TELEBIB2

for

...

TELEBIB2 **TELEBIB2** **TELEBIB2**

Objective

A brief overview of the world of Telebib2

What is TELEBIB2 ?
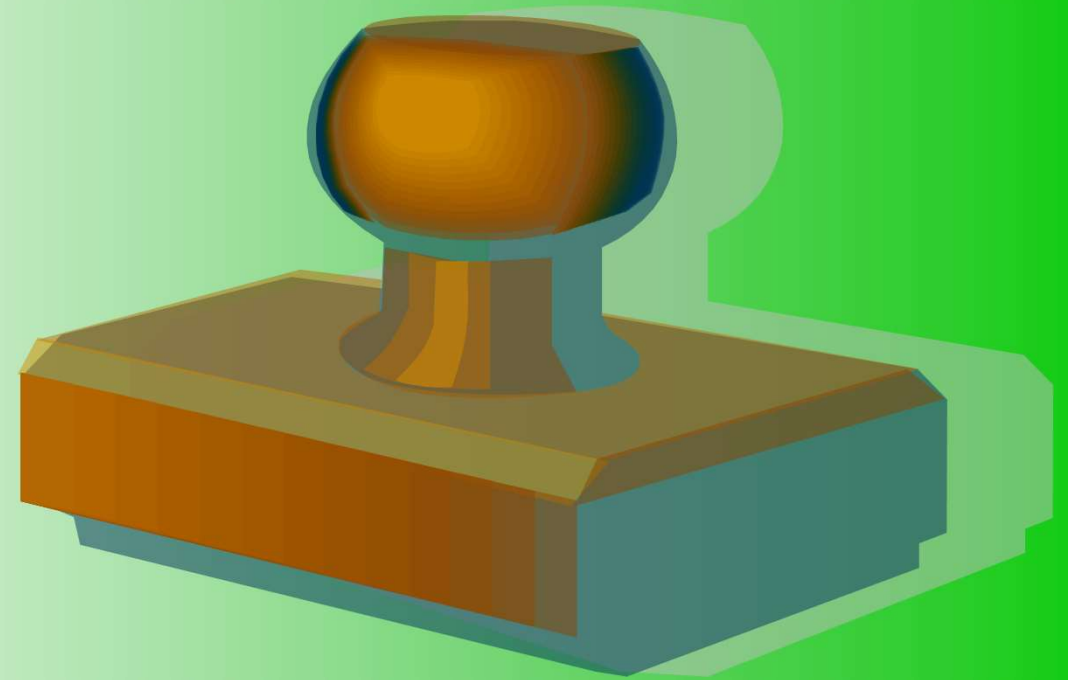
**The Standard
for e-business
within the Belgian Insurance sector**

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What is e-Business ?

e-Business :

There is no generally agreed definition of "e-business", but the term broadly describes how organisations are using information gathered electronically to improve their business processes and relationships with their business partners.

What is a standard ?

Recommendations ...

established by consensus ...

and approved by a recognised body, ...

that provide, for common and repeated use, ...

rules, guidelines or characteristics ...

for activities or their results, ...

aimed at the achievement of the optimum degree of order ...

in a given context.

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Why use a standard ?

To guarantee independence between sender and recipient
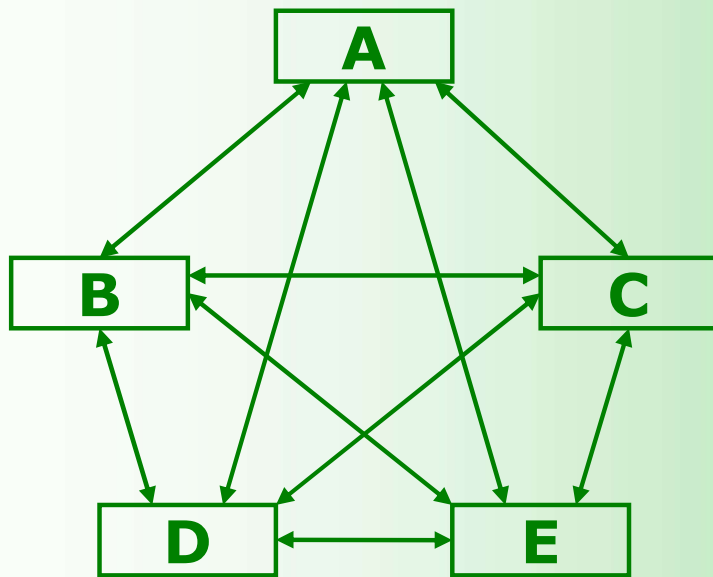
1+2+3+4=10 interfaces
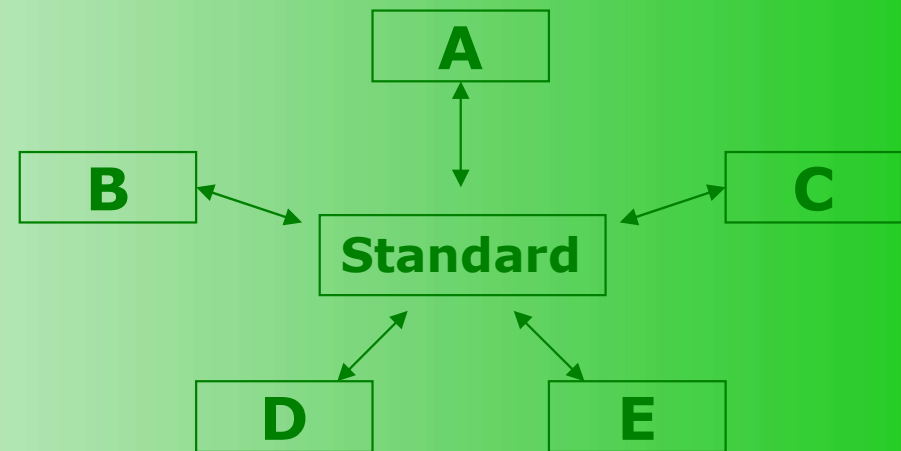
5 interfaces

