



What Your Agencies Want From Your Business

eDocs and Messages allow carriers to generate a variety of messages and documents, which can be sent directly to agency management systems using the existing download services, providing a secure and managed alternative to email, mail and faxes. Currently, the sharing of additional information between agents and carriers is primarily through email, or a link that is provided to the carrier’s website. This process may be less secure or not accessible to the individuals who need to participate in the communication. AUGIE is discussing the industry’s options to improve the two-way communication process.

Overview

eDocs & Messages download allows carriers to send important messages and documents to their agents in such a way that those items integrate into the agents’ everyday workflow within their agency management system, rather than requiring a disparate process where the agent must access that information through email or the insurer’s portal. These messages can include information about the policy, such as a notification that the policy is pending cancellation due to non-payment or that a loss has occurred, or it could provide key documentation such as a declarations pages, billing statements, or other documents that would be valuable to the agents’ workflow.



eDocs is #1 download type for Commercial Lines by agency usage volume

Tips for getting started with eDocs and Messages:

- Carriers should first adopt policy-related eDocs and Message download, as this service is the highest priority request by agents. Best practices recommend that carriers roll out eDocs and Message download across all lines of business – including Commercial Lines, Personal Lines, and Surety – to support their agents.
- Additionally, the industry has provided guidance on the eDocs and Message file name structure. This allows the agent to set up the agency management system to automate the handling of the eDocs and Messages. The process managed by the agency management system could be posting the document to the agent's client portal or assigning an activity to agency staff.
- When rolling out download services to agents, carriers should let agents know the transactions that they are supporting, the cadence and format in which the carrier will send the information, and ideally, communicate the rollout of future, additional download services.

Supported Transactions

The options for downloading eDocs & Messages are limitless, so they can be used for any situation where sending a message or a document adds value for the agency. Another benefit to eDocs & Messages download is that it is not limited by line of business, so it can be used for lines of business that cannot currently be sent in Policy Download, such as Surety, Specialty Lines, E&O products.

Agency Preferences

Since there are a variety of eDocs & Messages transactions that can be utilized, it is important that the carriers and agency management systems provide some flexibility in allowing agents to choose the transactions they would like to receive. This recognizes that agencies have different internal workflows, so allowing them some control over the eDocs and Messages increases the adoption of and satisfaction with the eDocs and Messages download.

There are different levels of granularity to which carriers and agency management systems implement the agency preferences:

Naming Convention for Documents

Carriers should be using the following guidelines when naming their eDocs and Messages:

- Include only alphanumeric characters.
- Do not use spaces.
- Do not use most symbols except underscore “_” and hyphen “-”
- Use camel case to distinguish words (e.g., BusinessOwners, NewBusiness, MobileHome, PolicyChange)
- Make names easy to read and keep to 255 characters or less (Windows, OS X, and Linux all limit names to 255 characters)
- Format dates in YYYYMMDD (e.g., Renewal_20230215.pdf)

Format:

TransactionType_PolicyNumber_PolicyEffectiveDate[YYYYMMDD]_
TransactionEffectiveDate[TransEffYYYYMMDD]_SequenceNumber.pdf

Example:

NewBusiness_ABC12345_201401_TransEff20140704_001.pdf

Appendix A: Use cases

Messages & Documents Agencies Want	Prefer to Receive Attachment	Priority Level	Would Share on a Client Portal	Notes for Consideration
Policy Documents or Messages				
Dec Page	X	High	X	Examples: New policies, endorsements, changes, and renewals Agencies prefer to receive the insured copy
Billing Documents or Messages				
Direct Bill Commission Statements	X	High	X	Provides the agencies with timely delivery of their statements.
Cancellation and/or Reinstatement	X	High	X	Provides actional information for the agency on pending cancellation, final cancellation and/or reinstatement
Claims Documents or Messages				
FNOL (First Notice of Lost) and other supporting Claims documentation	X	Med	X	Provides the agency with complimentary documentation about the client's claim. This is in addition to claims download.

Appendix B: Lines of Business

Below is an example of the message segments or lines of business supported by eDocs and Messages:

- Accident & Health
- Agri-package
- Business Auto
- Business Owners
- Commercial Property
- Directors and Officers Liability
- Dwelling Fire
- Errors and Omissions
- Fidelity
- Flood - Commercial and Personal
- General Liability
- Homeowners
- Inland Marine - Commercial and Personal
- Ocean Marine
- Package - Commercial and Personal
- Personal Automobile
- Surety
- Umbrella - Commercial and Personal
- Watercraft
- Workers Comp

This report was compiled based on the progress the industry has made in delivering and utilizing eDocs and Messages download. eDocs and Messages now provide agents with more information for a variety of lines of business, which are not currently provided through policy download. This eDocs and Messages resource saves the agents time and money.

Agents' feedback and involvement in Ivans and AUGIE makes a difference. These organizations assist agents in their advocacy to encourage more insurers to provide eDocs and Messages download. There is also discussion being led by AUGIE to broaden this technology to two-way communication.