



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:

Andy Chow	Applied Systems	
Carol Ambrose	Applied Systems	Tel
Sushil Kumra	Aviva	
Pier Isbey	Aviva	Tel
Francine Davis	CSIO	
Anne Carswell	Darling Insurance	
Dan Lavigne	Darling Insurance	
Jackie Murison	Farmers Mutual	
Marie Lalonde-Parsi	ING	
Nancy Holland	ING	Tel
Jeff Roy	P.A. Roy	Tel
John Penner	Portage Mutual	Tel

Agenda item – Review of Farm Insurance Application and relevant Supplements

We had a very constructive and positive meeting. A final review of the latest draft Farm Application was completed, addressing all the outstanding items from the last meeting plus additional items that were identified during the time leading up to this meeting.

Revisions to the Draft Farm Insurance Application

Section 4. Applicant Data

- In order to make room for “Occupancy Date” and “If Occupancy Date is less than 3 years, provide previous address” we had to move something from the page. We moved “Type of Farm (Check Main Source(s) of Revenue)” to the top of Page 2 of the application.

Section 12. Discounts and Surcharges

- Remove Loc. #



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Section 22. Exposures & Hazards

- Keep only one Loc.# field and remove the other two.
- Add a column Quest. Attached Y/N just ahead of the Receipts column
- On Custom Farming, members want to add No. of Acres and Type in the Underwriting Information section and allow two lines
- Trail Rides, add No. per Year and On Premises and Off Premises (set up the same way as Hay/Sleigh Rides)
- Remove Boarding/Leasing Livestock/Pets as this is a duplicate from the previous page (Boarding of Livestock)
- On Custom Spraying, add Type in the Underwriting Information section
- On Fishing, add On Farm so that it reads Fishing On Farm
- On Horse Pulls, add No. Per Year in Underwriting Information section
- On Lessons, add Type in Underwriting Information section
- Remove the words Motorized Vehicles on the Motorized Vehicles Tracks/Trails and add Type in the Underwriting Information section
- On Show Animals, add No. of Times Per Year
- On Unusual Animals, add Type
- On Vehicle/Boat Storage, add No. of, Max. Value, Indoor or Outdoor
- Add Seedman's E & O
- Add Apiary and Charge Per Apiary \$
- Add Small Engine Repair
- List the above in alphabetical order

Move the Remarks to page 7. Add Section 23 on Page 6 called Additional Questionnaires Attached and leave lines, split in half, to list additional questionnaires.

On Page 7 amend sections from 23 and 24 to 24 and 25. Make Remarks section Section 26 of the Farm Insurance Application.

Structures and Contents Supplement

- Move Section 2 to the top of Page 2 as additional information is required on the Structures and we need more room
- In Section 1, add Dimensions, Length, Width, No. of Storeys, Livestock Occupancy Type and Percentage, Roof Material, Washroom Facilities Y/N, Where Plumbed and POED Y/N. The order in which these will be set up are: Loc #, Bldg #, Item #, Description, Dimensions, Length, Width, No. of Storeys, Ground Floor Sq. Ft., Construction, Found. Type, Year Built, Occupancy, Livestock Occupancy Type and Percentage, Washroom Facilities Y/N, Where Plumbed, Electrical Amps and Year Updated Full/Partial, Heating Type and Woodstove Y/N, Roof Material, Cov. Code, SB, POED Y/N, Amount of Insurance, Deductible Amount and Type, Rate and finally Premium
- Fix the page number from Page 1 of 1 to read Page 1 of 2

Top of Page 2 in the top right hand corner box, add Actual Loss Sustained as one of the Form Types

Farm Machinery, Equipment, Tack, Tools, Misc. Supplement

- Add a POED Y/N field between B/S and Amount of Insurance

Farm Chemicals & Fertilizers, Feed, Grain and Produce Supplement

- Add AR – All Risks in the top right hand corner box
- Add a POED field between SB and Amount of Insurance
- Move Value, Max., Min, Average following Monthly Reporting Y/N
-

Farm Livestock Supplement - Confined

- Remove the word Confined in the gray area of section 1
- Add Min. Loss Clause Y/N in Section 2 between Item # and Loading Unloading Rate
- Add a POED Y/N Column between B/S and Amount of Insurance

Farm Livestock Supplement – Non Confined

- Remove the words Non Confined and Common in the gray area of section 1
- Add Min. Loss Clause Y/N in Section 2 between Item # and Loading Unloading Rate
- Add a POED Y/N Column between B/S and Amount of Insurance

Farm Premium Summary Supplement

- Add new columns for Base Premium, Discount \$, Surcharge \$ and amend Premium to read Net Premium
- Remove the word Base in Habitational Base Premium
- Move Farm Liability and Farm Exposures & Hazards just ahead of Other (specify)
- Add Farm Accident just ahead of Other (specify)
- Remove Estimated Total
- Remove Less Discounts
- Remove Plus Surcharges
- Add the word Total to Estimated Policy Premium

Also, in each section, rather than having an Estimated Premium this page, we will only ask for Estimated Premium of the section. This way, if there are enough items to overflow into a second page, you don't end up with two separate premiums for the same section or supplement.

The group discussed the fact that, depending on the various answers to the questions on the application and on the supplements, many additional questions could pop up. This application is basically enough to trigger those questions. If any additional questions require answering, it is up to the brokers and their companies to provide any additional questionnaires and attach them along with the application or forward soon after.

CSIO will revise this draft and provide everyone in the meeting with a copy of the draft to review. The group will complete an application as if in real life to see if it works and provide a list of their findings. If there are enough issues to discuss, then another meeting will be scheduled. If there are not many issues, a conference call will be arranged to discuss the findings and resolve. This needs to be completed by March 20th so we can determine whether we have another Farm Workgroup on April 23rd or we can carry on with the review of Mobile Home and Vacation Travel Trailer supplements.

Brokers mentioned they would really like to see this form and XML implementation done as soon as possible. They would like to have an agreement between the companies and vendors on an implementation timeframe and a plan on downloading renewals. They also require a change request form for the Farm Application.

The plan is to try and have the Farm Application approved with the EDI Standards Ballot in May and released as soon as possible afterward. As soon as the draft is ready to be sent out for approval, XML maintenance requests will be opened to be presented at the next XML Standards Workgroup to add any missing data elements to the XML Standards.

Next Meeting – April 23, 2009 at CSIO 110 Yonge Street, Toronto
Register at <http://www.csio.com/en/calendar/events.html>