



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

MINUTES
Farm Forms Workgroup
110 Yonge St., Suite 500, Toronto, ON
January 29, 2009

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:

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Agenda item – Review of Farm Insurance Application and relevant Supplements

We had a very constructive and positive meeting. A review of the latest draft Farm Application was done, however, we did run out of time and didn't complete the Business Interruption section. The group also agreed that Francine Davis and Jackie Murison would work together on a draft Liability section, based on our discussions, for review at the next meeting scheduled for February 26, 2009. Also to be reviewed at the next meeting will be a revised draft based on decisions made during this January 29th meeting.

Revisions to the Draft Farm Insurance Application

Section 4. Applicant Data

- Amend Principal(s) Name to read Principal(s) Name(s)
- Leave more room to enter Description of Operations
- Less room needed for Business Start Date and Related Prior Experience: Number of Years
- Add Occupancy Date and If Occupancy Date is less than 3 years, provide previous address
- Amend Type of Farm (Check Main Source of Revenue) to read Type of Farm (Check Main Source(s) of Revenue)

Section 7. Premium Information

- Amend Provincial Sales Tax (if applicable) to Sales Tax (if applicable)

Section 10. Location and Rating Information

- Amend section to 10A Principal Location and Rating Information
- Add section 10B Additional Location(s) and Rating Information
- Remove Bldg# column
- Add Ext. Liab. Y/N column following Dwelling Y/N column
- Add Total Number of Additional Locations to the bottom of section 10B to identify the total number of additional locations have a dwelling or requires liability

Section 11. Additional Interest

- Remove Bldg#, Property Class and Item# columns

Section 12. Discounts and Surcharges

- In the Heading for Discounts and Surcharges, add (Policy Level)
- Remove Loc.#, Bldg#, Property Class, and Item# columns

Section 21. Liability and 22. Exposures & Hazards

These 2 sections will be revamped and merged into one section to capture all the required information. Francine Davis and Jackie Murison will be working together to create a draft of this new section.

Box on the top right hand corner will be amended replacing Limited Pollution Liability Limit \$ with Aggregate Limit \$. The Limited Pollution Liability Limit \$ already exists on the Farmers Limited Pollution Liability section of the application.



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

Section 21. Liability Section

- Add Principal Location with the premium field
- Add Additional Location(s), Number of Locations (refer to section 10b) and premium fields
- Add Additional Dwelling(s), # of Additional Dwellings (refer to section 10b) and premium fields
- Add Non Owned Livestock, Aggregate per Occurrence and Per Animal just below Stableman's Liability (CCC)
- Add a Description for each Location on the Tenant's Legal Liability
- Add a check box of U.S. Exposure for the Non-Owned Auto
- Add Total Forms Receipts, Canada, U.S., Foreign
- Add Total Liability at the bottom to display the total liability premium

Split the above in columns to capture the information and merge section 22 into it.

Section 23. Farmers Limited Pollution Liability

- Section remains the same but all sections from here will be renumbered to follow the Section number change in Section 21.
- Remove Liability Limit from the box on the top right hand corner and add Aggregate Limit \$
- Add # to Loc. And Tank columns

Farm Chemicals & Fertilizers, Feed, Grain and Produce Supplement

- Remove C – Comprehensive from the top right hand corner box and add NP – Named Perils
- Add a column following Coverage B/S to capture Value, Min., Max., Average
- Add Section 2. Additional Interest including Loc. #, Bldg. #, Class & Item #, Name and Address of Additional Interest, Interest Rank and Nature of Interest

Farm Livestock Supplement

This Supplement will actually be split into two separate Supplements. The first being Farm Livestock Supplement – Confined and the other being Farm Livestock Supplement – Non-Confined. Each relevant column will be pulled to be placed in it's appropriate supplement.

- Add a column for Electrical Power Interruption on the confined supplement
- Add a section 3 to capture Additional Interest, including Loc.#, Bldg#, Class & Item# to the confined supplement
- Remove Bldg # from the non-confined supplement
- Add a column for Accident on the non-confined supplement
- Add a column for Illness/Disease on the non-confined supplement



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

- Add a section 3 to capture Additional Interest, including Loc.#, Bldg#, Class & Item# to the confined supplement

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

- Add NP – Named Perils to the top right hand corner box
- Blanket Loss of Use, move over to the right of the supplement and extend the lines under Amount of Insurance, Deductible, Deductible Type, Rate and Premium all the way down so that they can be used on the Loss of Use line
- Add a section 2 to for Additional Interest including Loc.#, Bldg#, Class and Item #

Structures and Contents Supplement

- Add NP - Named Perils in the top right hand corner box
- Remove the reference to B/S – B Blanket, S Scheduled from the top rand hand corner box
- Add reference SB Settlement Basis, RC, ACV, SA in the top right hand corner box
- Remove the reference to Business Interruption Type – Earnings, Profits, Co-Insurance from the top right hand corner box as this will now go on page 2 of this supplement
- Amend Building type and name to read Description
- Amend Dimensions to read Ground Floor Square Footage
- Move Foundation Type behind Const.
- Add Additional Interest section as Section 2 of this supplement
- Move Section 2. Business Interruption to a second page
- Create a box in the top right hand corner of this page with a reference for Form Type – Earnings, Profits, Co-insurance and Extra Expenses
- Remove Class column from the Business Interruption section.
- Amend Type to read Form Type
- Add a section for Additional Coverages to capture information required for Property of Every Description, Boiler & Machine, Flood and Earthquake

Farm Premium Summary Supplement

- Amend Additional Optional Personal Coverage to read as per heading of that section from the Habitational section of the application which reads Additional Optional Coverage
- Add Habitational Liability Extentions below Additional Optional Coverage
- Move Supplements for Personal Articles, Watercraft and Trailer, Mobile Home, and Vacation Trailer below the Habitational Liability Extensions
- Add Business Interruption
- Add Other Coverages, POED, Boiler & Machinery, Flood, and Earthquake
- Remove Liability Optional Extensions



This concludes what we were able to accomplish in this meeting. We had some outstanding items that we not discussed yet and will be carried to the next meeting on February 26, 2009.

Outstanding Items

- POED – Property of Every Description
- Flood and Earthquake
- Boiler and Machinery
- Including a Amount of Insurance column on the Premium Summary
- Add a Discounts and a Surcharges column on the Premium Summary just ahead of the Premium field and remove from the bottom of the Premium Summary
- Should Discounts and Surcharges be shown as a percentage or premium on the Premium Summary
- Specialty Features such as refrigeration or slated floors on the structures and contents
- Washroom facilities and where the waste is plumbed
- Alarm systems with information about type, monitoring, response times and testing schedules and records
- Presence of backup generating systems with information with respect to whether generator is automatic or manual start, portable or fixed, and testing schedules and records
- Including a Tax Form for client to sign?
- Broker also requesting a Farm Policy Change Request form

Next Meeting – February 26, 2009 at CSIO 110 Yonge Street, Toronto
Register at <http://www.csio.com/en/calendar/events.html>