



Weekly
Newsletters

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29 September 2010

Open PLC Meeting in Fort Lauderdale

ACORD's Policy Lifecycle Working Group continues to make great advances in helping others better understand and implement the Life, Annuity & Health Standard. This November, during the ACORD Implementation Forum in Fort Lauderdale, they'll be gathering for a face-to-face meeting.

The focus of this particular meeting is to agree on a methodology and process on reviewing all of the LAH transactions to determine which have been impacted by the work completed by the group to date. They will then also prioritize the transactions to be reviewed and determine next steps.

"This is a great chance for many of us to meet in person, discuss the issues we're working on, and get a lot accomplished while we're all in the same room," said Laura D'Anna, Senior Director for Product Development at EbixExchange and co-chair of the Working Group. "This is an open meeting so anyone who is part of the life community should come by, see what we're working on, and learn how our activities will benefit their companies. You might also find it's a great way for you to get involved too."

The group's primary mission is to develop standards to enable the electronic submission and processing of insurance data throughout the entire life cycle of a policy, from new business submission to death claims. The working group also documents modeling expectations and submit enhancements to update the LAH standards documentation (TXLife Specification/Help File) where needed.

The meeting is scheduled for Friday, November 5, 2010 from 9:00 AM to 12:00 PM. For more information, visit www.acord.org/aif.

15 September 2010

LAH Plenary: An Implementation Resource

Life, Annuity & Health (LAH) sessions at this year's ACORD Implementation Forum cover a wide range of topics that will help members use the standards more efficiently and effectively than ever before.

From sessions to meetings to working groups, the ACORD Implementation Forum is "an ideal place to gain new and deeper insights into implementing the LAH Standard," commented Cliff Chaney, ACORD's LAH Program Director. "We have a lot of great sessions and events planned for the LAH Community and I encourage all of you to come, take part, share, and learn. In the course of four days, you'll be able to be a part of the ACORD Standards process, learn new tips and techniques, and get yourself ready to go for your ACORD Certified Expert designation too."

Life, Annuity & Health Plenary *Tuesday, November 2, 2010*

Plenaries are the final review before the full membership votes on Maintenance Requests. All members - insurer, reinsurer, producer/distributor, or solution provider - need to be at these meetings. Before voting, be sure you get all the details, learn what will change in the standards, and find out how it may impact your implementation.

LAH Plenary: An Implementation Resource (Continued)

What's New with LAH?

Wednesday, November 3, 2010

This session will catch you up on the latest happenings in LAH. Whether you're new to the Standard or an expert, this session will make implementation easier, more efficient, and consistent for you. You'll hear about the new transaction template, schema and MR process, and updated plug and play information.

The Plug & Play Initiative

Thursday, November 4, 2010

Recently, the [group met at ACORD's office](#) to prepare for a release. Since it was first created, the group's mission was to create an Implementation Guide and associated deliverables that remove ambiguity and encourage consistent implementation of ACORD Standards. This includes addressing ambiguities and agreeing upon conventions for Web Services (in AWSP), the ACORD LAH XML Model (aka XML Schema), Specification Documentation, and individual transactions. Learn what they are doing to bring about consensus on web services, the ACORD LAH XML Model, documentation, and transactions.

Policy LifeCycle Working Group

Friday, November 5, 2010

The Policy Lifecycle Working Group continues to forge ahead with their plans and enhancing the LAH Standard. Their [last face-to-face meeting](#) was in Las Vegas and now, they are encouraging all members to take part in this event. This meeting will focus on the review of all LAH transactions impacted by the work completed by this group to-date. The group will prioritize the transactions that should be reviewed and determine the appropriate methodology to move forward. This is an open meeting and all are welcome.

To see all of the sessions and register, [click here](#).



8 September 2010

Rick Heil Named ACORD Standards Director

Rick Heil, CLU, CHFC has been named Standards Director for ACORD. He will be working directly with all of ACORD's program directors and managers for all standards areas to enhance and streamline the standards development process.

Prior to re-joining ACORD, Heil served as Director of Standards for the Insured Retirement Institute (IRI). There, he was responsible for the strategy and development of NAVA's Straight-through Processing Standards Initiative (NAVA STP) message standards.

Until 2005, Heil was Program Director for ACORD's Life, Annuity & Health Standards program. Before that, his industry experience included serving as a vice-president of information systems for a national life insurance agency, a senior vice-president of a leading insurance illustration systems vendor, and a senior vice-president of a multi-national software developer selling automated underwriting and new business processing systems worldwide. He is a strong advocate of industry standards and is actively involved with many industry associations.



Rick Heil Named ACORD Standards Director (Continued)

"We're glad to welcome Rick back to ACORD. He's continually been involved with ACORD and standards. His knowledge and experience both inside and outside of ACORD will be a benefit to the entire company," said Lloyd Chumbley, Vice President, Standards for ACORD. "With his unique background, he'll be able to help us further streamline the standards development and working group processes to better serve our members."

DTCC, ACORD Meet

On Monday, August 30, DTCC and ACORD met to discuss ACORD's management of the recently contributed file formats. Also on the agenda was a discussion about implementations support.

This follows the recent contribution of [DTCC's file format standards](#) to ACORD making them industry standards.

The group also reviewed the current state of ACORD's Annuity Standards and its use within the industry and ways that implementation could be expanded.



Pictured (left to right) Gregory A. Maciag, ACORD; Craig Gurien, DTCC; Randi Gordon, DTCC; Lloyd Chumbley, ACORD; Adam Bryan, DTCC; and Chris Poisella, DTCC.

1 September 2010

Plug & Play Consortium Meets at ACORD

On August 24, 2010, the Plug and Play Consortium met at ACORD's offices in Pearl River. After months of hard work, they have reached a milestone as they prepare for a release.

Since it was first created, the group's mission was to create an Implementation Guide and associated deliverables that remove ambiguity and encourage consistent implementation of ACORD Standards. This includes addressing ambiguities and agreeing upon conventions for Web Services (in AWSP), the ACORD LAH XML Model (aka XML Schema), Specification Documentation, and individual transactions.

The group has worked over the past several months to find the connection points between the Plug and Play capabilities and the ACORD Framework. For example, they determined how they could align Life, Annuity and Health data with the information model.

This meeting was to finalize the deliverables and take into account:

- Who would be using the materials?
- Why would they want and need it?
- How could it best be provided and used by the members?

Plug & Play Consortium Meets at ACORD (Continued)

Another objective of this meeting was to determine future activities as well as planning for ways to maintain alignment with the ACORD Framework over time.

On Thursday, November 4 at the ACORD Implementation Forum in a session from 1:30 to 2:30, these materials will be made public. Learn more about the session and [register here](#).



Plug and Play participants (left to right)



Back Row: David Williams, AXA; Kinam Kim, MassMutual; Kevin Kosienski, MassMutual; Anand Ramanathan, AXA

Front Row: Tana Sabatino, Vallue Consulting; Veronica Wyllie, MassMutual; Narichelle Tanang, AXA; Cliff Chaney, ACORD

25 August 2010

Standards for Success: DTCC

Standards for Success is a series of video profiles showing how ACORD Members are using the Standards to achieve measurable success. From implementations of standards and message certification to migration from a legacy system and the ACORD Framework, each segment will show how companies are using ACORD to achieve success.

DTCC's Insurance & Retirement Services provides automation and eliminates paper for approximately 150 million annuity transactions each month according to their website. The goal is to provide a repository for this essential data ensuring efficiency, transparency and cost reductions. They utilize technology to eliminate the paper crisis common in insurance and thereby reduce errors.



"We want to be volume insensitive or volatility insensitive. And you also want to eliminate risk out of the marketplace. When things are automated, you do reduce that risk," said Adam Bryan, General Manager, DTCC Insurance & Retirement Services.

"Since 1997, DTCC Insurance and Retirement Services has helped to centralize and automate a very paper intensive industry," said Christopher Poisella, Marketing & Relations Manager for DTCC.

Standards for Success: DTCC (Continued)

Randi Gordon, Vice President, DTCC Insurance & Retirement Services added that "When Insurance and Retirement Services began its business, we worked both with ANSI and we also created our own standards which we did open up and create them as open standards," said Randi Gordon. However, "as we got up to Web Services, we had been working with our customers and they requested that we look into implementing ACORD."

Recently, [DTCC contributed their file format standards](#) to ACORD making them industry standards.

DTCC also utilizes ACORD's Testing & Certification Facility that enables its customers to verify that their messages are developed correctly. "ACORD provided the service and the functionality to use their own websites which allows them to test the messages prior to testing with DTCC. It's a fabulous thing. I don't believe we could meet our own goals if it did not exist," said Gordon.

Going forward, DTCC will be utilizing ACORD standards to make it easier and more cost efficient to add new products. According to Gordon, DTCC is looking to move into the P&C market, expand further into the life market, grow into the agent market and also looking to go international.

Click on the image to watch the video.

18 August 2010

ACORD, DTCC Meet to Begin Work on File Formats

On August 11, ACORD and DTCC met to begin work on the recent DTCC file formats that are now part of the ACORD Life, Annuity & Health Standard. DTCC's Craig Gurien, Director, Product Management and Justin Schwartz, Product Manager met with ACORD's Cliff Chaney, Program Director, LAH and Technical Architect Mike Bauer.

This effort follows the July 21 [announcement](#) that DTCC was contributing their record layouts for fixed file formats, making them ACORD industry standards.

The formats include Positions and Values (POV); Commissions (COM); Financial Activity Reporting (FAR); Licensing and Appointment (LNA); In-Force Transactions (IFT); and Applications and Premium/Subsequent Premium (APP/SUB). These formats, developed as part of DTCC's drive to greater standardization and automation, are EDI (Electronic Data Interchange) file specifications that are currently used to communicate data.



21 July 2010

DTCC Donates File Formats to ACORD

In a press release today, ACORD and The Depository Trust & Clearing Corporation (DTCC) announced that the record layouts of DTCC's standard fixed file formats offered by their Insurance & Retirement Services business will now be incorporated into ACORD's Life, Annuity and Health standard. This move is intended to foster further adoption of industry-wide standards for data exchange between insurance carriers and distributors.

"DTCC made these copyrighted record layouts, which enables the processing and electronic exchange of insurance information, freely available and open to the industry over seven years ago, in an effort to enable everyone to speak the same language," said Adam Bryan, Managing Director, DTCC Insurance and Retirement Services. "We are very pleased that having them now a part of the ACORD library further defines them not as a proprietary entity, but truly as a recognized industry standard."

The formats include Positions and Values (POV); Commissions (COM); Financial Activity Reporting (FAR); Licensing and Appointment (LNA); In-Force Transactions (IFT); and Applications and Premium/Subsequent Premium (APP/SUB). These formats, developed as part of DTCC's drive to greater standardization and automation, are EDI (Electronic Data Interchange) file specifications that are currently used to communicate data.

"As a member-driven association, we rely on our members to help expand and promote standardization and gratefully accept this donation from DTCC. It's through such donations of intellectual property that ACORD's standards have been able to evolve and grow so rapidly in both depth and breadth," stated Lloyd Chumbley, Vice President, Standards, ACORD. "DTCC has long been committed to insurance industry standards. This will help promote further standards usage across the annuities sector by making these EDI formats publicly available as a true industry standard."

The formats will be posted on the [ACORD LAH Download](#) page when available.

Open Vendor Meeting on Automated Vendor Invoicing

One of the biggest challenges faced today is the interaction between insurance companies and vendors regarding invoicing. That's why ACORD formed the Automated Vendor Invoicing Working Group. The group produced guidelines which will, when implemented, improve efficiency and automate the process benefiting all parties.

Now, the group is holding a special open online meeting on **July 27** bringing together carriers and solution providers to allow all parties to better understand the guidelines and view a showcase of pilot implementations. The goal is to get any additional feedback on the guidelines prior to presenting them to ACORD members.

The Working Group, chaired by Karen Mottley of Prudential, established these guidelines to tackle the invoicing issue and ensure that vendors send and receive information in a manner that is easy to respond to and will make for quick and accurate payment. Once approved, the next step is to ensure that solution providers take advantage of these new guidelines and implement them within their systems.

Everyone involved with vendor invoicing is not only invited, but encouraged, to attend, including:

- Anyone who understands services, fees and invoices from the operations side
- Anyone who understands systems for generating invoices and processing payment
- Anyone developing solutions for the industry involving invoicing

Open Vendor Meeting on Automated Vendor Invoicing (Continued)

"We're at a critical juncture and need your review and input before making recommendations to the full ACORD Life membership. Even if you or members of your organization have participated before, you should join us for this important meeting," said Susan Hawken, Vendor Manager for The Hartford. "I can't stress how important everyone's attendance is to this event. This is a unique opportunity for all of those involved in vendor invoicing to review the proposed process and provide your input before it is formally submitted. It's also a chance to see how the guidelines will work in real situations. Now is the time to make your voice heard and implement the standard."

The Automated Vendor Invoicing Showcase

Tuesday, July 27, 2010

12:00 PM - 1:30 PM (Eastern US)

To Participate:

- Working Group Members can attend using the standard dial-in information
- Join the Working Group by emailing workinggroups@acord.org and ask to be added to the Automated Vendor Invoicing Working Group
- Attend this special event only by emailing Brian Marable at bmarable@acord.org. You'll then receive dial-in information

7 July 2010

Employee Benefits Subgroup Takes on New Challenges

What does a working group do after several successes? They take on even more challenges. That's exactly what the Employee Benefits Working Group is doing as it expands its scope to include medical, dental, and vision.

Currently, the main body of the group is focused on XML standards, implementation guides, and census. In June, they released 11 static standardized Employee Benefits forms.

However, rather than wait until the next cycle to begin work on medical, dental, and vision, they formed a subgroup to get a head start. This will enable the group to complete its current activities while the subgroup begins gathering data and requirements. Then, when the main group completes its current tasks, it will shift focus to creating the standardized RFP that will include medical, dental, and vision.

Business needs is the first priority for the July 21 Kick Off Meeting. Anyone with experience or expertise in the medical, dental, or vision RFP process, broker or carrier requirements, or who understands the carrier guidelines and underwriting requirements is encouraged to attend. To be a part of the event, follow the directions in the box above.

Meeting schedules for the groups are:

Employee Benefits Working Group
1st & 3rd Thursday
2:00 PM – 3:30 PM (Eastern US)

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the Employee Benefits Working Group

Employee Benefits Subgroup Takes on New Challenges (Continued)

Employee Benefits Subgroup
3rd Wednesday of the month
2:00 PM – 3:00 PM (Eastern US)

"Even if you can't make the meeting, if you have any information, data, spreadsheets or forms that you're currently using, please send them to me at yaustin@acord.org to help us form a basis of the initial discussions. By drawing on the knowledge that already exists in the industry, the process can be accelerated," said Yolanda Austin, Program Manager for ACORD's Life, Annuity, and Health Program.

30 June 2010

Coordinating Policy LifeCycle and Life Product WGs

On May 23, just before the official opening of the 2010 ACORD LOMA Insurance Systems Forum, the Policy LifeCycle and Life Product Working Groups [met in Las Vegas](#) to share information and updates with each other. Those discussions continued on, most recently on a June 25 conference call.

The objective was to coordinate efforts between the Policy LifeCycle working group -responsible for the New Business for Life (NBfL) implementation guide and the Life Product working group - responsible for the Product Profile for Life (PPfL) implementation guide.

Both groups have been working to ensure that the Implementation Guides are current as well as addressing issues relative to their respective working group objectives. Now the groups are working together to determine if the guides are synchronized and that the standards reflect a harmonized transition from product profile to new business application submissions. The groups identified four specific items to work on; three have already been resolved and the last is being discussed now.

103 Transaction Sub Types

Today, the 103 new business transactions do not have Transaction Sub Types. Some felt it was necessary to add them to the standard. However, after discussions, it was found that the 103 itself can be used in multiple ways but implementers may not have been aware of this flexibility. The group determined that there is no current business need to create transaction sub types for the 103. Instead, they would update the definition of the 103 by submitting a Maintenance Request (MR) to include the various cases where it can be used appropriately. New documentation would also explain why SubTyping should not be used.

Table Rating

The question of whether to update or deprecate Table Ratings also came up. Now 14 years old, the Table Ratings originally came from LOMA and was a standard that was not meant to be interpreted. However, its deprecation could negatively impact older applications.

If you are interested in participating in either working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the [Policy LifeCycle Working Group](#) or to the [Life Product Working Group](#) or both!

Coordinating Policy LifeCycle and Life Product WGs (Continued)

The group decided that it would be best to provide guidance on how to use TableRating and when it would be appropriate to use it via submission of a Maintenance Request (MR). The MR would also include updates to the TableRating definition to explain its usage and include language that would ignore the mnemonics. To further clarify it, they would list all use cases and show how each is applied.

Product Profile for Life (PPfL) Roles

It was initially thought that there was a need for an explicit definition of how to model roles. However, as the two groups talked through the issue, it was agreed that additional documentation is needed to clarify how the roles should be modeled for contract, component and override levels.

This area needed documentation and then a Maintenance Request (MR) to resolve it entirely. Therefore, updates to version 4.16 will further clarify how the roles are used in PPfL.

Coverages vs. CovOptions

Finally, the groups examined the correlation between Coverages & Riders and Coverages & Coverage Options. They decided that best practices on modeling were needed to better define the usage and therefore agreed that they needed to update the model and the implementation guides to provide better guidance on when and how Riders, Coverages and CovOptions should be modeled.

Together, they are working to come up with some documentation that could be used to determine when Coverage or CovOption should be used. Members are working independently to research this topic and provide information which is then being assembled by Yolanda Austin, Program Manager for Life, Annuity & Health, to be discussed afterwards by the full groups.

To learn more about these groups and to join, follow the directions in the gray box above.

23 June 2010

Communication Efficiency – The Airport Metaphor

It's a challenge faced by many industries. Its calls, emails, and faxes. It's an outmoded way of sharing information in today's data-rich and data-demanding world. What is "it?" - communication chaos.

But "it" can be controlled efficiently and you can provide your distribution partners with the information they need in a timely, complete and accurate way. This was the focus of "The Airport Metaphor" session at this year's ACORD LOMA Insurance Systems Forum presented by Andrew A. Falvey, CLU, CHFC, Director, Firm Automation, MetLife and Jerry Jenkins, Director, Technology Firm Services, National Financial Partners (NFP).



Watch an interview with Life Product Working Group Chairs Mark Africa, AEGON and Suzanne Brazeal, Vertex



Watch an interview with Policy LifeCycle Working Group Chair Laura D'Anna, Ebix and Ed Skoviak, MassMutual an active working group participant

Communication Efficiency – The Airport Metaphor (Continued)

"The problem is everyone is talking to everybody at the same time and sometimes they're not talking to the right person. I'm talking to the underwriter, I have a question, can you transfer me over now I want to talk to someone in contracting and it's just a mess," said Falvey. Rather than having the data available and current, various parts of their distribution network call, email, and fax for information.

However, Falvey points out: "if I give my partner the data, he doesn't need to come look for it."

MetLife worked to "facilitate that flow of information in a way that makes it easier for both the carrier to deal with the data that we have in our system - to get it out the door so that our distribution partners can actually use the information and it's not just data it's not just stuff it's actually usable information that they can turn to knowledge and run their business," according to Falvey.



NFP faced similar challenges, according to Jenkins, and a similar need to manage communications more efficiently. They have multiple carrier partners - including MetLife, diverse distribution channels, multiple agency management systems, and having to support all of it. On top of that, "we have business analytics that we have to do across all of these distribution channels. We have to be able to pull any information that we need in a consistent manner to do that."

Enter the Airport Metaphor.

In earlier aviation eras, people flew direct from point A to Point B creating a spider web of air travel and no central control. The same, according to Falvey, is true of communication. "It's very, very inefficient and that's where we are today," he said.

Just as airports developed hubs to alleviate congestion and confusion, data communication could too. The concept is a hub where the data flows from a central data warehouse to distribution partners making data sharing more manageable, increasing efficiency and decreasing unneeded contacts, calls and emails. The information is provided and updated regularly.

The data from MetLife and others began to populate NFP's AMS systems including licensing and appointment status, pending case status, commission statements and inforce status. "We wanted to focus on feeds we thought were somewhat supporting the policy life cycle and that we felt would give the channel some immediate benefit," Jenkins said.



Falvey pointed out that the data that's fed to the distribution partner, like NFP, can be direct or indirect. "It's the same information or a subset of information and I'm going to use the ACORD standards again to produce a data file that's going to be the same information. I can get it directly to him or go through one of the AMS vendors."

In addition, he points out that "it makes me a little greener right off the bat. I'm not chopping down trees to put it on paper to send him the same information when at the touch of a button, he can have it."

Communication Efficiency – The Airport Metaphor (Continued)

"Rather than everybody talking to everybody at the same time, it's starting to flow through one spot with that central hub where the information is monitored, it's scheduled and it's formatted so it goes out the door through an AMS vendor ... The idea is that when you send it out the door it's in a form that someone is going to understand when they get it on the other end," Falvey stated.

For their part, NFP looked for a way to consume the data efficiently and improve their data flow. "What was our overall strategy to get there? We looked at several. We chose ACORD for a variety of reasons," said Jenkins.

- Adoption
- Vendor and carrier adoption was a significant factor he said. "A lot of our key strategic partners had chosen the ACORD model as their strategic architecture for data feeds so we wanted to piggyback off of that."
- Flexibility
- "We were able to select to a certain extent the objects and unique elements and attributes of a given a transaction that were important to us."
- Reusability
- "We can use the same data feed with other carriers and vendors as well so a lot of reusability."
- Savings
- Another factor was cost savings on both the distribution and carrier sides and in subsequent implementations. "You build it once and you don't have to reinvent the wheel 24 different times."
- XML
- "ACORD is XML based and that was important to our internal development staff."

The new process, still in its early days, has already shown initial signs of savings for MetLife. "In the new business area they've seen, in their words, a dramatic drop in phone calls because we send the pending case status out multiple times a day," according to Falvey.

The information on their partner's side gets updated throughout the day so the data is current and available. Other areas are in development or pilot so complete statistics are not yet available. "I am already seeing the decrease in cost, not so much that I don't have a need for personnel in a call center but," Falvey said, "I'm going green so my printing costs to send commission statements out to somebody to print them, and bundle them, and put a stamp on them ... that's already starting to go down."

16 June 2010

ACE Profile: VERTEX Goes for ACE

Over the past several weeks, we've profiled individuals who received their ACORD Certified Expert designations. This week, we'll look at a company that did it together. VERTEX Incorporated is an independent service provider that blends business and technical knowledge, precisely what the ACE is about.

When the ACORD Certified Expert program began, VERTEX Incorporated decided that it would get on-board right away and also make it a group initiative. The company is a solution and service provider that helps clients implement business automation strategies using ACORD transactions. For the past seven consecutive years, they have been recognized with ACORD Awards for their efforts.

ACE Profile: VERTEX Goes for ACE (Continued)

"After twelve years of involvement in the standards, receiving the ACE Designation was the logical next step to display the level of commitment," said Suzanne Brazeal, Vice President of Business Automation Strategies for VERTEX Incorporated.

In May 2010, the following accepted their ACE certificates:

- Mary Heimlich
- Ellen Lester
- Angela Lisi
- Gary Parent
- Pam Simonds
- Cheynna Zygmunt



New ACEs at VERTEX (l to r) Back: Gary Parent, Pam Simonds, Cheynna Zygmunt. Front: Ellen Lester, Mary Heimlich

VERTEX's commitment to ACORD includes chairing and participating in ACORD Working Groups as well as "other industry working groups using ACORD standards, such as DTCC and IRI," Brazeal said. As ACORD Standards advocates, "we've worked to increase adoption of the standards within insurance organizations and work with clients to expand the breadth and depth of the Standards," she stated.

ACORD Standards are at the foundation of VERTEX's insurance solutions. "An important role we play, specifically in the ACORD area, is as a supplier of a product that generates ACORD compliant transactions. Many insurance carriers are using our tool, VTXml, to maintain their ACORD product definitions for Annuity and Life," added Brazeal.

The designation provides a formal acknowledgement from ACORD as to their staff's ACORD Standards knowledge and proficiency.

"Our recent ACE graduates work directly with the ACORD standards every day. This designation will reflect well on our entire team when trying to identify and implement changes within different companies in the future. It will also demonstrate the level of expertise that these graduates have obtained in ACORD. As the standards continue to evolve, the ACE designees will need to stay current with the ACORD model reflecting their continued commitment," Brazeal said.

