



## ORBIT 2011 AGM and Face to Face

### Meeting Minutes

Wednesday, October 19, 2011

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#### Item 1 – Welcome and Housekeeping

Wendy welcomed everyone to the meeting, thanked them for coming and explained housekeeping items and the timeline of the event.

#### Item 2 – Update on Orbit

Steering Committee held an industry strategy meeting on October 6<sup>th</sup> with vendors and carriers

- We have updated our mission statement to include “collaboration” and “drive” efficiencies vs. “improve”:

“To facilitate **collaboration** and education between all stakeholders in the broker distribution channel, for the advancement of Real Time, once and done transactions to **drive** efficiencies by way of best practices workflows following industry standards.”

- Comments: Deb Olsen, iter8, asked about having implement vs. improve in the statement. Steering Committee to take another look at the statement.

- Wendy reviewed **ORBiT's** Core Values, Best Practice Workflow definition, and **ORBiT's** goals.

### Item 3- Annual General Meeting

Wendy chaired the 2<sup>nd</sup> Annual General Meeting of **ORBiT** and called the meeting order. Marijana Dabic was assigned to act as Secretary of the meeting.

*Official notes of the AGM are available upon request. The following is a recap of the meeting.*

Kim Opheim and Lisa Smith were designated as scrutineers to report on the number of members represented at the meeting. Kim Opheim reported there were sufficient members present to achieve a quorum therefore the meeting was duly constituted.

It was confirmed notice of the meeting had been duly served to members of **ORBiT**.

Devona Allin presented the financial statements of **ORBiT** for the fiscal year ended December 31, 2010. The reading of the auditors report was dispensed with by the making and approval of a motion.

Group approved the appointment of Bossy Nagy Geoffrey Chartered Accountants as auditors of the corporation until the next annual meeting.

- Devona explained that financial statements ending December 31, 2010 also include November and December of 2009, since no income was generated in those months, as this was just after ORBiT was formed.
- Devona went over the **2011 and 2012 proposed budget:**

<b>2011 Budget</b>		<b>2012 Proposed Budget</b>	
<b>Revenue</b>		<b>Revenue</b>	
Broker Dues (77)	\$10,775	Broker Dues (100)	\$15,000
Carrier Dues (12)	\$20,500	Carrier Dues (15)	\$25,000
Vendor Dues (11)	\$ 6,750	Vendor Dues (11)	\$ 6,750
Education Events	\$ 8,930	Education Days	\$ 9,000
	<b>\$46,415</b>	Sponsorship	\$15,000
<b>Expenses</b>		<b>Expenses</b>	
Accounting & Legal	\$ 2,475	Accounting & Legal	\$ 1,500
Software	\$ 438	Advertising & Promotion	\$ 5,000
Website Maintenance	\$ 2,119	Website & Software	\$ 1,500
Interest/bank charges	\$ ( 63)	Education & Meetings	\$16,500
Education Events	\$ 7,860	Executive Director	\$25,000
Telephone/Conferencing	\$ 3,321	Insurance	\$ 1,350
Travel/Entertainment	\$ 558	Miscellaneous	\$ 2,320
Consulting Fees	\$ 836	Travel & Entertainment	\$ 5,000
	<b>\$17,544</b>	Telephone/Conferencing	\$ 4,000
<b>Surplus/Loss</b>	<b>\$28,871</b>	HST	\$ 6,414
			<b>\$68,584</b>
		<b>Surplus/Loss</b>	<b>\$ 2,166</b>

