AUGIE

Associations & User Groups Information Exchange

eDocs &/or Messages: Breaking it Down

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What are eDocs &/or Messages?

You may have heard people talking about eDocs &/or Messages but aren't quite sure what they are and how they differ from your daily download. Here's a breakdown:

Traditional "Download" – For decades many carriers have offered daily data download that will update specific data fields within the agency's management system. It can include policy, claim or commission information.

eDocs – This is a relatively new capability (formerly known as Activity or Alerts Notifications) that allows a carrier to send a document image as part of the daily download that does NOT update specific data fields within the agency's management system. A common example of this would be a carrier sending a PDF image of policy declaration pages as an attachment in the daily download.

A **Message** like eDocs does NOT update the agency management system and is simply new information from the carrier, not an actual document.   A common example would be a carrier sending a message informing the agency that their client is pending cancellation for non-payment of premium. They could send an actual copy of the intent to cancel (as an eDoc) or simply send a message without an attachment informing the agency.

Similar to data download, eDocs &/or Messages can be sent for all types of reasons including policy, billing, commissions, claims or even underwriting memos.

Both eDocs &/or Messages are delivered to your system. Some Agency Management systems processing the eDocs &/or Messages will automatically attach the information to client records or even in some cases systematically add to the agency's client portal, for example, policy documents.

Download Explained:

- **Downloading a document from a carrier's website** – Many carriers offer the ability to download a document from their Agents' or Client Portals as an option either in addition to eDocs or as an agency's only document retrieval option. Even though this option may still be preferable to handling paper, it requires considerable more manual effort by agency personnel to find, retrieve, download, save to desktop and attach to a client record than the eDocs workflow. (See section on "Calculating Time Savings")
- **Downloading an app** – since the advent of the Internet, the term "download" now has multiple meanings. For our purposes, eDocs &/or Messages
    - means downloading information in the form of images or messages as part of the traditional data download process used for decades.
    - Or, downloading policy, claims or commission information.

This is in no way related to the downloading an application from an "App" store or the internet to your mobile phone or desktop.

How did we get here?

Handling paper has traditionally been one of the largest expenses in operating an insurance agency. Prior to agency automation in the 1980's, paper was managed in physical filing systems. This included managing the receipt of the paper within a "mailroom", routing the paper to agency employees, storing the paper within physical customer paper files, and most importantly, and being able to quickly retrieve the paper. The functions required to manage this accounted for up to 50% of employee time during the day, which while effective, was not very cost efficient. Additionally, these filing systems took up considerable space within agency offices.

Highlights of the Evolution of Paper:
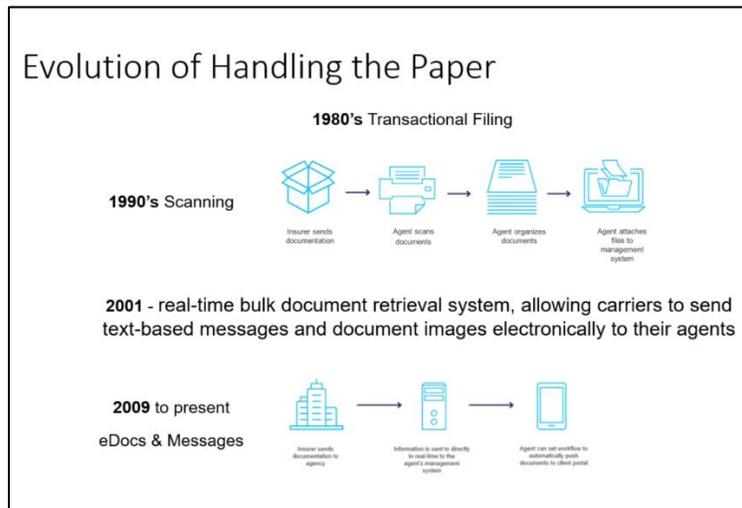
1980's – Transactional Filing Introduced
- Personnel no longer filed paper by customer but by transaction date recorded in their agency management system which significantly reduced paper handling expense

1990's – Welcome digital!
- Document scanning and routing becomes a cost effective document management alternative due to the plummeting cost of hard drive storage
- Document images could be attached to client records in their agency management system
- Paper storage eliminated, dramatically decreasing retrieval time
- Internet access is introduced

2001 – First Real Time Bulk Document Retrieval System is born!
- Carriers could now send text based messages and document images eliminating manual scanning, routing and attaching records to customer files in agency management system

2009 – First Download method for delivering document images &/or messages
- Used common download fields for routing and attaching
- Agency can set up specific routing rules for "zero touch" receipt, routing and attaching providing the first fully automated solution for agencies!

