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# TELEBIB2

for

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TELEBIB2 TELEBIB2 **TELEBIB2**

The EDI Standard for the Belgian Insurance sector

# Objective

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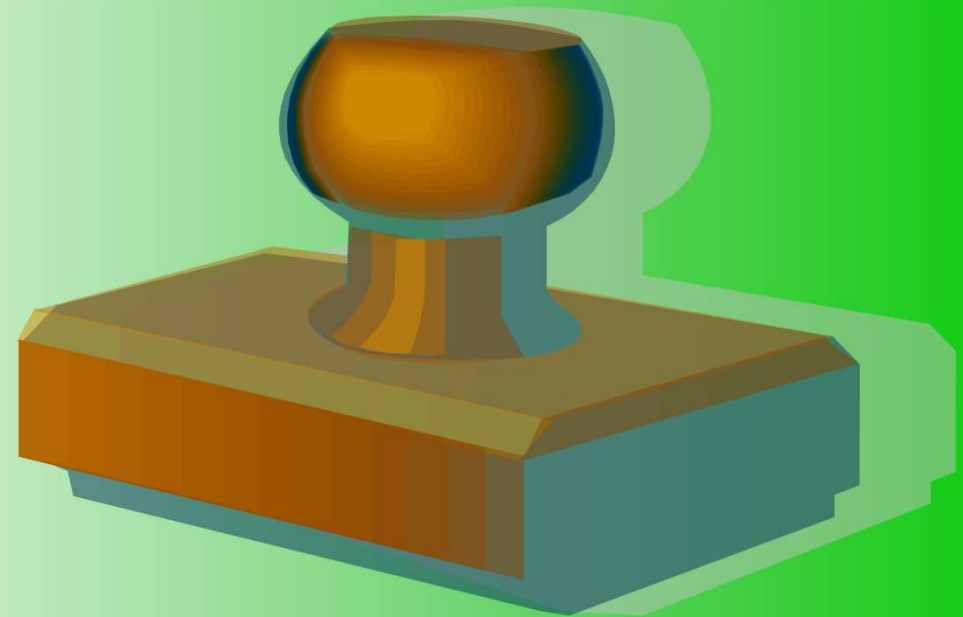
**A brief overview of the world of Telebib2**

**TELEBIB2**

The EDI Standard for the Belgian Insurance sector

# What is TELEBIB2 ?

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**The Standard  
for e-business  
within the Belgian Insurance sector**

**TELEBIB2**

The EDI Standard for the Belgian Insurance sector

# What is e-Business ?

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## **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.**

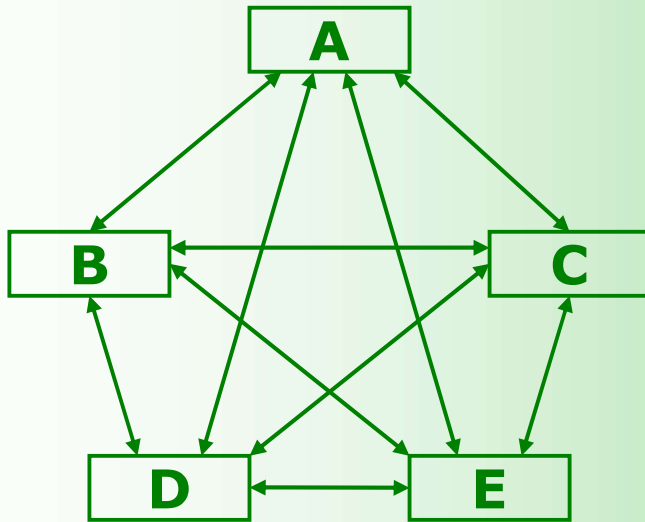
# What is a standard ?

