



CENTRE FOR STUDY OF INSURANCE OPERATIONS
CENTRE D'ÉTUDE DE LA PRATIQUE D'ASSURANCE

ABOUT THE FORMS WORKGROUP

The CSIO Forms Workgroup offers a forum for volunteer Brokers, Companies and Vendors, to discuss revisions to existing CSIO forms and design new forms. This group also identifies related Standards issues that require either a Maintenance Request or Implementation Guideline. If you would like to participate or be added to the distribution list, please e-mail Francine Davis at fdavis@csio.com.

ATTENDEES:

Carol Ambrose	Applied Systems	
Kim Opheim	Applied Systems	
Francine Sherman	Axa	
Francine Davis	CSIO (Chair)	
Victoria Vollering	CSIO	
Anne Carswell	Darling Insurance Brokers	
Amy Graham	Dominion	
Jackie Murison	Farmer's Mutual	
Brenda Rose	FCA Insurance Brokers	
Maria Philips	Hub Sinclair-Cockburn	
René Hepburn Rickett	Insurance Bureau of Canada	
Marie Lalonde-Parsi	Intact	Tel
Nancy Holland	Intact	Tel
Tracy Kronic	Intact	Tel
Marilyn Sorvari	Keal	Tel
Rick Orr	Orr Insurance Brokers	
Helen Temelkovski	Pembridge	
Suzanne McLean	Pembridge	
John Penner	Portage Mutual	Tel
Shelley-Ann McAnuff	RSA	
Vanessa Heichert	Wawanesa	Tel

Next Forms Meeting – April 28, 2011 - CSIO 110 Yonge Street, Toronto

Register at <http://www.csio.com/en/calendar/events.html>

CSIO thanks all the people who volunteer to work on the forms. Everyone's knowledge and participation is necessary for this process to be successful and to provide forms that will be useful to the industry. Your time and knowledge is very much appreciated.



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Habitational Insurance Application

CSIO prepared a draft of this application, based on the discussions from the January 20, 2011 workgroup.

IBC provided the additional information that had previously been requested by the group.

The workgroup reviewed the latest draft taking into consideration all requests received by CSIO members. The following amendments are being made based on our discussions:

Page 1 -

No further changes made to page 1 of the application. The information on page 1 cannot be merged with information on page 2 or 3 as page 2 and 3 are all risk specific details, and it doesn't belong with information from page 4. We therefore had to spread out the information to fit on the page.

Page 2 – Top of page under “Habitational Insurance Application” should read “Underwriting Information Loc# _____”

Section 7 – Access

Amend to read “Easy Access Road”, “Difficult Access Road”, “Isolated Rural”, “Island”, “Other”

Section 9 – Rating Information

Amend “Evaluator Product” to read “Replacement Cost Evaluator Product. We also need to add a new field “Date Evaluation Completed” in the top of the section. We will need to rearrange the fields at the top of the section to make this fit. The members left this with CSIO to come up with a solution.

It was determined that the field “**Style**” which IBC was requesting is in fact the same as CSIO already has as “**Structure Type**”. There is no need for a “**Style**” field. Amend the heading for “**Structure Type**” to read “**Structure Type/Style**” and remove “Duplex” and “Pre-Fabricated”. “Duplex” because the user would choose Multiplex and No. of Units to identify that it is a Duplex or Triplex, etc... and “Pre-Fabricated” as it really isn't a “Structure Type”. Also, combine Rowhouse/Townhouse but one which shows (end) and another which shows (inside). It is more important to identify end or inside unit then it is to identify that it is a townhouse versus a rowhouse.

The heading for “**Construction**” will be replaced with a new heading of “**Exterior Wall Framing**” and the list will be reduced to the 4 most commonly used and 1 field kept blank to capture any other value that might fall outside of the most common 4. The values are Wood Frame, Concrete Block/Masonry Frame, Log, Fire Resistive, and Other.

