



eDocs and/or Messages Use Cases

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Overview

eDocs and/or Messages download are images and electronic communication sent via IVANS Download.

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

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

A **Message download** like eDocs does not update the agency management system and is simply new information from the insurer, not an actual document. A common example would be an insurer sending a message informing the agency that their client is pending cancellation for non-payment of premium. An insurer 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 and/or Messages download can be sent for all types of reasons, including policy, billing, commissions, claims or even underwriting memos.

Both eDocs and/or Messages download are delivered to your agency management system. Some agency management systems processing the eDocs and/or Messages download will automatically attach the information to client records or even in some cases systematically add the download information, like policy documents, to the agency’s client portal.

Supported types of documents include Images, Word Docs, Text documents, PDFs, Excel Spreadsheet, and Information that may have previously been sent in an email. EDocs and/or Messages download allows insurers to generate a variety of messages and documents and send them to their agencies using the existing download services. This is offering many agents a secured and managed alternative to email, mail, and faxes. It allows insurers to send information to an agency where it is directly attached to a client

and/or policy. It is an auditable, secure, system-based method of handling essential communications between insurers and their agents.

The messages are designed to be small, multi-purpose messages that can optionally transport attachments. Each message contains handling information that can drive activities and workflows within the agency, depending on how the agency has their system configured.

Presently, there are more than 100 types of EDocs and/or Messages download defined by the industry and included in the industry standards. For example, there are 15 various policy-related purpose codes where sending a policy document would be the expected transaction. The codes used to identify each type of eDocs and/or Messages are the Cycle Business Purpose code and the XML tag <BusinessPurposeTypeCd>. This list of codes is part of the industry standards and is designed to indicate the purpose of the current message. By examining the value in this field, implementers can create custom workflows to handle the various types of messages.

In general, there are currently four categories of EDocs and/or Messages download commonly sent from a insurer to an agency: policy documents, billing information, claim information, and Surety Bond documents. The industry is starting to use eDocs and/or Messages for submission.

1. Policy documents are generally declaration pages or other documents related to events on the insurers' policywriting system.
2. Billing information is triggered by the insurers' billing system and can include cancellation notices sent to an agent to notify them of a policy that will be cancelled in the near future for some reason, such as payment not yet received or general billing information.
3. Claim information can be sent as an eDoc and/or Message download alerting the agency of a new claim being reported, a payment made or contain important documents, for example, pictures or adjuster reports.
4. Surety Bond documents are also being sent by a number of insurers to handle approval through close.

5. Submission, the newest process to use eDocs and/or Messages download, will assist the partners in communicating and knowing the status of underwriter review through the quote process.

EDocs and/or Messages Implementation Information

- Messages follow the ACORD v1.23 or later specifications. IVANS works with each insurer during their implementation to include any vendor specific requirements typically found in the vendor's specifications
- External documents, including .pdf, .doc and .xls formats, are supported at this time
- [Many agency management systems](#) allow documents that are received to be attached to a client/policy within the agents system, creating an Activity to optionally trigger a workflow event
- Multiple setup options are available for an agent to customize how various types of EDocs and/or Messages download will be handled within their agency management system
- An excel showing the codes and information discussed by the industry when implementing the codes is found at the [AUGIE Group site](#).
- IVANS is a resource for assistance in implementing eDocs and/or Messages

The Cycle Business Purpose codes are designed to route messages into intended business workflows within the agency. For example, an agent can configure NBS messages to trigger a letter be sent to the insured thanking them for their business. Activity Note Type codes are used by some agency management systems. To ensure that eDocs and/or Messages work with all agency management system, both codes are maintained in the by industry standards and both codes should be sent by the insurers.

If insurers,

- use codes for something other than they are defined to address, it can affect how agents use and respond to the information.

- do not use codes as they have been defined by the agents/industry and send something generic, for example the POL code for all Dec pages, the agent would not have the same options for communicating or sharing that information through the system to their insured.