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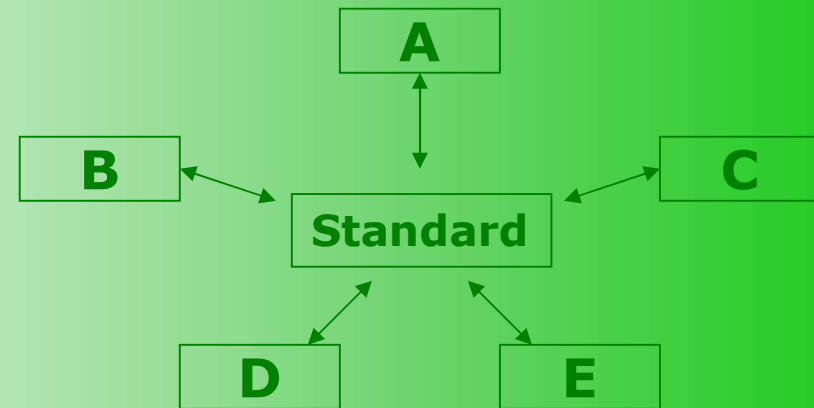
**Recommendations ...  
established by consensus ...  
and approved by a recognised body, ...  
that provide, for common and repeated use,  
...  
rules, guidelines or characteristics ...  
for activities or their results, ...  
aimed at the achievement of the optimum  
degree of order ...  
in a given context.**

# Why use a standard ?

To guarantee independence between sender and recipient



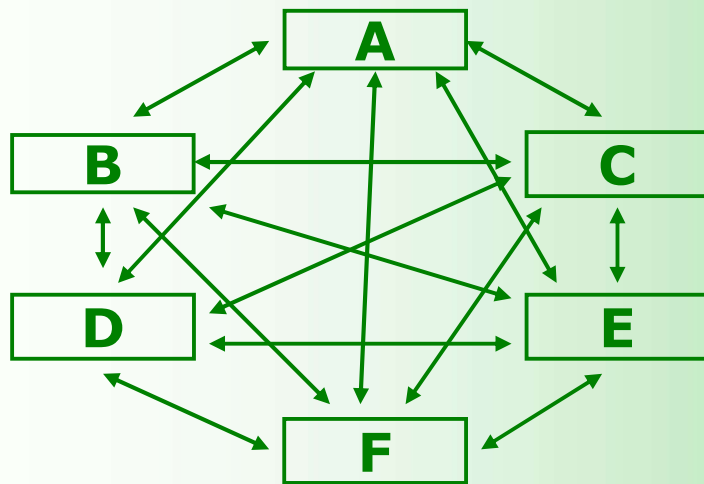
1+2+3+4=10 interfaces



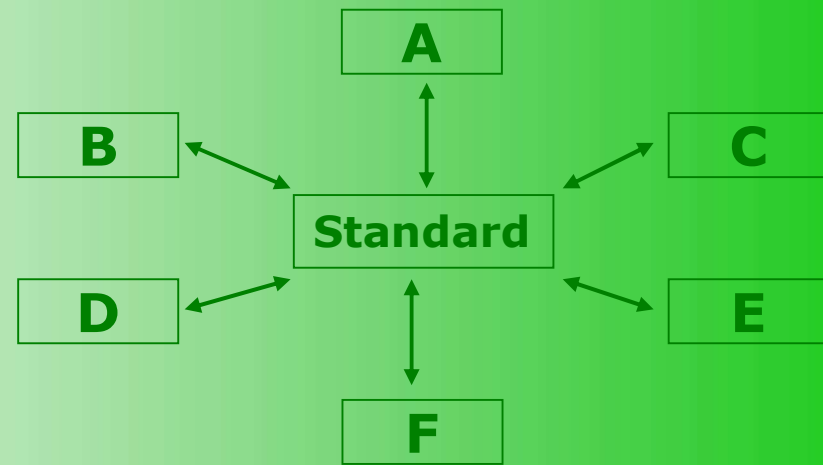
5 interfaces

# Why use a standard ?

To have to maintain less interfaces...