- With the 2012 budgeted revenues to exceed \$50,000 we are required to register for HST, which will impact all membership fees. The board has declared they have no plans to increase member fees. As a result, revenue will actually be decreased as HST will be paid out of our posted membership fees. Sponsors will be responsible for the payment of HST.
  - The budget includes an expense of \$25,000 for the hiring of an Executive Director. This is a part-time position which will provide leadership and management of **ORBIT**.
  - Comments: Ed Meiering from Aviva expressed concerned that this is a huge fixed cost. This year we have a surplus, but what if that doesn't happen next year? Devona and Wendy responded that it's a catch 22 – **ORBIT** is currently a 100% volunteer organization, so in order to move the organization to where it needs to go, a committed resource in the form of an Executive Director is required. We may need another sponsor to help us with this. This is a contract position, which will allow us to change our position if needed. A major goal for this role is to grow membership, so with the right individual, we'll increase our revenue and this will not be an issue.
  - Travel – 2012 plans include attending the East and West coast Broker Conventions to respond to request for growth across Canada. Plans also include attending the AUGIE convention in the USA
- Sponsorship Announcement: Jeff Roy announced that CGI is on board as our 1<sup>st</sup> sponsor. Clinton D'Souza and Andrew Reid from CGI, commented that they are very happy to be on board, and feel that **ORBIT** is a very valuable organization. Their cheque is in the mail.
  - Jeff Roy also announced that we are working out the details with second potential sponsor. We expect to finalize this shortly.

Wendy Watson reviewed the term of directors elected to the board. The board has two (2) openings. The nominating committee of **ORBIT** nominated Lorie Smith and Kim Opheim to the board of directors. No further nominations were made from the floor. Lorie Smith and Kim Opheim were elected to the board by acclamation.

The chair asked for any additional business. There was no additional business. The meeting was terminated.

## **Item 4 – Orbit Agenda**

### **A. Steering Committee Update**

- Wendy Watson shared that this is our 2<sup>nd</sup> AGM, and what she loves about **ORBIT** is that we are so open to learn. We'll mess up from time to time, because we are still in our infancy stage. We need higher interest in what we are doing. It's hard to get people out, but we need a paradigm shift in what's happening out there. We need our carrier partners to ask how things will impact brokers before solutions are developed. One issue is that carriers usually ask only their broker forum members for their input, however our industry needs more broker voices including front line brokers, so we all need to get involved.
- Our goal is to add brokers representing more vendors and a regional carrier to the Steering Committee. The key is also to have young brokers on the steering committee to drive us forward. We currently have Maureen Tomlinson from Economical and Ed Meiering from Aviva as national carrier members. If you are a

regional carrier, we'd love to hear from you. We'd also like a CSSI broker, and a Keal broker. We have bi-weekly conference calls and face to face meeting once a year. It's a great learning opportunity.

- We are looking for an Executive Director. The ED reports to the Board of Directors and will offer great leadership and vision, will be networking across country, and ensuring improved implementation of the best practice workflows. We anticipate the role will require 20 hours/month. See the posting of this role on the **ORBIT** website.
- **ORBIT** plans to expand across Canada in 2012 – we are planning to go to the Alberta broker convention and the Atlantic broker convention in 2012, plus the AUGIE convention in the USA. AUGIE drives workflows in the States and we want to learn from them because we don't want to reinvent the wheel; we want to learn how to go across Canada from seeing what has worked south of the border.
- Our Steering Committee had a blinding flash of obvious – that we needed to organize a strategy meeting with our carriers, technology vendors and brokers. We as brokers were slow in saying what we need at our desktop for technology, so carriers picked up the ball and started building portals to do what they thought was right for us. The result is that our carriers are competing on technology and if they continue to do so, we won't be able to achieve real time as quickly as possible. As mentioned in our planning meeting, we are all in a marathon, not a sprint, and we all need to be running the same race. We can't afford to have each of us running a different marathon.
- The strategy meeting was intended to open the door to collaboration. In our next meeting we need to determine in which areas we are ready to collaborate and in which areas we need to compete. If we get to do that, we can develop best practice workflows, and as it moves along, we'll find more areas to work on.
- We are scheduling our next Industry Strategy meeting for the week of January 9<sup>th</sup>. We are extending an invitation to non-members as we believe they will then see value in what **ORBIT** is doing.
- Hopefully the carriers know what their plans for 2012 are, so that **ORBIT** can participate and get a broader perspective from all brokers to the carriers. Carriers often have relationships with broker principals, but principals are not the people working on the desktops. We need to find a way to get to the people who are using the systems, and this is what carriers can get from **ORBIT**.
- Devona commented that we have already increased our membership numbers, but we want to grow further, so if everyone in the room could email her at [info@orbitcanada.ca](mailto:info@orbitcanada.ca) with names of 3 brokers non-members, she will contact them for membership. She invited carriers to email her with the names of the right people in their organization who should be involved with **ORBIT**. Devona also shared that we have our 1<sup>st</sup> out of the province broker as a member, from Nova Scotia and we have some brokers who have branch offices out of Ontario. So, if everyone helps a little by referring us a few names, it helps a lot!

