

Compatible and Consistent

eDocs is the first business activity to be available for certification under the Centre for Study of Insurance Operations' new national certification program. While the eDocs standard is meant to save time and money for brokers and insurers alike, certification is expected to enhance those efficiencies.



Hans Gantzkow
Senior Architect
and Analyst,
Centre for Study of
Insurance Operations

It is a reality in any industry — but especially in insurance — that data compatibility issues are inevitable when organizations attempt to integrate proprietary solutions that are not based on standards.

CSIO Certification is a national program designed to reduce these compatibility challenges by promoting the use of trusted and interoperable solutions in the broker channel. Certification will ensure that standards-based solutions are uniformly applied across the country. eDocs is the first business activity available for certification.

The CSIO eDocs standard offers many benefits to the broker channel, including increasing the efficiency of the channel by automating the sending and receiving of electronic documents. It is particularly important to certify eDocs because the standard saves time, money and paper for brokers and insurers.

It is believed that consistent implementations of eDocs will help the broker channel save even more. “Before eDocs, we did the document-capture process manually with multiple companies, and we could see the significant amount of time that took,” says Karen Gale, IT manager at Allen

Insurance Group, a brokerage with multiple locations in Ontario. “But once we implemented eDocs, that capture process became automatic and we saved a couple of hours a day per company by no longer collecting documents from their portals,” Gale says.

“The availability of electronic copies of document pages in your system gives you substantial time savings when speaking to clients because you have automatic access to those documents. I would say that eDocs is the best technology advancement there has been in the P&C (property and casualty) industry in 18 years — that’s as long as I’ve been working at Allen Insurance,” she continues.

However, the true potential of standards like eDocs can only be achieved with consistent implementations between vendors and insurers. For example, an insurer sending eDocs in its own proprietary manner will face challenges when it decides to integrate with a new broker management system (BMS) vendor. That vendor will likely be set up to receive eDocs in another manner, so the integration work will have to start from scratch.

Obtaining certification can improve the overall performance of an organization's insurance information technology solution. In going through the certification process, it is possible that small errors or inconsistencies in a vendor's or insurer's method of transferring eDocs could be identified.

But if both parties have been CSIO Certified for eDocs, the integration will be simplified and they can start sending and receiving eDocs much more quickly.

In October, Northbridge Insurance became the first insurance company to obtain CSIO Certification for eDocs. "Being part of the eDocs standard creates operational and cost efficiencies for our broker partners by allowing them to download all their Northbridge Insurance policy documents from one place, instantly," says Dave De Kuyper, executive vice president, market management at Northbridge.

CERTIFICATION BENEFITS

CSIO Certification allows users to communicate or market to customers, members, insurers, distributors and trading partners that their organization's applications follow industry-recognized CSIO standards, which can help to minimize potential technical challenges and costly errors. By obtaining certification for eDocs, companies will be able to definitively state that their eDocs solutions will seamlessly integrate with all other trading partners who have also obtained certification.

This provides a marketing opportunity for companies to promote their technology solution even more persuasively.

Being able to associate CSIO Certification with an organization's specific solution sends a strong message to the marketplace that that organization is committed to the most efficient implementation of eDocs.

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For example, in going through the certification process, it is possible that small errors or inconsistencies in a vendor's or insurer's method of transferring eDocs could be identified. These inconsistencies may have otherwise gone unnoticed, and by correcting them, the vendor or insurer will maximize the performance of its solution.

Obtaining certification is designed to confer long-time benefits since it ensures that an organization's certified solution will maintain alignment with future iterations of the eDocs standard. By reviewing the certification criteria with the standards experts at CSIO, an organization will gain awareness of alternate eDocs implementation methods that could have otherwise been overlooked. These alternate methods could, if implemented, result in a better user experience and more stable version of the organization's eDocs solution.

It should also be acknowledged that obtaining an industry-recognized certification provides buyers of an insurance information technology solution with additional peace of mind.

Brokers who purchase a vendor's BMS product will receive a solution that is guaranteed to effectively transmit eDocs. The broker will then be able to quickly and efficiently do business with multiple insurers, providing customers with the highest level of service.

APPLYING FOR CERTIFICATION

The CSIO Certification process is thorough and accurate, but it is not onerous or taxing. For the program, CSIO analyzed what other countries and industries have done in the certification space and developed a model where rigor meets accessibility.

"We're proud to be the first insurer in Canada to be certified for eDocs as we introduce the solution to select broker partners. The certification process was thorough, straightforward and well worth the investment. We are sure our broker partners will see the value of this innovative solution," comments De Kuyper.

CSIO offers full support from its standards experts throughout the certification process and test cases are provided to applicants up front. The CSIO Certification section on CSIO.com offers a description of the certification process, a certification FAQ page, a listing of who has already achieved certification and details on how to apply.

After obtaining certification, insurers and vendors will receive access to the branding materials that have been created specifically for the program, including the CSIO Certification Mark and its associated styling guide.

The mark can then be used in various communications materials, such as articles, brochures, videos and website pages to visually inform all industry stakeholders that an organization's eDocs solution has successfully met CSIO's certification criteria. ≡