



## **CSIONet is Migrating**

### ***A Short History***

**The Centre for Study of Insurance Operations was founded in 1981 as a collaborative association between property and casualty (“P&C”) insurance companies and their distributing brokerages. Brokers are members of CSIO through the Insurance Brokers Association of Canada (IBAC). CSIO provides services nationally, in both official languages, and has offices in Toronto and Montréal.**

**As part of its mandate, CSIO developed an upload/download format for new business policy information, policy changes and renewals using Electronic Distribution Interface (EDI). The purpose of this was to facilitate effective communication of policy information between the Brokers and Insurance Companies.**

**The EDI format and upload/download process quickly evolved into including network connections and mailbox services. Currently the service is known as “CSIONet”.**

### ***Current Status***

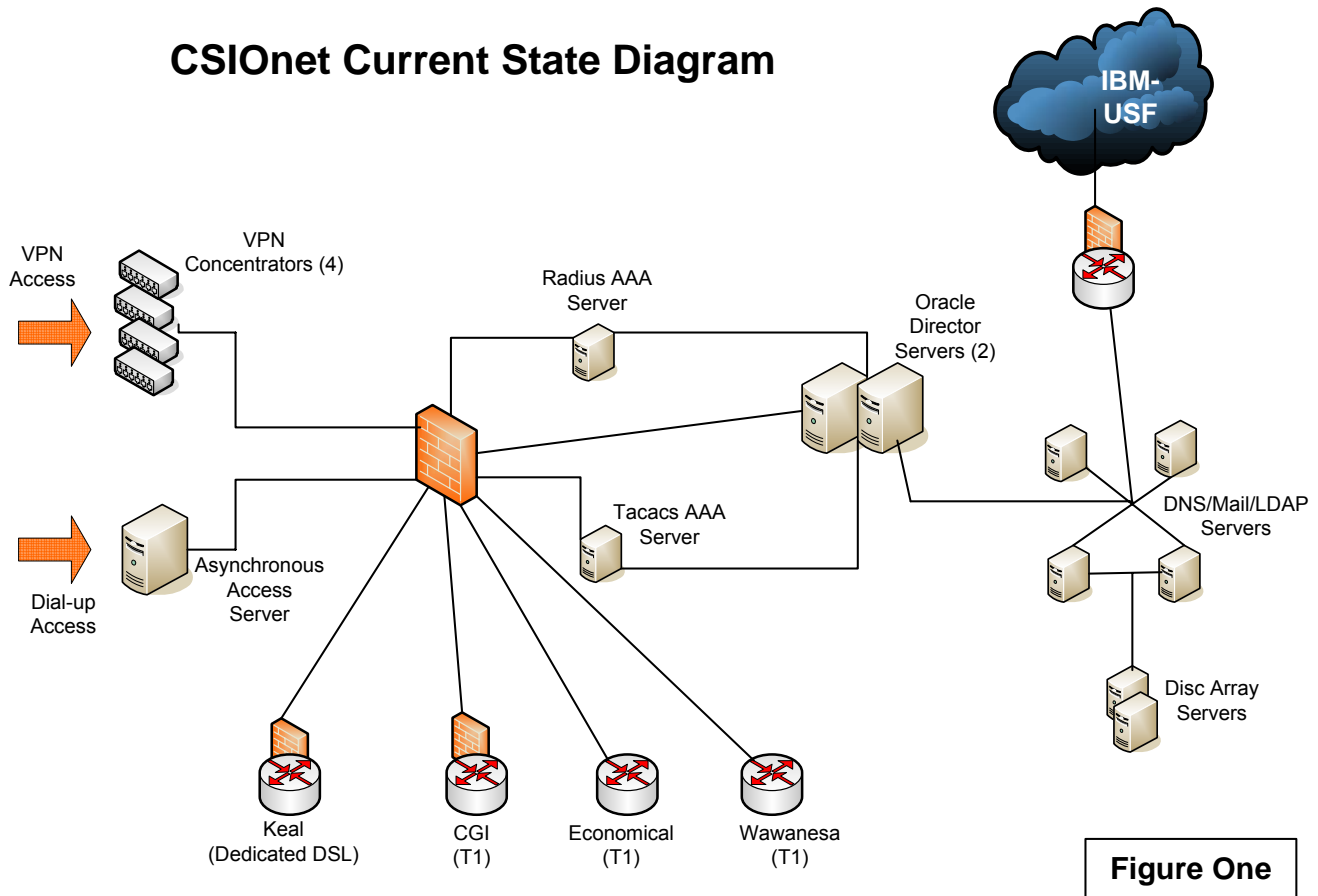
**CSIO has been using the services of Bell to host the CSIONet since 1997. The technology was state-of-the-art at that time and exceeded the expectations of our industry.**

**CSIONet continues to serve approximately 1,800 brokerages, insurance companies, and vendors across, Canada, for the transmission of policy data. This EDI mail service continues to be the primary method for the download of policy data by insurers to brokers' management systems. In 2007, the CSIONet Help Desk, of two staff, handled 2,432 calls, an increase of 860 calls from the previous year. 1,987 of those calls were resolved in less than one week after being entered.**

CSIO also welcomed and registered many new members to the network with the introduction of either new CSIO members or the introduction of a Broker Management System.