## **B. Working Group Updates - Wendy**

- There are peaks and valleys in our working groups; there are furious activities going on and then people sleep for a while
- We need members to understand that when they join a group, they need to contribute, not just be read the meeting minutes
- We need minds, voices and people to do work
- Groups shared why they are successful and what keeps them going:
  - EDT – it's the topic – it's very interesting. Also downloads are something people can quickly see results from and they have been around for decades

- Commercial Lines – constantly tweaking stuff, creating something new
- New business – don't know where to go next – we thought that once the best practice workflows were developed it would be accepted and implemented

### **C. Best Practice Workflow next steps**

- The steering committee listened and learned from the struggles of the working groups. They've identified the following next steps to ensure the workflows are getting vetted by those involved in **ORBiT** then distributed to ensure they are consumable by carriers and vendors before they are widely shared
- The team leader for the working group will send their best practice to workflow to team leaders of all working groups, who will discuss with their members. Feedback will be reviewed by the working group. Once all changes and recommendations have been considered and incorporated into the Best Practice Workflow (BPW), the team leader will send the "final version" to carriers and vendors to determine if they are consumable in this format. If they say yes, the team leader will share with all **ORBiT** members and post it on our website
- Clinton D'Souza from CGI suggested that part of next steps could be to have working groups or committee of carriers and vendors comment on BPW and come back and say how the solution could look.
- Doug Johnson from Applied Systems commented that when we look at the BPW and what they did in the USA, it's overwhelming. Doug shared that it took 2 years to build a workflow only to have the a realization that the workflow is a living, breathing roadmap that is continuing to evolve. If it is compelling enough, it gets adopted by the rest of the industry. That's how evolution will occur.
- Ed Meiering from Aviva commented that we all have different next steps, but as long as we are building to the same standard, it should be good. One suggestion is to also look at past successes, e.g. out of brokers representing those \$4 billion in premium, how many are using policy inquiry.
- Deb Olsen from iter8 suggested we need a prioritized road map for carriers
- Comment: Carriers need to know what brokers want, we don't want to ask 100 brokers and get 101 workflows. If we don't know your priorities, how can we set ours.
- Ed Meiering put forward that we need a prioritized list and how much efficiency carriers will gain in order to pay for our capital investment. We (carriers) have internal projects competing with your (broker) projects, and we need to know that there will be a high take up for your (broker) project, as there is for our internal ones.
- Jeff Roy suggested we need to build a matrix to make sure brokers implement what carries build
- Wendy commented that the pressure is building on brokers as our market share has been decreasing. We are not able to give answers to our customers as quickly as the direct writers can, and customers expect one-touch answer
- Ed Meiering responded that we are very well aware of the declining market share, and if brokers shrink we will too. This sits large on our priority scale, but the point is how do you compete more effectively? I like the idea of a roadmap that would include short and long term wins and knowing where my competition is on this, am I the last one to provide required items

### **D. Security Working Group Update**

- Jeff Roy presented on behalf of Sebastian Penalosa, CSIO who was unable to attend this portion of the meeting