"To have several of our employees hold an ACE designation demonstrates to our clients the depth of knowledge our company possesses in ACORD industry standards," said Brazeal. "Our company is very proud of our employees and their ACE achievement. We hope to foster more employees to achieve an ACE designation in the future."

2 June 2010

New Release: Employee Benefits Static Forms

Recently, ACORD released static versions of their Employee Benefits forms. Other formats such as IBM fillable and Adobe fillable will be released in the near future.

The Employee Benefits Working Group - chaired by Jeff Bergan of Principal Financial and Burt Tower of M3 Insurance Solutions - has a mission to standardize the Employee Benefit process for data exchange between insurance carriers and agents/brokers. This includes both forms and messages.

New Release: Employee Benefits Static Forms (Continued)

They've worked hard on the creation of these forms and look forward to using them in their processes. The static PDF forms now available are:

- 731 - RFP- Additional Unions Schedule
- 732 - RFP- Additional Locations Schedule
- 733 - RFP- Additional Covered Affiliates Schedule
- 785 - Request for Proposal - Employee Benefits
- 786 - Request for Proposal - Life Supplement
- 787 - RFP- Short- Term Disability Supplement
- 788 - RFP- Long-Term Disability Supplement
- 789 - Age Banded Rate Supplement
- 790 - Reducing Benefit Duration Schedule
- 791 - Administrative Services and Fees Schedule Long-Term Disability
- 792 - Administrative Services and Fees Schedule Short-Term Disability

"This marks yet another major milestone in Employee Benefits progress. The Working Group has been actively working on this and it's great that these forms are now completed and released in a usable format," said Tower

"This is hardly the end though, the work goes on. Other formats are still in development along with the XML messages. We're continuing to work hard to keep on producing and meeting our promises to the industry. We also hope that even more people will see this progress and want to get involved," added Bergan.

26 May 2010

Standards for Success Video: AXA Equitable

Standards for Success is a series of video profiles showing how ACORD Members are using the Standards to achieve measurable success. From implementations of standards and message certification to migration from a legacy system and the ACORD Framework, each segment will show how companies are using ACORD to achieve success.

AXA Equitable, founded in 1859, has always employed technology to support their core business. They continue to embrace technology as part of their business strategy.

According to Kevin Murray, Chief Information Officer, AXA Equitable, "the worst scenario is proprietary to proprietary ... it gets very very complex as you are trading data both on product and servicing products." He added that "any data standards that you can have internally and hopefully our external partners have followed the data standards as well, is a huge plus for us ... saves us money, saves us time."



Learn more about AXA Equitable and ACORD by watching the video. Click on the image to the right.

China Life Ltd. Receives ACORD Rainmaker Award for Achievement

During the 2010 ACORD Awards Ceremony, a special Rainmaker Award was presented to China Life Ltd. By ACORD President & CEO Gregory A. Maciag.

"I'm honored to present this special award to China Life Ltd. They have been trailblazers in bringing ACORD Data Standards to the Chinese marketplace. We've worked closely over the past years to enhance the Standards to meet the needs of their marketplace and to translate the Standard into Chinese. This is the first time that ACORD's Standards have been in a non-English language, proving that they are truly global. The Rainmaker Award is our way to recognize China Life Ltd. for all of their efforts, foresight, and achievements," said Maciag.



Accepting the award on behalf of China Life Ltd. was Anlin (Frank) Liu who is the Regional President of China Life Insurance Company Ltd. Prior to this position, he was Chief Information Officer responsible for IT strategic planning and IT asset management, including software and application development, data management, IT infrastructure, data center operations, network construction and other IT related work. He is also a member of the ACORD Board of Directors.

China Life Ltd. received this special award for their work translating the ACORD Life, Annuity and Health Standards into Chinese. It's believed that this accomplishment will pave the way for other Chinese companies and individuals to learn and implement the ACORD Standards. This translation effort took a great deal of time and effort from China Life Ltd. and ACORD. It also received the support of China Life Ltd.'s senior management.

12 May 2010

Life Brokerage Technology Committee

ACORD's Lloyd Chumbley, Vice President Standards at ACORD sits down with Andy Falvey, CLU, ChFC of MetLife and Carrier Chair of the new Life Brokerage Technology Committee.

Andy Falvey has been in the insurance industry since 1988 and is currently the Director of Firm Automation for MetLife, managing the flow of data to the independent distribution channel, for both new business and in-force policies. He has served on the ACORD Life Steering Committee and the ACORD Standards Committee and is a member of the NAILBA Technology Committee. Now, he is the Carrier Chair for the new Life Brokerage Technology Committee.

The committee was formed in 2009 out of the NAILBA Technology Committee and is now an independent group that has the support of both NAILBA and ACORD. In fact, Brian Marable, Market Development Manager of ACORD, participates in the group's meetings.



Life Brokerage Technology Committee (Continued)

The group brings together carriers, brokers/agents and solution providers to take on technology issues within the Life industry. They felt that they "needed to continue to have the dialog and discussions on how to implement the standards and implement the solutions that are going to create an ease of doing business between the three entities," Falvey said.

Currently, they are tackling:

- Imaging solutions
- Commission Statements
- Electronic Policy Delivery
- e-Signatures

Watch the video and learn more, including a more detailed discussion of e-Signatures.

5 May 2010

First ACORD Life Summit Meets in Pearl River

In 1995, ACORD assumed management of the Life Standards. Since that time, the Standard has grown significantly. Now, a group of ACORD's leading Life, Annuity & Health members gathered to discuss how the Standard is used today and how to increase implementation and understanding.

On May 3, a group of leading ACORD Life, Annuity & Health members and industry participants gathered in Pearl River to discuss the current status of the Standard and implementation as well as ways they could work together to broaden this community.

Their goal was to discuss activities needed to take place next to grow the ACORD Life community including carriers, brokers, agents and others.

In attendance at this meeting were:

ACORD Board Members

- Larry Blakeman, MetLife
- Andy Fogarty
- Chair, ACORD Standards Committee
- Art Jetter, NAILBA
- Barbara Koster, Prudential Financial

Members & Industry Participants

- Frank Barresi, MassMutual
- Chair, ACORD LAH Business Requirements Subcommittee
- Walter Berkowicz, Allstate
- Chair, ACORD LAH Technical Requirements Subcommittee
- Jack Chiasson, NAILBA
- Joan Falcetta, MetLife
- Chair, ACORD LAH Standards Committee
- Andy Falvey, MetLife

First ACORD Life Summit Meets in Pearl River (Continued)

- Joann Mattson, Four Seasons Financial
- B.A. Scott, New York Life
Chair, ACORD LAH Implementation Requirements Subcommittee



28 April 2010

PilotFish Technology Offers XCS eiConsole to ACORD Members

Last week, ACORD member PilotFish Technology (www.pilotfishtechnology.com) announced that it had released its XCS eiConsole for ACORD. They also entered into an agreement that enables ACORD to distribute the product to its members free of charge.

The XCS eiConsole is a graphical Integrated Development Environment for developing, testing, deploying, managing, and maintaining interfaces. Co-branded the "XCS eiConsole for ACORD", it offers ACORD members specific capabilities that enable fast, high quality and cost effective means of implementing the ACORD XML Standard within their organizations.

"We are very excited that PilotFish will provide the XCS eiConsole to our members to facilitate the implementation of the ACORD Standard," commented Lloyd Chumbley, Vice President, Standards, at ACORD. "We have many years of experience working with PilotFish for our own validation, testing and certification and we're glad that our members will be able to benefit from these technologies as well."

The XCS eiConsole components include:

- The Validation Processor
- The File Specification Editor
- The Data Mapper
- The Schema Manager
- Integration Testing

PilotFish Technology Offers XCS eiConsole to ACORD Members (Continued)

"As ACORD members use the individual components of the XCS eiConsole for ACORD to build, test, and validate interfaces and to manage the ACORD schema, we are confident they will come to appreciate its ease of use and resultant productivity gains," commented Neil Schappert, president, PilotFish Technology. For more information, licensing, and download, [click here](#).

Inside Look at New ACORD LAH Message

Last cycle, a new message was added to the Life, Annuity & Health (LAH) Data Model - the Code List Inquiry (tc=237) message. Now, a new message is not so unusual. But this time, it was different. This was the first time a message was communicating ACORD Code List or Lookup Table metadata not just insurance data content.

The message is used to retrieve an entire code list or individual code translation as supported by the responder. LAH uses over 500 Type Code Lists or Lookup Tables to define allowable values for a data property. For example, the Gender data property uses the Gender Type Lookup Table to define the allowable values (0=Unknown, 1=Male, 2=Female, 3=Unisex, etc.). This message allows a responder to let the requestor know what values they support in a code list and how they are defined.

For example, a responder might use this message to let the requestor know they only support Gender types of "1" (Male) and "2" (Female). This new message supports not only the ACORD defined code lists but the code lists a message responder might have added as an extension to the data model. Thus this message allows for the automated communication of code list metadata between business partners.

The message was submitted by MIB (www.mib.com) as a maintenance request. MIB's members needed additional support for the translation and validation of codes from MIB's proprietary code list that supports our Checking Service. Rather than develop a proprietary message, Karen Olson, Manager of Business Integration Services at MIB, requested a new message to be added to the ACORD standard. The ACORD staff worked with her to modify MIB's proposal into something that would meet all of MIB's needs and also be able to handle some generic industry requirements. As soon as the 237 message was finalized, MIB implemented it. It is now in production and available to MIB's membership. Many MIB member companies are expected to begin using this message during 2010.

Another unique aspect of this message is, that while it was created to meet an industry need with MIB, all members will be able to use it. It's a true multi-tasker. The message can be used to communicate information about ACORD Lookup Tables as well as code lists that are an extension to the data model. The message supports the exchange of a whole list of code values or can be used for the validation and translation of a single code value. In short the message provides support for code list metadata that was never available in the LAH Standard before.

21 April 2010

Come Together: PPfL, NBfL Working Groups Meet in Las Vegas

Prior to the opening of the 2010 ACORD LOMA Insurance Systems Forum, a meeting will be held that brings together the LAH Policy LifeCycle and Life Product working groups. The Policy LifeCycle working group is responsible for the New Business for Life (NBfL) implementation guide and the Life Product working group is responsible for the Product Profile for Life (PPfL) implementation guide. This is a unique opportunity for these two groups to come together, in person, to discuss shared issues and activities that will lead to greater understanding and coordination.

The joint meeting is scheduled from May 23 from 1:00 PM - 4:00 PM at Mandalay Bay in Las Vegas. The meeting will be in-person only with no virtual attendance option.

"Meeting in person will help these groups to collaborate and prioritize issues relating to NBfL and PPfL processing," said Yolanda Austin, Program Manager, LAH, ACORD. "This is a case when two groups are able to get into a room together and examine all the correlating issues, in detail, and come up with resolutions to harmonize the two transactions."

The groups are chaired by:

- **Product Life Cycle**
Patricia Graham, Prudential
Laura D'Anna, EbixExchange
- **Life Product/New Business for Life**
Mark Africa, AEGON
Suzanne Brazeal, VERTEX

Items on the agenda include:

- Examining the correlation between Coverages & Riders and document a common list of Coverages & Coverage Options.
- Discussing the use of Table Rating and PermPercentageLoading & PermTableRatingAlphaCode.
- Discussing how PPfL roles are defined. The PPfL group submitted an MR last cycle to update section 4.16 of the help file to provide additional guidance on how roles are defined; however some additional discussion is needed to discussion the option of the need to add an indicator on the PolicyProduct side to state whether a role is contract level, component level or override.
- Discussing the 103 subtyping needs and impacts to PPfL.

To take part in this meeting, email workinggroups@acord.org.

For registration information on the ACORD LOMA Forum, [click here](#).

14 April 2010

LAH Provides In-person Plenary Option

With busy schedules and lower travel budgets, ACORD's plenary meetings have moved to conference calling. However, some in the LAH Community have expressed an interest in that in-person interaction.

"We received several questions about being able to meet in person as well as on the phone for the LAH Plenary this year. Since the LAH team will all be in Pearl River, those who want to join us here are welcome," said Cliff Chaney, Program Director, LAH. "We know that the majority of folks will be attending online so that they don't have to travel or be out of the office for any long period of time. This is just an additional option."

The Plenary will be held May 11, 2010 from 9:00 AM to 6:00 PM (Eastern US). Please note that the session may run later if needed.

For directions and accommodations, [click here](#)
To register for the LAH Plenary, email workinggroups@acord.org.

7 April 2010

This is Life ... at the Forum

Knowing what's happening in the world of Life, Annuity and Health technology is essential to all ACORD LAH members. This year's ACORD LOMA Forum has case studies showing just how insurers are using technology and standards to improve their businesses.

"These sessions show just how standards and technology are helping member companies stay competitive in today's market. Everyone needs to learn just how to take advantage of what's available and hear from those out there doing things, creating systems, and finding solutions to business problems using technology," said ACORD Member Relations Manager Brian Marable.

"It's not just the life sessions, but all of the sessions that will give you new ideas, inspiration, and validation of the role technology and standards play in today's industry," he added.

Some of the sessions offered by ACORD LAH members include:

From MetLife...

The ACORD Network Effect

Joseph Franceus and Carolyn Shields, both of MetLife, will discuss how they support cross enterprise universal data exchange through adoption of ACORD standards.

From Lincoln Financial Group...

Modernization: Systems Consolidation is the Key

Lincoln Financial Group's Brendan Malley will explain the systems consolidation approach taken by Lincoln Financial and find out how they managed the consolidation of twelve administration systems into three strategic platforms and managed the migration of four imaging systems into one.

This is Life ... at the Forum (Continued)

From AXA...

Understand Benefits of Having an Enterprise Portal

Hear how AXA Equitable consolidated four major websites into a common unified portal and improved both internal and external stakeholder experience. Shaun Dooley of AXA will share explain how this resulted in a consistent user experience, alignment to their brand, and a single point of entry.

From New York Life...

Leveraging Technology to Advance Product Development

New York Life's Andrew Hajducek and will share New York Life's product development and enhancement process. They'll also talk about how they use leading technology tools to advance the new product development process along with the opportunities, challenges and critical success factors driving product development and launch strategies.

From Manulife...

Reinventing New Business Processing and Underwriting Through Technology

Hear from Manulife Financial's Alan Bett as he talk about how Manulife reinvented their new business process and underwriting area by introducing web-based technology focused on business acquisition, requirements management, underwriting decisions, work flow and advisor communications precision.

From MetLife...

Pursuing STP through Transactional and Standard Models - The Airport Metaphor

Andy Falvey of MetLife will show how MetLife transformed their new business process by implementing an end-to-end solution and gained by the straight through processing of data from the point of sale to the back office and by integrating CRM data feeds.

For a full listing of sessions, visit www.acordlomaforum.org.

31 March 2010

MassMutual Center of Excellence

ACORD Implementation Guides are an essential tool for those implementing the standards. They provide the guidance on how best to use the standards to get the most out of your standards investment.

Two new implementation guides are now available from the Life, Annuity & Health domain - one update and one new.

Updated: New Business for Life (NBfL)

This guide provides a consistent interpretation for implementation for submitting new business for Life Insurance via electronic data transfer using ACORD Standards (TX 103). It does not address in-force policy administration.

The last official release of this guide was in September 2008. Since then, the guide has been updated to meet changes in the LAH standard itself as well as adding new information for Variable Life, Business Insurance Requirements, Medical Part A & B, as well as other updates and enhancements.

MassMutual Center of Excellence (Continued)

New: LAH PPfL Implementation Guide V1.0

This new Implementation Guide defines the basic Product Profile for Life (PPfL) and the associated transaction used to communicate the PPfL to trading-partners. It's based off of the LAH Standard, version 2.22. The transaction is officially referred to as a PolicyProduct Transmittal (TX1201) in the ACORD Messaging Standard.

Included are all the details necessary to create a PPfL that may be used to facilitate new business processing, underwriting, illustration, in-force policy administration, billing, accounting and claims. It also provides directions for creating PPfL documents that model Life products, and a supplement guide to provide direction for creating Disability Health and Long Term Care products.

These guides, and others, are available on the [ACORD Standards Download Pages](#)

17 March 2010

Two New LAH Implementation Guides Released

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10 March 2010

Austin Brings LTC Standards to New Orleans

Continuing to spread the word about ACORD's activities within the Long Term Care area, Yolanda Austin, Program Manager, LAH, will be attending and exhibiting at the Tenth Annual Intercompany LTCI Conference, March 14-17 in New Orleans, LA at the Sheraton Resort.

Over the past several years, ACORD's Long Term Care Working Group has been actively developing standards for use within the LTC area and the work continues.

An article in the February 3 edition of the [ACORD Weekly Newsletter](#) discussed the current activities including the creation of numerous standardized forms, development of an implementation guide, and move towards data standardization. They are submitting maintenance requests (MRs) to update the LAH standard to accommodate LTC needs.

"The Long Term Care Working Group remains committed to moving data electronically. I'm proud and honored to work with such a dedicated group of visionaries. We are excited to see acceptance open up with others in our industry. The potential for revolutionizing the way this industry processes business is getting close. We are excited to see watch our dreams come fruition," said Sandra Latham of LTCI Partners, LLC in the article.

3 March 2010

Underwriting, Paramedical Focus of Life Product Face to Face Meeting

On March 18-19, 2010, ACORD's Life Product Working Group will be meeting in person to address the underwriting and paramedical needs for Product Profile for Life (PPfL) processing. The working group reviewed a preliminary list of requirements during the February 19th meeting and the carriers are in the process of reviewing the revised list. They'll then provide their feedback which will be reviewed during the upcoming meeting.

The working group's overall mission is to provide a forum to address the Life product needs of the industry while ensuring the appropriate standards are documented for consistent implementations. Paramedical and Underwriting are two of their latest initiatives.

Most recently, the group produced an implementation guide for Product Profile for Life (PPfL) product standards that is currently being finalized and approved. The guide is expected for release shortly.

"What we want to do at this meeting is get together in person to review all of the feedback we've received from carriers and see how the LAH standard and PPfL data message can be updated to meet the individual carrier business drivers while still working within a structure that can remain viable as a strategic industry standard," said Mark D. Africa, ASA MAAA,

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the Life Product Working Group

Face to Face Meeting Information

Thursday, March 18, 2010
10:00 AM - 5:00 PM (Eastern US)

Friday, March 19, 2010
8:00 AM-2:00 PM (Eastern US)

Underwriting, Paramedical Focus of Life Product Face to Face Meeting (Continued)

Aegon Financial Partners and co-chair of the Working Group. "By gathering all of this input, we're able to develop the standard to meet the need and then have it implemented consistently across the industry so everyone benefits."

The meeting is being hosted by iPipeline at their office in Exton, PA.

Suzanne Brazeal, VERTEX, Incorporated and co-chair of the group added that "the working group thanks iPipeline for hosting this meeting. While we get a lot done by phone, sometimes sitting down in a room with all the data is essential for something new like this. Once we're set, we'll be able to create and submit MRs and meet the need for paramedical and underwriting."

For more information, logistics, lodging and directions, contact [Yolanda Austin](#).

24 February 2010

Employee Benefits Working Group to Add Medical, Dental & Vision RFP Standards

Since it began, the Employee Benefits Working Group has made incredible progress in standardizing forms and messages. As the group continues to create XML messages as well as a standard carrier response, they are looking ahead to their next project - standardization of medical, dental, and vision Requests for Proposals (RFPs).

"Our working group continues to look and move forward, finding new ways to help streamline this area of the industry. Medical, dental and vision RFPs are a logical next step as we continue our work," said Jeff Bergan, Principal Financial Group and co-chair of the working group.

In an open working group meeting on February 16, some of the nation's leading medical, dental and vision insurance carriers and brokers joined the regular members of the group to discuss standardization. Companies representing the medical, dental and vision business and first time participants included:

- A.D.A.M., Inc.
- Aetna
- Cigna
- Delta Dental Insurance
- HM Insurance Group
- Hopian
- Integrated Benefit Services, Inc.
- Pierson & Smith, Inc.
- United Healthcare
- Wellpoint/Anthem Blue Cross Blue Shield

Examples and progress reports of the working group's efforts toward standardizing the Employee Benefits industry's exchange of information illustrated the value of standardization. Long-time group members further explained the potential benefits for medical, dental, and vision lines of business.

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the Employee Benefits Working Group

Employee Benefits Working Group (Continued)

"The efforts of the workgroup are truly groundbreaking and will have a huge effect on the entire benefits insurance industry. I look forward to the day where brokers and carriers can streamline their information exchange and spend important time and energy focusing on solutions for their customers," added Burt Tower, M3 Insurance Solutions Inc. and co-chair of the working group.

A session will be held at the Employee Benefits Leadership Forum (EBLF) on June 3rd from 10:00am -11:30am MDT to continue group work, discussions and planning. The EBLF consist of the Council of Employee Benefit Executives Council of Agents and Brokers (CIAB) and will be held June 1-4, 2010 at The Broadmoor in Colorado Springs, CO.

For more information on the

To learn more about this group, please contact [Yolanda Austin](#).

3 February 2010

LTC: Standards Changing to Address Industry Needs

ACORD's Long Term Care Working Group is arming the industry with all the resources needed to communicate more efficiently and cost effectively. Forms are out and electronic standards and an implementation guide are on the way soon.

Communicating data from agents and brokers to carriers is always vital to survival, especially in tough economic times. This is true for Long Term Care as well. Since it began back in the 70's, LTC has changed and grown.

New products, new sales challenges, and a new economic frontier mean that every tool available needs to be used to make sure that data flows efficiently, accurately, and cost effectively. Less time spent on "paperwork" means more time for sales.

This is where ACORD's Long Term Care Working Group comes in. The group was formed in 2007 and is chaired by Sandra Latham of LTCI Partners, LLC. They began immediately by developing forms for the LTC industry which are now available.

Forms include:

- 650 Authorization For The Release Of Health Information
- 651 Electronic Funds Transfer Authorization Form for Long Term Care Insurance FIG 2007/07 PDF/PDF Fillable
- 652 Credit Card Payment Authorization Form for Long Term Care Insurance
- 653 Policy Delivery Receipt
- 655 VA Virginia Small Employer Group Health Insurance - Medical History Form

But work didn't stop there.

"The Long Term Care Working Group remains committed to moving data electronically. I'm proud and honored to work with such a dedicated group of visionaries. We are excited to see acceptance open up with others in our industry. The potential for revolutionizing the way this industry processes business is getting close. We are excited to see watch our dreams come fruition," said Latham.

LTC: Standards Changing to Address Industry Needs (Continued)

The group moved on to submit Maintenance Requests (MRs) to update the Life, Annuity and Health standard to accommodate LTCI needs. In the recent release, version 2.22, the vast majority of the changes were approved and made available. While some other minor changes may be forthcoming and other MRs possible, the LAH standard is ready to use for LTCI.

The next step was an Implementation guide that will provide a standard message set content for the LTCI New Business Submission process. It will give implementers a standard interpretation of the LAH model for the exchange of LTCI new business submission information, and do so in a consistent manner. All trading partners that adhere to the standard interpretation within the guide can improve their efficiency and accuracy by presenting data in a consistent manner. The guide will also include specific riders and benefits and sample XML on how to model benefits.

20 January 2010

Increasing Accuracy and Efficiency with Automated Vendor Invoicing

Working to increase accuracy and reduce resources, the Automated Vendor Invoicing Working Group is back in action with three primary goals including a plan to pilot.

Today's invoicing methods are labor intensive and cumbersome which is no secret to anyone.

Data is submitted by spreadsheet in any number of variations of data and format meaning that the recipients need to manually match each entry with the underwriting requirements.

That's why back in 2006, the Automated Vendor Invoicing Working Group was formed. And while they accomplished a lot, the group disbanded before they got to the pilot phase due to the economy.

This is changing now as the group is re-launched. Chaired by Karen Mottley of Prudential and James Bielak of EMSI with the support of Ray Slider of Prudential who is a member of the LAH Business Requirements Steering committee, they are moving full force ahead on three primary objectives:

1. Complete the Invoicing Implementation Guide.
2. Coordinate a pilot implementation with key vendors.
3. Update the existing transactions and model elements based on the results of the pilot.