The year 2007 began migration to the new CSIONet, but was severely hindered based on the new ownership negotiations of Bell Canada. The integrity and seamless migration efforts were put into jeopardy and to mitigate and short falls, the migration was placed on hold for a future migration date. The diagram below illustrates our current topology.

## CSIONet Current State Diagram



## Business Requirements Summary

1. Upgrade the EDI & Mail Services with a new design and architecture to reliably serve CSIO and its member/customers, and provide a more cost effective, higher performance solution. The EDI & Mail Services environment should include the following:
  - i. Individual mailboxes for receiving and retrieving data via EDI, controlled by a secured user authentication process, supported with self managed password facilities

- ii. **Option to use the service for general email**
  - iii. **Spam and virus control as a separately priced option**
2. **Provide access to the EDI & Mail Services via the current mechanism of EDI upload and download over a secure, encrypted VPN connection utilizing the Broker/member's own ISP. There will be a mixture of dialup and high-speed connections from anywhere across the country. The VPN service will need to support IPSEC and PPTP protocol.**
  4. **Proactive and effective management of industry leading service levels for availability, performance, reliability, help desk response (2nd and 3rd level), and change through appropriate tools, reports, processes and people skills.**
  5. **Backup and recovery that will ensure a full recovery of the data and processes in the event of a disaster, including the ability to incrementally restore all transactions and historical transactions while maintaining their integrity, including their chronological integrity. Provide details of geographical redundancy as a separately priced option.**
  6. **Achieve the above objectives while maintaining or reducing the current level of operating and administrative expense**

## **Question & Answer**

### **How much will this cost CSIO directly?**

There is very little cost to CSIO directly with Telus. There would be direct costs to CSIO with Bell because the upfront costs to the brokers are listed and we assume that CSIO would be required to take those costs on. Some companies may request labour costs of us. In either case, CSIO will need to hire 2 or 3 contract employees to handle the outgoing and incoming calls regarding the necessary steps to change broker's IP. (user cost \$10.40 per month – down from \$17.95)

### **The Telus solution may potentially cause more downtime; why support the Telus solution?**

The Bell solution requires a rewrite of programming by all parties and a long transition and maintenance time frame to support multiple connection methods. When this was done the last time it took almost 3 years. Bell has consistently failed to meet CSIO expectations and with the contract CSIO has with them, there has been very little recourse for their misdeeds. Telus is providing a simpler and better solution at a lower overall cost.

### **What EXACTLY will a) brokers, b) companies and c) vendors have to do to prepare for the changeover and then what will they have to do at actual changeover time?**

- a) With the Telus solution, brokers will need to change the IP they use to connect.
- b) Companies will need to do the same. This is a simple process; in that their connection file simply has to change the domain name or IP address. CSIO will address this with clear and concise communication to all parties as well as use

the additional temporary staff to man helpdesk until the changeover is complete.

c) Vendors will also need to make the same adjustment.

\*\* One issue is that if brokers are using Bell as their real email, they will have to migrate their PST (Outlook mailbox file) file to a new one. There are approximately 30 connections under that scenario. \*\*

### **Will using Telus cause problems that would not have existed with Bell?**

With the Bell solution, brokers will need to get the latest software from their vendor and upgrade to that. Companies will need to purchase new software and recode their program to use the new software. Vendors will need to code to the new connection point and distribute this across their customer base. In the case of the vendors and companies, they will have to maintain lists and tables as to who is on what network and when they change to the new network. They will therefore need to know how to send to both networks and manage that dual functionality. There is no down time on paper, but one could predict massive down time due to maintenance complexity and time to complete the solution.

### **What steps has CSIO taken to mitigate the potential downtime?**

The downtime is only real if brokers/vendors/companies don't undertake to change their IP – in the Telus solution. Under the Bell solution, it gets far more complex to determine what can be done to limit downtime. We are also undertaking to;  
Implement at the historically lowest transaction period(s)

- Creating a multi level communication plan to ensure that there is as much awareness of the change as possible
- Creating very clear instruction guides that show what the member must do to handle the change
- Hiring additional staff to cover the transition period

### **Is there any way that we can do this with no downtime?**

In a perfect world, one where everyone knows what to do and does it on time, there would be no downtime. In the real world, we do expect some interruption, but once again, we can limit that with the steps taken above.