Why use a standard ?

To have to maintain less interfaces...
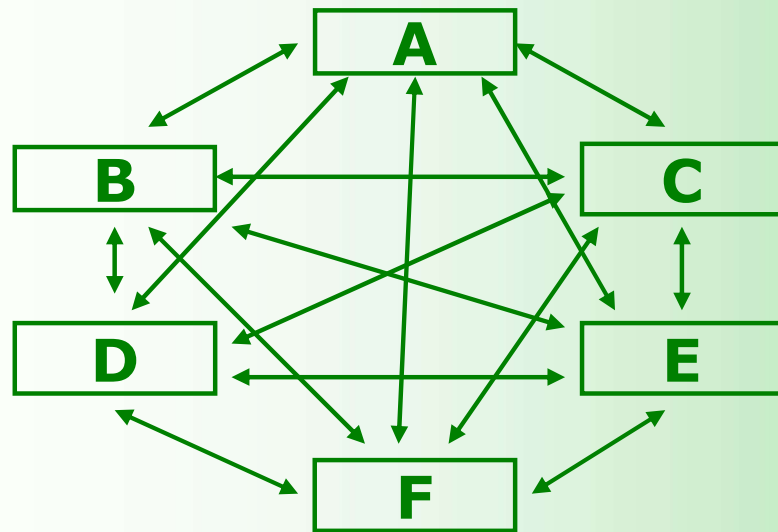

```
        A
    B       C
    D       E
        F
```
1+2+3+4+5=15 interfaces
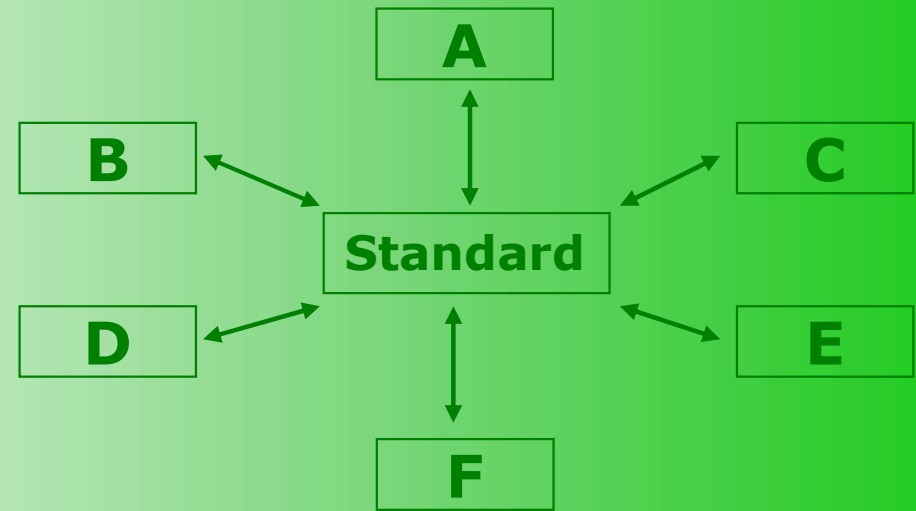
```
            A
    B               C
        Standard
    D               E
            F
```
6 interfaces