2012 – Formal Download Standards introduced
- Introduction of an industry standard for communicating carrier Messages and Documents renamed from "Activity Notes" to "E-Docs &/or Messages"

Calculating Time Savings

How much time can the typical agency save by adopting eDocs and/or Messages? Use the IVANS Download Calculator to determine your savings.

Find out if your agency is using Download technology to the fullest extent? If not, you're leaving valuable time and money on the table. By using all of the download connections available to you – including eDocs & Messages – your agency can realize significant time and cost savings. To find out just how much your agency can save, click on the link to the calculator below to compute total weekly savings in both hours and dollars

<p align="center"><a>IVANS Download Savings Calculator</p>

What are agents saying about eDocs &/or Messages?

"With eDocs and Messages download, we are able to reach out to the client before they receive a notification about a cancellation. Receiving this notification within our existing workflow allows us to proactively reach out to clients and build relationships."

Brian Bartosh
President
Top O'Michigan

Read more at: [Top O' Michigan IVANS Case Study](#)

"eDocs and Messages download via IVANS delivers a complete package for service and efficiency. We're able to proactively serve our clients and stay ahead of their needs while improving insurer relationships."

Lisa Parry Becker
Vice President
Parry & Son

Read more at: [Parry & Sons IVANS Case Study](#)

So what about the paper?

Much of the reluctance to embrace electronic policy delivery stems from lack of understanding of various state and federal requirements. Your agency needs to know what the regulations are for electronic delivery in your state (obtained through your state associations).

Here is a resource that discusses eSign specifically drafted for NY but relevant for all states:

[PIA NY eSign](#)

Some key points from PIA:

- Before an insurance company or its agent may transmit insurance policy forms to an insured electronically, it must obtain the insured's consent.
- An insurer must obtain an agent's consent to engage in an electronic insurance transaction before sending insurance policies and related documents to an agent electronically. See [Opinion No. 09-12-04](#).
- Both ESRA and the federal E-Sign law have a section that preserves the consumer's right not to consent to receive electronic documents. (see the full article)
- Email vs. the internet [client portal]. Whether the insurer is transmitting the insurance policies to its insureds via email or making the policies available as electronic documents through an online portal does not change the analysis. The insurer still must obtain the consent of each insured before it can place the insured's insurance policies online.

For additional information please refer to the full article (link found below).

With the introduction and evolution of digital capabilities, more and more companies are looking to eliminate or reduce their reliance on paper not only because of the cost but also its impact on our environment. eDocs &/or Messages offers our industry the opportunity to more easily migrate towards less dependence on paper while at the same time operating more efficiently. However, with this shift from the old way to the new "digital" way,

new "rules" need to be implemented as part of the transition like who's ultimately responsible for delivering the insurance policy to the client and is it delivered electronically or via paper?

Rule #1: The client gets to choose paper or paperless but the agent has a duty to ask and not assume. Times are changing and so are consumers. If the client opts for electronic, the agency should be obtaining their written consent, with the understanding that the client has the option to "opt out" at any time, free of charge.

Rule #2: Your agency chooses by account if it will be (1) paper or electronic and (2) if your agency delivers or your carrier delivers (note: this may vary by carrier). Not all clients are alike – you need to meet their expectations. And not all client's policies are with one carrier so it's important that your agency manage these preferences.

Rule #3: Carriers do not simply shift the burden of printing and delivery to the agent. This can be avoided by offering (1) agents the ability to set preferences account by account, (2) offering delivery via eDocs to agencies, (3) offering a secure client portal (if an agency does not have a client portal of their own) that a policyholder could use to retrieve policy documents (as long as consent has been obtained).

Agencies should also consider delivering policies through their own client portal. Some agency management systems allow the agent to create rules to automatically send customer's eDocs to their portal making the process very efficient and easy. Other tools like eSignature can make the delivery process easy, secure, state compliant and automatically follow up with clients using predefined rules.

Additional resources:

See white paper "Electronic Policy Delivery – A Game Changer":

[ACT Article: Electronic Policy Delivery](#)

Agents Council for Technology's Policy Delivery Best Practices:

[ACT: Policy Delivery Best Practices](#)

PIANY Link to Electronic Policy Delivery Overview
[PIA NY ePolicy Overview](#)

Why should you encourage your Carriers to support eDocs &/or Messages?

In order for independent agents to compete successfully, you need to operate as efficiently as possible and take full advantage of all tools available to you. eDocs &/or messages allow agencies to have one consistent workflow in their offices for managing insurance related documentation and messages. You no longer have to waste valuable time opening envelopes, scanning, indexing policy copies or reading carrier emails. Instead, you can focus more time and attention on servicing clients and acquiring new business. As more and more carriers make eDocs &/or Messages available to their agencies, the closer we can get to reducing our reliance on paper which in turn will reduce operating costs and help our environment.

