



CONNEXIONS EXPRESS

THE EDI INFORMATION RESOURCE

FALL 2000

A GLOBAL FORUM FOR STANDARDS

by Klaas Westera, President

In August, CSIO was invited to participate in an ACORD Board Planning Meeting held in Ft. Lauderdale, Florida. One of the key topics on the agenda dealt with the need for a global strategy on EDI standards. Canada, USA, Western Europe (EEG7), Britain (ABI) and standards setting bodies using EDIFACT (a United Nations standards program) were represented. IVANS and WISE, who offer communications and other related services on a global scale were also present. These discussions on global standards actually started a few years ago and have picked up steam since a previous meeting held in August of 1999.

As the world shrinks and corporations reach across borders, we find ourselves in a world where isolationist strategies are not only doomed to failure but potentially very damaging. This is as true for standards setting organizations like CSIO as it is for larger corporations. The reasons behind these trends are significant and compelling at the same time. They include:

- **The Internet** - It has essentially eliminated political and geographical borders. It has allowed people and businesses to communicate and trade freely in an instantaneous manner and at a low cost. And, it also has levelled the playing field of rules by which we have traditionally carried out business between each other.
- **De-regulation** - It's another factor that has expanded corporate activities into

many new markets. In the flurry to be there early, we have witnessed the emergence of new business entities and the expansion of traditional carriers into all areas of the insurance and financial services arena. As a result, these new carrier entities have expanded, spread across borders and built up a new and widespread network of strategic global partnerships.

- **Free-trade** - It's also had a pronounced influence upon the strategic plans of large corporations. The move towards global strategies is no more evident than in our very own P&C industry. All the big players are expanding and consolidating their positions on a global scale with clear global strategies and policies. The national focus of a mere ten years ago is all but gone today.

This begs the question. **Can we in Canada continue to perform business internally with little or no regard for what is happening around us globally?** The answer to that is a resounding **NO!** Many of our carriers and brokerages are now carrying on business globally and need to be able to trade account, risk and summary information across borders. They have an immediate need to transact business globally across borders in a new global language (i.e. EDI standard). The former national languages, such as CSIO's EDI standard, must be enhanced and augmented where necessary for the new global reality. CSIO recently announced that it would begin developing XML standards for Canada in September and that we would be collaborating with ACORD on that project. This collaboration resulted from the need to harmonize our respective XML standards

..... Continued on page 2....

QUEBEC CORNER

by Marielle Tousignant,
Manager, Insurance Distribution Solutions
Regional Office, Québec

Welcome to Quebec's regional office!

Josée Tavernaj joined CSIO last July as the new Advisor, Standards & EDI and Francine Lauzon started with CSIO last May as Coordinator, Standards & Administration.

DEVELOPMENT FOR INDUSTRY WEB SCREEN STANDARDS

Good News! The development of the standard web screens for Auto Policy

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Continued on page 3...

WHAT'S INSIDE

A GLOBAL FORUM FOR STANDARDS ...	1 & 2
QUEBEC CORNER	1 & 3
XML DEVELOPMENT	2 & 3
UPDATE ON CSIO STANDARDS.....	2
CSIO FORMS GO ELECTRONIC.....	2
EVENT CALENDAR.....	3
CSIO STAFF UPDATES.....	4
WEB SCREENS.....	4

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YOUR COMMENTS ARE ALWAYS WELCOME.

A GLOBAL FORUM FOR STANDARDS

...continued from page 1

and shows a real commitment by CSIO and ACORD towards global standards.

In order to address this growing need, the representatives at the meeting agreed to create a new Global Forum for Standards through which the various national standards setting bodies can work together. The goal is to identify specific global standards needs and then to work together on joint projects to fill those needs. Bringing individual national standards close together through new technologies such as XML will form a major part of the effort. The forum will initially be informal and voluntary. Expenses will be born by each individual body out of their existing budgets.

