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

By: Kathryn Sinclair, Vice President, Strategy & Operations at CSIO

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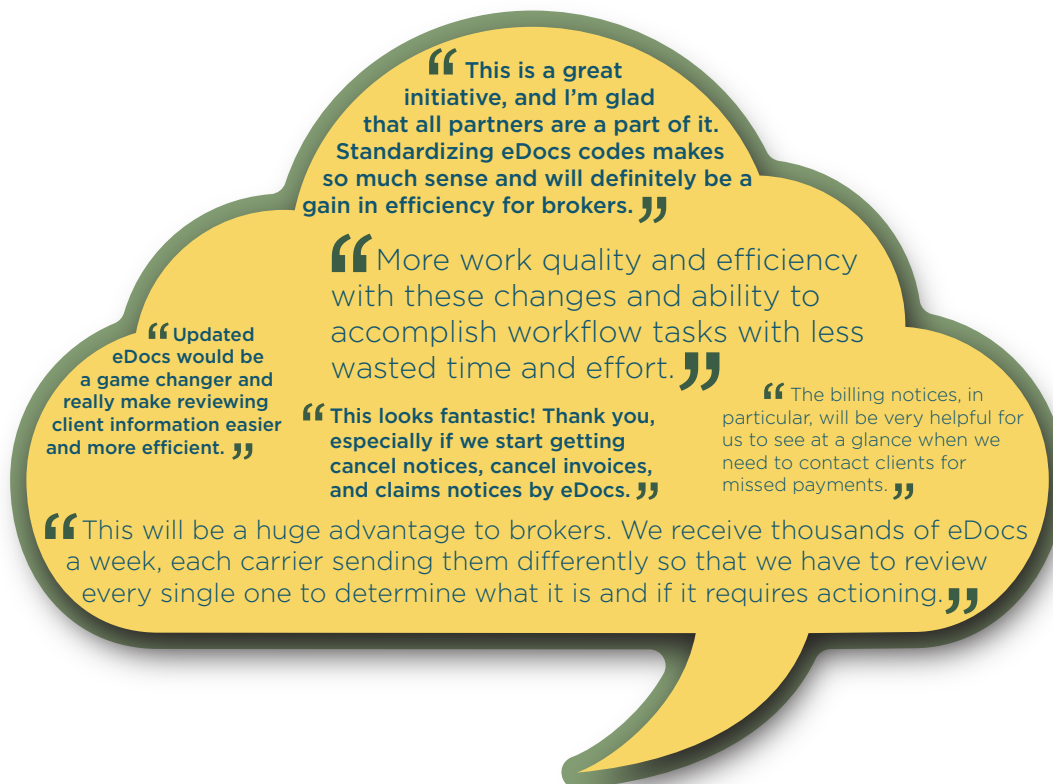
These 40 eDocs codes and descriptions capture all industry use cases:

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

This is a great initiative, and I'm glad that all partners are a part of it. Standardizing eDocs codes makes so much sense and will definitely be a gain in efficiency for brokers.

More work quality and efficiency with these changes and ability to accomplish workflow tasks with less wasted time and effort.

Updated eDocs would be a game changer and really make reviewing client information easier and more efficient.

This looks fantastic! Thank you, especially if we start getting cancel notices, cancel invoices, and claims notices by eDocs.

The billing notices, in particular, will be very helpful for us to see at a glance when we need to contact clients for missed payments.

This will be a huge advantage to brokers. We receive thousands of eDocs a week, each carrier sending them differently so that we have to review every single one to determine what it is and if it requires actioning.

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.

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.