How to use a standard ?
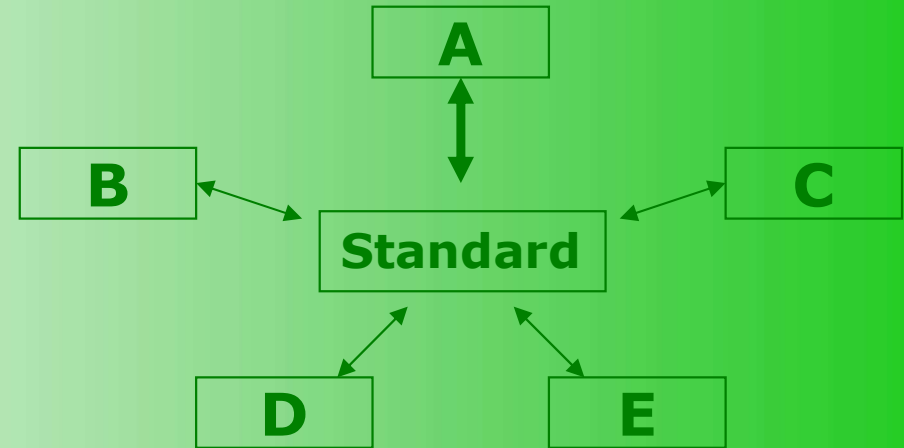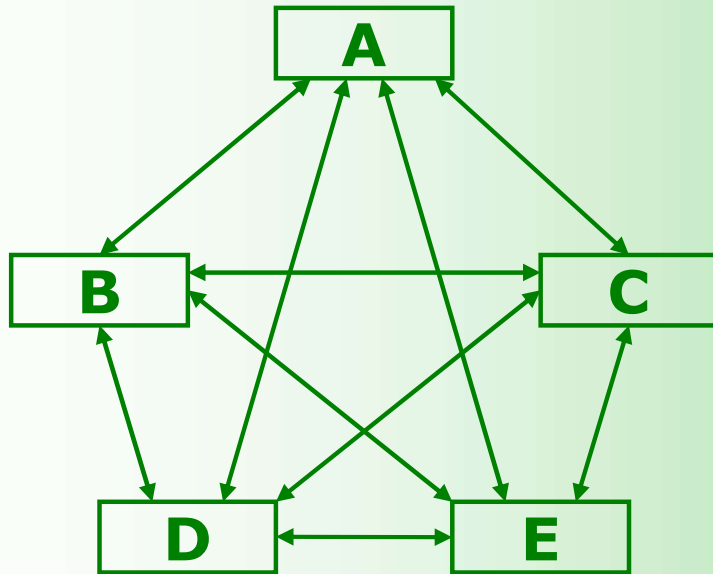
As a (one) go-between yourself and multiple (m) other parties

Reduce from "m" to "one", but not to "zero"

Safeguard your own independence

Characteristics of standards

- **Result from collaboration**
  - involving all competent parties concerned
  - validated by consensus

- **Are a living process**
  - based upon actual experience
  - establish a compromise between
    - state of the art
    - the economic constraints of the time

Characteristics of standards

- **Are up-to-date**
  - are reviewed periodically or as dictated by circumstances
  - evolve together with technological and social progress
- **Have a status of reference**
  - in commercial contracts
  - in problem resolution

Characteristics of standards

- **Have international, national or sectoral recognition**

- **Are available for everybody**
  - may be consulted and purchased without restriction

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Characteristics of standards

- **In general standards are not mandatory, but are for voluntary application.**

- **In certain cases, implementation may be governed by a convention or may even be obligatory.**

Advantages for brokers

- **More efficiency**
  - Getting the contract or offer sooner (informing the client sooner)
  - Less error correction time (more time for the client)
  - Shortened todo or waiting lists
  - Better info on the timing of processes
  - Electronic feedback of insurer's data, with a direct integration in the broker's system files
- **More ease of use**
  - One input in their system and/or some extranet
  - Right as of the first input
  - Less calls afterwards, to be made/received
  - No separate logins on all extranets with different usernames and passwords
- **More quality**
  - The contractual info is what has been encoded
  - The offers conform to the delivered info
  - It is easier to fullfill legal obligations on documentation
  - It is easier to gather management information, as well as information for a digital client's file

Fully integrated processes result in reductions of 15% up to 35% of the level of operational costs.

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Advantages for insurers

- Shortened time to market of processes / products
  - The insurer publishes the supported processes / products
  - The insurer declares in real-time what info is needed on a per product / process basis
- Cost reduction
  - All controls securing the clean input are implemented at the insurer's side
  - Operational costs (labour)

Fully integrated processes result in reductions of 15% up to 35% of the level of operational costs.

TELEBIB2 Characteristics

- **Results from collaboration**
  - **involving all competent parties concerned**
  - **validated by consensus**
- **Is a living process**
  - **based upon actual experience**
  - **establish a compromise between**
    - **state of the art**
    - **the economic constraints of the time**
- **Is up-to-date**
  - **reviewed periodically or as dictated by circumstances**
  - **evolve together with technological and social progress**
- **Has sectoral recognition**
- **Is available for everybody**
  - **may be consulted and used without restriction**

TELEBIB2 Organisatie (Nl slide)

Assuralia fvf · FEPRABEL · B.V.V.M U.P.C.A

Gemengde **O**pvolg **C**ommissie / CMS

TELEBIB2 Platform

Werkgroep Normalisering

Software Leveranciers

Coderingen, Bedragen, Data (R.2006)
Portefeuilleoverzicht (R.2007)
Uitwisselingen Boekhouding (R.2008)
Uitwisselingen Schade (R.2009)
Uitw. Leven-Individuele (R.2010)
Projectgroep

XML Syntax (R.?)
Projectgroep

TELEBIB2

Organisation TELEBIB2 (Fr slide)

Assuralia | **fvf** | **FEPRABEL** | **B.V.V.M** **U.P.C.A**

GOC / Commission Mixte de Suivi

TELEBIB2
Platform

Groupe de Tavail Normalisation ← **Fournisseurs Logiciels**

Codifications, Montants, Dates (R.2006)
Relevé de Portefeuille (R.2007)
Gr **Echanges Compables** (R.2008)
Gr **Echanges Sinistres** (R.2009)
Echanges Vie-Individuelle (R.2010)
Groupe de Projet