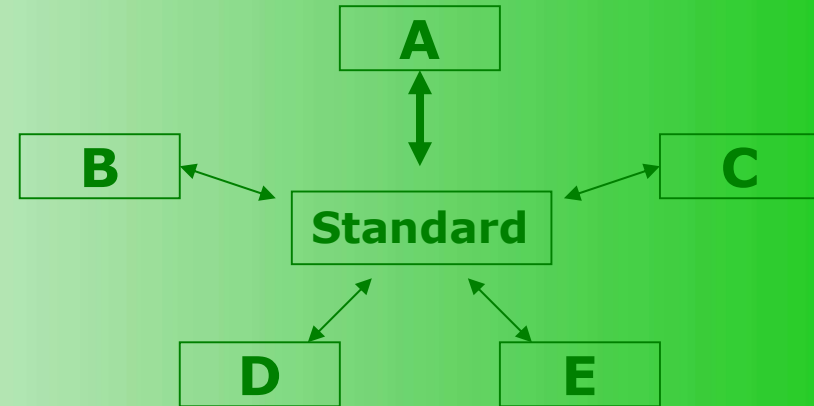
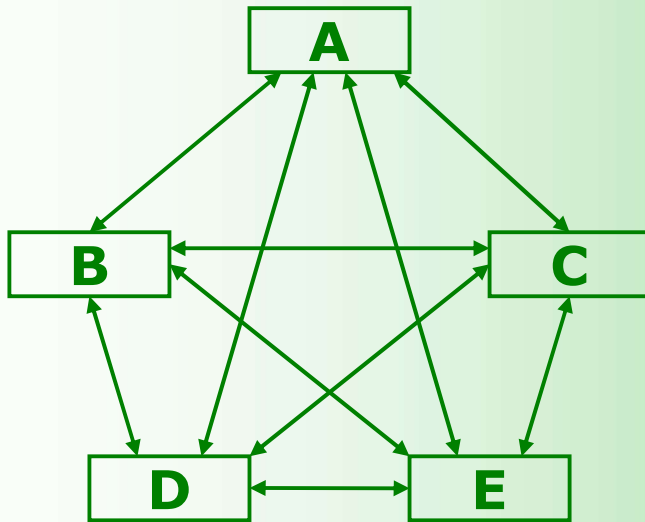


$1+2+3+4+5=15$  interfaces



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

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- **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

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- **Have international, national or sectoral recognition**
- **Are available for everybody**
  - may be consulted and purchased without restriction

# Characteristics of standards

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- **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 fulfill 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.**

# 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 (NI slide)



G<sub>emengde</sub> O<sub>pvolg</sub> C<sub>ommissie</sub> / CMS

**TELEBIB2**  
-Platform-

Werkgroep Normalisering

Software  
Leveranciers

Coderingen, Bedragen, Data (R.2006)

Portefeuilleoverzicht (R.2007)

Pro Uitwisselingen Boekhouding (R.2008)

Pro Uitwisselingen Schade (R.2009)

Uitw. Leven-Individuele  
Projectgroep (R.2010)

XML Syntax (R.?)  
Projectgroep

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# Organisation TELEBIB2 (Fr slide)



**GOC / C**ommission **M**ixte de **S**uivi

**TELEBIB2**  
-Platform-

**Groupe de Travail  
Normalisation**

**Fournisseurs  
Logiciels**

**Codifications, Montants, Dates (R.2006)**

**Relevé de Portefeuille (R.2007)**

Gr **Echanges Composables (R.2008)**

Gr **Echanges Sinistres (R.2009)**

**Echanges Vie-Individuelle (R.2010)**

**Groupe de Projet**

**XML Syntax (R.?)**  
**Groupe de Projet**

**TELEBIB2**

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# TELEBIB2 Organisation (En slide)



**GOC/CMS : Steering group**

**TELEBIB2**  
Platform

**Standardisation Workgroup**

**Software  
Suppliers**

**Codelists, Amounts, Dates (R.2006)**

**Portfolio-view (R.2007)**

**Pro Accounting exchanges (R.2008)**

**Pro Claims exchanges (R.2009)**

**Life-Individual (R.2010)**

**Projectgroup**

**XML Syntax (R.?)  
Projectgroup**

**TELEBIB2**

The EDI Standard for the Belgian Insurance sector

# What is EDI ?

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## **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

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

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# 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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# TELEBIB2