"Our goal is to increase accuracy, reduce the number of operational support resources, and help to provide more timely invoicing and remittance transactions," said Mottley. "To get this done, we're looking for input from all of those involved with vendor invoicing and want to see this time consuming process automated."

To participate, follow the instructions in the gray box and register for the working group.

13 January 2010

LAH Voting Complete, MR Results Available

The vote on the recent Life, Annuity and Health (LAH) supplemental ballot is now completed and the maintenance requests (MRs) approved for the LAH forms listed below:

- 785 – Basic RFP/RFI Application
- 731 – Additional Unions Schedule (used with ACORD 785)
- 732 – Additional Locations Schedule (used with ACORD 785)
- 733 – Additional Covered Affiliates Schedule (used with ACORD 785)
- 786 – Life Supplement (used with ACORD 785)
- 787 – Short Term Disability Supplement (used with ACORD 785)
- 788 - Long Term Disability Supplement (used with ACORD 785)
- 789 - Age Banded Rate Supplement (used with ACORD 786, 787, 788)
- 791 - Administrative Services & Fee Schedule (used with ACORD 788)
- 792 - Administrative Services & Fee Schedule (used with ACORD 787)
- 790 - Reducing Benefit Duration Schedule (used with ACORD 788)

Based on ACORD's Standard Program General Guidelines & Procedures (SOPs), any interested party may appeal an MR. Appeals are due by close of business day, **January 18, 2010**.

To learn more about the appeals process, [click here](#).

Results are available for download from the ACORD website. Click on the PDF link below to see more information and instructions for download the file.

If you have questions, comments or concerns relating to the requested changes, please forward them to life@acord.org.

Third Edition of Policy Lifecycle Working Group Guide Underway

The Policy Lifecycle Working Group has been working on revisions to the New Business for Life (NBfL) implementation guide and will soon publish the 2nd edition of the guide. But the work isn't over yet.

Work has already started on the Third Edition of the implementation guide which will include best practices on representing carrier underwriting questionnaires and supplemental forms that are submitted along with an application. They will also address issues related to enforce transactions, electronic signatures, and modeling riders on policies.

Working Group chairs Laura D'Anna of EbixExchange and Patricia Graham of Prudential invite all of those involved in these areas to join the group and get involved. They are looking for input from ACORD members with experience in new business, policy management and implementation of these standards.

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the LAH Policy Lifecycle Working Group

New meeting schedule

The group now meets on the 1st and 3rd Wednesday of the month from 10:00 AM - 12:00pm (Eastern US).

Third Edition of Policy Lifecycle Working Group Guide Underway (Continued)

"We're developing this guide to help others who want to take advantage of the standards developed and learn from the experience of those of us who've already been there," said Laura D'Anna. "This is why we look to other members who have the experience of implementing the standards so we can all continue to learn from each other and improve the process," added Patricia Graham.

The group's core mission is to develop a cohesive, integrated guide to provide members with best practices when implementing standards relating to proposed (new business), pending (issue & underwriting) and active (inforce).

6 January 2010

Employee Benefits RFI / RFP XML Messages Coming

For several standards cycles now, the ACORD Employee Benefits Working Group has been accomplishing many of their goals. With a mission to standardize Employee Benefit processes and communication between insurance carriers and agents/brokers, they've produced several standardized forms.

Now, the group has turned its eyes towards XML as well.

Work is already underway on their first XML Messages for RFI (Request for Information)/RFP (Request for Proposal) as well as for carrier responses. By doing so, they will ensure that insurance carriers will receive the RFI/RFP data in the same standard electronic format from every agent/broker.

To do this, and standardize this process for the industry, the group is looking for additional input and assistance from all ACORD members. If you are involved with employee benefit communications, this is the place for you!

Meetings are held the 1st and 3rd Thursdays of the month at 2:00 PM Eastern US.

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the Employee Benefits



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27 October 2010

ACORD Tool Kit Sun-setting

by Lloyd Chumbley
Vice President, Standards
ACORD

Times change, technology improves, and standards evolve. That's what's happened to ACORD forms over the past few years. It's also why it's now time for us to phase out the older ACORD Forms Tool Kit and fully transition to eForms.

ACORD eForms are more technologically capable. They integrate much more easily into your systems. Using eForms along with eLabeling makes updating your systems faster and more efficient and helps you stay compliant by using the latest releases.

By the end of 2011, the old ACORD Forms Took Kit will be discontinued. This includes the hp3, wmf, emf, ps, crd/crd3 and TIF formats. Doing this will help us all focus exclusively on the eForms formats of PDF and XFDL and better meet member needs.

For many, this won't have any impact at all since you've already transitioned to eForms. For the rest of ACORD's members using the older formats, it's time to plan your migration.

Some may wonder why we just don't keep it all.

The fact is that maintenance on these older, and often out-dated, formats is simply not efficient. That's why technology providers across the board sunset products, applications, and support once the new versions are available and established. eForms are now well established to the time has come.

Maintaining multiple formats from different technological eras is time consuming, ineffective and a drain on resources for any organization. By focusing all of our efforts on eForms and current technological capabilities, we'll be able to more quickly and effectively update and distribute forms to you and you'll be able to keep your systems current and compliant with less time and effort.

The faster you can integrate a form using eForms into your system, the better you can service your company and your customers.

If you've already moved to eForms, you're all set to go and this change won't impact you at all. If you haven't, it's essential that you begin the process today.

For any questions about eForms and implementations, please contact Dominic Caccioppoli, Director of Member Operations at dcaccioppoli@acord.org.



Lloyd Chumbley
Vice President, Standards
ACORD

AUGIE Launches Update Website

AUGIE is working to make information easier to access. That's why they recently updated their area on the ACORD website and adopted the community look used for other ACORD Groups such as Property & Casualty/ Surety.

"For some members, finding what they wanted wasn't always easy. With this new style, its one-stop shopping for all AUGIE and related information," said Cal Durland, CPCU, Director of Member Relations.

Among other features, users will find:

- AUGIE News
- AUGIE Events
- AUGIE Tweets
- AUGIE Resources & Documents
- Links to other ACORD Resources



New AUGIE pages at www.acord.org/augie

This is the first stage in the redesign plan. Additional changes are in the works to make the pages and information easier to use and the resources easy to find.

The new site can be accessed directly at www.acord.org/augie.

"AUGIE is about members, and helping them get the information they need is essential," Durland concluded.

E&S Standardization Progress

Combined Effort: E&S Standardization Excess & Surplus (E&S) is a topic that has brought together a cross-industry, and cross-border group including AAMGA, ACORD, ACT, NAPSLO, and Lloyd's of London and blending carriers, agents, managing general agents and vendors. Their goal is to improve workflow, increase efficiency, and boost accuracy across the market through the use of existing, and the creation of new standards.

There are multiple groups working on various aspects of the marketplace. The ACORD Excess and Surplus Lines Forms Working Group chaired by Keith Savino of Warwick Resource Group is one example. It has authored the ACORD 105 - Apartment Building Supplement and the ACORD 106 - Vacant Building Supplement. Both forms are used with the ACORD 125 - Commercial Insurance Application - Applicant Information Section.

The work that this group is doing is twofold:

1. They are evaluating data, determining what is commonly required on company specific forms, and creating those standardized forms.
2. They are adding that data to the electronic standards (XML V1.x).

Other working groups are concentrating on retail and MGA data exchange, MGA to Lloyd's data exchange, and Mid-Commercial Lines business workflow and data needs.

E&S Standardization Progress (Continued)

"The idea that Excess & Surplus Lines business can be mainstreamed using the existing standards is still foreign to some. However, these groups are identifying the common needs and moving in tandem to resolve them. We know that there is uniqueness among E&S carriers," said Marcia Berner, Director of P&C Advisory Services. "I think you have to use the 80/20 rule here. Focus on the 80% that can make a difference to the players in this market."

Berner added that, "the challenge that the industry faces is in getting E&S carrier involvement. We also need carriers to participate in order to identify the data and workflows which can be enhanced."



At the upcoming [ACORD Implementation Forum](#), there are two opportunities to learn and understand the many efforts underway in the E&S marketplace.

Wednesday, November 3, 2010

10:45 AM – 11:45 AM

Retail to Wholesale: All Paths Converge

This panel includes Angelyn Treutel of Treutel and Associates, Scott Good of Scottsdale Insurance, Pat McCall of Vertafore, Sarah Thacker of Lloyd's of London and Tammie Miller of Southern Cross Underwriters will discuss the importance of implementing real-time workflows for businesses whether they are retail or wholesale, US or London based. With all perspectives in one place - a retail agent, an MGA, an E&S carrier, Lloyd's of London, and a solution provider – attendees will learn why this effort is so important why it will succeed.

Wednesday, November 3, 2010

3:00 PM – 5:15 PM

Industry Joint Working Group for the Retail Agent-MGA-E&S/Program Market Initiative

This is a face-to-face meeting of the joint working group for the E&S initiative from AAMGA, ACORD, ACT, NAPSLO. They will update industry participants as well as discuss ways increase activity and involvement with E&S efforts. Moderating this meeting will be Angelyn Treutel of Treutel and Associates and John Deibler of JBD Consulting.

The agenda includes:

- Industry survey results focused on retail agent interfaces and how ACORD standards can streamline supplemental applications.
- Discussions about download solutions and general agent electronic interfaces.
- Interfaces between Lloyd's and MGAs in which Lloyd's is assisting in the design, development, testing and deployment of electronic data exchange and standardization initiatives between MGAs and the Lloyd's marketplace.

Conversations about how a joint marketing effort can further promote group efforts to the Industry and grow participation and implementation.

20 October 2010

Spotlight on Young Agents in AUGIE Survey

The soon to be released AUGIE Survey 2010 Executive Summary spotlights a significant sector of the industry ... the young agents. Young in this case refers to those agents who are part of Generations X and Y.

Specific date ranges vary for these groups but the common definition is that Generation X refers to those born between mid-60s to mid-80s and Generation Y or Millennials are those born between the mid-80s and mid-90s.

"While the vast majority of those taking part in the survey were clearly 'boomers', we did learn a lot about the young agents and the differences between groups," said Cal Durland, CPCU, Market Development Manager and AUGIE Facilitator for ACORD.



Technologically, young agents more fully utilize agency systems and use computers to collect client information rather than first writing on paper and entering it into a system. They are more likely to enter the information pertinent for quoting (i.e. for quick quote or indication) and then entering the additional information after binding as needed.

"According to what we learned, technology and social media play a big part in their overall methods of doing business," Durland added. "They want a paperless office. They use Twitter and LinkedIn. They build and maintain relationships electronically."

To meet these changing needs and demographics, AUGIE is changing as well. "We've launched our own Twitter account and are finding new ways to communicate AUGIE's message and information," Durland said. "We'd like to encourage young agents to become part of AUGIE, get involved, help further shape our direction, and continue the mission that we've set out on."

The AUGIE Survey will be officially released next month. You can also follow AUGIE on Twitter at [@ACORD_AUGIE](https://twitter.com/ACORD_AUGIE).

Webinars for All

Webinars have become an essential part of communication. They help people worldwide receive important information from the comfort of their desks.

"We've learned from our members that webinars are a great method for education. They will never replace face-to-face for many things. However, for training and updates, this lets more people get involved without having to travel," said Cal Durland, CPCU, Market Development Manager, ACORD.

In the next couple of weeks, there are three important webinars, free of charge, that are of specific interest to the P&C community.

Webinars for All (Continued)

October 21, 2010

11:30 AM - 12:00 PM (Eastern)

[Property & Casualty/Surety MR Webinar](#)

This brief webinar will be going over all of the current ACORD Property & Casualty/Surety MRs coming up for review and vote in this cycle. "This is a high level overview of what's happening with the PCS Standards and the ideal chance to get a quick review on upcoming changes and current status," said Marcia Berner, Program Director, PCS for ACORD.

October 22, 2010

12:00 PM - 1:00 PM (Eastern)

[Carrier Webinar](#)

In an ongoing series of face-to-face meetings and webinars, this AUGIE Carrier event focuses on improving efficiencies by having agents/brokers and carriers discuss their needs, address inefficiencies, and show the progress being made to improve data communication for all.

October 27, 2010

2:00 PM - 3:30 PM (Eastern)

[The POWER of Change Webinar](#)

The Power of Change is a 5 step process that helps organizations implement change – from their customer's perspective. It works to eliminate the anxiety many independent agencies face when trying to adopt new technology-based workflows and change existing workflows and habits. "This is a free, 90-minute webinar and a great way to learn the basics of the program," added Durland.

All of the webinars are free. Follow the links above to register. You can also check for additional events and webinars from AUGIE by visiting its event page and following AUGIE on Twitter ([@ACORD_AUGIE](#)) and ACORD PCS ([@ACORD_PCS](#)).

Download a Download Webinar

Download was the focus of an October 15 webinar. The communication was between MGA Glatfelter and Retail Agent Parr Insurance with the assistance of NxTech. This was part of the Retail Agent E&S Joint Industry Initiative sponsored by AAMGA, ACORD, ACT & NAPSLO and put on by the GA Interface Subgroup.

Topics covered include those specific items parties need to take into account when implementing such functionality. Moderated by Mike Roy, chair of ACT's GA Interface Subgroup, the panel consisted of:

- Lisa Parry-Becker, William B. Parry & Son, Ltd.
- John M. Belanger II, Glatfelter Insurance Group
- Thad Bauer, NxTech Incorporated

As Parry-Becker stated in her opening remarks, her agency is "fully committed to technology and this is the way I see our agency being able to thrive into the future and to be able to meet the ever increasing carrier volume requirements."

From an MGA's perspective, Belanger added: "I think that everyone on the call today is probably familiar with how important ease of doing business is when you market through the independent channel. Download for us just seemed like a natural extension to what we were doing with our agent facing technology services."

Download a Download Webinar (Continued)

Bauer discussed his company's role in getting Real Time and Download implemented and the importance of ACORD Standards for the communication. He provided details as to how the process works and how NxTech worked with customers to facilitate implementation. In his "Five Year View" he discussed how this will grow and evolve from batch to Real Time and the use of attachments.

To access a recording of the webinar, [click here](#).

A meeting of the Retail Agent E&S Joint Industry Initiative will take place at the 2010 [ACORD Implementation Forum](#) in Fort Lauderdale, Florida, November 2-5.

13 October 2010

Isn't that Special?

For several years now, the ACORD PCS Specialty Lines Working Group has been developing forms for the industry. With a list of successes that includes D&O, EPLI, and Fiduciary Liability, they've continued to bring standards to a non-standard area.

The Working Group has more than 100 registered members representing a cross-section of the industry. Chaired by Keith Savino, COO of Warwick Resource Group and a member of the ACORD Board of Directors, they are working together spread the word about the standards and get them implemented.

"It took the group a lot of time, a lot of effort, and a lot of research to get these forms just right so they would serve the agent and carrier communities," said Savino. "Now it's time for all of us to get the word out and get these forms implemented so we can really get the benefits of standards for specialty lines."

Currently, the following forms are available:

- ACORD 825 – Professional / Specialty Insurance Application
- ACORD 807– Directors and Officers Liability Supplement
- ACORD 827 – EPLI Application
- ACORD 828 - Fiduciary Liability Application
- ACORD 831 - Professional / Specialty Insurance Notice of Incident/Claim

Specialty Lines at AIF

Joining Savino on a panel at the ACORD Implementation Forum in November will be Liz Tluchowski, Couch Braunsdorf Insurance Group; Sue Brown, BancorpSouth Insurance Services; Rebecca Gough, Chubb Insurance; and Brian Marable, ACORD.

"It's important to make sure that industry participants, particularly those already knowledgeable about ACORD Standards, know these forms are now available and see how they will help their businesses," said Gough.

Brown stated that "whether you're on the business or technology side or if you're an agent, a broker, a solution provider, a carrier, intermediary or MGA, this is essential information for you and how you can be more productive."

"This is the ideal opportunity to learn why specialty lines can be standardized. It all starts with a standardized downloadable form and grows from there," said Tluchowski.

Isn't that Special? (Continued)

The group emphasized that there are numerous business opportunities to implement the new specialty lines forms including:

- Agent & broker point of sale
- Submission process
- Data collection, underwriting, rating, policy issuance

"This is also a way that we can now move large amounts of quality data between business partners, quickly, efficiently, and accurately," Savino said.

Looking Forward

Not resting on their laurels, the group already has plans to move ahead on a number of other areas in need of standardization.

"We're looking at a range of business areas including Cyber Liability; E&O for Accountants, E&O for Media, and E&O for Technology," Marable added.

The group is working to bring increased implementation. "We're looking to solution providers to implement these forms into their systems as well as get the business community onboard. The forms are now there, more are on their way. Now is the time to make sure they are being used," Savino said.

6 October 2010

Results in from Flood Forms Voting

Voting concluded on September 29 for changes to the **ACORD Flood Forms** and ACORD members approved all changes. The forms included are:

- ACORD 301 – Flood Insurance Application
- ACORD 302 – Flood Insurance General Change Endorsement
- ACORD 303 – Flood Insurance Preferred Risk Policy Application
- ACORD 304 – Flood Insurance Cancellation/Nullification Form

ACORD Standards Process now provides for a 10 day period for any appeals. Once concluded, an announcement will be made as to publication date.

Not So Unique Codes

Company unique codes – they are those special codes that some companies feel only they use and only they understand. But are they really that unique?

After launching in January 2010 and investigating uniqueness, an ACORD Working Group has shown that in most cases, no, they aren't so unique after all. In most cases, standards can be implemented to improve data communication.

Not So Unique Codes (Continued)

"It's not unusual for companies to develop unique codes to meet a need that they feel only they have. The problem is then how do you work with business partners when they use a standard and you don't?" Marcia Berner, ACORD's Program Director for PCS stated. "Today, we're working to eliminate these unique codes that aren't really unique."



The group started by examining watercraft coverage and its related codes. Through this initial exercise, they found that they were able to replace unique codes by:

- Using an existing ACORD code
- Submitting a Maintenance Request to add some codes to the Standard
- Using different implementation methods such as alternative data elements
- Leaving it unique

"This first effort took some time since we were in uncharted waters and needed to find ways to do this efficiently and easily," said Berner.

For watercraft, the group was able to collapse approximately 170 unique codes to only 10. The bulk of these unique codes were eliminated by the methods mentioned.

The Way Forward

Now that they have their first success, the group is committed to going forward more rapidly. Learning from this initial effort, they are working on ways to improve the process so that they can go through the code groupings faster and more efficiently.

"We've developed a methodology that should help us really pick up speed in the process. First, ACORD will be assigning the codes to high level categories. That will help us work in manageable chunks," said Ed Voyek, Technical Architect for ACORD. "Then, the working group's members, individually, will be doing the in-depth, detailed analysis of each category."

Once the analysis is complete, they will regroup, discuss the findings, and develop recommendations for going forward.

"Where it's needed, the group will submit Maintenance Requests to have codes added to the standard. It may result in some off-cycle voting as well so that we don't slow down the progress," Voyek added.

The next group of codes is already selected – personal umbrella.

Also, the group will be working to develop a methodology for handling unique codes into the future.

Communicating and Implementing

As categories of codes go through this process, it will be essential to communicate the results to the membership and the industry.

Not So Unique Codes (Continued)

"Once a code group is completed, we'll be taking several steps to make sure that everyone is aware of the research, recommendations, and resolutions," Berner said. "We'll also be working closely with AUGIE to help promote these recommendations."

Another way the group will be spreading the word is through documentation. At the end the analysis for each group, a document will be made available outlining the recommendations and providing implementation suggestions.

"This will be a major step forward and an essential way to eliminate these unique codes so that we can all work better together," she said. "At the same time, we're well aware that yes, there are going to be some things that truly are unique and will stay that way. But now, we'll know them and be able to account for them."

29 September 2010

New eForms Toolkit Being Readied

This week, ACORD announced the upcoming release of a new Toolkit specifically for eForms XFDL files and new PDF eForms.

"This is the next step we've taken to make implementing eForms easier and more efficient for members," said Lloyd Chumbley, Vice President, Standards at ACORD. "Very shortly, we'll be entering into the next generation of ACORD eForms development."

For those currently implementing the XFDL versions of ACORD eForms, new versions will be released very shortly that will enhance their capabilities. "For anyone currently implementing these formats, please email us and we can provide you with additional and technical information," said Manreen Kaur, eForms Architect at ACORD.

The second advancement announced for eForms announced is the availability of PDF versions. This is a new asset for ACORD's eForms Toolkit users. These new Adobe eForms are compatible with version 8.0 of the reader and will be ready to implement in your system.

For questions, XFDL information, or more information, [click here](#).

22 September 2010

IVANS' ACEs: Part 2 of 2

As part of our continuing series, ACORD Weekly is spotlighting some of the recent ACORD Certified Expert designees. In this issue, six individuals at IVANS received their designations. Last week focused on ACORD's history with IVANS and their staff's motivations to become Certified Experts. This week, see how ACORD Standards are part of their daily lives at IVANS.

The ACORD Certified Experts are, in alphabetical order: Fran Clarke, Systems Specialist; Tim Henkel, Director of Project Management; Dave Johnson, Senior Systems Specialist; Sam Keebler, Project Manager; Sheryl Page, Senior Implementation Specialist; and Terry Woodford, Systems Manager.

IVANS' ACEs: Part 2 of 2 (Continued)

Standards in Daily Life

Getting their ACE designations was also about these experts advancing, broadening, and even affirming their ACORD Standards knowledge. IVANS doesn't just know ACORD Standards, they use them daily.

"Due to the ACE tests, I learned additional features within the ACORD Standards and have enhanced my knowledge of commercial insurance," Johnson said. "This additional knowledge will help me with Download projects. I also think that any recommendations I make to insurance carriers will carry more weight due to my ACE certification."

"I apply the ACORD XML Standards and knowledge of insurance in my job on a daily basis," Page added. "Having the ACE designation has solidified my knowledge of both the XML and AL3 standards."

For a solution provider such as IVANS, having customers secure in your abilities is vital. "The ACE designation," said Clarke, "will help our carriers feel more confident in our abilities to successfully develop solutions that meet their agency-company interface needs."

Reactions to the New ACEs

From the company to the clients, all seem excited that IVANS has their six new ACEs. "The ACE program is greatly valued at IVANS and they have been very supportive. Everyone at IVANS is proud to have so many associates achieve their ACE certification," Keebler said.

"The reaction has been very positive. IVANS encourages the ACE designation, and both employees and carrier partners have been very complimentary," added Page.

Following up on that, Woodford stated that "so many of the customers that I work with have congratulated me on this achievement, recognizing how important it is that I achieved this certification and knowing that it will ultimately benefit them in all the work I do."

"Our carrier customers are excited about our certification and have said it is a powerful testament to our company's proven proficiency of the ACORD Standards." Clarke agrees adding that "our carriers knew we had the knowledge and experience and now the ACE designation reinforces it."

That acclaim extends beyond customers and management according to Johnson: "My family recognizes the time and effort I put forth in earning my certification and they are proud of my achievement."

To learn more about the ACORD Certified Expert program, visit www.acord.org/ace or email ace@acord.org. You can also learn more and take your exams at this year's [ACORD Implementation Forum](#).



Pictured (left to right) Dave Johnson, Sheryl Page, Terry Woodford, Tim Henkel, Sam Keebler. Not pictured, Fran Clarke.

New Tool Increases Forms Production Efficiency

ACORD announced on Monday that it is moving to a new system developed by [Silverlake Software LLC](#) that will increase responsiveness and more easily and rapidly produce the various formats of ACORD Forms used today.

The system, known as Silverlake Forms Development Environment (FDE), allows users to create or edit a form once using a WYSIWYG designer and output into multiple formats. It also includes a management component to track workflow and monitor forms distribution.

ACORD Forms are currently available in several formats including eForms, IBM Fillable, Adobe Static PDF, and Adobe Fillable PDF.

"We're all looking forward to moving to Silverlake's FDE and more efficiently producing our forms. In the end, we'll be able to better serve our users by providing them with the forms they need faster than ever before," said Lloyd Chumbley, Vice President, Standards, ACORD. "We've had a long relationship with Silverlake and we're glad they were able to help us move our production environment to the next level."

The Silverlake FDE will also enable ACORD to create eForms with embedded eLabels that facilitate data mapping and implementation of ACORD forms into various systems.

"Silverlake Software has been working with ACORD for over a decade on static forms and we are excited to expand our solution to include support for fillable forms. It is an exciting and challenging project that will enable a great future for eForms," said Jamie da Silva, Owner, Silverlake Software LLC.