Overtime, the need for a more formal and dedicated global body will be reassessed, but only after we have had a chance to understand global needs more accurately and to evaluate the effectiveness of our initial global efforts. What we already know, however, is that the needs are real and that there seem to be an international resolve to address them. ■

CSIO- XML DEVELOPMENT

by Dorin Mascan
National Director, Research & Development

CSIO has begun the process of developing the first Canadian Insurance XML specifications. The project started at the beginning of September and is predicted to produce the XML specifications for both Personal Lines (auto and habitation) by the end of the second quarter, 2001. The aggressive time targets are achievable considering CSIO will follow and take advantage of other organizations further involved with XML like ACORD (USA), EEG7 (Western Europe), ABI (Britain) and the United Nations.

Continued on page 3....

UPDATE ON CSIO STANDARDS

by Howard Bender
Standards Specialist

Standards are once again gearing up for the fall programme. Not only do we have an exciting lineup but we're also including our regular scheduled events.

For those of you interested in Personal Lines EDI, our next Standards Workgroup will be held in Montreal, yes exciting Montréal on Friday, October 20th! The agenda will not only cover maintenance items but will also bring you up-to-date on the latest "in the world of XML", forms web screens and other new initiatives by CSIO. Please contact **Marielle Tousignant** of our Montréal office for further details. You may also check our web site for initiatives at www.csio.com.

In Commercial Lines, progress is shifting over to Phase 7. For those of you who don't recall the various phases, Phase 7 involves "Other Property" and includes Inland Marine coverages, Electronic Data Processing and small Computer Packages. Commercial Lines Business User Requirements Workgroup was scheduled for September 27, 2000.

In the later part of 2000, Standards development will move towards Farms. Many of our members are actively involved in insuring Personal Lines and Commercial Farm Policies. Also many of our members have passed on the desire to see an EDI Farm Standard. Therefore, as a result, a Farm Standard will be developed. Your comments in the development of this new standard are most welcome. If you are interested in becoming a part of the team that will get to work on the farm standard, please contact me today at 416-360-1773 ext. 321 or email me at hbender@csio.com to register. ■

CSIO FORMS GO ELECTRONIC!

by Daphne Horn
Standards Specialist

Beginning the Labour Day Weekend heralded the of a new era for CSIO forms as they became available in PDF format (Portable Document Format) and PCL5 (Printer Control Language).

PDF allows our forms to be displayed on any Windows based PCs using the Adobe Acrobat Reader, a free programme that is available on the internet at www.adobe.com. Once the forms are displayed on a computer they can be printed off or filled directly on the screen enabling a fully completed form to be printed off. The PCL format is commonly used by broker and company computer systems to generate forms with imbedded data on laser printers.

The PDF and PCL5 forms have been circulated on CD to CSIO members. In addition they will be made available on the CSIO website under password protection. For brokers who are interested in acquiring these forms, please contact Louise Poirier-Riggs at 416-360-1773 ext. 353 or email lriggs@csio.com. We are excited about the benefits that this new technology will bring to our members. The computer based forms are an important first step towards a reduced reliance on paper. Insurance companies and automation vendors can integrate PDF forms into their systems creating workflow efficiencies and reduced costs. The PDF forms can be used on Internet screens, PC Networks and even laptops.

This initiative marks the beginning of CSIO's efforts to further expand Forms products and services. Our history is not forgotten though, and so we will continue to support and enhance our library of paper forms into the foreseeable future.

If you have any questions regarding the PDF Forms, please do not hesitate to contact me at 416-360-1773 ext. 336 or email me at dhorn@csio.com. ■

QUEBEC CORNER

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change are advancing at a good pace. The long hours spent by the members of the Québec workgroups enabled the production of the 1st official draft of the screens. This 1st draft was submitted to the National Workgroup in September.

The Québec workgroup then turned their attention to the development of the habitational Webscreens. This project is still underway.