- Jeff emphatically stated that we need more brokers on this group because brokers know the issues at the front line
- Brandi Machlan commented that one (1) broker is enough to show all of our frustration. What we need is for carriers to please stop putting unreasonable demands on passwords – banks have passwords you don't have to change all the time.
- Geoff Dunn contributed his thoughts that the technology is simple, we need companies to release that security
- Doug Johnson, Applied Systems shared that in the US, more and more carriers are using real time password updates. If your password changes, it's done behind the scenes so you are not affected. ID Federated works to provide our industry with common legal and technical standards which will remove the need for IDs and passwords while increasing security and the ease of doing business with one another. Visit [www.IDfederation.com](http://www.IDfederation.com)
- Comment: In Canada, the biggest issue is the legal aspect of it – we need to modify what the legal responsibilities are to each other, so we can't sue each other every time
- Doug Johnson shared their goal to have the framework published in January 2012. A person has been hired who handled this for the banks. We are in the process of hiring a lawyer to form a not-for-profit organization to form an umbrella over all of these areas. The first step is to do this in the US only. As companies transact business internationally, we'll consider expanding out of the US in step 2. We don't want to walk into Canada and say here it is. If it's successful, other countries can use this.
- Jeff Roy remarked that CSIO was trying to move forward with their proof of concept which was going in the right direction, but politics stopped it
- Wendy Watson asked Doug what is the turn around time?
- Doug responded their goal is to have this fully operational in the US by the end of 2012 and to have a roadmap for how to carry it out, but it will take several years after that to implement
- Sean Christie from Gore Mutual stated that it's about who owns responsibility for protecting the information. If this group could come together on this, it would solve our problems
- Deb Olsen, iter8 remarked that CSIO's mandate is only for brokers, IBAC's as well – any industry solution has to be a compromise to meet needs of all pieces of the value chain
- Comment: we can't come to real industry solutions unless we look at all pieces.
- Comment: we need to look at consumers, not just brokers or carriers
- Doug Johnson asserted they are not trying to bypass brokers and connect customers to carriers.
- Francine Davis, CSIO will look into CSIO's mandate as Deb commented that their mandate is to drive benefits for brokers. Jeff Roy commented that CSIO are 80% funded by the carriers.

### **E. EDT/Clean Download Working Group Update**

- Beth Fischer, the team leader, delivered the update
- Great group and vendors, companies and brokers help move things along
- Simple mandate – to clean up download, improve accuracy of download data
- Accomplishments: Have implemented and promoted the CSIO EDI online error reporting. Since March 2010, 53 errors reported, 18 Fixed, 13 Fix in progress, 22 closed for various reasons

- Future Goals and Priorities: More brokers taking part in the error reporting and improved use of CSIO approved codes by carriers
- Our group can move tiny things that get implemented right away, e.g. automatic billing impacted 5000 transactions for us, imagine what this number would be across Canada
- We'll do our best as brokers to empower the front staff to go to CSIO website to report errors
- Are there brokers in the room that don't use download?
- Ed Meiering, Aviva shared that there are – higher than 3%, up to 10%. Those brokerages state they don't use as download, as the quality of data is not good, and they don't want to overlay good data with bad data
- Carriers need to be reminded that since 95% of brokers are using it, they need to update it. Brokers don't want to be left at the mercy of their carriers
- Francine Davis, CSIO shared it's lots of work to synchronize this, but it should be done
- Jeff Roy offered that **ORBIT** could train people to use it
- Deb Olsen, iter8 asked if anyone is using RT download?
- Jeff Roy countered with the question of has anyone offered it? Deb commented that if no one uses it, we won't build it, but the standard does exist.
- Ed Meiering remarked that what 's more important is: real time EDI or EDI with documents attachments – it's the latter
- Ginny – can you add to your mandate - getting effective dates on reports - we need vendors help. Systems can do it.
- Andrew Reid, CGI added that the end consumers still receive only 2 things in paper – taxes and insurance papers. Younger people want everything online - how can we benefit the consumer while keeping broker in the picture
- Beth Fischer shared that in September 2011, her working group conducted a survey of 67 brokerages in Ontario which included the question: "What is your preferred method of receiving client documents from carriers?" **70.1%**want to receive documents via **EDI download** with automatic attachment to client in Broker Management System (BMS)
- Deb Olsen, iter8 added that when talking to a couple of carriers – they didn't want to interrupt the download by adding something on the end that would create problems. Francine Davis, CSIO further commented that a standard is being developed and should be done by Nov 11<sup>th</sup>, to have separate transactions, so carriers can leave production download as is and add transactions
- Beth Fischer shared that her group had 2 vendors support CSIO document transfer and carriers are expressing interest
- Qs – Denis Giovagnoli, Aviva asked for the current workflow