Tips for getting started

- When rolling out download services to agents, insurers should communicate the transactions that they are supporting, the cadence and format in which they will send the information, and ideally, communicate the rollout of future, additional download services.
- Notably, insurers should first adopt policy-related eDocs and/or Message download as this service is the highest priority request by agents. Best practices recommend that insurers roll out eDocs and Message download across all lines of business – including Commercial Lines, Personal Lines, and/or Surety – to support their agents.
- Additionally, consider a formal file name structure and hierarchy that your agents and insureds will easily understand to quickly identify the document type. If due to policy system naming conventions you are unable to rename the file to be user friendly, follow the guidelines provided in the “Attachment” section below.
- Agents would not like to receive memos unless there is no other possible way to send that item. The specific codes for Policy, Billing, Claims or Surety should be used. Memos should only be used when an eDoc and/or message doesn't fit into the existing code structure.

Attachment Description

To assist the agency management system provider and ultimately the agent and/or client in understanding what type of eDocument attachment has been sent, **an attachment description should be sent with any eDoc transaction**. The “Attachment Description” should contain all the necessary information about the document. The items below are in the ACORD 1.3 and above standards.

Aggregate	Required	Suggested	Description	Example Text
AttachmentDesc	Y		This element is used to describe the document to the agent and or insured.	[Transaction Description] for [LOB Description] effective [Policy Effective Date, Change Effective Date or Cancellation Date]- [Policy Expiration Date]
AttachmentTypeCd	Y		This element is used to determine the type of document that you are sending like Full Policy or Loss Runs.	
Attachment ResponsibilityCd		Y	This element is to tell the system of record whose responsibility it is to deliver the policy.	
Attachment Filename	Y			Should mirror the information that is sent in the attachment description.
WebsiteURL			This would be used to send your website URL possibly to this document if accessible without logging in.	
Attachment StatusCd			This would be used if there is a reason the document is not sent.	
InsuredFacing AttachmentInd		Y	This indicates whether or not the document is insured facing or not.	
Document CopyTypeCd		Y	This indicates what copy of the document is sent like Agent Copy, Insured Copy or Mortgagee Copy.	
MIMEContent TypeCd	Y		Industry codes to identify what type of document you are sending, like pdf.	
MIMEEncoding TypeCd	Y		Industry codes to identify what type of document you are sending, like pdf.	

Policy Document Download

Summary: This process allows insurers to send policy documents, such as declaration pages, from a company to an agent via standard download. When determining the priority on what will be implemented, “Events” shaded in blue (grid below) are the priority of the agents using eDocs and/or Messages.

Description: After any type of policy “Event” that occurs on an insurer’s policywriting system, it is expected all policies that have activity will generate policy documents that can be formatted into XML messages with the document imbedded and delivered to those agents that opt into the process.

Some events would be triggered by entry, such as policy change, others may be triggered automatically, such as renewal or non-pay. Any type of policy-related event that triggers policy download (AL3) can also trigger an eDocs and/or Messages message (XML).

Two types of codes, “BusinessPurposeTypeCd” and “ActivityNoteTypeCd”, are used by the agency management systems. A one-to-one relationship of these codes assists insurers in implementing the transactions.

The Cycle Business Purpose codes are the same as those sent in the AL3 Transaction Header and the eDocs and/or Messages in the business purpose code aggregate and should match for like transactions.

The codes that apply to sending policy documents are as follows:

Event	<BusinessPurposeTypeCd>	<ActivityNoteTypeCd>	Document suggested	Intent to Deliver to Client Portal
Policy Change Processed	PCH	PolicyChangeAgent Request	Y	Y
Policy Change Quote	PCQ	PolicyChangeQuote	Y	Y
Policy (unspecified)	POL	PolicyTransaction	Y	Y
Reinstatement	REI	PolicyReinstatement	Y	Y
Rewrite	REW	PolicyRewrite	Y	Y
Reissue	RIX	PolicyRelssue	Y	Y
Reversal of Non-Renewal	RNR	PolicyReversalNonRen	N	
New Business	NBS	PolicyNewBusiness	Y	Y
Renewal	RWL	PolicyRenewal	Y	Y
Renewal Quote	RWQ	PolicyRenewalQuote	Y	Y
Renewal Request	RWR	PolicyRenewalRequest		
Non-Renewal	RWX	PolicyNonRen	N	
Cancellation Confirmation	XLC	PolicyCancelRequest	Y	Y

