & Client
Relations
416-360-1773, ext. 2324
spenalosa@csio.com

Srdan Stankovic
XML Standards Developer
416-360-1773, ext. 2318
sstankovic@csio.com

Tina Deus
Office Administrator
416-360-1773, ext. 2300
tdeus@csio.com

Montreal Office:

Anne-Marie Novak
Director, Quebec Region
514-393-8200, ext. 1
anovak@csio.com

Diane Rennie
Analyst
514-393-8200, ext. 2
drennie@csio.com

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.

CENTER FOR STUDY OF INSURANCE OPERATIONS

Toronto Office:

**110 Yonge Street
Suite 500
Toronto, Ontario
M5C 1T4**

Phone: 416-360-1773

Toll Free: 800-463-CSIO (2746)

Fax: 416-364-1482

Montreal Office:

**1155 rue University
Bureau 1305
Montréal, Québec
H3B 3A7**

Phone: 514-393-8200

Toll Free: 877-393-CEPA (2372)

Fax: 514-393-3625

We are on the website

www.csio.com



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