## **F. Real Time Payments Working Group Update**

- Devona Allin, team leader, provided the update
- Mandate is to streamline the transfer of premiums from the Broker's office to the Carrier, to improve service to the client and create efficiencies for brokers and carriers
- Devona walked through the best practice workflow for Real Time Payments
- Currently, it's very time consuming and expensive to send cheques to carriers. Imagine the impact on brokers, carriers and banks: e.g. Brokerlink sends 19,000 broker cheques every year at a cost of \$40 to process each cheque
- Devona mentioned she talked to Doug Johnson, Applied Systems about being able to make payments through the BMS in Canada, as this functionality exists in the US. Applied Systems is on board for this, and we now need a bank and an

insurance company. She is optimistic that we will have this rolled out in Canada in 2012.

- Wendy Watson remarked that another benefit is that carriers would have the money in their hands right away as opposed to clients bringing a cheque to the brokers office on the due date thinking that as long as the broker has a cheque, it's considered to be in carriers hands. This would reduce cancellations and improve retention
- Devona also mentioned that they would love to welcome new members to the group. She is very happy with her group, and they have great discussions going on.

### **G. Commercial Lines Working Group Update**

- Lorin McCaffrey, PolicyWorks, is the team leader who provided the update
- The group meets via conference call once a month. The majority of the past year was spent distributing results of a Commercial Lines Broker survey.
- The results were unveiled in a white paper distributed to attendees. (ORBiT Commercial Working Group Canadian Broker Commercial Survey). 92.5% of respondents are from Ontario.
- Goals of the survey were to gauge the level of automation of Canadian brokers, gauge the existing knowledge regarding real time tools already available and gauge the interest of brokers in using these real time tools
- Successes: There were an amazing 585 participants.
- invaluable data was collected on the average size of CL department, the way brokers are currently storing commercial data, the percentage of brokers using various workflows to perform tasks including real time workflows, broker pain points and priorities for future development
- Goals for 2012 include a revamp our documented CL workflows and the creation of a CL specific score card, similar to what was done with the personal lines scorecard. We also need to start talking about another survey for next year.
- Question: can you include questionnaire & premium size of brokers that responded to the survey in the document? This information is in the white paper.
- Lorin deferred the sharing of the actual survey questions to the Steering Committee.
- Wendy Watson commented that we have no problem with delivering this to **ORBiT** members. We could post this in the member area of **ORBiT** website.
- Question: Doug Johnson, Applied Systems, could you speak on federated initiatives on commercial quoting?
- Doug responded that there's an initiative in the US to build a commercial lines management system that would replicate 90% of the functionality of the BMS and 10-90% of insurance companies functionality. We have no interest in it though. Our customers are reluctant because it takes them out of their existing workflows and moves them to where they are managing data on someone else's system. Carriers don't want this either. At the end of the day this would be a private, for-profit initiative and it's receiving a lot of push back. Only 6 carriers and a handful of brokers have signed up, and it is not sweeping the country at this point.