Updated Flood Forms Near Completion

Since 1996, ACORD has offered flood insurance forms covering claims and application related processes. Recently, the Flood Forms Working group has been updating existing forms to mirror information gathered on forms used in the National Flood Insurance Program. These modifications were tailored to better assist Write Your Own (WYO) flood insurance carriers.

In addition, a new Evidence of Flood Insurance form is being developed which is planned for release during the first quarter of 2011.

The four updated ACORD forms are:

- ACORD 301 – Flood Insurance Application
- ACORD 302 – Flood Insurance General Change Endorsement
- ACORD 303 – Flood Insurance Preferred Risk Policy Application
- ACORD 304 – Flood Insurance Cancellation/Nullification Form



All proposed form revisions were carefully examined and approved by the Flood Forms working group, as well as by a collection of WYO producers.

Updated Flood Forms Near Completion (Continued)

Member Voting

Now that the forms are completed by the Working Group, they move on through the ACORD Standards Process. The schedule for the process will be:

September 20, 2010	Ballot released to Property & Casualty (PCS) Members for voting
September 29, 2010	Voting on the ballot closes at the end of the day (Eastern US)
October 4, 2010	Voting results will be published
October 4-19, 2010	Appeals period
October 29, 2010	Tentative publication date

*Voting is open to all ACORD PCS members. This ballot is **in addition** to the current PCS standards voting taking place.*

ACORD 29 - Evidence of Flood Form

The ACORD 29 – Evidence of Flood Insurance form was designed to demonstrate flood coverage for homeowners, condominium unit owners, condominium associations and nonresidential buildings. This form will be used for primary flood, private flood and excess flood insurance policies for both personal and commercial lines risks.

The PCS membership approved this form during the Spring 2010 voting cycle. Minor changes were subsequently made to satisfy a broader constituency.

The Flood Forms Working Group chairperson, Linda Mackey, CIC, CISR, AIAM, Big "I" Flood Program Manager, stated: "Since August 2009, the ACORD Flood Forms Working Group has been reviewing old and new flood insurance forms for updating or addition to the ACORD forms library. We are excited to conclude our work on the new Evidence of Flood Insurance form, and we believe the form properly addresses many different types of risks, markets, and coverages in the flood insurance domain."

The Evidence of Flood form is now being filed with the requisite states. Its publication date is subject to some uncertainty since it must be approved by multiple states beforehand, but release is anticipated early in the first quarter of 2011.

November AUGIE Agenda Available

*The next **AUGIE** meeting will be on November 5, 2010 in Fort Lauderdale, FL as part of the 2010 **ACORD Implementation Forum**.*

The next AUGIE meeting on November 5 will be examining current initiative status as well as examining several key issues.

November AUGIE Agenda Available (Continued)

Topics on this year's agenda include:

- AUGIE Survey Update
- Mentoring Program
- Company Unique Codes
- Commercial Lines Download
- Print Format
- Standalone vs. Sectional Forms
- eSignatures
- Future Priorities



Following the meeting, there will be a Forms Luncheon with the latest information on ACORD Forms activities.

Register today for AUGIE and the 2010 ACORD Implementation Forum [here](#).

15 September 2010

IVANS' ACEs: Part 1 of 2

As part of our continuing series, ACORD Weekly is spotlighting some of the recent ACORD Certified Expert designees. In this issue, six individuals at IVANS received their designations.

The ties between IVANS and ACORD run deep ... all the way back to 1983 when Insurance Value Added Network Services was founded as a "sister organization" to IIR/ACORD. Since then, IVANS has grown and expanded as an independent company moving far beyond their initial role.

Headquartered in Stamford, Connecticut, IVANS now serves over 600 insurance and healthcare organizations, more than 30,000 independent insurance agents, and 135,000 healthcare providers.

While no longer "relatives," IVANS' commitment to ACORD Standards continues. Recently, several of their staff received their ACORD Certified Expert designations. These systems and project personnel know the ACORD Standards and how important they are to their customers. Now, they have a designation that shows the world that ACORD has tested them and they have proven their expertise.

The ACORD Certified Experts are, in alphabetical order:

- Fran Clarke, Systems Specialist
- Tim Henkel, Director of Project Management
- Dave Johnson, Senior Systems Specialist
- Sam Keebler, Project Manager
- Sheryl Page, Senior Implementation Specialist
- Terry Woodford, Systems Manager



Pictured (left to right) Dave Johnson, Sheryl Page, Terry Woodford, Tim Henkel, Sam Keebler. Not pictured, Fran Clarke.

IVANS' ACEs: Part 1 of 2 (Continued)

The combined experience and knowledge of these designees is extensive. "I attended my first ACORD meeting in the early 80's," said Clarke, "I was also involved in the original development of AL3 standards for Personal and Commercial Lines." Woodford came along just after: "I started working with ACORD Standards back in 1990 developing translations." Henkel and Johnson have both been working with ACORD for 15 years and Page for a "mere" 12.

Becoming an ACE

So why, with all that experience, did they decide to become ACORD Certified Experts?

It was about definitively proving that they have the knowledge and skills to do the job right.

"To be an effective solutions provider, it's critical to understand the purpose, structure and processes governing the Standard. I felt the ACE Certification was an excellent opportunity to confirm my working knowledge of ACORD as an organization, its governance and specifically the P&C standard," said Henkel.

"My job is very reliant on ACORD Standards," added Johnson. "The ACE certification confirms that I have a thorough knowledge of insurance and the ACORD Standards."

"It is very important that I understand the Standards and how to use them to develop translation that will work for the carrier as well as the agents receiving IVANS Download solution," said Clarke.

Woodford added that "Having a better understanding of the ACORD Standards allows me to better service IVANS customers, both in providing technology solutions and educating our customers on the use and power of those standards. I felt it was critically important that I be as educated and knowledgeable about ACORD and its Standards as possible."

"Having worked with the Standards for so many years," Keebler said, "becoming ACE certified seemed to be the next logical step that formalizes and recognizes the skills I have developed."

Next week, learn more about how IVANS uses ACORD Standards on a daily basis and the reaction they've seen from their organization and their customers. You can also learn more about ACE and take exams at this year's [ACORD Implementation Forum](#) in November.

Arming Implementers with the Tools They Need

One of ACORD's current priorities is to promote and support the implementation of ACORD Standards industry-wide. To help bring this about, ACORD's Property & Casualty/Surety (PCS) group is forming a new Implementation Focus Group.

"With direction from the PCS Domain Steering Committee and assistance from the ACORD's Standards and Membership teams, we are actively creating an Implementation 'Toolkit' to support our members in their implementation efforts," said Marcia Berner, Program Director, PCS, ACORD.

The toolkit will be a collection of resources available to members to help them plan and execute any ACORD Standards implementation project.

Arming Implementers with the Tools They Need (Continued)

"This Implementation Focus Group will consist of member volunteers who have experience in implementing the various ACORD standards coupled with those who are new to the process," Berner added. "The goal is to bring together a variety of experiences from carriers and solution providers as well as from business and technical perspectives."

Through this diversity of expertise, the goal is to identify and resolve the major issues facing members when they are implementing. Another goal is to identify the resources that these implementers have used in the past that will help others be successful in their efforts.

"Another aspect of this under design now is something new and different for ACORD – a mentoring program," Berner said. "Members can request help and then get matched up with someone who can advise them on various topics throughout their project."

More information will be shared as it becomes available and will also be discussed at the [ACORD Implementation Forum](#) in November.



1 September 2010

Forms Q&A with ACORD's Daneen Carroll: Part 3 of 3

ACORD receives many questions regarding its forms, form usage, and what's next with them. To get some answers, I sat down with Daneen Carroll, Compliance Manager at ACORD to pose some of these questions. This is the conclusion of a three part interview. Over the past two weeks, we discussed changing forms, finding forms information, and filing for both P&C and L&A forms.

Old Forms

Michael Carroll, ACORD Weekly: Some people don't like new version of forms and prefer old ones. Can they use an old form? When do they have to switch to the latest version?

Daneen Carroll, ACORD: Once a new form is released, users should immediately switch. There's always a reason why a form has changed whether it's because of changes made by maintenance request or due to a regulatory change. Also, if it's a filed form, the regulator has approved it and the new form is the only one that officially recognized. So, when you receive a notification that a form you use has been updated, it's time to switch.

Forms in Systems

MC: This brings up another question and that is, what if my system doesn't use the latest form?

DC: We encourage all of our solution provider members that use ACORD Forms in their systems to update as soon as possible. That's one reason the new ACORD eForms with eLabels are being rolled out since they make system updates easier and faster.



Daneen Carroll,
Compliance Manager
ACORD

Forms Q&A with ACORD's Daneen Carroll: Part 3 of 3 (Continued)

If you need to use a form and your system doesn't have it, you can always register on acord.org and gain access to free static forms. At the same time, contact your vendor and encourage them to update their system with the current ACORD Forms as soon as possible.

What's next?

MC: *So what's next in ACORD Forms? What will we see in the coming months?*

DC: There are three major things that ACORD Forms users can expect soon.

First is the ACORD Forms Portal. This new part of the ACORD site will bring together all of the elements you need to access and use ACORD Forms including notifications, alerts, updates, downloads, programs, and more.

We're also working on a new knowledge base that's a living FAQ. Questions received by ACORD staff regarding forms will be put into the system and answers logged. Then, we'll make that information available to all users. It will be a quick and easy way to get answers to your questions online any time of the day or night. For questions that aren't there, we'll still be available to help.

Last, and certainly not least, are eForms. These are the new generation of fillable forms which have a lot of technology built into them. From the user side, they are enhanced fillable forms. However, from the system side, they have a number of features such as eLabels, enhanced FIGs, improved data capture capabilities, overflow, and XML data extraction. These are rolling out monthly and all of them are expected to be available by the end of 2010.

Questions

MC: *Where can ACORD Form users go for additional questions?*

DC: First is the ACORD website at www.acord.org. There's a lot of information up there and available. Next, you can always contact ACORD's Member Services Department at memberservices@acord.org. They have the answers to many of your questions and if they need additional assistance, they can contact any of us in the forms department.

To learn more about ACORD Forms, come to the ACORD Implementation Forum featuring sessions such as ACORD Forms Lifecycle, What's So Special About Specialty Lines?, and Forms Portal, and Life Forms Mapping Exercise. [Click here](#) to learn more and register.

Real Time/ Download Campaign Mascot, Eddie, Launches Blog

Eddie, the industry-wide Real Time/Download Campaign (www.getrealtime.org) mascot whose name comes from "Ease of Doing business," is tapping current Web technology to drive "ease of doing communication." As part of the Campaign's awareness-building activities, Eddie is launching a new blog at www.EddieSays.org.

According to Campaign co-chair Cyndy Smith, vice president, technology, at Haylor, Freyer & Coon, Syracuse, N.Y., the blog supports the Campaign's goal of boosting availability and adoption of Real Time and Download functionality within the Independent Agency System. "Eddie will keep industry professionals up-to-date on new developments, education opportunities, successes and other Real Time news and information," Smith says.



Real Time/ Download Campaign Mascot, Eddie, Launches Blog (Continued)

"Eddie already has a presence on Facebook, which allows for interaction with a number of friends," adds fellow co-chair Karen Youngman, CPCU, personal lines manager at Don Allen Agency, Rochester, N.Y. "By blogging, Eddie will be able to generate increased awareness of important industry workflow enhancements and drive greater two-way communication on Real Time and Download issues."

The new blog lets visitors read posts online and receive updates via email or RSS reader. Also, it provides opportunity for conversations about Real Time and Download issues via its "Comments" functionality.

[AUGIE](#) is a sponsor of the Real Time Campaign.

Excess & Surplus Lines: An Industry Focus

Over the past several months, much attention has been paid to E&S across the industry. In particular, work has been done to bring standards to this non-standard part of the industry. Through a joint industry initiative, ACORD working groups, events, and sessions, awareness and interest are rising.

Much has been accomplished already such as the releases of the ACORD 105 - Apartment Building Supplement and ACORD 106 - Vacant Building Supplement. However, the group still has much to do including further development and implementation advocacy efforts.

This fall features a number of events focused on E&S. This follows a recent meeting where the E&S working group leaders from ACORD and ACT set their [priorities for 2011](#).

September 9 Webinar

On September 9, the Retail Agent E&S Joint Industry Initiative will be holding a free webinar - Opportunities for Downloading Data to Retail Agents in the E&S Market. Learn about the latest developments in downloading data from MGAs/Brokers/E&S Carriers to Retail Agents and the benefits of using Download technology, how Download can work for MGAs/Brokers/E&S Carriers, and how to avoid pitfalls when implementing Download.

The initiative itself is sponsored by AAMGA, ACORD, ACT, and NAPSLO. Some seats still available, register now by [clicking here](#).

ACORD Implementation Forum Meeting

On Wednesday, November 3 at the ACORD Implementation Forum, an open, industry-wide meeting will take place focused on E&S standards and development.

Industry Joint Working Group for the Retail Agent

2:45 PM – 5:00 PM

This joint industry meeting, sponsored by AAMGA, ACORD, ACT, and NAPSLO is open to all who are interested in bringing efficiencies to E&S Lines. Among the topics of this meeting's agenda are:

- Using ACORD standards to streamline supplemental applications
- Download - General Agent Electronic Interfaces
- Lloyds and MGA Interfaces
- Joint Working Group Marketing

Learn more about the sessions and [register here](#).

25 August 2010

Forms Q&A with ACORD's Daneen Carroll: Part 2 of 3

ACORD receives many questions regarding its forms, form usage, and what's next with them. To get some answers, I sat down with Daneen Carroll, Compliance Manager at ACORD to pose some of these questions. This is part two of a three part interview. Last week, we discussed changing forms, finding forms information, and accessing forms.

Filing Forms

Michael Carroll, ACORD Weekly: The filing of forms with states is a big area of confusion for many. Does ACORD file on behalf of its members? Do companies have to refile? What forms are filed and which aren't?

Daneen Carroll, ACORD: First, we need to break filing down by line of business – P&C and Life & Annuity.

For the P&C community, ACORD files forms on their behalf with regulators when required. Not all forms have to be filed. A benefit of being an ACORD member and using ACORD forms is that we take care of that for you. When ACORD releases a form, you can be sure that it's already been approved by members and that it's compliant with regulatory requirements.

Life & Annuity is a bit different. First, not all Life & Annuity forms need to be filed such as with a Rollover Form.

For those that do need to be filed, we first have to receive authorization from a company to file on their behalf. Then, we need to file the form in each state. It's a bit more complicated than the P&C forms but once again, a benefit of membership is that ACORD handles all of that for you.

International Forms

MC: You said you filed in the United States but what about use in other countries?

DC: At present, the only ACORD forms that are filed are in the United States. Forms in other countries are both under discussion or underway. As of today, they are not released.

Filling Out Forms

MC: Filling out forms seems to be a major source of questions. How do you know what to do? Where can users find quick answers?

MC: The ACORD Forms Instruction Guide or FIG has been one of the most important and used parts of ACORD forms for years. In the days of paper forms, the FIG was published as a book ... a very large and heavy book. In it were descriptions of every field, the information required, and how to properly complete the form.

These days, the FIG information is embedded within the form and pops up as needed by the user.

Participation

MC: Getting involved in the process has also been asked by forms users. What role can an agent or broker play in the process?



Daneen Carroll,
Compliance Manager
ACORD

Forms Q&A with ACORD's Daneen Carroll: Part 2 of 3 (Continued)

DC: There are two specific ways that agents and brokers can participate in the ACORD process regarding forms. First would be becoming a part of AUGIE – the ACORD User Group Information Exchange. This group brings together agents, brokers, carriers, solution providers and others to discuss ways of improving workflow, increasing ease of doing business, and finding new ways for all parts of the industry to work together for mutual benefit. You may already be familiar with such things as the [AUGIE](#), [Real Time Campaign](#), and Download Campaign.

Another way is participation in a working group. Recently, there was an article here in the ACORD Weekly that discussed just how agents can ... and should ... participate. You can read An Agent's Guide to Forms Working Groups, [parts 1](#) and [2](#), online.

In the next issue ... Using older forms, system support for forms and what's next with ACORD forms.

To learn more about ACORD Forms, come to the ACORD Implementation Forum featuring sessions such as ACORD Forms Lifecycle, What's So Special About Specialty Lines?, [Forms Portal](#), and Life Forms Mapping Exercise. [Click here](#) to learn more and register.

Remembering Kay Barrett

This week, AUGIE remembers its past president Kay Barrett (Ramonda Kay Barrett-Starr) who passed away on August 11 from cancer. Kay was retired from IMA Financial Group in Wichita, KS where she was responsible for Agency Operations, Management Information Systems, Physical Facilities, Communications and Special Projects.

She was dedicated to the industry and improving workflow. She served as an AUGIE Rotational Chair and as an AUGIE Leader and also held positions with the AMS User Group (now NetVu) and with ACT. She was a frequent speaker and authored articles on efficiency.

In discussing memories of Kay, ACORD's Cal Durland remembered a special ruby slipper pin that Kay had given her. "She was a dedicated lady who was always thinking of others and the industry. The pin always reminds me of her, of her home in Kansas, and her sense of humor and warmth."

"Kay Barrett, who lost her gallant battle against cancer last week, was an incredibly hard worker on Insurance Industry Technology Initiatives and an avid supporter of AUGIE. She participated for many years as an AUGIE Leader on behalf of NetVu formally the AMS User's Group and was on countless working groups. She was very passionate about Real Time and was very instrumental in the development of Commercial Lines Download. She saw the benefit of standards in order to drive efficiencies at Companies and Insurance Agents Offices. Kay touched so many of us at AUGIE and will be sorely missed," said James T. Armitage, CPCU, Vice President, Arroyo Insurance Services, Inc. and an AUGIE Rotational Chair.

Donations can be made to the Paul G. Starr and Kay Barrett-Starr Memorial Scholarship Fund, Wichita State University Endowment.



Kay Barrett speaking at the
ACORD LOMA Insurance
Systems Forum

Webinar: Opportunities for Downloading Data to Retail Agents in the E&S Market

On September 9, the Retail Agent E&S Joint Industry Initiative will be holding a free webinar - *Opportunities for Downloading Data to Retail Agents in the E&S Market*.

This webinar will highlight exciting developments in downloading data from MGAs/Brokers/E&S Carriers to Retail Agents and will focus on the benefits of using Download technology, how Download can work for MGAs/Brokers/E&S Carriers, and how to avoid pitfalls when implementing Download. The panelists will also answer any other questions that arise.

The initiative is sponsored by AAMGA, ACORD, ACT, and NAPSLO.

Space is limited. Reserve your Webinar seat now by [clicking here](#).



Speakers scheduled include: Neal Quiros of IVANS; Doug Johnston of Applied Systems; and Nellie Massoni of Vertafore.

18 August 2010

Forms Q&A with ACORD's Daneen Carroll: Part 1 of 3

ACORD receives many questions regarding its forms, form usage, and what's next with them. To get some answers, I sat down with Daneen Carroll, Compliance Manager at ACORD to pose some of these questions. This is part one of a three part interview.

Changing Forms

Michael Carroll, ACORD Weekly: One of the most commonly asked questions is about changing ACORD forms. Some users want to know if they can alter an ACORD form to meet their needs whether it's for entry, additional details, or to fit in a window envelope. Can they do it?

Daneen Carroll: The simple answer is no, they can't change ACORD forms. And there are several reasons. First, they are copyrighted and cannot be altered for that reason. Second, ACORD forms are filed with the individual states where required. That means a regulator has looked at the specific form and layout and said yes, that form in that format is acceptable.

There are only two reasons that ACORD forms change and that's by a regulatory change or through the ACORD Standards Process. If a regulator or other governmental agency requires a change that impacts a form, that change is made automatically to remain compliant.

The ACORD Standards Process is where individuals or an ACORD Working Group request changes to forms. Those changes are submitted for vote by the membership and if approved, become the new version of a form.



Daneen Carroll,
Compliance Manager
ACORD

Forms Q&A with ACORD's Daneen Carroll: Part 1 of 3 (Continued)

Forms Information

MC: Another common question is - how do I find information on ACORD Forms?

DC: There are a number of places and documents available to help ACORD users. Many are located on the ACORD Forms page.

One is the Forms Index which lists all current ACORD forms along with release dates and version numbers. There is also the Forms Update database that allows you to look at all current and past changes. You'll also see Forms Alerts and FAQs such as those on Certificates.

Each month, we send out a Forms Notification which list all new release and regulatory changes. You can also find forms news, development, activities, and a link to the notification in the ACORD Weekly Newsletter.

Soon, there will be a Forms Portal that will bring all of these elements together for you.

Getting Forms

MC: How to access forms is another common question received, particularly by ACORD's Member Services representatives. How can industry participants get ACORD Forms?

DC: For many people, their agency management system is the primary source. However, for those that don't have one or that need a form that their system doesn't currently contain, ACORD offers two Forms participation programs.

The first is a free program that gives agents, brokers and distributors access to static PDF versions of the forms. As long as we can verify that you are eligible and you sign up on our website, you can have free access to any free PDF forms.

For those that prefer fillable forms, or who need printed forms, ACORD has the Advantage Program. Rather than static PDFs, this program offers fillable forms in both IBM and Fillable formats. Special software is required. You can find out more by contacting ACORD Member Services at memberservices@acord.org.

In coming parts of this article ... International Forms, Filling out Forms, Working Groups, older ACORD Forms, Systems, and what's next with ACORD forms.

To learn more about ACORD Forms, come to the ACORD Implementation Forum featuring sessions such as ACORD Forms Lifecycle, What's So Special About Specialty Lines?, Forms Portal, and Life Forms Mapping Exercise. [Click here](#) to learn more and register.

11 August 2010

ACORD at NAMIC in San Diego

ACORD will be presenting a panel discussion at the 115th Annual NAMIC Convention in San Diego, CA. The focus will be on ways to improve ease of doing business through technologies such as ACORD Standards, Real Time, and Download. In addition, results from the 2010 AUGIE Survey will be discussed to illustrate how these technologies fit into the needs of industry participants.

Panel participants already scheduled include:

- John Leonard, CPCU, President and CEO, MEMIC and ACORD Board Chair
- Bill Tedrick, Owner, NxTech
- Teresa Addy, Business Technology Analyst, EMC Insurance Companies
- Cal Durland, CPCU, Market Development Manager and AUGIE Facilitator, ACORD

"So much work has been accomplished to help the industry improve efficiency and increase ease of doing business but more still needs to be done. From the Real Time Campaign to Personal and Commercial Lines Downloads, we've come a long way," said Durland. "What we want to do is let people know what's happening today, let them ask questions, and find ways they can implement these standards and tools to benefit their own organizations."

The event is scheduled from September 19-22 at the Manchester Grand Hyatt in San Diego, CA. The session will be on Tuesday, September 21 at 10:15 AM.

Information on the event along with registration can be found [here](#).

CPCU Seminar & Webinar on Healthcare

On September 25, 2010, a breakfast is being held by the CPCU Agents & Brokers Interest Group on Healthcare Reform as it Stands Today at the Orland World Center Marriott in Orlando, FL. This panel discussion will focus on the issue from the perspectives of the not-for-profit sector, the business community and the medical insurance industry.

Speakers scheduled are:

- Manus C. O'Donnell, CPCU, ARM, AMIM, MBA
- Anne M. Buckley, J.D., Vice President and General Counsel, RMTS, LLC
- James P. Gelfand, Director of Health Policy, U.S. Chamber of Commerce
- Velma R. Hart, CAE, National Finance Director/CFO, AMVETS
- David P. Kalm, J.D., President and Chief Executive Officer, RMTS, LLC

"Since seating at the breakfast event is limited, we'll also be running it as a webinar so no one has to miss this important event," said Cal Durland, CPCU, Market Development Manager and AUGIE Facilitator for ACORD and current editor of the Agents & Brokers Interest Group newsletter. "We wanted to be sure that those who couldn't make it to the breakfast or to Orland had the opportunity to get the latest information that impacts their businesses."



CPCU Seminar & Webinar on Healthcare (Continued)

Both the seminar and webinar are scheduled for September 25, 2010 from 9:45 AM until 11:30 AM. The breakfast itself begins at 8:30 AM.

