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EDOCS

## Special delivery

What the industry has done to tackle the Number 1 workflow pain point for brokers — electronic document delivery

BY DAVID GAMBRILL, *Editor-in-Chief*

Imagine hiring someone at a brokerage just to open electronic documents from insurance companies to find out what they're about. And yet, this is exactly what happens when insurance companies send electronic documents (or eDocs) to insurance brokerages under nebulous, catch-all titles such as 'Memo.'

"What document has been received?" a broker may wonder. Is it an auto policy

renewal? Is it a request to cancel a home insurance policy? Is it spam? "It's the Number 1 workflow pain point we hear from brokers," Centre for Study of Insurance Operations (CSIO) president and CEO Catherine Smola says of how eDocs can be mislabelled.

Although eDocs standards are robust, the carriers' own programming of eDoc descriptions is more selective, she says.

"Brokers are expressing frustration that [receiving mislabelled eDocs] is like getting mail in an envelope," Smola explains. "They have to open every single eDoc that comes in, because they could not identify from the description whether the eDoc needed to be actioned or not.

"Five years ago, everybody was singing the praises of the eDoc standard because it eliminated paper. But in fact, brokers

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are saying it didn't actually eliminate any workflow steps for them. The act of opening the envelope was gone, but they still had to open the attachment.”

CSIO has worked with brokers, insurers, and broker management system (BMS) vendors to resolve the issue, and insurers and BMS vendors will be implementing the updated eDocs labelling standards in 2024.

Why is this a big deal? Canada's property and casualty (P&C) industry sent out approximately 47 million eDocs last year.

As the P&C industry's most widely used document delivery technology, eDocs supports all lines of insurance business — personal, commercial, farm — as well as billing and claims documents.

Insurers can send eDocs to brokers through a BMS and there's no need for brokers to go to insurer portals for customer documents. Brokers can also use eDocs to view documents insurers send directly to their customers.

eDocs are sent via CSIONet, a platform administered by CSIO, the P&C industry technology association. It spent the better part of 2023 working with its members to make handling eDocs less time-consuming for brokers.

As part of its 2023 strategic plan, CSIO focussed “on producing comprehensive and unambiguous standards that are not subject to interpretation and committed to ensuring eDocs codes are consistent, making an insurer's communication with brokers easier and more accessible,”

the organization told *CU* in an email. As early as February 2023, CSIO's eDocs Working Group — made up of brokers, insurers and BMS vendors — started collaborating on refining eDocs codes and descriptions and within a short time period developed 40 unambiguous standards for e-Docs. Fifteen relate to billing, 12 to policy transaction, seven to claims, five to cancellation, and one to underwriting requests.

The industry coming together and CSIO's structured approach to this initiative was instrumental in quickly reaching a consensus and advancing standardization of eDocs descriptions.

Brokers can access the updated code descriptions in CSIO's online eDocs Resources guide at [csio.com](http://csio.com). They can speak with their insurer or vendor partners about programming the updated eDocs standards in their systems.

Also, CSIO “has scorecards we've published on our website,” says Kathryn Sinclair, vice president of strategy and operations at CSIO.

“We're continuing to update them, so brokers know when the vendors and insurers will be programming [the revised eDocs standards] for implementation.

“We've also formed an eDocs Imple-

mentation Steering Committee to ensure the successful industry implementation of CSIO's refined eDocs codes and description.”

Bundling eDocs into one document is another inefficient practice to be eliminated.

“Some insurers were bundling [multiple] eDocs into one [document], so that has also been eliminated,” Smola says of the refined eDocs standards. “Another guiding principle is that when you send an eDoc, it has to be sent as a single document. It may have multiple pages, but it has one description. And you cannot bundle a couple of eDocs into one.”

CSIO will review adherence to the updated standards more frequently.

“Moving forward, eDoc certification will be done on an annual basis,” Smola says. “Currently, the certification exercise is done only once, which creates the situation in which a carrier passes our eDoc certification review, only to deviate from the standards at a later date. The annual review process will likely be a questionnaire carriers must complete. Sample questions would be, ‘Are you sending the following 40 eDocs codes and descriptions?’ We will build a questionnaire, so it is not labour-intensive for a carrier to complete.” *CU*