### **H. New Business Working Group Update**

- Lori Smith, Mass Insurance, the team leader, provided the update
- our group has had peaks and valleys, some of the meetings were not "wow", but everyone sticks on board, and we are very motivated moving forward

- Our mandate has not changed: develop a standard Real Time workflow that provides exact, timely quotations with a streamlined process for immediate policy issuance.
- Our obstacles were duplicate entry, excessive timelines, everyone's workflows were different, so our group met, and we started with a list of principles to develop BPW
- We've had a great year, but we've got to the point of "what do we do now"
- For 2012 we'd be happy to get feedback on how to move forward and have a clear set of objectives
- We'd love more brokers on our team. We want to build customer loyalty and give our customers what they prefer. We are their first impression, so let's impress them of the bat.
- Comment: Laurie Irving – it would be a good idea to validate workflows as we go to East or West, as there's lots of difference between brokers
- Deb Olsen, iter8 commented that when we surveyed brokers, they came back with two (2) workflows; some brokers were starting from BMS and others from Compuquote. We don't care where you start, as long as they are best practice workflows

### **I. Inquiry Working Group Update**

- Jeff Roy, P.A. Roy & Associates, stepped in to report on behalf of Brock Hogarth, team leader
- Jeff started his update with a quotation from Churchill: "The nose of the bulldog has been slanted backwards so that he can breathe without letting go" and we want to keep holding on
- Mandate: we want to make sure we develop Real Time access to information between carriers and brokers
- Successes: our survey indicated that inquiry was of high importance, moderate difficulty and likely to implement. All parties are on board towards a common goal.
- Workflow templates were developed and given to CSIO to check whether or not an existing CSIO XML standard existed. Over 95% of the fields already exist.
- Jeff's group, Commercial Lines, want this to happen for CL as well, not just personal lines
- Jeff and Ed Meiering, Aviva had a discussion sharing they believe this is a huge thing – we need to be surveying members to see how many are using this functionality inquiry– if only 20% brokers are using it, then carriers won't be developing a next thing for us. The group should do a survey to get hard numbers on how many people use these transactions.
- Devona Allin commented that usage won't pick up any until password issues are resolved
- Jeff - this is a good question for inquiry
- Wendy Watson shared that in preparation of the Industry Strategy meeting, she asked several carriers about take up of real time workflows that exist today. The results from those who responded were disappointingly low, from 30 up to 80%. At my office it's 50%. It's about reiterating with our front line that it needs to be used, it is what it is today, and we need to use it. Recognizing passwords are currently an issue, means we need to find ways to deal with this barrier. Her brokerage has instructed their staff to put reminders in Outlook for dates they need to change their passwords
- Keith Mottram from RSA shared that with their system, if we use inquiry regularly, they won't expire. It is prudent to change your passwords once a year though
- Wendy shared that Jeff Yates from ACT (Agents Council on Technology) in the US shared their results that real time has only a 50% take-up, and he believes it is due

to the password issue. Real time has been active in the US for 10 years there, so we need to pass a barrier whether perceived or real, and deal with this

## **J. Media, Communication, Education & Implementation Update**

- Wendy Watson provided the update for this working group
- We had two (2) separate groups, but had to join them together again due to lack of people on board and the amount of overlap
- Accomplishments: Education Days – we invited brokerage principals and management and launched 21 day challenge. We sent them a follow up.
- Media – we were mentioned in articles in Ontario Broker, CSIO Standard, SCU Newsletter, CU Magazine, and had a mention in Insurance Canada
- We have done several email blasts to our members and we have our group on LinkedIn for **ORBiT** members.
- Website – we have been posting minutes. If your minutes are not there, send a note to Marijana and she'll post them.
- We have coordinated EDT and Commercial Lines Surveys
- For 2012 – we'll keep hammering at broker principals with our 21 day challenge – if we build it they will come; we will be preparing the message to deliver at the broker conventions on East and West Coast; will continue posting on LinkedIn (please join the group), expand our email blasts, and as usual, organize the education days for 2012
- Most importantly, we will keep pushing implementation by brokers and maintaining the Personal Lines scorecard.