Individuals wishing to participate in the Québec Workgroup are invited to contact me at 514-393-8200 or send me an e-mail at marielle@csio.com.

MEETING WITH THE SYSTEMS' PROVIDERS

Insurer and broker members of the Conseil d'interface du Québec (CIQ), a CSIO committee, along with national product developers, CIM-Data and Power Broker met on September 20th. The participants were informed on their priorities and development plans for the Québec market. More than 20 people attended this meeting.

COOPERATION AT THE NATIONAL LEVEL

The Montréal personnel is contributing on an on-going basis to the different national programs.

Standard forms

This fall, we will begin the review of standard habitational and automobile forms specific to the Province of Québec. The work done by the National Committee on their forms will serve as a guideline for our efforts. Members will be advised shortly of the dates of the upcoming meetings.

For more information you may contact Josée Taverna, Advisor, Standard and Technology at 514-393-8200 or by e-mail at jtaverna@csio.com.

STANDARDS FOR PROPERTY & CASUALTY INSURANCE

This month, the Québec Regional Office is pleased to receive in Montréal the participants of the Standards' National Workgroup. The meeting will be held Friday, October 20th in the conference hall at the Royal & Sun Alliance building.

Why not combine work and pleasure by extending your stay for a week-end in Montréal and experience this beautiful cosmopolitan city!

PARTICIPATION AT THE ANNUAL RCCAQ CONGRESS

CSIO will participate once again at the annual conference of the Regroupement des cabinets de courtage d'assurance du Québec (RCCAQ). Laurence Delomosne, National Director, Standards and myself will be present to inform brokers on on-going

and future CSIO projects. Klaas Westera, CSIO's President, will be attending to interact with brokers and discuss their technological challenges. ■

CSIO - XML DEVELOPMENT

...continued from page 2

Furthermore, we hope that the field implementation of the newly developed standards will be much accelerated by the increasing demand to transact business over the Internet. Some of the major Insurance Companies have already engaged on the path to web enabling their systems and others are expected to follow soon. The CSIO standard webscreens, as they become available, will provide a common "look and feel" while the XML specifications will provide the common data transfer interface. Another major advantage over traditional EDI, is XML's capability of connecting distributed systems in real time. Brokers and Companies will have the tools to develop and implement a new distribution model that will be more efficient and cost effective than all the precedents.

If you have questions regarding the project, please do not hesitate to contact me at (416) 360-1773 ext. 320 or by e-mail dmascan@csio.com. ■

EVENT CALENDAR

CONVENTIONS	STANDARDS-PERSONAL LINES	EDI PARTNERS FORUM	APPLICATION FORMS	WEBScreen STANDARDS
<p>IBAO: October 18-20/00 Location: Royal York Come and visit us at booth number 63. We'll be sharing space with IBC.</p> <p>RCCAQ: November 1&2/00 Location: Centre des Congrès de Québec Come and visit us at booth number 22. We'll be sharing space with CIVC.</p>	<p>October 20/00 Standards Workgroup</p> <p>Time: 9:30am Location: Royal & Sun Alliance-Montreal</p> <p>CTAG</p> <p>November 3/00</p> <p>Time: 9:30am Location: CSIO</p>	<p>November 16/00 EPOF: 9:30-11:45 Applied Systems EPVF: 12:30-1:30 ebix.com EPVF: 1:30-2:30 CGI EPVF: 2:30-3:30 Power Broker EPVF: 3:30-4:30</p> <p>Location: Royal & Sun Alliance Conf. Centre #2</p>	<p>October 17, 00 Development of Commercial Liability Application</p> <p>Time: 9:30am Location: Facility Association</p>	<p>TBA</p>
				<p>Visit our website www.csio.com for more information</p>

CSIO STAFF UPDATES

CSIO is pleased to introduce 5 new staff Members.

Laurence Delomosne

CSIO announced on June 19th, 2000 the appointment of Laurence as **National Director of Standards and Technology**.

