Maintenance Request Process for Eliminating Z-Codes
(Non-Standard Coverage Codes)

CSIO's Standards are the complete source for data elements used to exchange information for personal and commercial lines. Using the same Data Standards, brokers and insurers are able to exchange the correct information between their respective systems. Data elements such as a policyholder's name, for example, won't be confused with the name of the broker.

Even though there is a complete source for standardized coverage codes, many insurers still use proprietary "Z-Codes" to identify coverages on a policy. These codes fall outside recognized industry standards. While they are often used for temporary purposes or legacy system workarounds, Z-Codes are not required, nor are they a quick and easy solution. In some cases, an insurer uses a Z-Code even when a standard code exists, creating duplicate codes. Too many Z-Codes represent coverages today, creating obstacles for brokers to process, run accurate reports and access an insured's information.

CSIO insurer and broker management system (BMS) vendor members can request that a Z-Code be eliminated by submitting a Maintenance Request (MR) through csio.com. The process outlined below details the end-to-end process:

a) Members log into CSIO.com and access the Standards Maintenance Request tool. This tool allows members to view all pending and past MRs, including date submitted, current status, business case, technical information and available resolution details. From here, members can also submit new MRs and comment on pending MRs to streamline the approval process.

b) New MRs are reviewed by the CSIO Standards team. CSIO may contact the requestor for more information or clarification. The MR is marked as "Under Review" and added to the agenda for the next National Standards Working Group.

c) CSIO hosts a monthly National Standards Working Group to discuss open MRs. Together, members may approve, defer or withdraw an MR.

d) The resolution is noted in the Working Group minutes and the Standards Maintenance Request tool.

e) Approved MRs can be programmed in members' systems immediately, eliminating the need for Z-codes.

f) The bi-annual Standards Release will formally incorporate all approved codes.

If a broker receives a Z-Code in a download from an insurer, they can also help to eliminate the code by forwarding the details to standards@csio.com.

The MR process administered through the National Standards Working Group ultimately benefits the Property & Casualty Insurance industry by providing a frequent, responsive way for brokers, insurers and vendors to collectively produce unambiguous and reusable Data Standards. We encourage insurer and vendor members to visit the Standards Maintenance Request tool regularly and to participate in our monthly working group. Visit our Upcoming Events page to register.

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