



## CSIO's Updated eDocs Codes and Descriptions - A Gain in Efficiency for Brokers

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With CSIO's eDocs capability, documents are delivered to broker management systems (BMS) directly from an insurer's system via CSIONet. Although eDocs eliminates the need for paper and portals, brokers were receiving documents from insurers that were not clearly labelled. This meant that brokers were opening eDocs to determine the nature of the document, taking away valuable time that could have been spent with customers.

"We heard from brokers that their number one workflow pain point is how eDocs are mislabelled," said Catherine Smola, President & CEO at CSIO. "They shared that receiving mislabelled eDocs is like getting mail in an envelope. 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."

One area of focus in CSIO's 2023-2025 strategic plan is to produce comprehensive and unambiguous Data Standards that are not subject to different interpretations. As part of this initiative, the Standardization of eDocs is a top priority to improve broker efficiency. We discovered that eDocs were inconsistently labelled within BMSs by insurers and that those labels sometimes did not accurately reflect the contents of the document. Brokers had to open eDocs to determine if they required action and relabelling.

To resolve this pain point, CSIO and its members came together last year to update the eDocs codes and descriptions. This included:

- Holding discovery sessions with brokers, insurers and BMS vendors to identify and update unclear eDocs codes and descriptions.
- Surveying hundreds of brokers across Canada to collect feedback on CSIO's proposed eDocs codes and descriptions.
- Hosting focus group sessions with brokers across the country to ensure all use cases had been accurately captured and that our proposed labelling was clear.
- Forming an eDocs Working Group—comprising of brokers, insurers, and BMS vendors—to achieve a consensus on a list of updated eDocs codes and descriptions.

### The Fantastic 40

Thanks to the collaboration of all involved in this important initiative, clearly labelled eDocs will save brokers time and money.

These 40 eDocs codes and descriptions capture all industry use cases:

Use Case Outlines	Number of eDocs Codes and Descriptions
Billing	15
Claims	7

Policy Transaction (Policy dec & liability certificate)	12
Cancellation	5
Underwriting Request	1

With the updated eDocs codes and descriptions, brokers will be able to identify the type of eDoc without having to open the file. For example, they will receive the following descriptions, "Claim Opening Notice" and "Claim Closing Notice" for the Claims eDoc when a claim is opened or closed. A CSIO broker survey conducted in March 2024 showed that 92% of brokers agree that once in production, these descriptions will clearly represent the type of eDoc they are receiving.

## What Brokers Are Saying



## Programming the Updated eDocs Codes and Descriptions

Insurers and BMS vendors are programming and preparing to move the updated eDocs codes and descriptions into production. CSIO’s eDocs Implementation Steering Committee, which includes insurer, BMS vendor, and broker representatives, meets regularly to ensure the successful industry implementation of the updated eDocs codes and descriptions.

## Important Resources

Brokers can stay up to date on the implementation progress of the updated eDocs codes and descriptions by visiting our [Updated eDocs Initiative webpage](#). There, they can view the eDocs Programming Scorecard to check insurers' and BMS vendors' programming status for the updated eDocs codes and descriptions. CSIO will also provide monthly eDocs 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](mailto: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 they are required to take to ensure the updated eDocs codes are reflected in their BMS.

Brokers are invited to have their say on the updated eDocs descriptions by scanning the QR code below to complete the eDocs Survey.



## Billing eDoc Codes

<u>eDoc Code</u>	<u>eDoc Description</u>	<u>Nature of Documents</u>
NBP	New Business Payment Schedule	Payment Schedule attached to a New Business Policy
PCP	Policy Change Payment Schedule	Payment Schedule attached to a Policy Change
REP	Renewal Payment Schedule	Payment Schedule attached to a Policy Renewal
RSP	Reissue Payment Schedule	Payment Schedule attached to a Reissued Policy
RRP	Rewrite Payment Schedule	Payment Schedule attached to a Rewritten Policy
RNP	Reinstatement Payment Schedule	Payment Schedule attached to a Reinstated Policy
NTP	Payment Schedule No Policy Transaction	Payment Schedule not attached to a Policy Transaction
BWR	Billing Withdrawal Rejection Notice	Payment Returned (no intent to cancel)
BOP	Billing Overdue Payment Notice	Reminder Notice of Past Due Payment
BFB	Billing Final Bill Notice	Final reminder notice of intent to cancel
BRI	Billing Refund Issued	Refund being returned to policyholder
BRE	Payment Received and Policy Reinstated	Payment received and rescind cancellation notice
BOB	Payment Required Outstanding Balance	Outstanding balance on cancelled policy
BCN	Billing Collection Notice	Collection notice
BCE	Billing Credit Card Expired	Credit card expiry notice

## Cancellation and Lapse eDoc Codes

<u>eDoc Code</u>	<u>eDoc Description</u>	<u>Nature of Documents</u>
XRW	Insurer Non-Renewal	Notice of non-renewal
XOR	Insurer Cancellation with Option to Reinstatement	Notice of pending cancellation with option to reinstate (registered letter)
XNR	Insurer Cancellation with No Option to Reinstatement	Notice of pending cancellation - no option to reinstate (registered letter)
XRI	Cancellation Request by Insured	Notice of cancellation (requested by insured)
XIN	Cancelled by Insurer	Notice sent when cancellation takes effect

## Policy Transaction eDoc Codes

<b><u>eDoc Code</u></b>	<b><u>eDoc Description</u></b>	<b><u>Nature of Documents</u></b>
NBD	New Business Policy Declaration	Policy declaration – new business policy
NBL	New Business Liability Certificates	Liability certificate – new business policy
PCD	Policy Change Policy Declaration	Policy declaration or endorsement – policy change
PCL	Policy Change Liability Certificates	Liability certificate – policy change
RED	Renewal policy Declaration	Policy declaration – renewed policy
REL	Renewal Liability Certificates	Liability certificate – renewed policy
RSD	Reissue Policy Declaration	Policy declaration – reissued policy
RSL	Reissue Liability Certificates	Liability certificate – reissued policy
RRD	Rewrite Policy Declaration	Policy declaration – rewritten policy
RRL	Rewrite Liability Certificates	Liability certificate – rewritten policy
RND	Reinstatement Policy Declaration	Policy declaration – reinstated policy
RNL	Reinstatement Liability Certificates	Liability certificate – reinstated policy

Underwriting Request eDoc Code

<u>eDoc Code</u>	<u>eDoc Description</u>	<u>Nature of Documents</u>
UWR	Underwriting Request	Requests for photos Requests to provide updated documentation, i.e., driver’s license Requests to complete a questionnaire Requests to complete a form Notices of varied terms

## Claims eDoc Codes

<u>eDoc Code</u>	<u>eDoc Description</u>	<u>Nature of Documents</u>
CON	Claim Opening Notice	Claim opening / re-opening notice
CCN	Claim Closing Notice	Claim closing notice
CAA	Claim Adjuster Assignment	Adjuster assigned / reassigned notice
CRN	Claim Auto Rental Notice	Claim status update – auto rental update (life cycle)
CTL	Claim Total Loss Notice	Claim status update – total loss indicator
CFD	Claim Auto Fault Determination Notice	Notice of fault determination/liability
CPN	Claim Payment Notice	Payment status to insured

### Request an eDoc Code

Any broker, insurer, or vendor can make a request to update CSIO eDocs Codes. If you have an eDoc that does not align with the codes above, please email [Standards@csio.com](mailto:Standards@csio.com) with the following:

- The subject 'eDocs Code Request'
- A description of the eDoc that you would like a code for,
- A copy of the eDoc (if possible), and
- A proposed code for the use case, either existing or new