## **K. Personal Lines Scorecard Unveiling**

- Jeff Roy presented on behalf of Dave Elliott
- Jeff walked everyone through the format of the Personal Lines Scorecard.
- Jeff talked about having one password that doesn't expire, policy inquiry, claims that could be uploaded directly into insurance companies' website, billing, new business, endorsements, quotes
- A big benefit of the score card is that it allows brokers to pick a market based on which company gives them the most real time workflows
- It keeps the companies accountable for implementing real time workflows
- For vendors, it's the same thing, they are competing and here they can see how other vendors are doing.
- Carriers and vendors can use this to keep us updated with new developments
- We are trying to mirror the scorecard for commercial lines, but it's more complex as we get into small, medium and big size accounts, auto, etc.
- Please feel free to send any question to Dave Elliott.
- Andrew Reid, CGI commented that some companies and vendors may perceive that you are trying to shame them if they are behind their competitors
- Wendy Watson emphatically stated this is not the purpose of the scorecard
- Andrew shared that carriers are also looking to see what the take up is on the brokers' side
- Wendy shared that if a carrier doesn't validate the data in the scorecard, we are not posting any results for them, so it will look as if that carrier does not offer any real time workflows, so please complete it when we send this out to you
- Jeff Roy commented that we need to watch what we say about portals. This is the best what we currently have and if we want to compete with the Directs we need to use it. This is an interim step, so we don't want to create negative energy on this,

we need the portals. We need a balancing act and we need to understand that this is an interim step, and people working on it.

## Item 5 - Working Group Review

- Wendy Watson shared that we have learned that we need to make the groups broader and add depth rather than just “here’s our workflow”
- We need strong team leaders for the working groups, who keep on top of how their group is progressing. One year ago Janette McGrath, Dominion, passed the torch for the New Business group to Lorie Smith. Lorie has developed into a great team leader. We currently have 4 strong leaders: Lorie, Beth, Lorin and Devona, and we need to replicate that in our other groups.
- Ed Meiering remarked that we need to know the priorities for each group
- Wendy Watson shared that we need to find out what is an ideal number of working groups to have. We are going to ask each team leader whether they feel their group is viable in 2012:
  - **Security** – Sebastian – there’s lots of politics going on, password issues, so yes
  - **EDT** – Beth – we need buy-in from brokers on the download side, need to get a word out. Wendy commented that Media group can help with that by sending out email blasts.
  - **Real Time Payments** – Devona – still viable
  - **Commercial Lines** – Lorin – we have 3-4 months of work left to be done. Wendy asked if it needs to be broken down or stay general, and Lorin commented it’s too early to tell
  - **Inquiry** – Jeff – lots of people are not using this, so we need to get the word out. Media can help with communication.
  - **New Business** – Lorie said the group definitely needs to exist and further improve efficiencies
- Comments – Jeff asked a question regarding the Security group – should we allow politics throw us off?
- Doug Johnson offered ‘hook to our wagon’ – our projects can give you direction and you can replicate them
- If CSIO can’t do it, we need to figure out a solution
- Deb Olsen, iter8 asserted that the passwords have to stick as # 1 issue, it doesn’t matter that we can’t solve this next year, but we need to stick to it
- Comment: The security group suggested client access through broker website
- Comment: Portals are a necessary reality and perhaps we should have a standard portal format so that all information is in the same place for broker use, similar to how we have a standard property and auto application for everyone to use
- Comment: Big drawback of portals is training new brokerage staff as we need to access information for each company on a different portal
- Sebastian shared that standards for portals have existed at CSIO since 2002
- Clinton D’Souza, CGI suggested that perhaps we need a technology working group
- Comment: We have standard download and upload, we also need standards for inquiry, payments...
- Francine Davis, CSIO responded that every BMS and every company are so different
- Sebastian Penalosa, CSIO feels we don’t have to get everyone in the same hit
- Comment: Every company has a different set up, how do we roll this out?
- Lorin McCaffrey responded that that’s the easy part, it’s “plumbing”