XML Syntax (R.?)
Groupe de Projet

The EDI Standard for the Belgian Insurance sector

TELEBIB2 Organisation (En slide)

Assuralia **fvf** **FEPRABEL** **B.V.V.M U.P.C.A**

GOC/CMS : Steering group

TELEBIB2 Platform

Standardisation Workgroup

Software Suppliers

Codelists, Amounts, Dates (R.2006)

Portfolio-view (R.2007)

Accounting exchanges (R.2008)

Claims exchanges (R.2009)

Life-Individual (R.2010)
Projectgroup

XML Syntax (R.?)
Projectgroup

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What is EDI ?

Electronic Data Interchange :

Is the inter-organizational,

computer-to-computer exchange

of business documents

in a standard format

to be processed by machine.

Advantages of EDI

- **Quick, shortened lead times**
- **Accurate**
  - Less errors
  - No duplication of input
- **Timeless, continously available**

- **Administrative cost reduction**

Components of an EDI system

- **Hardware**

- **Software**

- **Communication**

- **Standards**

What is UN/Edifact ?

United Nations rules for Electronic Data Interchange For Administration, Commerce and Transport.

They comprise a set of internationally agreed standards, directories and guidelines for the electronic interchange of structured data, and in particular that related to trade in goods and services between independent, computerized information systems.

Recommended within the framework of the United Nations, the rules are approved and published by UN/ECE in the United Nations Trade Data Interchange Directory (UNTDID) and are maintained under agreed procedures.

This is a specific syntax.

The Telebib2 variant of this syntax is not fully compliant with the official UN/Edifact syntax.

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TELEBIB2
Platform

TELEBIB2 Platform Mission

1. To define, develop and publish
   rules and standards
   concerning the electronic data exchange
   and procedures
   valid for the Belgian insurance sector.

2. To define certification rules
   enabling to measure and to control
   the use of the rules and standards
   within the sector.