- [Register for the breakfast in Orlando](#)
- [Register for the webinar](#)

4 August 2010

AUGIE Agenda for November Meeting

AUGIE will be holding its next open meeting during the 2010 [ACORD Implementation Forum](#) on Friday, November 5 starting at 7:30 AM with breakfast and continuing through a working lunch.

Topics that will be discussed include:

- AUGIE Survey Results
- Mentoring Program
- Carrier Session Updates
- Company Unique Codes
- Commercial Lines Download
- Print Format
- Standalone vs. Sectional Forms
- eForms
- eSignatures



"We have a very full agenda scheduled to make sure all AUGIE members and those interested in our activities get updates along with useful tools to help them and their businesses improve workflow and productivity," said Cal Durland, Market Development Manager and AUGIE Facilitator at ACORD. "These are open meetings and we encourage everyone to come, to hear what's happening, and to get involved."

Also on the agenda will be a discussion of what's ahead for 2011. "We want to share our ideas with the full membership as well as get input on what the pain points are today that AUGIE can help with," Durland said.

"If you're coming for AUGIE, I highly recommend you stay for the full Forum. There are many sessions that will give you some great information and implementation resources," she added. Among those events are:

- An ACT Meeting
- An E&S Working Group Meeting
- Sessions including: The Path to Commercial Lines Success, What's So Special About Specialty Lines, Evolution of the Collaboration Environment, Commercial Lines Minimum Data Set

When finalized, the AUGIE meeting agenda will be posted on the website [www.acord.org/augie]. Those interested can keep informed by following AUGIE's newly launched [Twitter account](#)

For session listings and registration for both the AUGIE Meeting and the 2010 [ACORD Implementation Forum](#), please visit the [website](#)

E&S Group Prioritizing for 2011

After several standardization successes, the joint industry initiative led by AAMGA, ACORD, ACT, and NAPSLO is now seeking to take on more challenges in the E&S community. Instrumental in their efforts is the ACORD E&S Forms Working Group that has developed standardized ACORD applications and standardized supplemental applications.

Two of the group's recent successes are:

The ACORD 105 - Apartment Building Supplement - is the current focus of the Working Group, and is nearing approval by the group.

The ACORD 106 - Vacant Building Supplement - has been approved in November 2009 by the membership.

To determine what their next set of priorities are for standardization, members are seeking input from retail agents, brokers, MGAs, wholesale brokers, and E&S or specialty carriers through a brief online survey.

"What we need to know from those out in the field is where can standards help you the most right now. The E&S Forms Working Group is ready for the challenges and the participants set to bring even more standardization to this part of the business to help everyone share data more effectively," said Marcia Berner, Program Director, PCS for ACORD. The E&S community feels that artisans and contractors is a good place to begin, but since there are so many flavors of those, needs input from the community on which ones to start with.

To take the survey, [click here](#).

"With the number of supplemental applications still out there that would benefit from standardization, we're looking to the people who use them each day to help us better understand their needs and how we can best help them improve their workflow and business," added Cal Durland, Market Development Manager and AUGIE Facilitator for ACORD. For more information on the ACORD E&S Forms Working Group, visit [ACORD's website](#).

As part of this cross-industry initiative, there will be a special Retail Agent E&S Group Meeting on November 3 at the 2010 [ACORD Implementation Forum](#) in Fort Lauderdale, FL. Learn more about the group's other activities [here](#).

For details on the event and meeting, [click here](#). Information on joining this group is available above.

If you are interested in participating in the ACORD E&S Forms working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the E&S Forms Working Group

If you are interested in participating in the Retail Agent/ E&S working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the Retail Agent/ E&S Working Group

21 July 2010

Express Yourself - Sectional vs. Stand-alone Forms

Over the past few months, ACORD has been collecting feedback from the ACORD community on whether sectional personal lines ACORD forms should remain in our forms offerings.

Stand-alone (or mono-line) forms are single forms used to collect all of the data needed for a new business submission and are the traditional way that personal lines application data has been collected. Sectional forms were introduced recently, and the original intention was for them to replace the traditional stand-alone variety in personal lines. However, ACORD is in the process of re-introducing the stand-alone personal lines forms due to feedback from some of our members. Sectional forms are the primary way that ACORD forms have been offered in commercial lines.



Watch this ACORD Alert to learn more about Stand-Alone vs. Sectional Personal Lines Forms.

A recent poll done by the Forms Advisory Group provided a limited amount of feedback. However, that feedback supports only one type of form - the stand-alone form - as the preferred method of collecting data, particularly, when a printed form is the end product produced by the agent.

ACORD wants to know from all of its forms users - agents, brokers, carriers, solution providers - how they feel about personal lines forms and formats. This is your chance to express yourself!

[Click here to take the quick survey.](#)

You can also send any other comments directly to the ACORD PCS Forms Group at formsfeedback@acord.org.

War on Keystrokes Rages On (Part 2 of 2)

Last week in Part 1, the issues facing the industry in this battle were discussed. Now, see strategy and solutions to winning the War on Keystrokes from Angelyn Treutel of Treutel Insurance Agency Inc (Retail Agent), John Deibler, an Independent Consultant recently retired from Scottsdale Insurance Company (E&S Carrier) and Scott Montney of Cochrane & Company (MGA)

Three-Pronged Attack

Following up on the group's formation, Treutel said that "it was like the alignment of the stars. Everything came into place at the same time. At the start of this effort we wanted to hit the ground running ... so we broke into three segments all working concurrently to make the most progress as quickly as possible."

1 – Websites

One focus was on general agent websites. While companies in the standard insurance market have robust websites, general agent sites are often just promotional. To help these sites evolve, the group established a roadmap showing how companies can go from level 1 sites (basic marketing) to a level 4 (incorporating Real Time and increasing automation).

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the Excess & Surplus Working Group

War on Keystrokes Rages On (Part 2 of 2) (Continued)

2- Standards

The second focus was on company-specific forms — forms which many organizations felt were so unique they couldn't be standardized. "We started looking at all of these special applications from all of these carriers, and it was amazing that a lot of the information was really the same," Treutel said. "We were able to identify that 80% to 90% of the information in some cases was the same on all of the different applications. That's where the idea came from to start focusing on ACORD Standards. We can get the 80% right now by using ACORD applications and then for that 20%, let's work together to get those more standardized."

3 - Implementation

Implementation was the third major focus. Treutel pointed to the work already being done by the ACORD E&S Working Group headed by ACORD Board Member and COO of Warwick Resources Keith Savino. To date, the working group has produced such forms as the ACORD 105 - Apartment Building Supplement and the ACORD 106 - Vacant Building Supplement that are both used with the ACORD 125 Commercial Insurance Application.

"One of the other major initiatives we're going to have is to work with all of you in this room on getting these forms implemented so they can actually be used. Because if it's just a piece of paper gathering dust, there's no point in it," said Treutel.

"We can all do business more efficiently, effectively and profitably and all make more sales. It's a win-win scenario," she added.

Seeing is Believing

Rounding out the session was a demonstration of one solution in a real-world environment. Montney used a solution created by Appulate, Inc.

- An ACORD application was entered by Treutel through her agency management system.
- It was sent through a "print driver" process which converted it into ACORD XML.
- The ACORD message was sent to the Cochrane & Company system that had a "catcher" waiting.
- It received the request, and provided a link to the quote all in a matter of seconds.

This is a significant time savings from the existing methodology where it might have taken days using manual, and repetitive, data entry.

By doing this live demo, the audience saw first-hand that you could connect the dots and bring efficiency to the workflow. "One of the biggest things missing in the E&S market is the ability to connect the dots, said Montney. "We need a more established mechanism to connect the dots ... we need solutions that can be pushed out for everybody, and this is where we're engaging vendors."

In this scenario, the solution utilized a web portal. However, Montney emphasized that portals are not the answer, just a stepping stone to future technology. "Web portals are a great start to building out services to retailers but it needs to be just that, a start. If you don't build on from there, as soon as something better comes along, customers are going to go somewhere else."



War on Keystrokes Rages On (Part 2 of 2) (Continued)

Deibler emphasized that the group was not endorsing any particular technology and that there were other solutions that accomplished the same task. The solution demonstrated was just one of many now available or being developed.

What's ahead for the group? More work, more forms, more standards, and more participation. Their next face-to-face meeting is at the ACORD Implementation Forum in November.

14 July 2010

War on Keystrokes Rages On (Part 1 of 2)

The war on keystrokes ... it's been a problem for years, particularly for the E&S Market. However, thanks to the Retail Agents/E&S Joint Industry Initiative sponsored by AAMGA, ACORD, ACT, and NAPSLO, standardization and technological implementations are taking hold and actually saving keystrokes.

In a session at the 2010 ACORD LOMA Insurance Systems Forum, panelists Angelyn Treutel of Treutel Insurance Agency Inc (Retail Agent), John Deibler, an Independent Consultant recently retired from Scottsdale Insurance Company (E&S Carrier) and Scott Montney of Cochrane & Company (MGA) provided a history of the group, its progress, and a look towards the future.

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the E&S Working Group

So just how many keystrokes can be saved by technology? Calling on an example from a proof of concept test, Treutel said that they counted keystrokes. "In one submission that we were able to transfer electronically from the retail agent to the general agent to the carrier and back again, we saved 10,000+ keystrokes."

Current Conditions

At the start of the session, Deibler discussed the problems currently facing the E&S industry and explained why the use of automation and technology is essential. "The E&S industry is very huge, over \$30 billion. There are millions of transactions. But it is a very, very paper-based manual processing flow. There are a lot of unique supplemental forms that carriers have developed over the years. And there are substantial redundant data recording processes," said Deibler. "It's not unusual that the same data would be recorded on a submission six to eight times in the process before a quote was ever produced. That's probably more typical than unusual. [There are] huge redundancies and inefficiencies in the process."

This initiative was launched to:

- Increase implementation of ACORD Standards
- Build on standard market successes
- Increase automation
- Take advantage of existing technology
- Increase use of Real Time and Download
- Improve workflows
- Improve profitability and sales



War on Keystrokes Rages On (Part 1 of 2) (Continued)

After just two years of regular calls and face to face meetings the group has made great progress:

- Several supplemental ACORD Forms are completed or in development.
- A sub-group is focusing on ways to market these successes to the industry to increase adoption.
- Systems have been developed to take advantage of the standardization.
- Membership in the group is up substantially

"The interest level at this point is continually increasing. We have lots of folks that are recognizing that we're making progress, that things are being accomplished in a very significant way, and we're going to make some serious inroads into this process," stated Deibler. "300 [participants] is a good number but it's not enough ... we'd like to see additional E&S carrier involvement in the process ... [along with] anyone with an interest or focus in the E&S world."

Next week ... The Three-Pronged Attack on Keystrokes and Real Solutions to Win the War.

7 July 2010

An Agent's Guide to Forms Working Groups (Part 2 of 2)

In the second of this two-part series, ACORD's Marcia Berner and ACORD Member and Working Group Chair Donna Barr continue their discussion of the importance of agent involvement in ACORD Forms Working Groups.

What Do I Look for in a Working Group?

If you're new to the process, you need to find a group that fits you and your interests. If your agency is selling P&C Specialty Lines insurance, there's a Specialty Lines Working Group. Do you do a lot of commercial lines retail business? There is a Commercial Forms Working Group. "If you have a need for which there is no working group, don't keep it to yourself. Contact someone at ACORD. Chances are there are others who also have a similar need," stated Berner.

"You need to join a group that has the same focus as you and your business and where your expertise can best help move the initiative forward. Use that hands-on experience and industry knowledge to help others and, in the long run, help yourself and your business as communication improves," Barr said.

Over time, Working Groups evolve and take on new challenges. "By being an active part of the future directions, you can help steer the group towards the next major industry issue that needs standardization," added Berner.

Who should get involved?

"If you use ACORD Forms to gather data, you should get involved. If you use an agency management system that uses ACORD Forms or data fields, you should get involved. If you want to improve how communication flows and improve your own efficiency, you should get involved," said Barr.



Marcia Berner



Donna Barr

An Agent's Guide to Forms Working Groups (Part 2 of 2) (Continued)

The bottom line is ... if you are an agent or broker, you have a vested interest in the tools the industry uses to gather and share data. Being on the frontline, you need to be able to get the data you need as easily and consistently as possible and be able to use that data to service your clients.

What's in it for me?

The benefits of involvement aren't always tangible up front. Yes, you do need to invest time. However, in the end you know you've been instrumental in helping the industry become more efficient and in building something that helps your organization to cut costs and work more efficiently.

The forms you help develop and get implemented will help you and your company. It's no different than when ACORD started 40 years ago with the first standardized form — one form accepted by multiple carriers. By being part of the process, you're also helping improve your own workflow. If the work done by the group eliminates company-specific forms and enables standardized data collection and flow, you will see the benefits in your own time and expense savings.

How to Get Involved?

Getting involved in ACORD Forms Working Groups is easy.

1. Review the list of Working Groups that's posted on the ACORD Website by domain (Property & Casualty/Surety, Life, Annuity & Health; and Reinsurance & Large Commercial)
2. Find a group that meets your interests or that you have specific experience with so that you'll not only learn but contribute to the process
3. Make sure you are registered on the ACORD Website
4. Email workinggroups@acord.org and ask to be added to that specific group
5. Attend the meetings and make your voice heard



30 June 2010

ACORD Forms Alert: Certificates and Versioning

In April, ACORD released an FAQ regarding new and updated Certificates. Based on recent calls and input from ACORD Forms users, some confusion remains. The primary area of concern was regarding versions and which to use.

"It's essential to understand that there is only one current version of an ACORD form. So whether you are getting your form from an agency management system, your desktop, or from ACORD, they should all be the same," said Ann Henstrand, Chief Compliance Officer, ACORD.

When a form is updated, it replaces the existing version. The latest version can be found on ACORD's website. If you find your edition is different, download the form from ACORD.

[ACORD Forms Alert: Certificates and Versioning \(Continued\)](#)

This seemed to be an issue particularly for the ACORD 25 Certificate of Liability. In this case, there was a language change based on a regulatory requirement. Therefore, it's essential that ACORD Form Users only use the current version.

[Download the ACORD Alert: Certificates document here.](#)

The new language is compliant with state insurance regulatory requirements in all states, and specifically responsive to bulletins issued last year by the South Dakota Insurance Department. The form is national, not state-specific, and is filed and approved in those states which require filings. The new form and its language must, therefore, be used in all states.

If you're unsure as to which is the current version of a form, you can also look it up on ACORD's Forms Index, found on the [forms page](#) in the side navigation bar. "When you open the Forms Index, you'll see an edition date listed such as 2010/03. This indicates that the form was last updated in March of 2010. If your form is older, don't use it and get the current version," Henstrand added.

[An Agent's Guide to Forms Working Groups \(Part 1 of 2\)](#)

In this two-part series, ACORD's Marcia Berner and ACORD Member and Working Group Chair Donna Barr discuss the importance of agent involvement in ACORD Forms Working Groups.

At any one time, ACORD has a number of Working Groups focused specifically on the updating or development of standardized forms for the industry. They range from Employee Benefits to Specialty Lines to Flood.

What they all have in common is the input from all parts of the industry so that the final product meets everyone's data needs.

"Getting insights and information from everyone who touches the forms and data is critical if the form is going to be successful and help standardize the industry," said Marcia Berner, Program Director, Property & Casualty/Surety, ACORD. "That's why we reach out to everyone to join the group, take part in the process, and give us their ideas. What we find very helpful, is to get sample custom forms. That way, the group can see what data is most required, and useful to most parties. It's only from people with hands-on knowledge sharing their expertise that we can help everyone improve efficiency."

What goes on in working groups?

ACORD Working Groups are where the hard lifting of developing standards – forms, AL3 (Download), XML (Real Time) – is done. The groups meet on a regular basis to work on the task at hand. The results are new form and/or data standards. Ideally, a Working Group consists of carriers, solution providers, agents, brokers and ACORD staff.

Before the Working Group begins designing the form, they must make sure that there is an appetite for the form within the membership. "This is really where the 'rubber meets the road.' The recently formed Forms Advisory Group was created to provide invaluable links to various types of industry organizations and constituents who can get the word out and solicit feedback from various industry stakeholders," Berner said.



Marcia Berner



Donna Barr

An Agent's Guide to Forms Working Groups (Part 1 of 2) (Continued)

Equally important is making sure that the form's business use is fully understood and agreed to by all parties. For example, the Commercial Forms Working Group has been developing a Liquor Liability form which will be used by retail agents, as well as in the E & S market. Will the form be used to collect underwriting data only, or will it contain coverage and rating information? Various market segments may have different business needs, and being sure to incorporate feedback from all groups up front is essential to ensuring broad use across the industry.

One other very important consideration is whether there will need to be regulatory filings. If so, it is often best to do some exploratory work up front. ACORD has access to resources which can help us identify whether proposed new forms or changes to existing forms may be met with filing challenges.

Analysis is then done by the group working through as many meetings as necessary to identify the final list of data requirements. With help from ACORD's forms production team, who drafts the sample form, the group makes final changes. Then, they may take their proposed form back to other groups for final feedback.

After all changes are finalized, the form is submitted for vote by the membership. Once approved, it's then processed in the various formats and released to ACORD Members and Advantage Participants along with its Forms Instruction Guide.



"Agents and brokers are crucial to design of the forms. They are the ones who will ultimately use them and are out in the field, working with customers, gathering the information. They **MUST** be involved in the entire WG process in order to guarantee success. That's why the need for agent involvement is critical to successfully developing and implementing ACORD forms," said Donna J. Jurgensen-Barr, President, Premier Insurance Consultants of the Treasure Coast Inc, in Palm City, FL.

What happens after the form is created?

Creation is followed by releasing the form to the industry and supporting its implementation. "Ideally, the WG process will have spawned excitement from members who cannot wait to implement! However, as an agent or broker, you should contact your carriers to make sure they are aware that the form is now available. Contact your solution providers as well. Make sure they are planning to implement the form right away," Berner commented.

How do I Get Involved?

Getting involved in ACORD Forms Working Groups is easy.

1. Review the list of Working Groups that's posted on the ACORD Website by domain (Property & Casualty/Surety, Life, Annuity & Health; and Reinsurance & Large Commercial)
2. Find a group that meets your interests or that you have specific experience with so that you'll not only learn but contribute to the process
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4. Email workinggroups@acord.org and ask to be added to that specific group
5. Attend the meetings and make your voice heard

23 June 2010

ACE Profile: Donna Barr, Agent & Consultant

Bringing another dimension to those receiving ACORD Certified Expert designations this May is Donna Barr. She has been a very active ACORD member for the past decade, led many ACORD Working Groups, and is an AUGIE Leader. Now, she's the first agent to earn an ACE.

Donna Barr's name is recognizable to most everyone in ACORD PCS Working Groups or who has attended ACORD or AUGIE events. She's been actively involved with ACORD for ten years and is an outspoken advocate for ACORD Standards. Now, she does all of this with an ACE designation after her name. Currently, she chairs the Commercial Lines Download and Implementation Guide Working Groups. She also participates in several other groups and is an AUGIE Leader.



Barr's insurance background runs deep. When she was 14 she worked for her father's insurance agency in Long Island. There, she learned the fundamentals of running an insurance agency. Her father became her mentor. "I was determined not to stay in insurance and instead become a computer programmer. I did attempt it, but changed my mind along the way and received an Associate's degree in Banking, Insurance and Real Estate," she said.

Today, her insurance and technology interests merge, providing her with a unique perspective on issues and solutions. As President of Premier Insurance Consultants of the Treasure Coast Inc., she serves as principal, producer, systems administrator, and accountant for her agency. As head of Donna Barr Consulting, she shares her knowledge and background on agency and carrier technology and process efficiency with others along with her experience and expertise in ACORD Standards.

Industry knowledge and technology came together once again for Barr as she became an ACE. "With all of my knowledge of ACORD and all the volunteer work I do, I thought it would be nice to show that I do have this knowledge via an ACE designation."

What's unique in Barr's case is that she's not part of a carrier or solution provider, but an independent agent and consultant. "Since I'm not on the company side most people are impressed that I know as much as a company person does about ACORD standards," she added.

"For the agency side of my work, the knowledge you need for an ACE helps me understand the big picture and improve the everyday processing in my own agency," Barr added. "For the consulting side, it shows my clients that I have the qualifications necessary to make the recommendations I do and help them improve their businesses."

"My specialty has been workflows, training and agency interface," she said. "I've worked with various agency management systems over the years as well as been a pilot agent for many of the carriers for download and Real Time." This, along with her background in ACORD Standards help her share that knowledge with others and led her to be an ACORD Certified Expert.

16 June 2010

AUGIE - Common Cause Brings Parties Together

Agents, carriers and solution providers united once again for the AUGIE and Carrier meeting held in Las Vegas last month. It was a chance for the group to reflect on the accomplishments made so far, and to plan for the future - expanding current initiatives, starting projects, and generally working together to better serve the industry.

The event covered a lot of ground in just one day. Below are just some of the highlights.

Real Time

The vital role that Real Time plays for both agents and for carriers was apparent throughout the meetings. That fact was further reinforced by the results of a recent Real Time/Download Survey. A recent poll showed that ease of doing business is the key to success and Real Time is instrumental in making that happen. More than 60% of the agents ranked "additional carriers with real-time capabilities" as 7, 8 or 9 in their list of priorities with 9 being the highest.



Adopt Standards Now

Under the hood of Real Time are ACORD Standards. As Andy Fogarty, member of ACORD's Board of Directors and Chair of the ACORD Standards Committee said at the meeting, "it's important that all of the companies adopt ACORD Standards. It leads to increased implementation of Real Time and Download." He also told the audience that for data to flow seamlessly, it's essential that they adopt ACORD Standards in all their systems and adopt ACORD forms.

Steering Committee Support

Joe Feo, Assistant Vice President, Agency Integration at Selective Insurance spoke on behalf of the ACORD Property & Casualty/Surety (PCS) Implementation Subcommittee. He emphasized the close alignment of goals between ACORD's PCS Committees and AUGIE. Following that, he reviewed several of the current PCS activities including eForms, eLabels and how these activities will improve overall data flow and ease of doing business across the industry.

Agents Speak

James T. Armitage, CPCU, AAI, of Arroyo Insurance Services kicked off an agent panel. He discussed how Real Time has benefited his agency and "saved a tremendous amount of time ... There's a need to get things done quickly." He went on to add that Real Time capabilities do "affect who we do business with." Using a workers' compensation example, Armitage detailed how they are able to upload data from their system automatically to a company, answer a few questions, and get the information their clients need. "It's 10 minutes versus an hour," said Armitage.



Armitage was followed by Joe Hernandez of Branch, Hernandez & Associates who showed how his agency uses Real Time for personal lines quotes to increase their ability to service their customers. He also asked: "wouldn't it be great to do that with our commercial lines carriers?" Bonnie Two Bears of InterWest Insurance Services, Inc. came next and told the audience how Real Time is helping her agency even in today's tougher marketplace. "The staff was resistant initially. They got used to it and they won't work without Real Time now," she said.

AUGIE - Common Cause Brings Parties Together (Continued)

Carriers Speak

Mele Fuller of Liberty Mutual Agency Markets started off for the carrier panel by explaining how her organization provides options and opportunities for their agents that increase their efficiency including Real Time and Download. They are working to make it easier for agents to do business with them but noted that agencies need to implement Real Time and Download to gain these advantages. For those agencies new to it, Fuller recommended starting with one area and growing. "There's a lot to gain," she added.

She was followed by MEMIC's Gary Baxter who added that even small mono-line companies use ACORD standards and work to make it easier to interact with their customers – the agents and brokers. Jacque Burm of Scottsdale Insurance rounded out the panel. He said that Scottsdale always accept ACORD forms which make it easier for agents since they have one standardized form to learn and use. He encouraged other carriers to get involved and get more standardization across the industry.

AUGIE Survey Results

Initial findings from the AUGIE survey were reviewed with attendees that afternoon. While statistical analysis is still underway, an overview was provided along with the initial findings including:

- 27% said learning and using various company proprietary systems is the greatest challenge in supporting automation
- 69% of management users use real time inquiry or service increase nearly 30% since 2009
- 57% use real-time ratings for personal lines
- 84% strongly agreed that the adoption of new technologies has enabled their agency to become a more effective sales organization
- 44% of carriers that responded offer Real Time

An Executive Overview of all results will be available later this year following complete analysis of all the data.