- Wendy asked if this would be a working group that needs to be broker driven or is this outside of our expertise?
- Deb Olsen, iter8 offered that's the universal catch – connectivity – it will accept anything and transform it and give it a common output
- Comment: That connectivity is a reality, already built into the system
- Sebastian Penalosa, CSIO suggested that everyone should be able to do their own thing, we would encrypt the information and send it to the other end. We need to agree what the best multi-use is
- Keith Mottram suggested we need to go back to the consumer experience
- Comment: brokers may not be able to head this group, but they can affect what is done
- Doug Johnson, Applied put forth that vendors spend money developing CSIO standards, and carriers not are using them
- Deb Olsen, iter8 said we need to agree to the message format first before proceeding
- Jeff Roy asked if the companies can get the most recent version of XML (1.2)?
- Jeff Roy then asked how we move together as industry?
- Wendy Watson questioned the members whether this does require a working group, or is this something where the Steering Committee can facilitate discussion and collaboration? Brokers from the front line can't add value to the group, brokers in the room weren't clear on the technology discussion.
- Jeff Roy questioned if this is doable?
- Comment: in the US the format has been agreed on, but not the technology
- Geoff Dunn put forth that brokers don't have the expertise to do this, they can encourage the group though
- Wendy asked if this can be encompassed in CSIO?
- Sebastian Penalosa, CSIO answered that brokers can explain the problem, but they need vendors and carriers in the same room so that they all can discuss. We need more brokers to speak up, outside of **ORBIT** too. CSIO raises the password issue all the time and brokers they talk to will say that having 6 passwords is OK
- Wendy Watson recommended a working group taking on password management, not a Security group.
- Wendy Watson asked the carriers and vendors what other areas they would suggest be addressed?
- Lisa Smith, Brovada asked if we should get involved on policy checks
- Deb Olsen, iter8 asked if we can get feedback from IBAC on policy change if we are their education arm
- Karen put forth that we need to have an implementation standard
- Wendy commented that this was an interesting idea
- Are you communicating to carriers the best practice workflows? They could talk about which piece of the workflow each could automate and this would allow for an ability to have a common communication standard
- Clinton D'Souza, CGI suggested this would put us on a carrier radar
- Christine Forrester, Dominion asked if we need an additional body as we participate already
- Laurie Irving remarked that perhaps we need a neutral group
- Jeff Roy suggested this group could develop a roadmap
- We struggle with whom to get the message out to, as people leave companies and we need to be able to get it to the right people
- It is important to get all three groups, brokers, vendors and carriers to agree upon priorities
- Jeff Roy commented that this could potentially be a collaboration and implementation group

- Lisa Smith, Brovada added that if you build it and don't let the brokers know it's there, they won't come
- Jeff Roy responded with that's why the personal lines scorecard was developed
- Wendy Watson asked the group should this be a Road mapping Group?
- Wendy recapped that we have 10 potential groups, and that's huge, as we don't have enough resources
- Comment: could we combine some of the groups, e.g. EDT & Inquiry?
- Here are group suggestions, let's take a vote on each group to bring the number of groups down:

Group	Votes
<b>Passwords</b>	18
<b>EDT &amp; Inquiry</b>	27
<b>Real Time Payments</b>	17
<b>Commercial Lines</b>	17
<b>Media and Education</b>	staying
<b>New Business Quote and Bind</b>	staying
<b>Client Access and Broker Website</b>	19
<b>Road mapping and implementation</b>	25
Technology	2
Portal Standards	3

- We need to be aware of the changing demographics, and the development of mobile apps, however, we don't want our clients to go to carrier websites, rather to brokers websites
- Wendy announced at the start of the day that we committed to concluding our meeting at 1:30 p.m. to allow attendance to the broker AGM, so regrettably the meeting needs to conclude
- Wendy thanked everyone for attending and said since we didn't have enough time to wrap up, an email would follow with working group information