3. To create, organise and maintain
   an operational structure (joint working groups).

4. Assure the coherence of TELEBIB with the international standards
   adopted by the international insurance sector.

5. To promote and inform about the importance of using standards.

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Repository

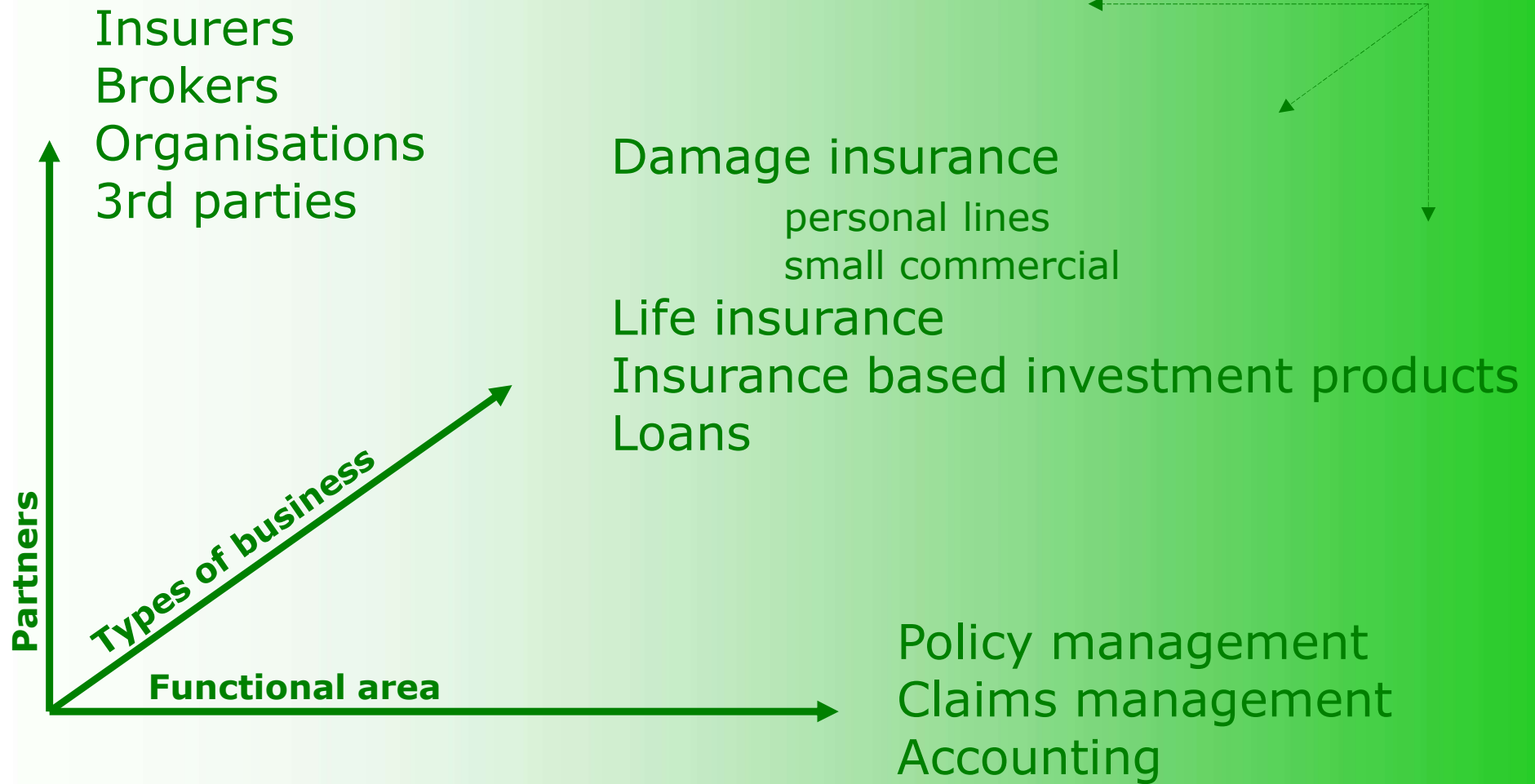# Repository Goals

- **Unambiguous meaning of the data**
  - importance of a Dictionary
  - importance of Code lists
- **Unambiguous structure of the data**
  - importance of Models

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Repository Components

- **Syntax independent**
  - Models
  - Dictionary
  - Code lists
  - Message Content Inventories (MCI's)

- **Syntax dependent**
  - Message Implementation Guides (MIG's)

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Domain

Insurers
Brokers
Organisations
3rd parties

Partners

Types of business

Functional area

Damage insurance
personal lines
small commercial
Life insurance
Insurance based investment products
Loans

Policy management
Claims management
Accounting

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Please do pay attention...

Please do note how up to this point, no distinction has been made in between synchronous versus asynchronous communication.

The syntax independent, nor the syntax dependent representation of the exchanged information, is not related to the way such information "flows".