Repository

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# Repository Goals

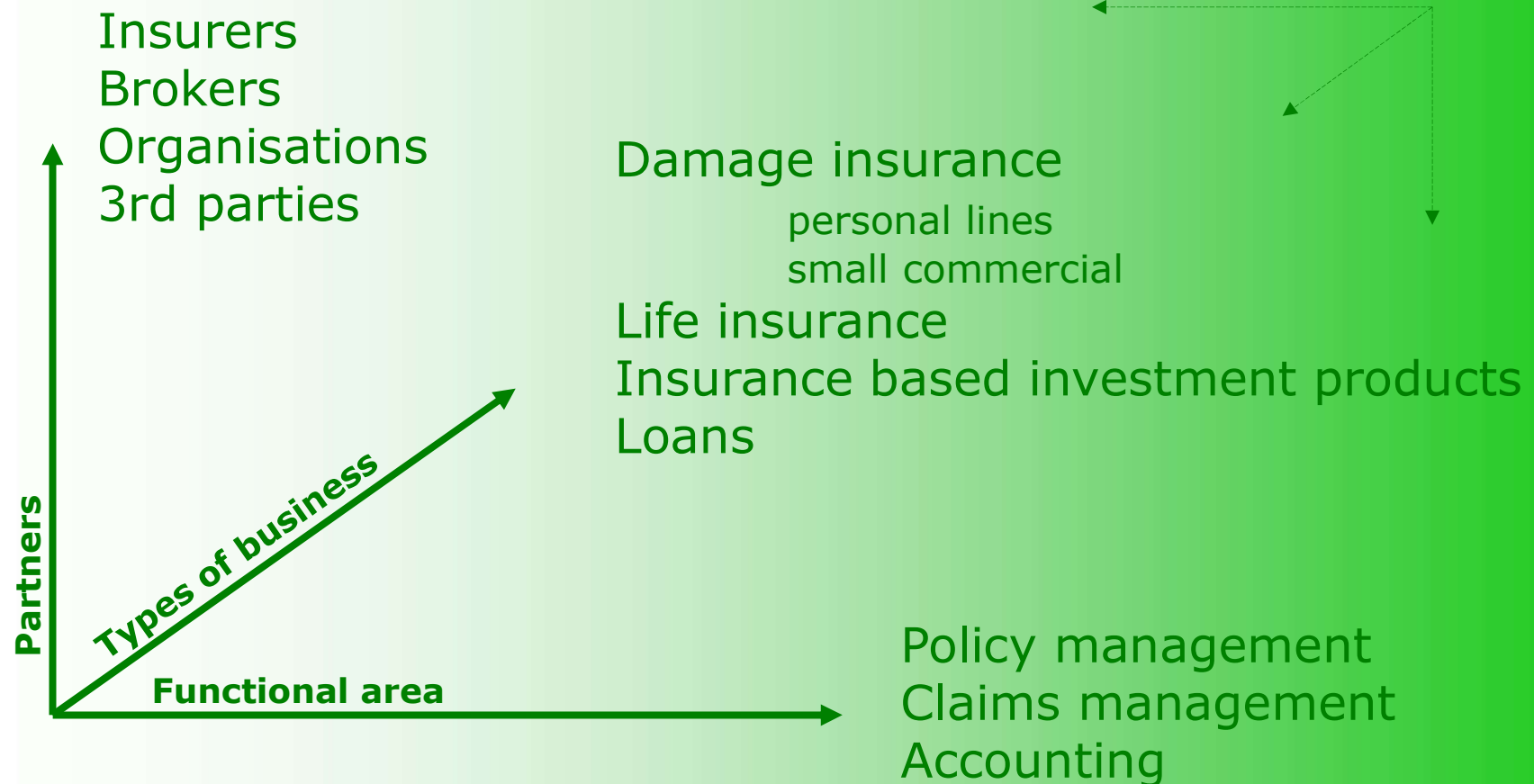
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- **Unambiguous meaning of the data**
  - importance of a Dictionary
  - importance of Code lists
- **Unambiguous structure of the data**
  - importance of Models

