



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	Tel
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Next Forms Meeting – February 24, 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 November 18, 2010 workgroup. This new draft was presented for review and further discussion.

IBC will be meeting with their committee during the week of January 24, 2011 to provide the additional information requested at the November 18, 2010 workgroup. The IBC requests have been postponed to the next meeting scheduled for February 24, 2011.

At the November 18, 2010 workgroup, it was decided that Rick Orr and Brenda Rose were to discuss the Habitational Insurance Application with the broker associations from across the country to determine what the brokers prefer on the application - most common listed values to select from, or open fields they can answer. (eg., Occupancy, with a list of most common selections, or, Occupancy, with an open field to answer Primary or Secondary, etc...). They reported back at this meeting and the decision is that, although they would very much like to change the form to open fields they can just write in their answers, the truth of the matter is that, when brokers go visit their clients, they still like to have a list to select from rather than writing out the answers in specific fields on the application. Also, in many cases, the application is sent to a client to complete and it's easier for a client to understand what is expected when they have a list to select from. We will maintain the same format as we previously had and list the most common answers to select from.

The following comments were made by IBAO and were reviewed and discussed:

Remarks section on page 1 – we were asked that Remarks be limited to one section only and have it on the last page – This was discussed and taken care of in the last meeting. There is only one Remarks section and it is moved to the last page of the application just ahead of the Full Disclosure section.

Risk Address section – Access questions are no longer required on the quote or evaluation. Do we need it on the application? This was one of the requests that came in from IBC based on the ITV Project. We will wait to discuss this one when IBC is present.

Rating Information section – Occupancy, Structure, Construction, Style, Foundation, Interior Wall Finish, Interior Floor Finish and Ceiling Finish have all been deferred to the next meeting February 24, 2011 to be discussed with IBC when they are present.

Heating – Solar, Geothermal and heat exchanger should be added as alternative heating sources. These heating sources can already be provided in the Heating section under primary or auxiliary heating apparatus fields. There is no need to add these values to the application.

Oil Tank – rearrange the questions on the application to have the oil tank information below the heating section. The Oil Tank section was moved below the Heating section.

Plumbing – Add Galvanized and Lead – Group agreed to add Galvanized but didn't feel there was a need for Lead.



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Habitational Insurance Application (cont'd...)

Occupant Details section – The date of birth of eldest occupant creates a duplicate entry. Company systems are not smart enough to see both birthdays of the applicants and pick the one with the biggest benefit. This was discussed and the occupant is not necessarily relating to the applicant. In this case, the occupant could be a parent. So, the insured owns a home which he has a parent living in. Some carriers allow for discounts on the senior occupant living in the home. We need a field to identify this information.

Also in occupant details, the date of birth of eldest occupant should be the first question followed by relationship of the occupant to the applicant in order for it to make sense.

The group also decided that it would be better to show these occupant detail fields at the top of the Rating Information section, along with the Year Built, number of families, number of storeys, etc.

Add Smoking Indicator – this should also be added at the top of the Rating Information section.

Outbuildings section – add a content section – no one in the meeting felt that this was necessary. If the concern is to insure tools and such, those are captured on the Personal Articles Supplement.

Should have an option to put in sq. ft. – this had already been addressed in the last meeting. A field was added to capture total area in either sq. ft. or sq. m.

Coverage: Forms, Limits & Deductibles section – Is deductible type really applicable for habitational insurance? The addition of the Deductible Type field had been request the last time the application had been reviewed. A company was going to be offering different types of deductible on their habitational insurance in Quebec and there was a need to be able to identify that in the application, This is why it was added.

Additional Coverages section – add coverages for Condos: Betterments and improvements, Condo Contingent Property/Liability, and Loss Assessment. The group agreed that if there was a need to buy up these coverages, they were not listed to choose from and these are common enough to have them listed. They asked that we remove Condominium Additional Protection Endorsement and add Condominium Betterments and Improvements, Condominium Loss Assessment and Condominium Contingent.

Liability Exposures section on page 4 – Add Land lease section under Liability – the person requesting this couldn't be present at this workgroup due to another engagement. The group felt that we should get more details from the requestor before making a decision. CSIO will follow up on this request.

