Updating CSIO's eDocs Codes, Descriptions and Separation of Documents to Improve Broker Efficiency

CSIO launched an industry initiative in early 2023 to Standardize eDocs codes, descriptions and the separation of documents. Brokers had shared their concern that the labelling inconsistencies between insurers meant that the eDoc code and description did not always reflect the document's contents. For example, insurers would send an eDoc with the description "cancellation", which is a general term, resulting in brokers having to open all cancellation eDocs received to determine the specific reason for cancellation (whether it was the insured or insurance company initiating the cancellation).

Insurers were also sending multiple documents in one attached under one eDoc code. For example, insurers would send policy declaration, liability card, and billing statement as one eDoc. Brokers expressed the importance of separating documents and receiving them under their appropriate eDoc code. Opening the majority of eDocs received, takes up valuable time and resources, which does not allow brokers to focus on what's most important, servicing their customers.

Industry Comes Together to Refine CSIO's eDocs Codes and Descriptions

To achieve industry consensus on the standardization of eDocs codes and descriptions, CSIO set in motion a four-step collaborative process:

1. Conducted discovery sessions with brokers, insurers and BMS vendors to identify and update unclear eDocs codes and descriptions that included identifying codes that are no longer required.
2. Hosted broker focus groups and surveyed hundreds of brokers across Canada to ensure all use cases had been captured accurately, and that the refined codes and descriptions met their business needs.
3. Formed an eDocs Working Group with brokers, insurers and BMS vendors to review and approve the finalized list of the refined eDocs codes and descriptions.
4. CSIO then provided insurers and vendors with the finalized business requirements document so they could scope the effort required to implement the refined eDocs codes.

The Result: The Fantastic 40

Clearly labelled eDocs will save brokers and insurers time and money and build industry confidence that everyone is speaking the same language. Brokers will be able to benefit from the refined eDocs Standards once their insurer and BMS vendor partners program these Standards in their systems, which is currently underway.

The table below outlines the 40 eDocs descriptions that capture all industry use cases:

Use Case Outlines	Number of eDocs Descriptions
Billing	15
Claims	7
Policy Transaction (Policy dec & liability certificate)	12
Cancellation	5
Underwriting Request	1

Brokers can learn more about the updated codes and descriptions by accessing this useful eDocs Resources guide.

What Insurer and BMS Vendors are doing

CSIO has asked all insurer and BMS vendor members to provide their implementation timelines, which we have captured on the eDocs Programming Scorecard, found at csio.com.

CSIO also established an **eDocs Implementation Steering Committee** that includes insurer, vendor and broker representatives. The Committee has developed a robust end-to-end user-acceptance testing (UAT) plan to help ensure the successful implementation of the eDocs codes and descriptions.

What brokers can do

Brokers can view the current version of the eDocs Programming Scorecard to see when their insurer and BMS vendor partners are planning on programming the updated eDocs codes and descriptions in their systems. CSIO will also provide monthly updates in our newsletter. If you don't already receive our newsletter, create a CSIO account here and sign up for our communications, or email communications@csio.com .

For any questions regarding these programming dates, brokers can reach out to their insurer and BMS vendor partners. BMS vendors are planning to contact their broker clients regarding any steps that they are required to take to ensure the updated eDocs codes are reflected in their BMS, once programmed.