For more information on implementing eDocs &/or Messages, refer to IVANS Insurance Solutions document "eDocs &/or Messages Use Cases" and the ACORD.org Specifications document.

Frequently asked questions about eDocs &/or Messages

Q. What are eDocs &/or Messages?

A. eDocs &/or Messages allow agents to receive documents and carrier messages as part of your download directly to your agency management system.

Q. Why should I start receiving eDocs &/or Messages?

A. eDocs &/or Messages will:
- *Improve your workflow:* Automatic routing of documents to your system
- *Save your agency time:* less time spent opening mail, scanning, indexing policy documents
- *Enhance customer service:* Respond more quickly to customer needs
- *Reduce dependence on paper:* Eliminates manual paper handling

Q. Do eDocs &/or Messages overwrite my data?

A. No, eDocs &/or Messages will not overwrite your data.

Q. Do I have to get traditional data download to also get eDocs &/or Messages?

A. It depends on the carrier. Some carriers will not send eDocs &/or Messages if you are not receiving the policy download because of the need to match against a policy number. However, the intent is for eDocs &/or messages to be independent of traditional data download and complement each other. For example, you could get a download transaction showing the renewal processed, have it update the data fields in your agency management system and view the actual policy document as part of your eDoc transactions.

Q. Can anyone in the agency use eDocs &/or Messages?

A. Yes. Your system administrator can give anyone in the agency the ability to view and manage eDocs &/or Messages.

Q. How are eDocs &/or messages received?

A. eDocs are sent to your IVANS mailbox in your daily download.

Q. Can I process a resend of an eDoc &/or Message transaction the same way I process a resend of traditional download through IVANS Exchange?

A. Yes. You can process a resend of an eDoc &/or Message transaction through IVANS Exchange just as you would a traditional download transaction.

Q. If my agency receives both eDocs &/or Messages and traditional data download, can I expect to receive them at the same time?

A. This can vary by carrier and when you pick up your download. Due to the carrier's system constraints and processing times, you might not receive them at the same time. For example, the carrier's policy processing may be "real time" whereas their data download may be processed in a daily "batch". However, you should receive the data download and eDocs for the same client within 24 hours of each other.

Q. Can I get both the agent and insured copies of policy documents with eDocs &/or Messages?

A. This is dependent on each carrier. The ACORD standard supports both. Many carriers offer the option to choose which copy you wish to receive or both.

Q. Does every agency automatically receive eDocs &/or Messages?

A. No. There are a number of reasons why you may not currently have access.
- Verify that your agency management system provides eDocs &/or Messages capability
- Verify that your carrier offers eDocs &/or Messages, and they know that you want the capability turned on. You can do this by contacting your carriers directly, or using your IVANS Connections Report and the IVANS Connection team's assistance.

Q. Can commission statements be sent through eDocs?

A. Yes. Any document you typically receive from your carrier through mail, eMail or fax can be sent as an eDoc transaction.   Check with your carrier to see what types of eDocs they support. Or there will be an enhancement in IVANS Exchange coming in Nov/Dec 2018 which will show what types of eDoc &/or message transactions carriers support.

Q. Are Surety Bond documents included in eDocs?

A. They can be. Check with your carrier to see what types of eDocs they support. IVANS Exchange will begin including a list of carrier specific eDoc &/or message transactions supported later in 2018.

Q. Where can I find the IVANS eDocs &/or Messages Download Calculator to measure how much my agency spends handling paper manually?

A. You can find it at: https://www.ivansinsurance.com/en-us/for-agents/resources/tools/download-savings-calculator/

Q. How do I get started using eDocs &/or Messages?

A. Verify that it is offered by your system provider, then check your IVANS Connections report to see which carriers offer eDocs &/or Messages. Contact information for each carrier is provided as a hyperlink on your report, or the IVANS Connections team will work on your behalf to contact your carriers.

Q. How can we learn more about eDocs &/or Messages?

A. Good sources of additional information are:
- IVANS Exchange website: {Click Here]
- Your agency management system vendor's website or Helpdesk
- Your Carrier's Agents' Portal or Interface Helpdesk
- AUGIE (Associations User Group Information Exchange) website at: [Click Here]
- ACT (Agents Council for Technology) website: [Click Here]
- Insurance Digital Revolution website: [Click Here]

Paper/Delivery specific FAQ's:

Q. If I sign up for eDocs &/or Messages, will we stop receiving paper copies of documents?
A. This is up to each individual carrier. AUGIE and IVANS' recommendation to carriers is to allow agents time to adjust their workflow and ultimately choose when/if paper is discontinued.