SLA & CONVENTIONS

Overview

Need for data element or value

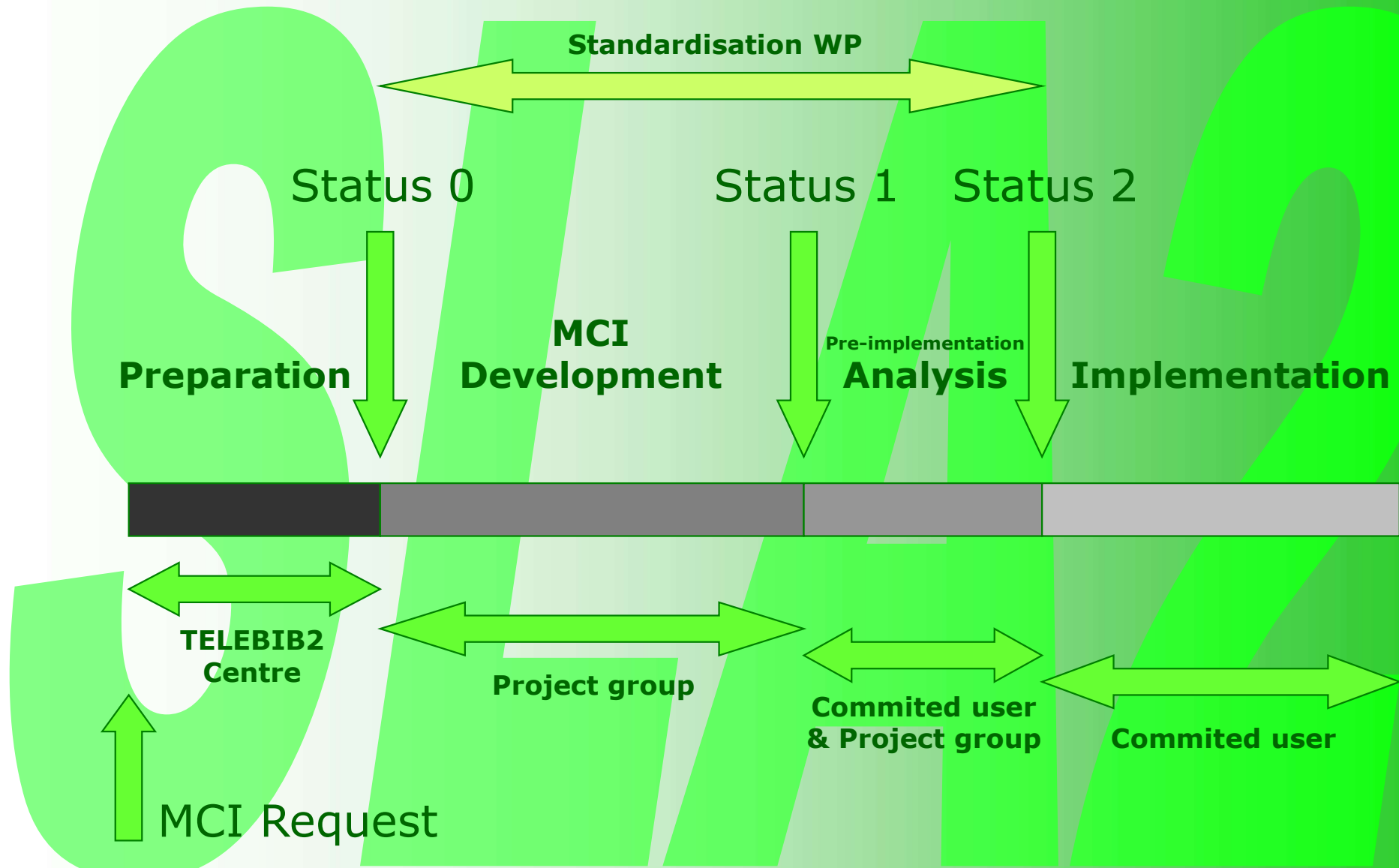## SLA 1 Maintenance

Recording and publication in TELEBIB2

SLA 2 Message development

Standard messages

SLA 3 Implementation

Used in company's and broker's applications

Message development

Standardisation WP

Status 0　　　　Status 1　Status 2

Preparation　**MCI Development**　Pre-implementation **Analysis**　**Implementation**

TELEBIB2 Centre

Project group

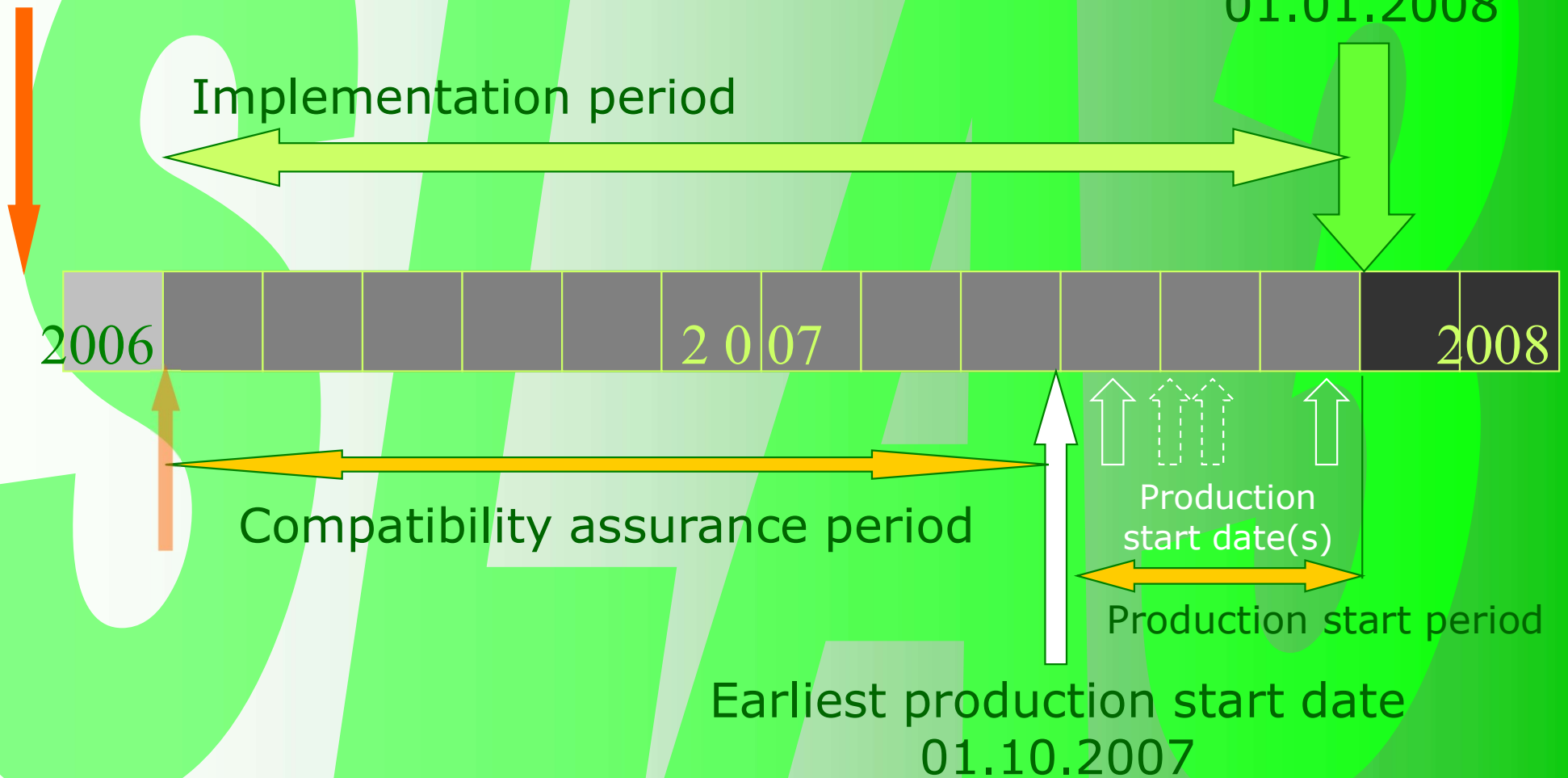Commited user & Project group

Commited user

MCI Request

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Implementation (Release 01.01.2008 : "Echanges Comptables")
(Accounting)