Durland Speaks at CPCU Meeting

At this year's CPCU Society's Annual Meeting & Seminar in Orlando, FL, Cal Durland, CPCU, Market Development Manager, and AUGIE Facilitator will be presenting at the Underwriting Interest Group Lunch on September 26, 2010.

The presentation will focus on the work being done by ACORD to support the industry. "Good data management and sharing helps everyone do a better job. ACORD has worked to improve processes and increase efficiency throughout 40 years of serving the insurance industry," said Durland. "We'll be discussing ACORD's current initiatives and how standards and forms can help you make the sale."

This is the CPCU Society's 66th Annual Meeting where they not only provide sessions and education, but welcome in the latest CPCU designees. As 2009-2010 CPCU Society President & Chairman Douglas J. Holtz, CPCU, CIC, CSP, CRM wrote: "The theme of this year's meeting is 'CPCU: Your Bridge to the Future.' Think of the CPCU Society as a structure that you can use to move forward with confidence, to overcome any obstacles and to build on your past successes."



Click on the logo
to watch a short video
The CPCU Experience

For more information, on this, and the sessions and events taking place, visit the [CPCU event website](#).

Lloyd's Joins Retail Agent E&S Initiative

The Retail Agent E&S Initiative announced that Lloyd's of London has joined the group. The group is a collaboration of the Independent Agents & Brokers of America's Agents Council for Technology (ACT), the American Association of Managing General Agents (AAMGA), the National Association of Professional Surplus Lines Offices (NAPSLO) and the ACORD.

"We are pleased to add Lloyd's to the list of U.S. retail agents, brokers, MGAs, carriers and vendors currently involved in the process," says Angelyn Treutel, Retail Agent E&S Initiative Co-chair and Vice President of the Treutel Insurance Agency. "Our goal has been to ensure that all components of the transaction are involved in our discussions and Lloyd's joining the process helps us meet that goal."

Lloyd's will be coordinating efforts to improve the efficiency of electronically transferring data from MGAs in the U.S. to the London market. Lloyd's is a member of ACORD and advocate of ACORD Standards in the London Market. Blog entries on the Lloyd's site (blogs.lloyds.com/tag/acord) describe their involvement with ACORD Standards. Recently, the recent Lloyd's Exchange also relies on ACORD Standards for messaging.

"North America is an important component of business for the London market and Lloyd's is working on improving the electronic transaction of data on both binding and open market business, and thus believes it is important to be part of this joint industry group," says Adam Stafford, Senior Project Manager of Lloyd's Market Operations.

Lloyd's Webinar - July 13, 2010

Lloyd's will present its current proposals to standardize data collection from its MGAs in the US in a webinar:

Lloyd's of London US Distribution Initiatives – Standards and Technology
July 13, 2010
11:00 AM - 12:00 PM (Eastern US).

Speakers currently scheduled include: Adam Stafford, Lloyd's of London; Sarah Thacker, Lloyd's of London; Mike Roy, CRC Insurance; Angelyn Treutel, Treutel Insurance Agency; John Deibler, JBD Consulting; and Jeff Yates, ACT.

[Click here to register](#)

Specialty Lines WG takes on Lawyers Professional

The ACORD Professional Liability Specialty Lines Working Group is taking on a new challenge this cycle – a Lawyers Professional Insurance Form. Their first meeting is scheduled for **June 17** and all agents and others with experience in this area are invited to attend. This includes those involved with development, compliance, and legal areas.

Chaired by Keith Savino of Warwick Resource Group and a member of the ACORD Board of Directors, the group's overall mission is to define the common "information" for Professional Liability/Specialty Lines that can be used to standardize forms and electronic messages (XML, AL3).

This initial meeting will be held:
Thursday, June 17, 2010
2:00 pm - 3:00 pm (Eastern US)

Specialty Lines WG takes on Lawyers Professional (Continued)

Before the Working Group was formed, "Executive Lines" like Professional Liability and E&O had common information being collected by agents, brokers and intermediaries, and ultimately presented to underwriters without consistency or standards. There was cost and pain to applicants and agents involved in preparing multiple applications with the same information for these lines of business. The Working Group was launched so that standards could organize the common elements, while respecting the individuality of company unique requests, and warranty statements, and improve efficiency.

To date, the group has developed a number of new standardized forms for this are including:

- ACORD 825 - Professional/Specialty Insurance Application
- ACORD 807 - D&O Application
- ACORD 827 - Employment Practices Liability Insurance Section
- ACORD 828 - Fiduciary Liability Application
- ACORD 831 - Professional Specialty Insurance Notice of Incident/Claim form
- ACORD 832 - Miscellaneous Errors & Omissions (E&O)

Kick Off Meeting Information

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the Professional Liability Specialty Lines - Lawyers Professional Working Group

9 June 2010

AUGIE Real Time/ Download Campaign Survey Results

A recent Real Time/Download Campaign (www.getrealttime.org) survey of independent agents and brokers indicates that getting more carriers to offer real-time functionality will deliver the greatest benefit in making real time the predominant workflow in their agencies.

Survey participants from every state, Puerto Rico and the District of Columbia, were asked to prioritize nine possible enhancements to real-time programs and tools, using a scale of 1 to 9 - with 9 being the highest priority - and giving a particular number ranking to only one item.

"Additional carriers with real-time capabilities" was rated a high priority-ranked 7, 8 or 9-by more than 60% of respondents. Nearly 30% assigned it a 9.

"Day in and day out, agencies operate in multiple workflows because of the various ways insurance companies want to exchange information," says Cal Durland, CPCU, Market Development Manager and AUGIE Facilitator, a Real Time/Download Campaign sponsor. "Broader carrier implementation of real time based on ACORD Standards will provide a more consistent workflow, one that uses the agents' technology to access company systems. This will deliver faster response, fewer errors and, most important, more sales."

"Improved personal lines endorsement processing" was the enhancement viewed as most important by the second highest number of participants. More than half (55%) called it a high priority, scoring it 7-9; nearly one in five rated it a 9.

AUGIE Real Time/ Download Campaign Survey Results (Continued)

"Carriers have done a good job working with vendors to build out inquiry and service capabilities, and real-time personal lines quoting is growing rapidly," adds Jeff Yates, executive director of Independent Insurance Agents of America's Agents Council for Technology, another campaign sponsor. "Agents want more carriers to focus on endorsements, providing 'deep link' functionality that takes them directly to the company endorsement completion screen to make changes."

Forty-eight percent of respondents assigned a high (7-9) priority to "Faster response time"; 22% gave the potential enhancement a top vote. For "Commercial lines real-time comparative rating," 44% described it as a high priority, while 18% gave it the highest ranking (9) as a possible enhancement.

Other suggested priorities and the percentage of survey participants who assigned a high (7-9) priority to each include:

- Improved commercial lines endorsement processing, 37%
- Easier password management, 27%
- Improved vendor support, 25%
- Improved usage reports, 24%
- Ability to process cancellations, 17%.

ACE Profile: Randy Molnar of CSC

Randy Molnar of CSC is one of the first to receive his ACORD Certified Expert designation for Property & Casualty/Surety. CSC is a long-time member and supporter of ACORD and the company is involved in both the PCS and LAH programs

As Manager for Industry Standards at CSC, Randy Molnar is his company's liaison to industry standard organizations, represents their interests, and ensures that CSC's solutions adhere to those standards.

He's been involved with ACORD since 2002 and has participated in ACORD events such as the ACORD Implementation Forum, ACORD LOMA Forums, and Plenaries throughout those years. Molnar joined CSC in 2006, bringing with him his expertise in ACORD Standards. Now, he's making his expertise official.

"I decided to become involved in the ACE program to be recognized in the industry as an expert on ACORD and its standards," he said. "It also helps me perform my job at CSC better."

As CSC's site states: "Clients of CSC's enterprise systems and e-business solutions benefit from systems and solutions that are designed to support the use of ACORD standards in the processing of insurance transactions." That's where Molnar's skills come into play.

"Knowledge of the ACORD standards is necessary to help all of the various project teams in mapping their systems to the ACORD standards and making sure their implementations are ACORD compliant," he said.

His company's support of ACORD Standards extends to their support of designations, including the ACE.



Randy Molnar (center), a new ACORD Certified Expert, accepting a 2010 ACORD Award from John Leonard (l) and Gregory A. Maciag (r)

ACE Profile: Randy Molnar of CSC (Continued)

"There has been very positive reaction to my ACE at CSC. In fact, CSC has a designation program where it encourages employees to obtain relevant industry certifications. Once approved, CSC also pays any costs associated with obtaining these designations," he said.

2 June 2010

The Life Cycle of Forms (Part 2)

ACORD forms are known across industries, not just in the insurance world. All kinds of companies use ACORD forms and often train their industry members on how to use them properly. But where does it all start? How do forms get created? When are they updated and why? These are a few questions that we hope to answer in these articles. Last time, we looked at how changes to forms are submitted and how new forms are created. Now, the work of actually creating and delivering the forms themselves begins.

Working Groups

A lot of the heavy lifting of updating and creating forms is done by ACORD members in working groups. Before a form reaches the public, the ACORD Forms Working Groups are busy reviewing, updating, and creating forms to meet industry needs. They develop new forms and submit Maintenance Requests (MRs) to be voted on by the membership.

In the current standards cycle, there are several active forms working groups including:

- Employee Benefits
- Certificate Forms
- Commercial Forms
- Excess & Surplus Lines
- Flood Forms
- Forms Review
- Loss Control
- Professional Liability Specialty Lines

So who are these working group members?

ACORD Working Groups are made up of insurers, reinsurers, brokers, agents, and solution providers. All members are encouraged to be a part of the groups, contribute their ideas and share their expertise to improve and create the forms. If you're an ACORD Form user and not involved, you should be! Learn more at www.acord.org.

Forms Production Process

ACORD Forms go through a general forms production process before we release them. This includes development or revisions in response to MRs or regulatory requirements.

The basic steps are:

- Identifying those forms that require drafting or revision
- Communicating changes on the website
- Preparing the forms in all formats
- Filing the forms as necessary
- Publishing the forms
- Notifying the members

The Life Cycle of Forms (Part 2) (Continued)

Form Formats

To meet the needs of a diverse industry, ACORD makes standardized forms available in several formats. ACORD staff produces the approved forms in three technological formats as well as paper.

For those who still need printed documents or watermarked stationary, ACORD provides printed documents for use. Members and Advantage participants can order them through an online system. However, most members prefer to print on demand so they always have the latest version and not reams of outdated copies.

From a technology standpoint, the first types are static Adobe PDF forms. They are available free of charge on ACORD's website and can be printed and used. The only software required is a free copy of Adobe Reader available on the web.

For more advanced users, there are both IBM and Adobe Fillable Forms. These require special software to actually complete the forms online. ACORD provides a free tool to members of the Advantage program to complete the IBM fillable versions. For those with Adobe Professional, fillable Adobe forms are available.

From Forms to XML

As time and technology changed, ACORD has been able to utilize technology to further improve data and workflow.

One of the processes done by ACORD staff is the eLabeling of each and every form. This allows companies that use ACORD forms and ACORD Standards to map data fields on forms to XML fields.

The Release

On or about the first of each month, ACORD issues a "Forms Notification" email to all of those who have registered for the email. If you haven't received it, be sure to contact ACORD Member Services at memberservices@acord.org.

In the email, you'll find a link to the monthly Forms Notification PDF listing all changes made to forms that were released that month. It details changed or added fields, revisions to text or page changes.

It also provides a list of regulatory changes that have or will impact ACORD forms. For example, a state passes a law impacting residential property policyholders in one state. ACORD must then make changes to that state specific form to meet the regulatory change.

Forms Education

So how can you learn about ACORD forms and changes?

First is being sure you're registered for the ACORD Forms Notification.

You can also find all of the information online at the ACORD Forms Portal by going to www.acord.org and clicking on Forms.

For stories on Forms and what's happening in the Forms Working Groups, this newsletter is your source. Be sure that others in your organization involved with forms sign up too so they can keep up to date.

One of the best ways to know what's happening with ACORD Forms is by getting involved. Join ACORD Forms Working Groups, attend meetings, and go to ACORD events.

ACE Profile: Cathy Pokorny of The Hartford

One of ACORD's first ACORD Certified Experts is Cathy Pokorny of The Hartford. While recognized informally as an ACORD Expert within her company, Pokorny's ACE now makes that title official.

Cathy Pokorny has gone from company expert to ACORD Certified Expert after completing the ACE designation program. Within The Hartford, she was already viewed as an ACORD Subject Matter Expert (SME). Now, as an ACE, "expert" has a more official significance.

Pokorny is Senior IT Business Consultant at The Hartford and has been involved with ACORD since 1997. "I'm a technical business analyst in Commercial Data Services who is responsible for ACORD standards governance, schema and canonical model management, business rules, and project management," she said.

She's been active in ACORD for some time including being on the working group that created the first ACORD XML standard for P&C and co-chairing the ACORD Coverage Matrix working group from 2002-2004.

Being a member-driven organization, ACORD relies on members to not only develop standards, but share their knowledge and expertise within their organizations in order to properly implement standards for greatest return. That's precisely what Pokorny does.

"I'm one of the ACORD SMEs within The Hartford, so I provide consultation and training to other business analysts, developers and architects. Although I've been informally recognized as an ACORD expert for several years, it is nice to now have the designation."

Her ACE designation cements the title expert and makes it publicly known that she has expertise and knowledge of ACORD Standards implementation.

The Hartford has been a long time supporter of ACORD and ACE is an extension of that. They have won multiple ACORD Awards for their implementations as well. "My management team is very supportive and pleased that I have obtained the ACE designation," Pokorny added.



Cathy Pokorny of The Hartford - one of ACORD's Newest Certified Experts

26 May 2010

Certificate of Garage Insurance: New Form Development

After recent changes to the ACORD 25 Certificate of Liability Insurance, Garage Liability was removed from the form. It was believed at that time that any party needing to account for that coverage could do so using the row below Workers Compensation/Employers Liability near the bottom of the coverages section.

Since then, ACORD has received a number of communications concerning the removal of Garage Liability. This led to a need to develop a new "Certificate of Garage Insurance" form.

Certificate of Garage Insurance: New Form Development (Continued)

A draft was developed and in addition to accounting for Garage Liability, the draft also includes:

- General Liability • Garage Keepers Liability
- Umbrella/Excess
- Workers Compensation/Employers Liability
- Open "fill-in" row for any other relevant coverage

Now, a meeting is being held to consider the further development of the Certificate of Garage Insurance form and review the existing draft. All members are encouraged to participate and bring any ideas, revisions or suggestions.

This is an opportunity to participate in the development of this new form and make sure that it meets the industry's needs to accommodate garage liability.

19 May 2010

ACE Profile: Mele Fuller, Liberty Mutual Agency Markets

Anyone involved in ACORD's PCS Standards knows Mele Fuller. She's been actively involved with ACORD since 1973. In fact, she has been so active that she received a distinguished service award from ACORD in 2006. Now, she's one of ACORD's first ACE Designees.

Mele Fuller is the Manager, Agency Services, Marketing Information Management for Liberty Mutual Agency Markets. She is also an implementer and vocal advocate of ACORD standards who has chaired working groups and served on the both the ACORD Property & Casualty/Surety Steering Committee and ACORD Standards Committee. At ACORD events, on PCS working group calls, and at AUGIE meetings, Mele Fuller is there promoting the value of standards.

Her designations read like an industry encyclopedia: AAI, AAM, AIS, AIT, ARA, ARM, FLMI Now, she has one more to add – ACE.

Fuller currently manages a unit that provides direction to the Liberty Mutual companies on agency interfaces. In addition, she is very active in a wide range of industry associations including ACORD, AUGIE, and ACT. A longtime advocate of improving agency automation and workflow, she works with Liberty's agents to assist them in their strategic and tactical direction.

She first got involved with ACORD back in 1973 in California working on the original claim forms. That passion has not diminished over the years. She's been actively involved in the development of AL3 standards, ACORD XML for Property & Casualty/Surety, and the ACORD Messaging Library (AML). She's also chaired numerous working groups over the years. Currently, she co-chairs the Surety Working Group and the ACORD Messaging Library Working Group.

So why would someone who helped create the standards and continues to be a driving force in implementation and development want an ACE designation?



Fuller receiving Distinguished Service Award. (l to r) Barbara Koster, Prudential, past ACORD Board Chair; Mele Fuller; Gregory A. Maciag, ACORD; Mark Orlandi, ACORD.

ACE Profile: Mele Fuller, Liberty Mutual Agency Markets (Continued)

"It was a personal challenge. And I wanted to experience the material and tests to judge for myself the value of the designation. Putting together a series of courses and tests toward a technical designation is not trivial. I have been favorably impressed. The tests cover a comprehensive range of ACORD procedures, insurance knowledge and standards capability," she said.

An ACE designation will be playing an indirect role in Fuller's position. "My unit is responsible for download and real time messaging from a business perspective. We often act as System Analysts, recommending what and how AL3 and/or XML data should be implemented to benefit our agents and ourselves. The ACE is a validation that those recommendations we make are coming from people who are knowledgeable and experienced in the ACORD standards," she stated.

Real-Time Usage Continues to Grow for Independent Agents

ACORD and AUGIE are active stakeholders in the Real Time and Download campaigns. Under the covers, ACORD standards enable Real Time and Download.

A recent Real Time/Download Campaign (www.getrealtime.org) survey of independent agents and brokers shows that more than two thirds (69%) of agency management system users employ a real-time tool to begin real-time inquiry or service transactions. These 2010 findings are up by nearly 30% over last year.

The use of tools for rating and quoting is up, as well, according to the survey of more than 1,600 agents and brokers from every state, the District of Columbia and Puerto Rico. Fifty-seven percent of survey participants use a real-time rating tool for personal lines policies—a jump of more than 32% over 2009. For commercial lines, the use of real-time rating tools, at 21.5%, is up by roughly 20%.



"It's encouraging to see continued growth in the number of agencies using real time," says Campaign co-chair Cyndy Smith, Vice President, Technology at Haylor, Freyer & Coon. "As more agents and brokers adopt the new workflows, they improve their competitive position as a distribution channel and are better equipped to serve their clients. The more carriers and vendors see their agents using real time, the more willing they are to invest further in real time to provide additional transactions across more lines of business."

Time Savings and More

Users identified speed, time savings, workflow improvements and accuracy as key benefits of using real time. Nearly nine in 10 (89%) real-time users indicated that using real-time tools saves their agencies time. For those reporting time savings in personal lines departments, the average daily amount saved was just over an hour (60.3 minutes) per person. Average daily time saved per individual in an agency's commercial lines department was just over 43 minutes.

"Agencies are always looking for new ways to increase efficiency," says Karen Youngman, CPCU, Personal Lines Manager at Don Allen Agency and Real Time/Download Campaign co-chair. "To find a tool that saves that kind of time—more than a half a day each week—is huge. Best of all, for most agencies, the functionality already exists within their current agency automation."

Real-Time Usage Continues to Grow for Independent Agents (Continued)

Youngman also pointed to a number of free resources available to help agents and brokers make use of those tools. Among these is the Campaign's 21 Day Challenge (www.getrealtime.org/21DC), designed to help agents and brokers make the use of real time a habit within their organizations.

Among other findings:

Two thirds of real-time users said the tools allow them to respond more quickly to client questions.

"Able to quote more/faster" was a benefit cited by nearly the same number (63%) of respondents.

Forty-four percent said use of the tools provide staff more time for service and sales.

Nearly three quarters of respondents (74%) said the tools are easy to use and save many keystrokes.

"Accuracy of information" was cited as a benefit by 57% of respondents.

Top Real-Time Transactions

Those who use a real-time tool said that personal lines billing and policy inquiry transactions were used most commonly, by 88% and 85%, respectively. In commercial lines, 74% of agencies that use real time said they make billing inquiries using real-time tools in their system; 69% do so for commercial lines policies.

Seventy-one percent of survey participants who use a real-time tool for inquiry and service transactions said they use it to perform personal lines claims inquiries; commercial lines claims inquiries are conducted by 61% of users. Personal lines endorsement processing is handled using system-based real-time tools by 59% of real-time users.

Barriers to Implementation

Some 31% of survey respondents said they do not use a real-time tool in their management system to perform real-time inquiry or service transactions. These respondents all were asked "Why not?" Of these, roughly 15% said either they did not know the functionality was available within their system or they lack time to implement and/or train staff. Twelve percent said they found it to be too difficult to set up; 5% said they could not convince management of its value.

12 May 2010

ACE Profile: Heather Boustead

When ACORD was founded 40 years ago, Employers Mutual was there. When ACORD launched the ACE designation program last year, they were there once again, now known as EMC Insurance Companies (EMC). One of ACORD's first ACE Designees is Heather Boustead of EMC.

Heather Boustead has long been active in ACORD. When the ACORD Certified Expert was announced, she applied to be a part of the beta group and became one of the first designees.

As Lead Applications Systems Analyst, Boustead is responsible for much of the electronic data coming in and out of the company. Some of that data involves ACORD standards, particularly for personal, commercial and claims agency download.

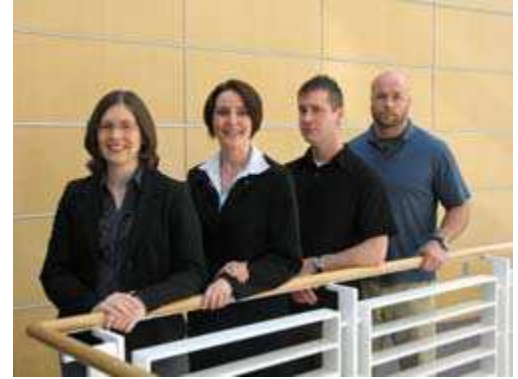
ACE Profile: Heather Boustead (Continued)

"I've been with EMC for 20 years now and for the past 15, I've been involved with the download program. I first got involved with ACORD at the subcommittee meeting back in 2000," she said.

EMC has always been active with ACORD. They are an ACORD Award winning company and proponents of AUGIE and the Real Time campaign. Now, EMC has one of the first ACE designees in the industry with more on the way.

The ACE program is not just for those new to ACORD. As an experienced implementer, Boustead clearly knew the standard. But even those who know and implement, need a tune up once in a while.

"I was intrigued by the continuing education profession and I wanted to see if this was a way to help both myself and the staff improve our skills. I took it first to try it out and see if it was beneficial. It clearly was since now there are several others here at EMC who are in various stages of getting their designations."



Pictured (l to r) Deidra Christensen, Heather Boustead, David Riddle and Jon Gelner

Receiving the ACE designation in May along with Boustead will be Deidra Christensen, Jon Gelner and David Riddle.

"When you work with the standard every day, especially AL3 which is aged to perfection and has few changes, you don't really look at the standard much. And when you're not involved in day to day programming, you don't open up the standard that often," said Boustead. The ACE program helped me remember things that I hadn't touched in a while. This was a great way to remember those things you don't think of daily but are stored away in your memory."

And what of the ACE program itself? "This was well worth the time and was a great condensed version of industry education in one quarter. It was a good refresher. It was good industry knowledge. It makes sure you know the standards and how to implement them right," Boustead added.

Company Not So Unique Codes

On March 31, in the article [Issues & Answers: Company Unique Codes - An Agent View](#), an agent asked if anything could be done about the issue of company unique codes and the E&O problem it raised for agents. Today, progress has already been made.

Unique codes pose an issue for the industry. The ACORD Company Unique Codes working group has been working on this issue with the goal of resolving the problem as efficiently as possible. To date, they've collected lists of company unique codes from approximately 70 carriers and they are in the process of evaluating each list to eliminate duplication by adding standard codes wherever possible.

"This has been a very educational exercise so far," said PCS Program Director Marcia Berner. "The group has already identified some trends that will help in the effort."

Company Not So Unique Codes (Continued)

The analysis work has shown that in some cases, carriers are using unique codes even though standard codes have already been added via maintenance requests. In these situations, the objective is to better inform members of the changes that have been made so that they can take advantage of standards and eliminate unnecessary unique codes.

In other cases, unique codes were created when a methodology to handle the data already existed and the standard could have been used instead. In an example with watercraft, a unique coverage might be used which combines both the coverage and settlement type which are two separate and distinct fields in AL3 – for example, Replacement Cost Hull coverage. We have seen many cases such as this.

"What we've seen so far is that we need to better inform and educate our members about the standards and how to use them effectively," added Berner. "Working groups, ACORD events, and this newsletter are great sources of information. We also encourage you to share this information with your coworkers so everyone is kept informed."

