



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	
Steve Johnston	Aviva	
Francine Sherman	Axa	
Francine Davis	CSIO (Chair)	
Marica Racic	CSIO	
Anne Carswell	Darling Insurance Brokers	
Amy Graham	Dominion	
Bettina Urban	Economical	
Danielle Pennock	Economical	
Nick Davis	Economical	
Jackie Murison	Farmer's Mutual	
Brenda Rose	FCA Insurance Brokers	
Maria Philips	Hub Sinclair-Cockburn	
René Hepburn Rickett	IBC	
Nancy Holland	Intact	Tel
Tracy Kronic	Intact	Tel
Ana-Maria Mille	Jevco	
Marilyn Sorvari	Keal	
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 – January 20, 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.

Habitational Insurance Application

CSIO had prepared a draft of this application, as requested by the participants of the April 22, 2010 Forms Workgroup, based on that meeting's discussions. A new draft was presented for review and further discussion.

It was determined during the discussion that IBC needed to provide more details of their requested changes. They need to be more specific. IBC has taken this back to their working committee for discussion and will provide CSIO with more details.

The workgroup participants felt that the form does not need to list the values to select from on all the various topics any longer. As long as a field is provided to answer each topic, that is all that is needed. CSIO advised that in the past, brokers were requesting to have the most popular values listed so that they could select from the list. Rick Orr and Brenda Rose, who are members of IBAC and IBAO, will discuss this with their association members and determine what the majority of the brokers would prefer. They will report back at the next meeting.

If it is determined that the majority of brokers still wish to have listed values to select from, then CSIO would list the most popular values based on the 80/20 rule, leaving a space to use if the value required falls outside of the available values.

If it turns out that the majority of brokers just want a place to answer the topic, then the form will be redrafted to meet that request. In some sections, we may still have to list values depending on the topic.

The following changes were discussed:

Section 7 on Page 1 – Remarks – the participants asked that Remarks be limited to one section only and have it on the last page

Top of Section 12

- Evaluator Product field is not large enough – need more space to enter the information.
- Total Living Area (excluding basement) field is not large enough – need more space to enter the information. They also suggested that the field should be bolded so that it stands out more.
- Under Construction – Amend Brick to read Solid Brick and more Fire Resistive just ahead of Non Fire Resistive Apt
- Need a section to capture the Style of home (eg., bungalow, split level, etc.)
- Under Foundation – amend Construction to read Foundation Type, remove Full Basement, Partial Basement and None
- Under Renovation Year – everyone feels that a different name should be given for this. Renovation Year is not quite right. Those who have contacts in the construction industry will get back to CSIO after checking with builders what they would name that based on the information they are looking for.

Habitational Insurance Application (cont'd...)

- Amend Interior Wall Finish to Interior Wall Construction and remove all the values listed in that section. They will be reworked at the next meeting.
- Amend Ceiling Finish to Ceiling Construction and remove all values listed below. They will be reworked at the next meeting.
- Under Additional Interior Details remove "Quality = Deluxe = special feature, maple cabinets, granite countertops, ceramic backsplash, etc. or Standard = melamine cabinets, laminate countertops, etc." and replace with "Quality = Standard or Upgraded". Also remove "Above or Below Grade"
- Move the Attachments section from page 2 to page 4.
- Add Attached Garage? Y/N Size – No. of Cars
- Add Attached Carport? Y/N Size – No. of Cars
- Add the word Detached to Outbuilding(s)/Other Structure(s)
- In the Detached Outbuilding(s)/Other Structure(s), add the word "type" to Heating
- Add a new field "Total Area – Sq. Ft., Sq. M."
- Remove Attached Y/N as this section is used for detached structures
- Remove "# of Cars" and add Value as a new field
- Page 3 – Move Remarks Section to Page 4
- Page 4 – Broker/Agent Questionnaire section – Amend "Have you seen this property?" to read "Have you seen the primary location?"

This is all we had time to review on November 18. CSIO will create a draft based on the items discussed at this meeting. The next meeting is scheduled for January 20, 2011 at which time we will review the new draft and discuss the other requested changes.

Many of the participants left at this point and did not remain for the afternoon review of the Certificate of Property Insurance.

Certificate of Property Insurance

CSIO received a lot of comments about the draft Certificate of Property Insurance. While reviewing the form, these comments were brought up and discussed. The one comment we kept seeing over and over was that they wished to have one Certificate of Insurance that included both Property and Liability. Those attending this workgroup felt that it was better to keep them as two separate certificates as there are many situations where you only need to provide one or the other and not both.

CSIO is creating a new draft based on the discussions of the November 18, 2010 workgroup. We will be reviewing this new draft at the January 20, 2011 workgroup.

Certificate of Property Insurance (cont'd...)

Amendments agreed to at the November 18, 2010 meeting are as follows:

Section 1 and 2 – Certificate Holder Name and Mailing Address and Insured's Full Name and Mailing Address

- add an extra line to key in the names and addresses of the Certificate Holder's and the Insured's Full Name and Mailing Addresses. Some of the names can be quite long and users don't feel that there's enough room to provide the information.

Section 3 – add another line (2 if space allows for it) to key in more information

Section 4 – Under Type of Insurance

- Remove Earthquake, Flood, Sewer Backup as these are already listed under Limits of Insurance Coverage area and are redundant.
- Instead of showing Actual Cash Value and Replacement Cost under Type of Insurance, add a check box with ACV and a check box with RC next to POED, Building, Equipment, Stock and COED in the Limits of Insurance Coverage area.
- Add a line to enter the % amount for Co-Insurance
- Do not indent Stated Amount
- Add Margin Clause ___%
- Remove Crime, Fidelity, Comprehensive 3D and In/Out Robbery – don't normally have to show proof of insurance for those types of insurance
- Under Boiler & Machinery / Equipment Breakdown, remove the 1 from Option # and leave a space to enter which Option. Delete Option 2 and Option 3
- Leave extra free space to enter coverages that users may want to add. If they wish to include the Liability coverage, then they will have room to do so.

Section 4 – Under Limits of Insurance Coverage area

- Move P.O.E.D. at the top followed by Building, Equipment, Stock and then C.O.E.D., etc...
- Correct the word Earthquake
- Add an input line behind Cargo so users can identify whether by Ocean, Air or by Land
- Remove Tools

Section 4 – Under Limits of Insurance Ded.

- Make the Ded. field wider and leave it as free form text. Some deductibles are "5% or \$100,000. Must be able to key that in.

Add an **additional section** for free form text to list Additional Information users wish to make the Certificate Holder aware of.



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Certificate of Property Insurance (cont'd...)

Section 7 – Loss Payee Name and Mailing Address

- Rename this as Interested Party Name and Address and add a field at the bottom of the section to identify the Nature of Interest (format the same as section 6).

Section 8 – Certificate Authorization

- Someone commented on not having enough room for the email address. Group felt that there's never a need for 4 separate contact numbers. It was recommended to amend the Contact Number(s) to read Contact Information, leave room for 2 contact numbers and move the email address in that section.

New Form Change Requests received from our members to date

- **Habitational Policy Change Request Form** – complete review
- **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.

- **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 Fleet – Vehicle Schedule** – review request for amendment

Next scheduled National Forms Workgroup – Thursday January 20, 2011