Cut-off date
20.09.2006

Release date
01.01.2008

Implementation period

2006

2 0 07

2008

Compatibility assurance period

Production
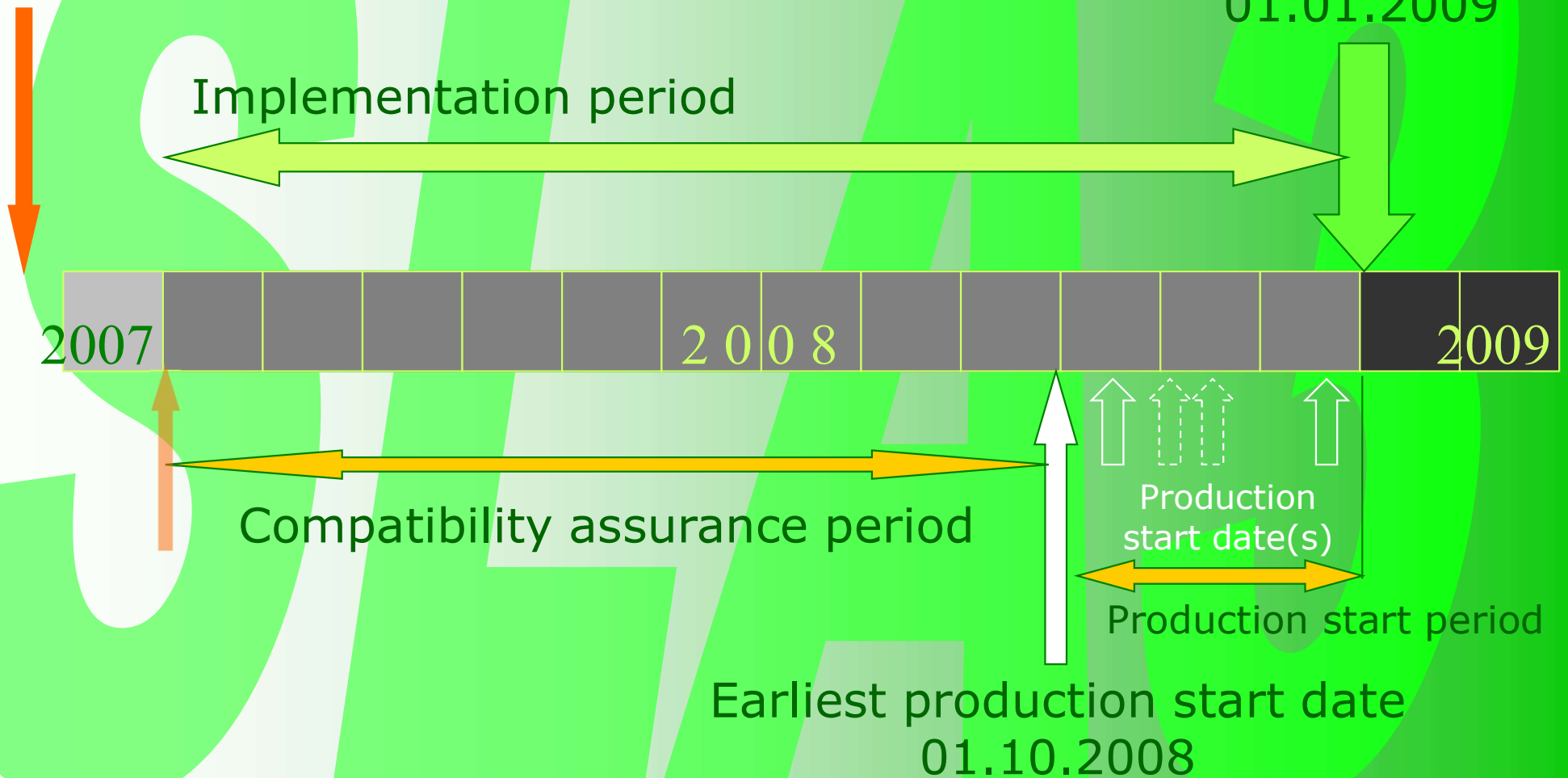start date(s)

Production start period

Earliest production start date
01.10.2007

Implementation (Release 01.01.2009 : "Echanges Sinistres") (Claims)