Add Pool/Pond under this section for liability exposure. When discussed with the various participants, all determined that you already know there's a pool because that question is asked in section 12 of the application. Therefore, there is no need to ask the question again in the Liability section. As for Pond, none of the companies or brokers could think of any carriers charging for this exposure and felt there was no need to have it on the application if it is not required by anyone. CSIO were also asked to remove None from the Swimming Pool section. If there isn't a pool, then no information will be completed. None is the default.

Add students renting away from home – again, no one could think of any carrier charging for liability in this case and didn't feel that the question needed to be on the application.



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Habitational Insurance Application (cont'd...)

While looking at the Liability Exposures questions, the group asked that the question “Do you have any motorized wheel chairs” be removed from the application. They all said that these would automatically be covered and couldn't see a reason to ever ask this question on the application.

There was a discussion on whether the Liability questions should be at a policy level or at a risk level. Although the Liability coverages are extended to all the risks, the questions in the Liability Exposures section should be asked for each risk. It would be preferable to keep the Liability Exposures questions and the Liability Coverage sections on Page 3 of the application along with the other coverages.

Full Disclosure section – Please make the print larger or bolded in this section. It is very important the insured read this section. It is written in very small print. The print has now been made larger to make it easier to read.

Personal Consent and **Broker/Agent Questionnaire** – Has this language received legal review? A legal review was done on the Full Disclosure and Personal Consent sections in 2006. Unless there is something specific you want to have reviewed again, this won't be sent out for legal review at this time.

General Comments – should there be a section where homeowners can list all their valuables, not necessarily being scheduled? This would protect the consumer in case of a claim. The group did not feel that this should be part of the application. There are already pamphlets available to send to the consumers to keep track of their belongings.

Someone asked if there should be a section on sewer back up measures. The group agrees that there should be some type of indicator about water mitigation measures but that there are too many questions to be asked and that a separate questionnaire should be completed. We will add an indicator just below the Security Type in section 12 for Water Mitigation Measures in place.

After all the changes to the Habitational Insurance Application are done, we will make sure that the order in which the information appears is logical.

Someone asked how they would go about getting a standardized new form (for example, an oil tank questionnaire). If members want to request new forms, they can open a Form Change Request online requesting a new form. CSIO then approaches all the insurance companies for a copy of their form. CSIO analyzes these forms and creates a draft based on the information on the various forms. Once the draft is created, a Forms Workgroup is scheduled to review the draft and identify what changes should be made. Form change requests have to be prioritized based on their needs. Once a form has been created, it is then forwarded to the membership to be voted on. Once a form is approved, it gets translated, mapped to the standards and created to be made PDF fillable. They are then posted on the CSIO website and a notification that they are available is sent to the CSIO members.

The only problem is that many companies do not want to share their forms with CSIO. Brenda Rose suggested that if new forms are requested, a group of brokers from the various broker associations could work together to gather the information needed on a form and provide CSIO with this information. CSIO could then take this information, create a draft and hold the Form Workgroups to review the draft and discuss the contents.



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Habitational Insurance Application (cont'd...)

This is all the time we had scheduled for the review of the Habitational Insurance Application. We still have outstanding requests to be reviewed, as well as the IBC requests. CSIO was asked to keep the entire day devoted to the Habitational Insurance Application for the February 24, 2011 Workgroup so we can try to complete the review of these change requests.

This concluded our Habitational Insurance Application portion of the meeting. Many of the participants left at this point and did not remain for the afternoon review of the Certificate of Property Insurance.

A draft will be created based on the discussions from this meeting and will be presented at the next meeting.

Certificate of Property Insurance

We did a quick review of the Certificate of Property Insurance to verify that all the discussed changes from the November 18, 2010 had been completed. All appears to be in order. Policy Works will post this form on their website for review by their brokers and provide CSIO with any comments given to them. If anything new comes up, CSIO will share these comments with the participants of this workgroup and determine whether another meeting is needed to discuss these topics. If nothing new comes up, then this form will be ready for 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
- **Personal Floater Supplement** – review request for amendment
- **Commercial Insurance Application and Commercial Insurance – Package Policy Form**

The ORBiT group are discussing whether revisions are required to these forms as part of a project they are working on. We may need to hold some meetings to address their concerns.

They determined that individual companies should send in their own separate requests directly to CSIO. No requests received to date.

- **Commercial Fleet – Vehicle Schedule** – review request for amendment
- **Commercial Vehicle Supplement** – complete review

Next scheduled National Forms Workgroup – Thursday February 24, 2011