There are situations where ACORD will need to enhance the Standard by adding new codes or add an existing code to another line of business or sub-list.

In the end, all members of the industry will benefit from the use of standard codes rather than company unique ones. "If I am an agent, I no longer have to worry that ABC carrier and XYZ carrier are sending me the same code which represents two different coverages. We've got multiple management systems vendors engaged and working with us on this project as well and they're pleased with the effort as this ultimately helps their agents as well as streamlines their download certification processes," Berner said.

"What we do need is more carrier participation - the more carriers that participate, the better the outcome. The more information we have the more effective this effort will be," she stated. "For any carrier that has not sent in their list of unique coverages and wants to do so, please contact me at mberner@acord.org and come join us in the Working Group. In the end, we all benefit from this."

5 May 2010

ACE Profile: Steve Thomson of Connective Technologies

The ACORD Certified Expert (ACE) program has its first group ready to receive their designations in May. One of them is Steve Thomson of Connective Technologies.

Communicating data between agents and carriers is a vital part of the insurance industry and using ACORD's standards makes it possible. Upload and Download are essential as is implementing them correctly. But knowing how to implement those standards is often the challenge.

One of ACORD's newest ACORD Certified Experts is Steve Thomson, Project Manager at Connective Technologies Inc., who specializes in this area.

One of his responsibilities is managing data translation projects for Connective. The company was founded in 1990 with the mission of developing solutions for interface and integration. Since then, it has grown and enhanced its products to meet industry needs. Connective is a member of ACORD and an active supporter of the Real Time Campaign.

ACE Profile: Steve Thomson of Connective Technologies (Continued)

In 2002, Thomson joined Mutual Benefit in Pennsylvania. "They hired me to support Upload and Download internally so just two weeks after I started, I was off to an ACORD Subcommittee Meeting in Washington DC."

There, he learned about ACORD's AL3 Standard, what it was, and how it fit into the company's needs. "It gave me direction into what was going on and what I needed to know to do the job right."

In 2005, he moved on to Connective Technologies.

Now, in 2010, Thomson is one of the first ACORD members to receive an ACE designation and an expert at the standard. "At Connective, we specialize in communications between agents and carriers. The ACE designation gives me the added credibility and tells people I deal with that I am an expert and I can help them solve problems. It really aligns perfectly with our company's mission and is a great for all of us."

"I was the first to take the ACE exams at Connective since I'm usually the most vocal and often out in front with clients. When I go out, having the ACE gives me the added credibility when I look at their systems, determine what the problem is, and propose a solution. It's important for me to make customers feel secure and let them know that I have the skills to help them."

Thomson isn't the only one at Connective going for an ACE designation. "There are others here taking the program and Connective will have multiple ACEs soon."

"I think a professional designation in ACORD Standards is a great thing. We have to know a lot of information to implement the Standards right. Until now, that recognition didn't exist. I'm glad that's changed and that I was able to be one of the first to be an ACE."



(l to r) Samuel Teng, currently working on his ACE and Steve Thomson, one of ACORD's first ACEs, both of Connective Technologies.

Personal Lines Forms: ACORD 90 Reintroduced

ACORD is currently reintroducing the stand-alone ACORD 90 Personal Auto Application forms. Like the re-introduced 80 - Homeowners Application, the stand-alone 90 will be available in all states and jurisdictions and compliant with all regulatory requirements. This is being done to provide backward compatibility so that companies using systems built on the stand-alone model will not need to re-program their systems to accommodate the new sectional forms. The stand-alone 90's reintroduction will also eliminate any potential negative impact a change to sectional forms might have had on those companies' ability to do business.

Simultaneously, ACORD is beginning to renumber the previous sectional 90's as 290's. When the project is completed, they will be available for use by those carriers and agents who find the sectional approach best matches their business processes.

Definitions

Stand-Alone (Monoline)

A standalone application form is a complete application containing the minimal data for a new business submission, excepting supplemental non-coverage underwriting data collected via supplemental forms (e.g., good student/driver training form).

Sectional

A sectional form is specialized by design and has a dependency on another form – and therefore cannot "stand alone." Most of ACORD's commercial lines application forms utilize this design

Personal Lines Forms: ACORD 90 Reintroduced (Continued)

This will result in two sets of personal lines applications in support of Home and Auto. They will be followed by Inland Marine, Watercraft and Umbrella as both stand-alone and sectional.

Although all changes to the forms were developed in ACORD Working Groups, approved by member votes, and announced publicly well in advance of withdrawal and replacement, some ACORD carrier members did not embrace the sectional approach.

Some agents indicated that the new sectional approach required a different business process model. Also, eliminating the ACORD 80 had broken backward compatibility for some agents and carriers.

When released, all regulatory changes will be incorporated into both the sectional and stand-alone versions.

May AUGIE Meeting Announces Speakers

The next AUGIE and Carrier meetings are scheduled for May 24, prior to the opening of the 2010 ACORD LOMA Insurance Systems Forum at Mandalay Bay in Las Vegas.

Leading the event along with Cal Durland, Market Development Manager and AUGIE Facilitator this year will be AUGIE Rotational Chair Lisa Goth of the Charles P Leach Agency and ACORD Property & Casualty/Surety Steering Committee Chair Spero Zacharias of Chubb.

"These AUGIE and Carrier Meetings continue to grow in size and depth. More people are getting involved and wanting to learn about all of the work going on with Real Time, Download, and all of the other initiatives. And while they are learning, they are helping us grow and gain new perspectives and ideas," said Cal Durland, CPCU, Market Development Manager & AUGIE Facilitator, ACORD.

The meeting will open with introductory remarks from Rob Binning of Binning & Dickens Insurance, Andy Fogarty, a member of the ACORD Board of Directors and Chair of the ACORD Standards Committee, and Joe Feo of Selective Insurance and member of the ACORD PCS Implementation Subcommittee.

Jim Armitage of Arroyo Insurance Services Inc. and an AUGIE Rotational Chair will lead a panel of west coast agents as they discuss the benefits they've achieved by implementing Real Time and Download and show how others can and should do it too.

The carriers will then discuss what they are doing in support of Real Time and Download along with the essential role ACORD Standards play. Panelists include Liberty Mutual's Mele Fuller, MEMIC's Gary Baxter, Scottsdale Insurance's Jacque Burm and a representative of Fireman's Fund.

The meeting concludes with a vendor panel featuring Applied Systems, CSC, DocuSign, Ebix, IVANS, Jarus Technologies, LexisNexis, NxTech, Inc., Sword AgencyPort, and Vertafore.

They day's events for AUGIE conclude that afternoon with the release of the 2010 AUGIE Survey results. This two hour session will provide an in-depth look at the statistical results and their implications for future changes. Past AUGIE Surveys resulted in the Real Time and Download campaigns and have been crucial for industry technology evolution.

Participation in the event requires separate registration from the ACORD LOMA Forum and AUGIE events are free. To register, [click here](#).

NetVU Names 2010 Quantum Award Recipients

At NetVU's 34th Annual Conference, two insurance carriers were named recipients of the 2010 Quantum Award. Both are ACORD members.

The Quantum Award recognizes achievements in interface technology between insurance carriers and agencies that have produced a quantum advance in productivity, profitability and customer service for Vertafore agencies. Quantum Award finalists have successfully deployed single-entry interfaces that incorporate ACORD standards and Real Time programming. For the first time, Quantum Award winners were named for regional carriers and national carriers.

- Regional Carrier: Grange Insurance
- National Carrier: The Hartford

"These carriers are leading the industry in demonstrating how to partner with independent agents as we aim to 'Dream, Dare, Do' for our clients," explained 2009-2010 President James T. Armitage, CPCU, AAI, Arroyo Insurance Services, Arcadia, CA. "The leaders of these companies have shown how to make technology and workflow work better, using their own commitment, vision, and capabilities. As a result, members are able to get business done faster and better."

28 April 2010

The Life Cycle of Forms – Part 1

ACORD forms are known across industries, not just in the insurance world. All kinds of companies use ACORD forms and often train their industry members on how to use them properly.

But where does it all start? How do forms get created? When are they updated and why?

These are a few questions that we hope to answer in these articles.

For those of us who remember Schoolhouse Rock, think back to I'm Just A Bill by Dave Frishberg. Forms development and maintenance is a process that starts with an idea, goes through development, and comes out an official form.

The Beginnings

ACORD forms begin with a need within the industry. ACORD members and non-members see a need to standardize information gathering techniques to streamline the process. This is actually how ACORD itself began.

Today, there are more than 750 ACORD forms available and that number continues to grow

Forms begin with an idea to meet a need within the industry. Someone or some group submits a Maintenance Request (MR) to ACORD asking that we create a new form. Perhaps it's for a business product that doesn't use standardized forms yet. Maybe something changed in the industry requiring new ways to gather data. People in the industry bring us those ideas and they enter the ACORD Standards Process.

Today, several working groups are deeply involved with creating new forms based on industry needs. Some recent examples of forms produced by the working groups include Employee Benefits, Excess & Surplus Lines, Specialty Lines, and Flood.

The Life Cycle of Forms – Part 1 (Continued)

Regulatory Input

An important source of information for forms and form changes is regulatory requirements. ACORD receives information from state insurance departments, state legislatures and from a number of regulatory reporting agencies. When a change is made that impacts ACORD forms, we make the required alterations to those existing forms or, if needed, create a new form to respond to new regulations.

Industry Changes – Form Changes

Just like form origination, changes to forms can come from MRs submitted by members or from any interested party. MR changes can be anything from minor modifications to changes in wording to more elaborate alterations requiring working groups to be part of the process.

Voting

When an MR is received by ACORD, it is voted on. This applies to all standards including forms, XML or AL3. Once the vote is taken and approved by the membership, the changes move on to working groups and to execution by ACORD staff — the heavy lifting.

However, regulatory changes do not go through the voting process. They are mandated by the regulatory authorities and are implemented without a vote.

Coming next...

Forms Working Groups, Form Development, Releases, and Education

Two New Forms Submitted for Vote

As the article "The Life Cycle of Forms" points out (see above), many forms are developed to fill an industry need and submitted to ACORD as maintenance requests (MRs). Two Maintenance Requests (MRs) this cycle are of special importance:

- ACORD 105 - Apartment Building Supplement
- ACORD 29 - Evidence of Flood Form

These forms were completed by their respective working groups this cycle and submitted for membership approval.

MR-10-1-8963 – Apartment Building Supplement Form

Excess & Surplus Lines Working Group

This commercial lines form will be used to support the underwriting of apartments.

MR-10-1-8655 – Evidence of Flood

Flood Forms Working Group

This form was developed as a certificate of insurance for flood policies.

To see the forms, be sure to download the PCS MR file from the [ACORD website](#). Look in the folder Supporting Documents.

21 April 2010

ACORD Certificates: Getting Your Questions Answered

Today, ACORD produces eight different certificate forms for use by the P&C industry. Many members have called or sent in questions about them, how to use them properly, and what their purpose is based on their roles in the industry.

To help answer those questions and provide users with the education and information needed, ACORD released a new Certificates FAQ.

"We're working to make using ACORD forms easier and more understandable while finding ways to provide information and education to our users. But we also recognize that questions remain. FAQs, such as this one, can be a vital tool and go a long way to helping increase understanding and proper use of the forms," said Ann Henstrand, Chief Compliance Officer, ACORD.

Questions in the FAQ include:

- Why do brokers and agents issue certificates of insurance?
- My agency management system still provides an older certificate, and a client has asked me to issue one. What should I do?
- I'm an insurance producer, and a client has asked me to use an older version of an ACORD certificate – what should I do?

To find out these answers, and the answers to several other certificate questions, [download the new FAQ](#).

AIMS Survey: Electronic Marketing Tools Replacing Traditional Methods

A survey of American Insurance Marketing & Sales (AIMS) Society members shows adoption of social networking and marketing tools, including LinkedIn and Facebook, is leading to reduced dependence on more traditional media, including Yellow Pages and mailing-list brokers.

Roughly 60% of survey respondents are using social networking sites for business purposes. Three quarters of these (76%) have started using LinkedIn; nearly half are using Facebook. "As Facebook gains a stronghold among the general public and as business-related communities like LinkedIn grow in popularity with professionals, agents and brokers are recognizing the importance of staking a presence on these sites," says Kitty Ambers, CPIA, CIC, CISR, CPIW, AIMS Society executive director.

"Not only do these online communities offer opportunities to communicate more quickly and broadly," she adds, "but they represent an increasingly valuable source of referrals. Done right, an agency can use their presence on these sites to generate leads from people with whom they already interact. Plus, through the networks of these contacts, they can extend their reach even further."

Although business use of social networking tools is relatively new, early indications are that agents and brokers are pleased with the results, particularly with LinkedIn and Facebook. Forty-five percent of those using LinkedIn indicate that they are finding success; 43% of those using Facebook are, as well.

For the complete story, visit the [AIMS Society Site](#)

Solving Business Problems with Technology at the Forum

Technology helping to solve business problems. Improving communication from agent through companies. Real experiences with real solutions to real issues. That's what ACORD's PCS members can expect when they attend the ACORD LOMA Forum.

"The Forum is about hearing from the people who are out there every day implementing solutions, solving problems, and improving their businesses," said Cal Durland, CPCU, Market Development Manager and AUGIE Facilitator, ACORD. "What we're doing is showing everyone how they can improve their businesses and how technology and standards are an essential part of the solutions," she added.

Below are just a few of the sessions specifically for the PCS community. "But don't stop there," Durland added, "there is also the AUGIE meeting and Carrier Meeting just before the Forum on Sunday along with the results of the AUGIE Survey as well as sessions covering other business lines that will all help you help your company."

A full list of sessions is available [here](#).

Enterprise Solutions

Real World Solutions for Global Insurance Delivery

Hear from Eric Harders of Allstate and his real world solutions to implementing a model for delivering a global integrated enterprise solution. He'll demonstrate a model for delivering globally along with techniques and hints for getting started and share lessons learned.

Policy Systems

Policy System Replacement: Stories from the Trenches

Join Lawrence Fortin of Millers Mutual Group, Alpa Patel of One Beacon Insurance, Stacey Cheese of Edgewater Technology and Jeff Lopata of Preferred Mutual Insurance Company and hear their firsthand experiences with policy system replacement project.

Claims

Driving Claims Transformation through Technology Innovation

Zurich's Urs Vetsch and Ernst & Young's David Connolly will talk about how one carrier who embarked on a claims transformation initiative that resulted in its ability to gain market share and differentiate itself by improving customer service, total claims results, operational efficiency and staff retention.

Real Time

Saving Keystrokes - Retail Agent to General Agent real-time e-submission

The "war on keystrokes" is underway. The goal is to eliminate duplicate data entries through the use of standardized electronic interfaces. Join Angelyn Treutel of Treutel and Associates, John Deibler of Scottsdale Insurance Co. and Scott Montney, Cochrane & Company and see first-hand the benefits that this technology provides.

Agile Development

Agile Development for Rapid Results

In this case study, hear how one insurer used an agile BPM solution to deliver new and revised processes in less than 90 days. Utilizing a Lean initiative to promote process improvements across the organization and an Agile development model that focused on direct collaboration with the business units, the insurer reduced policy issuance from an average of 2 weeks to 2 hours.

Solving Business Problems with Technology at the Forum (Continued)

BPM

14 Days to 14 minutes - Utilizing BPM and Automation to Enhance the Agent Experience

Hear from Farmers Insurance Group's Paul Burger how they increased their market share in small commercial insurance through improved business processes and automation.

14 April 2010

AMSUG Rebranded as NetVU

At the end of March, the AMS Users Group (AMSUG) rebranded itself as the Network of Vertafore Users (NetVU). NetVU revealed its new brand identity - including a new logo and the tagline Empowering Agency Success - during the Group's 34th National Conference in Nashville, TN.

"Our new identity is more than just a new logo," said James T. Armitage, CPCU, AAI, the 2009-2010 president of the Users Group and vice president of Arroyo Insurance Services of Arcadia, Calif. "It is a clear reflection of our role as an industry leader and as an organization dedicated to world-class education, advocacy and networking."

"NetVU's new name echoes our core values and our 'view' of the future," added Brady Polansky, CEO of NetVU. "The 'thought bubbles' in the logo indicate the exchange of information - with Vertafore, with the industry and with each other - that is crucial to our membership. And the tagline describes our ultimate purpose: to help agents succeed."

"We congratulate NetVU on their new look and name. Their mission and AUGIE's remain coordinated and strong as we work together to improve business and efficiency. We appreciate the many years we've worked together and the many more to come," said Cal Durland, CPCU, Market Development Manager, PCS and AUGIE Facilitator.



7 April 2010

ACORD Standards, E&S, and AAMGA

What do today's MGAs need and want? How are they communicating with each other? What is the role technology plays in this equation.

These are some of the questions raised at the recent 2010 American Association of Managing General Agents (AAMGA) Automation and Technology Management Conference.

Marcia Berner, Program Director, Property & Casualty/Surety for ACORD participated in the event and met with agents, companies and solution providers to learn about their needs. "It's important for us to know how things are being done in the market, how ACORD standards can support their efforts, and make sure that everyone in the E&S marketplace is involved with ACORD."

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the Excess and Surplus Lines Working Group

ACORD Standards, E&S, and AAMGA (Continued)

One way to raise that awareness was by participating in a session with members of the ACORD E&S Working Group moderated by John Deibler of Scottsdale and including: Mike Ardis, NAPSLO; Sharon Emek, ACT and CBS Coverage Group; Eldon Hunsicker, NOEL Insurance; Mike Roy, CRC Insurance Services; Jeff Yates, ACT; and Berner.

The group gave an overview of the work being done by ACT's Mid-Market Commercial Lines group chaired by Sharon Emek, as well as the work being done by ACORD's E&S Working Group chaired by Keith Savino of Warwick Resources, and which is developing new E&S forms. Two new forms were displayed: ACORD 105 - Apartment Building Supplement and the ACORD 106 - Vacant Building Supplement.

Throughout the event, Berner was able to speak with attendees, members and non-members, about ACORD's E&S standards activities. "This is an area where education is essential. While many people I spoke to understand the value of ACORD standards in the retail agent market, and know that applicability to the E&S market exists, we still need to demonstrate that applicability to garner support, not surprising since we encountered the same struggles on the retail side."

"The good news is that PCS and RLC [Reinsurance & Large Commercial] standards may both be applicable to this market and Michael Smith, ACORD's Program Director for RLC, and I are excited about the opportunity to discuss how we can work together to promote greater efficiencies all parties to these transactions."

ACORD Shows Support of Big I's YAC Gives Back Event

ACORD recently sponsored the IIABA's Young Agent's Committee (YAC) scholarship fund raiser. Young Agents, company partners and industry leaders gathered for the first-ever YAC Gives Back: A Benefit for InVEST Scholarships. The casino night event received rave wrap-up reviews and raised more than \$50,000 for InVEST Student Scholarships.

The event, which included the InVEST silent auction, raised the most funds ever for InVEST. Scholarships are available for InVEST grads looking to pursue a career in insurance. ACORD's sponsorship of this event was recognized on commemorative cups, flyers, in welcome remarks and throughout the evening on a large presentation screen.



Issues & Answers: Company Unique Codes – An Agent View

ACORD receives emails from its members and the industry regarding specific issues. We'll be addressing these issues along with member perspectives. This week, the issue of company unique codes came in from an agent member.

Background

It's not uncommon today for parties creating data to use non-ACORD (non-standard) code values to meet their own business needs. The result, however, creates implementation issues for the receiving party. Recipients then need to determine how best to manage the non-standard code(s). To help resolve these issues, ACORD has formed a working group to analyze non-standard codes in search of methods that resolve company unique code usage.

The Issue

"We are a small agency but we represent many insurance companies. We have found many conflicting uses of coverage download codes, sometimes even with the supposedly "standard" codes. We believe that a greater number of coverages must be included in the ACORD standards, and beyond that, companies should be required to register their company specific codes with ACORD and check for code availability before starting to use new codes.

This is a serious errors & omissions problem for agencies when one company's downloaded code ends up showing another company's coverage description - appearing that the client has a coverage which they do not have.

Is there anything that can be done?

Wendy P. Lawlor, CIC
The Burns Agency, Insurance Services

Response

Marcia Berner, Program Director Property & Casualty/Surety, ACORD
Company unique codes are a problem that we recognize and we are working on today. A working group was formed to address the issue and we recommend that everyone - agents, companies, solution providers - get involved. We can only solve the problem when we work together.

So far, the working group has received codes from more than 70 companies and the group is evaluating each company's codes by line of business. It's certainly a huge undertaking, and we appreciate the time the working group members have invested and will invest in future. The goal is to identify which coverages, credits/surcharges, etc. are common, so those codes can be added to the standard.

There are going to be exceptions. For example, those codes that are truly unique will most likely stay that way. In cases where two or more carriers use the same code for different coverages, we will need to address that on a case by case basis and consult with both parties to initiate a change for either or both.

This isn't a fast process by any means but work is underway. The more help and input we get, the better and faster we can get the job done so the issue will be solved for everyone. Vendor participation is also important, as each vendor has an existing process for certification of carrier downloads. Two solution providers have joined the working group, and both are engaged in the analysis phase.

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the Company Unique Codes Working Group

Issues & Answers: Company Unique Codes – An Agent View (Continued)

One of the benefits that this process will provide is the education of our members with regard to how to employ the AL3 standards. We have found cases where a coverage code was created when an alternative mapping exists within the AL3 standard. ACORD plans to provide examples of recommended implementations in these circumstances. Utilizing the standards in a consistent manner will ultimately benefit the agents and provide for cleaner, more consistent downloads for all.

As for registering codes, it's certainly an interesting idea and one that would need further investigation and discussion across the industry. It would require every carrier to participate in the effort. Changes such as these normally come from the industry to ACORD, so it's a good idea to talk with your agency management system user group and let them know about the idea. For now, we recommend that everyone get involved with the working group, and make sure your issues are known. You can take part by following the information to the right.

24 March 2010

What's On Tap for May AUGIE Meeting

A preliminary agenda is now available for the May 2010 AUGIE meeting, part of the ACORD LOMA Insurance Systems Forum, May 24-26 in Las Vegas.

These are part of the pre-Forum events including an ACT meeting scheduled for Sunday, May 23, 2010.

On May 24, the day starts off with an AUGIE meeting led by ACORD's Cal Durland and AUGIE Rotational Chair Lisa Goth. This will flow into an ACORD Carrier Meeting which brings together agents, carriers, and solution providers to discuss issues facing them today and ways they can work together to solve them.

"We're excited about the program and seeing how it's all coming together. These events continue to grow in popularity. At the last event in Tampa, we had more than 150 attendees. This is a great way to all sides to get together and express themselves. It's interactive, not just a presentation," stated Durland.

That afternoon, Durland and Goth will be presenting a special session on the 2010 AUGIE Survey results. "This will be the first time the public sees these initial results and it's always a big event for the industry," according to Durland.

Agenda and special registration for AUGIE and ACT meetings can be found on the ACORD Website at www.acord.org/augie.

Bringing Efficiency to Excess & Surplus Lines

With a mission of increased efficiency to the workflow for all business written in the excess and surplus lines markets, ACORD's Excess & Surplus (E&S) Lines Working Group continues to work hard to spread the word about standards.

Chaired by ACORD Board Member Keith Savino, WRG, the group is a collaborative effort among members of ACORD, ACT, AAMGA and NAPSLO and includes carriers, agents, managing general agents and vendors. Their unified goals are to improve workflow, increase efficiency, and boost accuracy across the market.

Bringing Efficiency to Excess & Surplus Lines (Continued)

Today, the group is focusing on forms development. However, that's just the beginning. They also plan to expand their mission to include real-time workflows and new tools to support this often-ignored segment of the market.

After developing these forms and tools, the group plans to go out and spread the word about these standards and emphasize the importance of implementation.

Forms

The Excess and Surplus Lines Working Group has developed two new forms.

- The ACORD 105 - Apartment Building Supplement - is the current focus of the Working Group, and is nearing approval by the group.
- The ACORD 106 - Vacant Building Supplement - has been approved in November 2009 by the membership. It then entered development and is expected for release in the near future.

Both forms are supplements used with the ACORD 125 - Commercial Insurance Application - Applicant Information Section.

17 March 2010

Supporting Commercial Lines Download, Updated AL3 Database Released

A new version of ACORD's AL3 Standard was released this week in support of member needs and to facilitate backwards compatibility.