Cut-off date
20.09.2007

Release date
01.01.2009

Implementation period

2007

2 0 0 8

2009

Compatibility assurance period

Production start date(s)
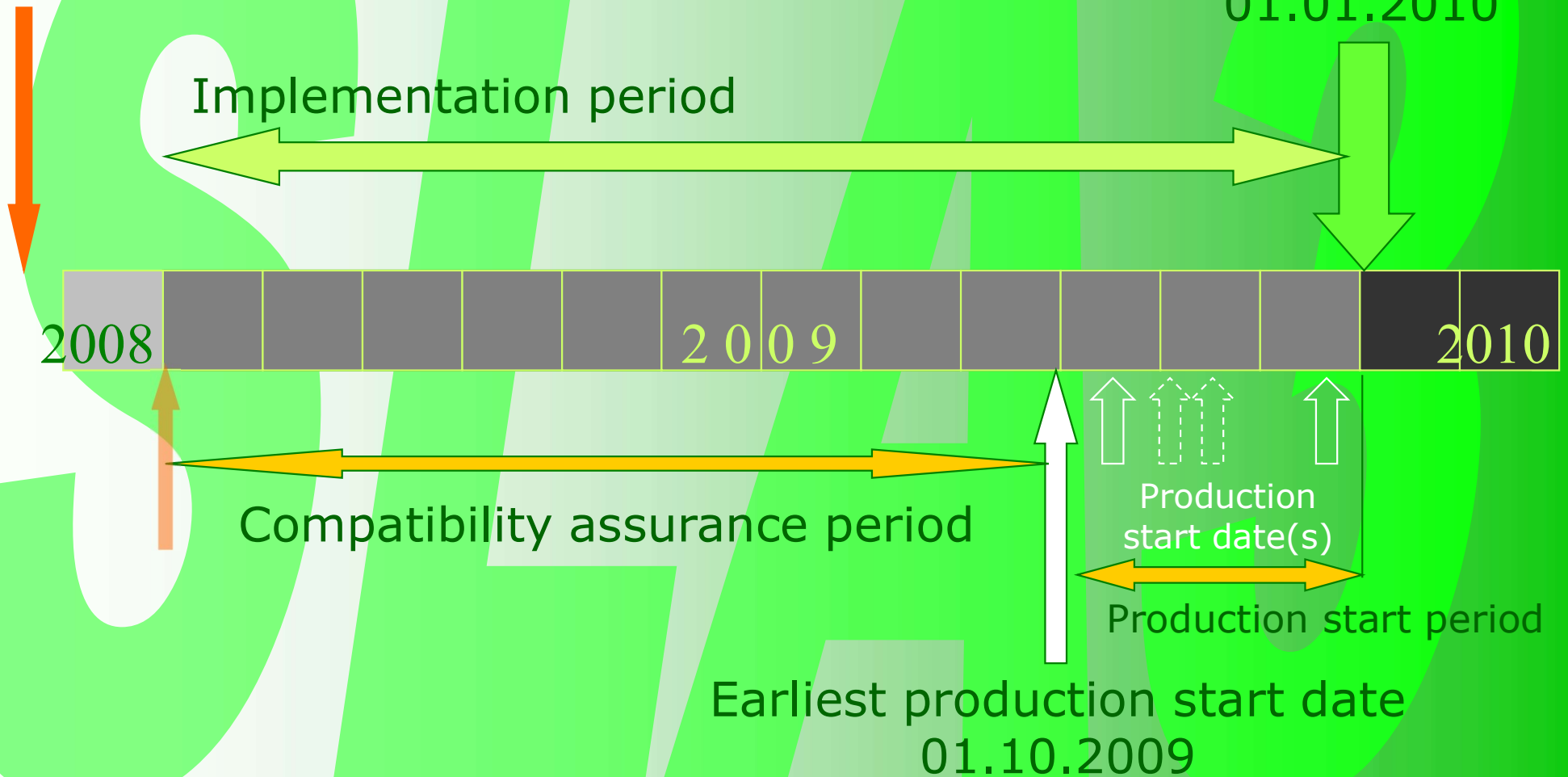
Production start period

Earliest production start date
01.10.2008

Implementation (Release 01.01.2010 : "Vie - Individuelle") (Life-Individual)

Cut-off date
20.09.2008

Release date
01.01.2010

Implementation period

2008

2 0 0 9

2010

Compatibility assurance period

Production
start date(s)

Production start period

Earliest production start date
01.10.2009

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The EDI Standard for the Belgian Insurance sector

On the web

Visit

www.telebib2.org

regularly

Current Projects

- **Accounting exchanges (Released)**
- **Claims exchanges (Released)**
- **Life – Individual (Released)**
- **Getting all on the same implementation level**
- **Commercial Lines, Life and/or FAOR**
- **XML Syntax**

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Current Projects

- **Claims exchanges**
  - **Release 01.01.2009**
  - **Plus the "documents enclosed" topic whitch surpasses claims-only**

Current Projects

- **Life & Individual (– Private Lines)**
  - **Release 01.01.2010**
  - **Out of scope : non-private lines (commercial lines)**

Current Projects

- **Getting all on the same implementation level**
  - – **Review and refine our current achievements**
- **Commercial Lines, Life and/or FAOR**
  - – **Extend the scope, go from Small Commercial to (large) Commercial**
- **XML Syntax**
  - – **Projectgroup, directly under the Steeringgroup (GOC/CMS)**
  - – **Software suppliers are involved**
  - – **Insurers – Business/System/Software Architects show interest**

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A nice thought

entre

ce que je pense

ce que je veux dire

ce que je crois dire

ce que je dis

ce que vous avez envie d'entendre

ce que vous croyez entendre

ce que vous entendez

ce que vous avez envie de comprendre

ce que vous croyez comprendre

ce que vous comprenez

il y a 10 possibilités que l'on ait des difficultés à communiquer

mais essayons quand même

Bernard Weber - l'encyclopédie du savoir relatif et absolu - 1993

Questions