Premium Audit	PAB (PRMAU)	AuditCompleted	Y	Y
Audit Dispute	ADD	AuditDispute	Y	Y
Uncollectable Audit	ADU	UncollectableAudit	N	
Retrospective Rating /High-Low / Loss Sensitive plan adjustments	RTA	Retrospective adjustments	Y	Y
Deferred Audit	ADF	DeferredAudit		
Outstanding Premium Audit	ADO	OutstandingAudit	Y	Y
Notice of exposure change on policy due to recent audit (pre-endorsement)	APC	PolicyChangeDue ToAudit		
Audit Initiated	ADI	AuditInitiated	Y	Y
Estimated Audit	ADE		Y	Y
Waived Audit	ADW	WaivedAudit	Y	Y
Policy Marketing	PMK	PolicyMarketing	Y	

Additional Considerations

The following additional considerations have been provided by the IVANS Agent Advisory Board:

- Dec. Page (New, endorsements, changes, renewals, non-renewals), Insured Copy. If the insurer mails a copy to the insured, the agency wants to receive a copy
- Agency documents (New, endorsements, changes, renewals). For example, Rate Sheet, commission sheet, supplementals, documents that were formerly part of the agency documents – could possibly be accessed via links
- Pending Audit Notice. Agents would appreciate notification that audit is coming. It assists them in being proactive with clients
- Premium Audit. When this occurs, the agency often receives a policy download with the audit. It would be nice to receive the complimentary documents at same time
- Non-renewals. Verify that you are not using the wrong codes
- Revised Renewal. It would be nice to distinguish between revised vs. standard renewal to show changes since the last version

Outcome: After an eDoc and/or Message is received by an agency, depending on the transaction and how the agent configures their system, the message could update their system and optionally create an activity. The document or message could also be systematically posted to the agent's client portal or app.

Billing Information

Summary: Build a process to send information via eDocs and/or Messages based on events that occur within an insurer’s billing system and deliver to an agent via standard download. When determining the priority on what will be implemented, “P&C Billing Trigger Events” shaded in blue are a priority of the agents using eDocs and/or Messages.

Description: Various actions on an insurer billing system can be used to trigger sending information to an agent via eDocs and/or Messages. Purpose codes for billing are as follows:

Reason	Policy Status	P&C Billing Trigger Event	<Business Purpose TypeCd>	<ActivityNote TypeCd>	Document suggested	Intent to Deliver Client Portal
OverDue	ACTIVE	Bill is overdue and a Cancellation Notice will be sent for the following policies on [date]. 1st notice	XLP/ PYO	BillOverdue	Y	Y
OverDue	ACTIVE	Bill is overdue and a Cancellation Notice will be sent for the following policies on [date]. 2nd notice	XLP/ PYO	BillOverdue	Y	Y
OverDue Pd	ACTIVE	Bill overdue paid.	REI/ PYR	BillPayment Reinstatement/ BillOverduePaid		
DNOC	ACTIVE	A cancellation notice was sent today for the following policies:	XLP	BillPayments Cancel		

DNOCPD	ACTIVE	DNOC has been paid before cancellation date.	REI/ RSN	BillPaymentsReinstatement/ BillOverduePaid		
CANC	CANCELLED	Policies were cancelled for non-payment today:	XLC	BillFinalNotice		
CANCPD	ACTIVE	Policy cancellation paid.	REI	BillPayments Reinstatement	Y	Y
EPN	CANCELLED	Earned Premium Notice	EPN	EarnedPremium Notice		
EPNPD	CANCELLED	Earned Premium Notice paid.	EPP	EarnedPremium NoticePaid		
COLL	Collections	Policy/Account sent to collections.	COL	BillCollection		

Additional Considerations

The following additional considerations have been provided by the IVANS Agent Advisory Board:

- Cancellation Warning/Pending. This is valuable to the agency and may be posted on the client portal. The message and attachment with all details should be sent
- Billing Reinstatements/Recission. This is valuable to the agency and may be posted on the client portal. The message and attachment with all details should be sent. This implementation must use the "Reinstatement" cycle business purpose code
- Notice of Payment Received. Insurers should provide agencies with the option to opt out of this type of eDoc and/or message

Outcome: After an eDocs and/or Messages message is received by an agency, depending on the transaction and how the agent configures their system, it could update their system and optionally create an activity to drive a pre-defined workflow. The document or message could also be systematically posted to the agent's client portal or app.

Claims Information

Summary: Implementation of claims eDocs and/or messages should be a summary of things that happen on the claim and should not replace an existing claims download. The implementation should be informative enough to provide a level of information beneficial to an agent. The types of documents that should be considered for sending are any correspondence that may be sent to the insured, settlement documents, appraisals, and proof of loss statements. Utilization of the CLI or claims information codes should be used to send these documents.