Q. Who is responsible for delivering the policy when I start receiving policy documents through eDocs?
A. This is dependent on each carrier to clearly communicate who is responsible for policy delivery and/or including this information as part of the eDoc download. ACORD has recently modified the download specification to allow carriers to send these three aggregates to help communicate intent as part of the eDoc download transaction:

- "DocumentCopyTypeCd" to identify agent, insured or mortgagee copies
- "AttachmentResponsibiltyCd" to indicate who is responsible for delivering the policy
- "InsuredFacingAttachmentInd" to indicate whether the document is insured facing

Q. How do eDocs &/or Messages differ from daily emails I receive from carriers?
A. eDocs &/or Messages are intended to provide account specific transactional information directly to your agency management system. Carrier emails that are transactional in nature usually require you to log into their website to retrieve specific account information. EDocs &/or messages allows you to get the same information but remain in your agency management system so you can work more efficiently.

Q. How is the delivery of cancellation notices handled?
A. It is recommended that agencies confirm with their carriers what the expectation is for delivery of legal notices of all types. Due to specific time requirements to deliver legal notices, we recommend the carriers deliver these directly to the policyholder in accordance with state requirements. A copy of the legal notice can be sent to the agency via eDocs &/or messages.

Q. Is there a form or template available to agents for handling policyholder consent requirements for electronic delivery?
A. Yes. There is a form available through your state PIA that can be used for obtaining consent at: PIA.org

Q. How do eDocs differ from eSignature?
A. eDocs are documents sent to an agency instead of paper. It is a delivery mechanism only. eSignature docs are those documents generated by the agency or carrier that typically require client's signature (ex: UM/UIM Rejection form). The two are not related but can be used in conjunction with one another to help facilitate the delivery of documents electronically and ensures compliance with state and/or federal regulations. For example, the carrier downloads the new business policy documents to the agency using eDocs, the agency could send the policy documents and an electronic delivery consent form (which requires signature) to the policyholder all in the same eSignature "envelope". The eSignature solution can also be set up to automatically follow up with the client if signature is not received within a specified period of time.

Q. What is the eSign ACT?
A. Electronic Signatures in Global and National Commerce ACT (E-Sign). The **ESIGN** Act is a federal law passed in 2000. Among other things, it provides that when a law requires a signature, an electronic record or an electronic signature can satisfy that requirement when the parties to the transaction have agreed to proceed electronically. For more information: [Click Here]

Q. How do I get additional information on state and federal regulations to ensure compliance when delivering documents electronically to my clients?

A. We suggest you contact your local state and/or national insurance association. National Association of Professional Insurance Agents PIA.Net or Independent Agent.

Agency Management System & Carrier specific FAQ's:

Q. Does my agency management system support eDocs &/or Messages?

A. Check with your agency management system provider or refer to "IVANS' Agency Management Systems Connectivity Report" at: IVANS Carrier Partner Reference Guide

Q. What lines of business and transactions are supported through eDocs &/or Messages?

A. This is dependent on each carrier. The ACORD standard supports Personal, Commercial and Surety policy, billing and claims transactions.

Q. Do I have to get all eDocs &/or messages a carrier offers or can I select which types I want to receive?

A. This may vary by carrier. AUGIE recommends allowing agencies to choose which types they wish to receive. Typically, agencies can select between personal, commercial &/or Surety and by specific transaction type (ex: billing, policy and/or claims).

Q. How do carriers handle Audit transactions with eDocs &/or Messages?

A. Once again, this may vary by carrier. However typically audits would be handled like an endorsement.

Q. How do I know which carriers support eDocs &/or messages?

A. Either by contacting your agency management system provider or later in 2018, this information will be available in IVANS Exchange.

Q. What if a carrier doesn't see the value in offering eDocs &/or messages?

A. Carriers need to keep in mind that agents wish to limit the number of differing workflows required to do business with each of their carriers. Carriers that require a different workflow from the majority of their competitors, risk having agents bypass them as they are not as easy to do business with.

Q. Are eDocs &/or messages automatically integrated in my agency's management system?

A. Not necessarily. You need to check with your agency management system provider for integration specifics.

Start Getting eDocs &/or Messages Today!

The following is a list to help you get started.

1. Check with your agency management system vendor to verify they support eDocs &/or Messages
2. Learn how your agency is currently handling your client's documents
3. Document how the process will change, once you use eDocs &/or Messages.
4. Identify the individual that will lead the advocacy, education and implementation of eDocs &/or Messages in your agency.
5. Enable this capability in your agency management system
6. Use your IVANS Connections report to determine which of your carriers offer eDocs &/or Messages

7. Check the carrier's Agent's Portal or contact their interface support unit to find out what transactions they support for eDocs &/or Messages
8. Turn on eDocs &/or Messages one carrier at a time, provide feedback to your carriers and agency management system vendor on what features you like or suggestions for enhancements
9. Once you're fully using eDocs &/or Messages in your agency, discuss implementing a paperless office

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