As National Director of Standards & Technology for CSIO, Laurence will manage the delivery of EDI, forms and web screen standards across Canada. She is responsible for the delivery of other related products and services to CSIO's membership.

Dorin Mascan

CSIO announced on July 28th, 2000 the appointment of Dorin as **National Director, Research & Development**.

As National Director, Research & Development, Dorin will manage the research, selection and delivery of new technology tools for the broker driven P&C insurance industry. XML and other exciting new Internet based technologies will be receiving Dorin's immediate attention.

Louise Poirier-Riggs

Louise joined our Team on June 26th, 2000 as **Coordinator, Standards and Graphic Designs**.

In her position, Louise will be responsible for the overall look and feel of all CSIO material such as newsletters, brochures, CSIO web site, presentations, etc.

Josée Taverna

On August 17, 2000 CSIO announced the hiring of Josée Taverna as Advisor, Standards & Technology for its regional office in Québec.

As Advisor, Standards & Technology, Josée Taverna will assist and advise CSIO members in the development, maintenance and implementation of CSIO Standards including EDI (for all lines of business), forms,

e-commerce and other relevant technologies necessary to achieve a competitive advantage for the independent broker.

Francine Lauzon

Francine Lauzon joined CSIO on a fulltime basis on August 21, 2000 as **Coordinator, Standards & Administration** for our regional office in Québec.

In this position, Francine will provide administrative, logistic and technical services to the Montréal office, including tasks related to EDI standards, translation work, proof reading, along with planning and coordination of activities.

Marielle Tousignant

CSIO is pleased to announce that Marielle Tousignant has been promoted to the position of **Manager, Insurance Distribution Solutions** for our regional office in Québec.

In this new position Marielle will have effective control over our Montréal office activities and will be responsible for the delivery of standards products and related services to our Québec based members. ■

WEB SCREENS STANDARDS AND GUIDELINES - UPDATE

by Laurence Delomosne, National Director, Standards and Technology

With four web screens in full distribution (Billing Inquiry, Claims Status and First Notice of Loss Auto & Habitational), more and more companies are widely adopting use of our CSIO Web Screen Standards. Use and demand of web enabled transactions is on the increase, and standardization means brokers can rapidly and more easily utilize and update screens, as they access multiple company web sites. Policy Change for automobile is now in its final stages of development and is to be presented to the National Web Screen Workgroup for review on October 5, 2000. It will go to ballot shortly thereafter. We thank the Regional Web Screen Standards Workgroup and our staff in Montréal for their extensive contributions and work in this area. As soon as PCH-Auto is in widespread

WEBSCREENS (continued)

distribution, we will begin development for PCH-Habitational. On the national level, we will, in parallel, start development on New Business autoscreens. The in-depth work achieved on PCH-Auto will serve as the foundation for designing NB-Auto. Likewise when PCH-Habitational is finalized, this work will be used as the basis for the NB-Habitational screens. This will in fact, accelerate the delivery of these last transactional screens to our membership. The near-completion of this important project is timely and, as we begin the process of developing XML standards, Brokers and Companies can expect to effectively conduct business over the internet.

Another major ongoing project is the French translation of our completed web screens. Internal resources are currently being trained on HTML so that we can quickly translate the existing English templates. We expect that these will be ready for review at the regional and the national levels very shortly.

I am also very pleased to announce that Daphne Horn, Standards Specialist at CSIO, will now lead the national Web Screen Standards Workgroup. For questions concerning our previously distributed web screens or, if you have ideas for further web screen development, as we complete the PCH and NB transactions, please contact Daphne at (dhorn@csio.com) or myself at (laurence@csio.com). ■

EXTRA COPIES OF OUR NEWSLETTER

If someone else in your company would like to be added to our newsletter list, please call Louise Poirier-Riggs at 416-360-1773 ext. 353 or email Louise at lriggs@csio.com.