A new heading for “**Exterior Wall Finish**” will be added with a list of most commonly used values. Those values will be Brick Veneer, Vinyl Siding, Stucco, Solid Brick, Stone Veneer, and Other. If there's enough space, also include Aluminum/Metal Siding and Wood.

Under the heading “**Foundation**” add most commonly used values. Those values are identified as Poured Concrete, Concrete Block, Crawlspace, Stone, Slab/Concrete Slab, and Other.

Replace the heading “**Renovation Year**” to read “**Update Year**”.



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Habitational Insurance Application (cont'd)

In the “**Interior Details**” section, allow 3 “Type” and “Percentage” fields instead of 4.

In the “**Additional Interior Details**” section, remove “Explain if greater in some areas”. Make 3 rows for Wall Height, Ft. or M. and a percentage for each.

Also in the “**Additional Interior Details**” section, remove “Quality = Standard or Upgraded”

Show 2 rows for “No.” and 3 checkboxes for Builder’s Grade, Custom or blank for other in each row.

Split the “**Swimming Pool**” section into 2 sections. Above Attached Garage, in the heading line, put the new heading “**Garage/Carport**”.

Next to “Attached Garage? Y/N, Size - # of Cars, put 3 checkboxes for Built In, Basement or blank for other. Only for Garage, this is not required for Carport.

In the “**Detached Outbuilding(s)/Other Structure(s)**” heading, in brackets, behind the existing heading, add (Additional limits required or any heated outbuildings).

Replace “Use” with “Structure Type”.

Replace “Construction” with “Exterior Wall Framing”.

Replace “Heating Type” with “Heating Apparatus”.

Replace “Value” with “Value (incl. in Detached Private Structure Limit)

Page 3 – Top of page under “Habitational Insurance Application” should read “Coverage and Liability Extensions Loc#_____”

Section 11 – Additional Coverage

Remove the code values ARIB & ARLA. Only the code values, not the Coverage Description.

Amend “All Risk - Unit Owners Building Improvements and Betterments” to “Unit Owners Building Improvements and Betterments” and add a checkbox for All Risk and a checkbox for Named Perils.

Amend “All Risk – Loss Assessment to “Loss Assessment” and add a checkbox for All Risk and checkbox for Named Perils.

Delete CCARD – Credit Card, DEBRI – Debris Removal, FREEZ – Home Freezer, GLDED – Glass Deductible.

Move the other coverages up and keep the extra lines for users to key in the coverages they wish to add.

Section 12(A) – Liability Exposures

Below question “Do you have any unlicensed recreational vehicles?”, add “Renewable energy installation on premises?”.



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MINUTES
Forms Workgroup
110 Yonge St., Suite 500, Toronto, ON
February 24, 2011

IBC gave a short overview of a Code of Conduct project they are currently working on with senior representatives of the industry. Based on decisions made by these senior representatives, there may be a need to do some amendments to the Consent portion of the Application. However, this is currently being discussed / negotiated by the industry and won't be ready for some time. CSIO will not be holding up the form but be aware that there may be a need to replace the Consent section of the form once these negotiations are finalized depending on the industry decisions.

A copy of this final draft was sent to all those who participated in the workgroup for their final review and comments, to determine if there's a need for another meeting. Otherwise, this form will be considered to be completed and will be sent out to CSIO members for approval.

March 2011 – determined that no further meetings needed for this form. Form is ready to go to ballot. Note: Pages 3 and 4 of the Farm Application will be replaced with pages 2 and 3 of the Habitational Insurance Application. This will also be sent to ballot.

New Form Change Requests received from our members to date

- **Habitational Policy Change Request Form** – complete review
- **Automobile Policy Change Request Form** - complete review
- **Farm Policy Change Request Form** – does not exist – new form required
- **Commercial Fleet – Vehicle Schedule** – review request for amendment
- **Commercial Vehicle Supplement** – complete review

Next scheduled National Forms Workgroup – Thursday April 28, 2011

We will be reviewing the Commercial Vehicle Supplement