# Repository Components

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

# Domain



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# SLA & CONVENTIONS

# Overview

→ **Need for data element or value**

## **SLA 1 Maintenance**

→ **Recording and publication in TELEBIB2**

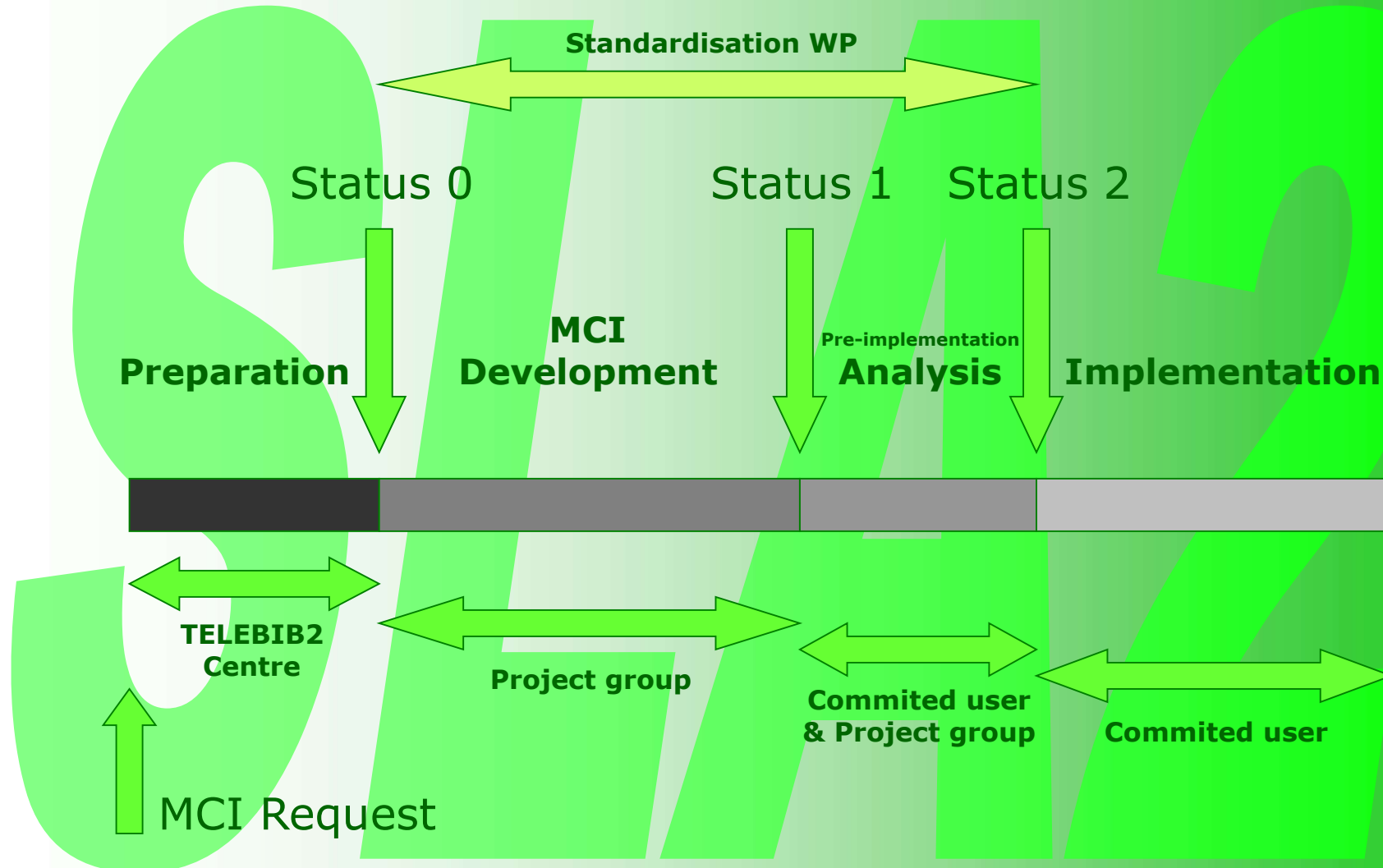
## **SLA 2 Message development**

→ **Standard messages**

## **SLA 3 Implementation**

→ **Used in company's and broker's applications**

# Message development



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

Cut-off date  
20.09.2006

Release date  
01.01.2008

Implementation period



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



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



Compatibility assurance period

Production start date(s)

Production start period

Earliest production start date  
01.10.2009

# On the web

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Visit

[www.telebib2.org](http://www.telebib2.org)

regularly

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# Current Projects

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

# Current Projects

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- **Claims exchanges**
  - **Release 01.01.2009**
  - **Plus the “documents enclosed” topic which surpasses claims-only**

# Current Projects

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- **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

# 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

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