Event	<BusinessPurpose TypeCd>	<ActivityNote TypeCd>	Document suggested	Intent to Deliver Client Portal
Claim Status Update	CLS	ClaimStatusUpdate	Y	
Claim Information	CLI	ClaimInformation	Y	Y
Claim Number Assignment	CLN	ClaimFNOL	Y	
Payment	PMT	ClaimsPayment	Y	Y
Adjustor Assignment	ADJ	ClaimAdjusterAssign		
Claims Inquiry	CSQ	ClaimsInquiry		
Loss Notice	LNT	ClaimLossNotice		
Claim Reserve	RES	ClaimReserve		

Additional Considerations

The following additional considerations have been provided by the IVANS Agent Advisory Board:

- Accident Report, Repair Receipt, Claim Photos would be nice to have. Especially if a claim was called in directly to an insurer.

- Loss Notice (information in addition to the Claim DL) makes it easier to index and navigate
- Adjuster notes are useful for agency claims departments, so they understand what is happening with the process
- Notice of payments, copies of the check. It is valuable to know who the check is made payable to in case there are errors/issues
- Estimate of repairs, the agents would like to have a copy of the adjuster estimate. This streamlines the process and eliminates the insurer's cost of mailing the information

Outcome: After an eDocs and/or Messages message is received by an agency, depending on the transaction and how the agent configures their system, it could update their system and optionally create an activity to drive a pre-defined workflow. The document or message could also be systematically posted to the agent's client portal or app.

Surety Information

Summary: Recently released, Surety information from a Surety Bond company can now be sent to agents via standard download. The need for both billing related messages and policy related messages is preferred. The Standard practice is to follow the cycle business purpose codes or activity note type codes as they are utilized in billing eDocs and/or Messages implementations. Utilize the aggregate of <PartialSurety> aggregate with any and all information that is relevant to the bond that is being sent. The execution date should be utilized and sent within the remarks text of what is included for all transactions that it is relevant to. The need for the execution date is to let the agent know whether or not that needs to be executed by them or not. Any terminated bond should be sent with the reason for the termination along with all other necessary information revolving around the termination of that bond.

<ActivityNoteTypeCd>	<BusinessPurposeTypeCd>
BondSuretyApproval	APV
BondChange	BCH
BondClose	BDC
BondSuretyRequest	BRQ
BondSuretyResults	BRS

Submission

Summary: Agents would like to know where their submission is within the process. eDocs and/or messages may be used to communicate this information. The flow of the information would be: the submission is received, it's reviewed by the underwriter, pending additional information from the agent or third party it's quoted then bound/unbound/declined.

Description	P&C	Event Trigger	Event	<BusinessPurpose TypeCd>	<ActivityNote TypeCd>	Attachment
Submission Bound				SBB	SubmissionBound	
Submission Pending Additional Information (Agent)				SBP	SubmissionPending	
Submission Underwriter Review				SBR	Submission Underreview	
Submission Unbound				SBU	Submission Unbound	
Submission Quoted				SBQ	SubmissionQuoted	Y
Submission Declined				SBD	Submission Decline	Y
Submission Pending Additional Information from Third Party				SBT	Submission Pending Third	
Submission Received				SBA	Submission Received	

So what about the paper?

With the introduction and evolution of digital capabilities, more and more companies are looking to eliminate or reduce our reliance on paper not only because of the cost but also its impact on our environment. EDocs and/or Messages offers us 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
- Rule #2: The agency also gets to choose by account (1) paper or electronic and (2) agency delivers or insurer delivers. Not all clients are alike -- we need to meet their expectations
- Rule #3: Insurers do not shift the burden of printing and delivery to the agent. However, 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) where a policyholder could retrieve policy documents. However, once again, an agency can set preference whether their client can view/retrieve their documents via the insurer’s site

See white paper “Electronic Policy Delivery – A Game Changer”:

<https://www.independentagent.com/Resources/AgencyManagement/ACT/Pages/efficient/Paperless/Electronic-Policy-Delivery-Article.aspx>

Agents Council for Technology’s Policy Delivery Best Practices:

<https://www.independentagent.com/Resources/AgencyManagement/ACT/Pages/efficient/Paperless/Electronic-policy-delivery-Best-Practices.aspx>