

# Improve Customer Service & Efficiency with Commercial eDocs



CSIO launched eDocs in 2012 and brokers across the country have widely embraced its implementation—and it's easy to see why. When brokers receive personal lines policy documents such as “dec pages” directly in their BMS, they save hours of sorting, scanning, filing and shredding paper while reducing costs and improving customer service. It comes as no surprise, then, that eDocs for commercial lines is now growing in popularity across the country. In fact, when one considers that commercial lines policies are typically longer and more complex than those in personal lines, the savings and benefits can be even more pronounced.

AA Munro Insurance Brokers of Nova Scotia implemented commercial eDocs (policy docs and billing statements) with Portage in July 2015. “Ideally, we’d be using commercial eDocs with all our companies; it would really cut down on that mail,” says Rodney Munro, VP Operations at AA Munro. “With commercial eDocs, we’ve definitely been saving on scanning, sorting and destroying paper. The policies are also much easier to read than a scanned copy and easier for the broker to email

to insureds and lienholders. And there’s not really any cost associated with it, so it was just a no-brainer for us to implement eDocs for both personal and commercial lines.”

## The Customer Experience

While many personal lines customers prefer electronic copies, the demand is even more pronounced among commercial customers—nearly 80% strive for a paperless office, according to a Computing Technology Industry Association study. The cost savings for any business are significant, up to \$25,000 to fill a four-drawer filing cabinet plus another \$2,000 per year to maintain it (*Entrepreneur Magazine*).

“Most of our commercial clients don’t like paper, so it’s much easier to service them with eDocs,” says Dean Morrissey, partner at Merit Insurance Brokers Inc. in Ontario. “We’re moving away from a purely price-driven concept to one where we strive to out-service our competition and provide real added value. For instance, commercial clients often need a certificate of insurance right away. With commercial eDocs, we’re able to prepare that certificate,

confirmation of coverage and binder letter with the stroke of a key and send it over to them. We’ve actually had contractors tell us that they’ve won contracts because of our ability to respond to their needs right away.”

As adoption of personal and commercial lines eDocs grows, brokers and insurers will generate increasingly greater savings in time, money and paper both for themselves and for their commercial clients.

“eDocs means we work on an electronic basis instead of fumbling around with paper, and nine times out of ten our customers misplace the paper and we have to re-print it, so eDocs has been a big saver that way,” adds Morrissey. “Moving forward, we see eDocs as growing in importance as we move into more tablet and cellphone technology, particularly with eSignatures, and continue to change the way we conduct business with our clients.”

## Ease of Implementation

While many brokers already have personal lines eDocs, there is a common misconception that they require a

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commercial management system (CMS) to receive commercial eDocs. This is not the case, however—all one needs is a broker management system (BMS) that supports the eDocs standard.

For Munro, implementing eDocs was just as easy for commercial lines as it was for personal. “The commercial auto is downloaded with Portage the same as personal lines and can be automatically invoiced. It’s basically the same policy as personal lines coming down, so it was very easy to implement in our system,” clarifies Munro.

AA Munro has also implemented dual monitors in most of its offices to take full advantage of the time-saving qualities of eDocs. “With the BMS on the left screen and the dec page on the right, using dual monitors, it makes it very easy to compare what’s on the carrier copy to what’s requested from our broker,” says Munro. “It’s so much more efficient than having just one monitor and allows us to maximize the benefits offered by eDocs.”

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*—Dean Morrissey, Partner,  
Merit Insurance Brokers Inc.*

### **CSIO Certification**

By offering certification for its technology solutions, CSIO promotes standardized implementation and seamless workflows across the broker channel. Nineteen insurer and BMS vendor members have achieved certification for personal lines eDocs since the program’s launch in 2013, a number that is expected to grow now

that the program has been expanded to include commercial lines eDocs as well. Visit [CSIO.com/certified-solutions](http://CSIO.com/certified-solutions) for more.

### **CSIO Membership**

Remember, IBAA members are automatically members of CSIO and can sign up to receive updates on the latest broker channel technology initiatives, access industry forms, join working groups and more at [CSIO.com/request-membership](http://CSIO.com/request-membership). As well, consider giving us a follow on Twitter (@CSIO) and LinkedIn, and feel free to contact us directly with technology questions and ideas on future tech developments for the broker channel.

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