"We reintroduced all of the pre-5CVG Commercial Lines Coverage Groups for documentation reasons. As more people implement Commercial Lines Download, there was a greater need to see how those coverage groups and their fields related to the standard," said Ed Voyek, Technical Architect. Those specific coverage groups were deprecated in 2000.

Commercial Lines Download is a major AUGIE (ACORD User Group Information Exchange) initiative this year. Download makes it easy to move customer policy data from an insurer to the agent or broker management system without the need to re-key data and eliminates the need to go up to an insurer's site to get information since it's now all contained in one place.

"This information is not for use with new implementations. It's specifically to make it easier to use with the AL3 236 Commercial Lines Download Implementation Guideline," he added.

- The new AL3 Standard is available on the [ACORD Download Page](#) for all AL3 members.
- To learn more about commercial download, [click here](#).
- Commercial Lines Download webinars are also available, you can [register here](#).

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the E & S Working Group

10 March 2010

Find the Latest Versions of ACORD Forms

Starting this month, a Forms Index will be included in the monthly ACORD Forms Notification sent to all ACORD members and nonmembers who have registered to receive the mailing. You can access this month's notification by clicking on the red bar at the top of this issue.

The Index provides an up to date list of all of ACORD's the latest form versions including country-wide and state-specific.

"ACORD needs everyone to know it is imperative to use the most current and compliant versions of our forms," said Ann Henstrand, Chief Compliance Officer, ACORD. "You can always get the latest information from our monthly forms notifications as well as on our website at www.acord.org under the Forms section."

Each month, ACORD releases updates to existing forms. Changes are made due to regulatory changes or changes made through the ACORD Maintenance Request process.

AUGIE Survey: Tools to Spread the Word Released

As Winston Churchill said ... "Give us the tools and we'll finish the job" and that's just what ACORD and AUGIE have done to help promote the 2010 AUGIE Survey.

A set of resources for all companies and individuals - agencies, carriers, solution providers - to help them spread the word about the survey and its importance to the industry is now available on the ACORD website (www.acord.org/augie).

"As of now, we have web banners and buttons, email templates, newsletter drop in articles, and an FAQ available. We want everyone to help spread the word about the survey and we think these tools will help," said Lisa Leach Goth, Vice President of the Charles P Leach Agency and Rotational Chair of AUGIE.

"If you have other ideas ... if you need something modified ... if you think there's a way we can further spread the word, let us know! Email us at augiesurvey@acord.org," Goth added.

While the survey has only been up for a couple of weeks, response has been strong. "But we can never have too much information. This survey is about you, your workflow, and ways the industry can change to make it more efficient. In the end, everyone benefits from what we learn," said Goth. "Tell a friend in the industry, tell coworkers, let everyone know that you've taken the survey and they should too."

Filling the Gap in Loss Control Standards

Loss control is a growing issue within the industry. With an ever-increasing list of risks, the need to manage, communicate, and use data is critical.

In a recent *Insurance Networking News* article, Chad Hersh of Novarica stated: "ACORD standards have helped, but a lot of the key integration points for commercial lines, such as reinsurers, ceded reinsurance systems, loss control systems, site inspection tools and case management, are often either older, homegrown, or older homegrown systems, or in some cases not even systems at all." That's now changing.

Filling the Gap in Loss Control Standards (Continued)

The Loss Control working group is taking a fresh look at what's happening today and planning for the future to ensure that ACORD standards can not only meet today's Loss Control data needs, but be prepared for the future.

"With the growth of emerging technologies insurance companies need to consider the hazards that may arise from new technologies and the risk imposed on their business. Access and use of insurance related data is crucial and that's where ACORD Standards for loss control come into play," said Mike Heembrock of Chubb and Chair of the Loss Control Working Group.

Starting at their next meeting on April 6, 2010 at 9:00 AM (Eastern US), the Loss Control Working Group will focus on the business side of loss and proactively examine coverages and exclusions and how this needs to be communicated.

"We're looking to all the business people who deal with Loss Control to join us, get involved, and help us prepare for future data needs," Alan Stitzer, ACORD added. "We want to get out in front of this issue so as the need arises, we're ready to support the industry."

If you are interested in participating in this working group:

- Be sure you're registered at www.acord.org
- Email workinggroups@acord.org and ask to be added to the list for the Loss Control Working Group

3 March 2010

eForms Forum

You've all probably heard a lot about ACORD eForms at our events, online, in this newsletter and elsewhere. What we'll be doing in this new column is giving you updates and making sure you're aware of all that's happening and what it means to you and your company.

Even after all these years, many people don't know how we got to where we are today so I thought a quick history would help everyone and help you understand how we got here and where the journey is taking us.

Background

ACORD began delivering paper forms in the 1970's. Over the next 30 years, ACORD migrated to providing electronic copies using Adobe PDF formats as well as various others. The goal was still to print the form and fill out a paper version. The only change was that you could download your form as needed, not order paper copies.

Then, a couple years ago, ACORD began to provide a new way to complete forms. Instead of paper, we introduce the concept of completing the application on a personal computer. You could open the file, fill in the fields, and then print, fax or email the completed document.

That led to other ideas on how forms could be completed easier and more efficiently such as embedding them in commercially available software so you could input the data or re-use data already in the software. While a big step forward, it raised the issue of how you could be sure that the forum you used was the latest version.



By Lloyd Chumbley,
Vice President, Standards
ACORD

eForms Forum (Continued)

eForms were born to standardize how software programs use ACORD forms and were officially released in January of 2009. A year later, we are excited about how they are used but we also are aware of some opportunities to go forward. The eForms Architecture Working Group is where these discussions are taking place. This is a technical group talking about the technology of computer forms. No business content here, just pure forms technology.

The Business Side

Of course, ACORD Forms are Insurance Forms and in fact, we have many working groups focused on the business content of these forms including Flood Forms, Commercial Lines Forms, and Specialty Lines Forms. Over the last twelve months we have seen an explosion in these groups which can be contributed to the ease of implementation from eForms. If a broker can get the forms a lot quicker, why not put some time in the development of new forms? And that is what is happening.

The Technical Side

In February, ACORD kicked off the eForms Architecture Working Group which is defining the next version of ACORD Forms Technology. They are working to review and refine the specifications and find ways to help companies easily implement the eForms consistently and rapidly. If you want to know more, see the article about them [here](#).

Getting Involved

If you are a technician or a business person interested in insurance forms, you probably have a place to plug into at ACORD. I would encourage you to reach out to me via email at lhumbley@acord.org or via telephone at 719-264-9621. I would be happy to help you find out more.

24 February 2010

ACORD Certified Expert: Chris Locke

An Interview with one of the first to complete their ACORD Certified Expert requirements

One of the first individuals to complete all of the required ACORD Certified Expert requirements is Chris Locke, Web Applications Developer at MMG Insurance. He is on the team that builds web sites and web services, both internal and public, for MMG. He also provide messaging services including upload and download, policy import, and service governance that includes standards, patterns, practices and documentation.

Some of these responsibilities involved ACORD standards and Locke was new to them. "When I first started with all of this, didn't know ACORD or standards so I learned on the fly," Locke said. "I wanted to know more about the standards and why there were times that our interpretations were different from some of our partners." This included different translations, code lists, and interpretations of XML values. He needed to know more and understand why these differences existed and how to work with them.



In a search for formalized ACORD training, he learned about the ACORD Certified Expert program and realized that "that was the best way to get the knowledge needed to do this the right way."

In November 2009, at the ACORD Implementation Forum in Ft. Lauderdale, FL., Locke took his ACE exams and passed, thereby completing his requirements and making him one of the first in line to receive his designation.

ACORD Certified Expert: Chris Locke (Continued)

"When I received my official notification, I forwarded it to my boss. The email made the rounds and I started getting a lot of congratulations emails from executive management. It was even mentioned at our company's quarterly meeting," said Locke.

"I'm glad I was part of this beta group and it all came together so well. It's a great foundation for people to learn more and I've been talking to people, inside and outside the company, about it," he added. "I'd recommend that others learn more about the ACE and learn more about ACORD as both an organization and the standards."

About Chris Locke: Chris grew up in South Florida and attended college in upstate New York before joining the Marine Corps. After serving in the Marines, he started programming for fun and soon realized that someone would pay him to do it. That realization eventually took him to Northern Maine and his current position with MMG. Chris is married and has two children - a daughter (3) and son (1.5).

17 February 2010

Workflow and Technology Use Focus of 2010 AUGIE Survey

What is the state of automation in the industry today? What can be done to develop and promote improved workflows? How can we drive increased efficiency?

These are just a few of the questions that will be answered by agencies, carriers, solution providers and other members of the industry in the 2010 AUGIE Survey launched today at augiesurvey.artizan.com.

The last AUGIE survey was held in 2006. Now, four years later and with advances made in technology and workflows, it's time to once again survey the industry for updates on the use of technology. Findings from past surveys have led to greater agency involvement in ACORD standards development, better dialogue between agents, their carriers and vendors, the Real Time Campaign and a unified approach to technology. It led to doubling of activity for such things as Real Time Rating and Inquiry, Personal Downloads, and Commercial Downloads.

"This year, we want everyone - CSRs, producers, systems staff, principals - to take the survey and make their voices heard," said Lisa Goth, Vice President of Charles P. Leach Agency and head of the AUGIE

Survey committee. "Everyone who is involved with selling or servicing customers has a vital role to play in the industry and in this survey. Everyone who writes insurance, supports the industry and develops products is needed. We want to hear from each and every one of you so go out today to augiesurvey.artizan.com and let your voice be heard."

To make that even easier this year, we've reduced the number of questions will be presented based on your role. "If you're a CSR, you won't see the same questions as a manager person since your roles are different. We know you're busy and don't want to waste your time with questions that don't have anything to do with you or your role so the AUGIE survey is now interactive and intelligent. It conforms to you," said Goth.

The online survey will be available from February 16, 2010 to April 15, 2010 and will take approximately 15 minutes to complete. "You will have the ability to stop and resume the survey. We know everyone is busy and gets interrupted so now you can handle that important call or put the kids to bed, log back into the system using a username and password that is created when you begin taking the survey at augiesurvey.artizan.com, and pick up where you left off," said Goth.

AUGIE - Plans for 2010 and Beyond

What's in store for AUGIE in 2010? At the recent AUGIE meeting in Tampa, outgoing rotational chair Jim Armitage laid out the goals and objectives for the year.

From its successful meetings and its well known survey to the numerous documents and tools provided to the industry, AUGIE has a history of achievement. Building on that foundation, AUGIE Leaders have set out a specific set of goals for 2010 with committees to guide the activities and report on milestones.

"AUGIE is working to become more focused and more goal oriented by establishing these committees and chairs," said Jim Armitage, outgoing rotational chair of AUGIE, a principal with Arroyo Insurance Services Inc., and president of AMSUG. "By establishing these specific goals, each with its own leader, we will be able to get more accomplished, maintain momentum, and better serve the participants and the industry."

Commercial Lines Download

Chair: Ted Joyce, Board Member, Nexsure Users Group

This group is focused on educating agents, carriers and solution providers on the benefits of Commercial Lines Download and providing the tools and techniques to help them achieve it. They are also holding webinars throughout the year to further understanding.

Real Time

Chairs: Cyndy Smith, Haylor Freyer & Coon, Inc. and Karen Youngman, Don Allen Agency, Inc. The focus will be on the ongoing efforts of the Real Time campaign (www.getrealtime.org) and the 21 Day Challenge. They will also be working on tracking implementation of real time and reporting the data.

AUGIE Survey

Chair: Lisa Goth, Charles P Leach Agency

This group worked to help launch the 2010 AUGIE survey on February 15 and will be working to compile the results. A report on the survey will be issued at the 2010 ACORD LOMA Insurance Systems Forum.

Engaging Carriers Webinars

Chair: Ron Binning, Binning & Dickens Insurance

This group will be investigating the possibility of offering webinars to regional carriers that cannot attend the meetings that have taken place thus far and will continue throughout the year. The focus is on explaining why agents want real time and how to increase productivity for agents and carriers.

AUGIE Communications Task Group

Chair: To be announced

This group is focused on communicating AUGIE's message, accomplishments, and activities to the industry through various means. They will also be working on increasing understanding of AUGIE's mission and engaging industry participants in the activities.

Strategic Plan and Vision

Chair: Jim Armitage, Arroyo Insurance Services Inc. and AMSUG

This group will continue to develop these goals for 2010, monitor activities, and plan for 2011.

To get involved, please email Cal Durland at cdurland@acord.org.

10 February 2010

AUGIE Carrier Session Raises Issues, Encourages Understanding

A larger than expected crowd gathered in Tampa, FL on February 4 at the recent ACORD and AUGIE meeting. Agents, brokers, carriers and solution providers all met to continue the dialog on improving ease of doing business and data sharing along with gaining a better understanding of each other's pain points.

ACORD's Senior Vice President John Kellington kicked off the meeting by giving an update on ACORD activities including eForms, the ACORD Certified Expert program and the ACORD Framework. He also issued a call to action and a focus on implementation to help the industry improve efficiency.

The meeting dove right into a case study by Brightway Insurance COO Michael Miller who explained how important ease of doing business is for agents in a competitive marketplace and the vital role that real time and download play in supporting his efforts. He explained how his company favors those carriers that use Real Time and Download higher as they make it easier for his staff to do their jobs and write more business rather than research rates and enter data.



ACORD Senior Vice President John Kellington Brightway Insurance COO Michael Miller

Two panels followed, one of agents and one of carriers, to discuss the needs for data, real time and download.

Donna Barr of Premier Insurance Consultants of the Treasure Coast, Inc. led off for the agents explaining that it's about the workflow not the components and real time is a journey not an end. She walked the audience through the numerous ways that implementation of these programs support agents in doing their jobs. The more business they write, the more business carriers get — it all starts and ends with data. This was echoed by the rest of the panel that included: Virginia Vaughan, North Florida Agents Network, Inc. - ANEU; John Gardner, Lee County Insurance Agency, Inc.; Earl Kelly, Greene-Hazel & Associates; and Robert Ludwig, Ludwig-Walpole Insurance Agency. The need for data was clear and the fact that "pretty pictures on websites" don't help get the job done. Accurate, accessible information was the key to success and increasing business. Overall, the sentiments of the agents were summed up by Gardner: "Just give me my data!"

Curt Overpeck of Citizens Insurance began for the carrier side. They recently implemented download and it's now in pilot. He explained what his company went through to get the job done, the time lines involved and the future steps already planned. Gary Lawrence, Allied Insurance, updated the audience on his company's latest innovations including entering a password once - and never again - to access their site using an agency management system so

they wouldn't need to type it every time. This drew a round of applause from the audience. Lawrence also emphasized how essential it was to "follow ACORD Standards" when doing projects. The panel concluded with Teresa Addy of EMC Insurance who explained her company's work with real time and download and how they were working to do more. She shared her experiences in launching and completing these efforts, the work involved, and plans for future implementations.



Agent Panel (seated l to r) Earl Kelly, Virginia Vaughan, John Gardner, Robert Ludwig, (standing) Donna Barr



Carrier Panel (seated l to r) Gary Lawrence, Teresa Addy, (standing) Curt Overpeck

The next AUGIE meeting is scheduled for May 24, 2010 at the ACORD LOMA Insurance Systems Forum at Mandalay Bay in Las Vegas, NV.

Next week: AUGIE Priorities for 2010

Why Commercial Lines Download IS Easy!

For some time, personal lines downloads have been providing increased efficiency and accuracy. The same cannot be said for commercial lines ... yet.

Commercial lines downloads are often seen as difficult, complicated, and too hard compared to personal lines. In reality, they are very doable and that's the message being highlighted by AUGIE this year.

"Commercial Lines Download is being implemented but not at the rate we'd hoped for," said Ted Joyce, Board Member, Nexsure User Group and leader of the Commercial Download AUGIE group. "That's why we're setting up these seminars to help everyone better understand the benefits of using Commercial Lines Downloads, how it helps their business, and improve ease of doing business so everyone wins."

Five years ago, a minimum data set was established for commercial line downloads. Work is underway on updating that data set. Also, AUGIE developed the Commercial Download Policy Detail Agency Start-up Guide to further help and support implementers.

"We saw that there was more confusion and apprehension about commercial lines and it seemed to be because people didn't fully know how to do it or where to find the resources they needed. That's all changed now thanks to the AUGIE committee on Commercial Lines Download," said Cal Durland, CPCU, Market Development Manager, PCS & AUGIE Facilitator.

Why Commercial Lines Download IS Easy! (Continued)

The series of webinars will take place throughout the year to provide education, resources and support for implementation. "Companies, agents, and solution providers will all benefit from these free webinars and they'll really get to hear and see firsthand how to implement and just how it's not only beneficial but essential," added Joyce.

The next webinar is scheduled for Commercial Lines Download Webinar Thursday, February 25, 2010 from 11:30 AM to 12:30 PM (Eastern US). Register by [clicking here](#).

A schedule of future Commercial Download webinars will be available on the AUGIE page at www.acord.org/augie.

3 February 2010

Responding to Agent Needs Brings Benefits to All

One of AUGIE's 2010 priorities is getting more carriers involved with Real Time and Download. This means providing AUGIE members with the information and resources to show the true benefits and advantages. A small independent agent company in western New York did just that with a grass roots movement that brought new functionality and mutual growth for both agents and carriers.

Erie and Niagara Insurance Association (www.enia.com) headquartered in upstate New York prides itself in keeping abreast with technological advances and pursues the use of technology to service its policyholders. In 2007, the company was conducting its bi-annual agent meetings, reviewing its past success and future direction. Among the topics was an expanded company website that would provide more agent and customer access through their web portal.

One agent suggested the company also consider developing download in conjunction with website development. The audience of more than 100 agents enthusiastically supported the comment.

Download is rather unusual in a carrier of this size. But adding download would distinguish the company from its competitors and have a higher franchise value in the eyes of the agency plant.

Erie and Niagara is very responsive to their agent community. They gathered broader input that reinforced the demand for download. During the next two years, they developed a download product using IVANS resources and in-house IT staff and rolled the download out earlier this year. Within four months of the roll-out, 55% of their agency plant had implemented download and were beginning to turn off paper policy distribution to agents.

The end result in this instance is that agents have a more valuable company partner and the company benefits from a reduced cost of policy distribution.

Ed Higgins of Thousand Islands Agency in Clayton, New York, former chair of A.C.T. and an agent for this company comments, "If I have two alternative markets for the same risk and one offers download, there is no doubt that the business is going to the carrier who provides download and recognizes the benefit of technological progress. Download provides increased business profitability, and ultimately the potential capacity for development of real-time functionality. What is absolutely remarkable about this particular company is their serious responsiveness to the feedback from their agency plant to provide the tools for mutual profitable growth."

27 January 2010

Easier eForm Implementation Coming

eForms continue to grow in number and interest. However, this movement has exposed a need to review and refine the specifications and find ways to help companies easily implement the eForms consistently and rapidly.

That's why a new Property & Casualty/Surety eForms Architecture Working Group is launching and all members are encouraged to sign up today. Registration information can be found in the box to the right.

The kick off meeting is scheduled for February 10, 2010, 11:00 AM - 12:00 PM (Eastern US). Registration information can be found in the gray box to the right.

Chaired by Vertafore's Michael Tummy, Software Application Engineer, the group will begin immediately to review the existing eForms specification. They'll also be working on development of an eForms Implementation Guide.

"Refining the specification and developing the implementation guide will make implementing eForms easier and more beneficial to companies. The easier we make it to use eForms, the more people will start implementing," said Tummy.

The group has set three primary objectives for itself:

1. To review and come up with series of defined updates to the eForms specifications
2. To determine need for a custom namespace to accommodate requirements not handled by XFDL 6.0 specifications
3. To develop an Implementation Guide for eForms implementation

Durland Interviewed on Real Time, Process Improvement, Automation

Recently, Cal Durland, CPCU, Membership Manager, PCS and AUGIE Facilitator took part in an episode of The Inside Track called Beef Up Your Automation.

In the presentation, she discusses how to streamline agency workflow, work with vendors and users to get the most out of your agency system. Another primary focus is the Real Time campaign and how implementation of real time benefits all parties across the insurance industry.

The Inside Track is produce by Insurance Marketing and Management Services (IMMS) that serves over a thousand independent agents and brokers, as well as insurers, throughout the US, Canada, and Australia.

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the PCS eForms Architecture Working Group



Click on the image above to watch the interview

20 January 2010

Marcia Berner Named Program Director, PCS

Recently, ACORD announced the appointment of Marcia Berner as Program Director for Property and Casualty/Surety. With more than 30 years experience in insurance automation, Marcia has an extensive background in data transformation, training, support, business analysis, and project management including several projects involving ACORD Standards.

Most recently, Marcia was with AgencyPort (now part of the Sword Group) which is a solution provider member of ACORD developing web-based software & integration solution for insurance carriers. She had overall responsibility for implementation of ACORD standards and acted as a business analyst and project manager on projects. While there, Marcia served as a subject matter expert (SME) for the PCS portion of ACORD's ACE program on AgencyPort's behalf.



[Click on the image above to watch the video](#)

Mark Orlandi, long the face and voice of ACORD PCS standards will be taking on new responsibilities as Senior Business Analyst using his many years of experience in the industry and at ACORD. This will include activities such as the ACORD Framework and helping others better understand data and standards.

"We're all very happy to have Marcia on board here at ACORD. She's been a member for many years and brings that implementation expertise to us," said Lloyd Chumbley, Vice President, Standards. "We also are looking forward to Mark in his new role where he can take on new challenges and use his expertise in new and exciting ways."

Are you up to the challenge? 21 Day Real Time Challenge Underway

Old habits die hard as we all know. But experts say you can change a habit in just 21 days. That's the goal of the Real Time/Download Campaign 21 Day Challenge. Supporting this real time capability are ACORD standards.

Change isn't always easy. It takes effort and encouragement. And it takes clear goals. The Real Time/Download Campaign 21 Day Challenge is providing all that along with the tools needed to propel agencies forward.

Why 21 Days? That's because experts have discovered that it takes 21 days for many employees to break old habits and form new ones. While you may know and understand that it's beneficial in the end by saving you time and reducing keystrokes, it still requires an adjustment.

"With the Challenge, we're helping agencies take advantage of the technology available and improve their efficiency," said Cal Durland, CPCU - Program Manager, PCS and AUGIE Facilitator. "We've set it up so they have the tools, they have the knowledge, and they have the support they need to make real change happen."

Are you up to the challenge? 21 Day Real Time Challenge Underway (Continued)

Agents will have two Challenge choices, depending upon where the agency currently stands with the functionality:

- Champions Challenge
- Employees go through the Challenge first and then bring it to the full agency
- Agency Challenge
- Employees takes the Challenge together

"If you are a carrier, solution provider or association representative, help us to communicate this 21 Day Challenge message to your agency force," added Durland. "You're providing the technology so we all need to work together to make sure that Real Time technology is the workflow in today's agencies."



Click on the image above to watch the video

Information, tools, and case studies are available on the Real Time website at www.getrealtime.org/21dc.

Real Time - An International Imperative

Real time isn't a US or agent issue. It impacts all parts of the industry around the world. Cal Durland is heading to Canada to give an update on US Real Time activities at the 8th annual Insurance-Canada.ca P&C Technology Conference.

The importance of moving to a real time environment can never be stated often enough. This year, the Insurance-Canada.ca P&C Technology Conference is focused on just that. Themed "Real Time Insurance: Agile, Integrated and Aligned," the event is focused on the tools that insurers and brokers need and demand in order to improve their workflows and competitiveness.

Helping support this mission is Cal Durland, CPCU who is ACORD's PCS Membership Manager and AUGIE Facilitator. She'll be speaking at the event in Toronto, bringing updates on the Real Time Campaign in the US, progress made, and the ways the campaign is reaching out to the whole insurance industry. Cal will be joined by Canadian brokers and insurers who are organizing and leading initiatives with similar objectives.

"These topics are not just for Canadians or Americans. They're not just for agents or brokers or producers. They are global since everyone needs to improve how they do business. So whether you're from Toronto or New York or London, the essentials are the same as are the benefits," said conference co-host Patrick Vice, Frank Cowan Company Ltd.

The conference is being held on Monday, February 22, 2010 at the Toronto Marriott Downtown Eaton Centre Hotel.

For more information, visit their [website](#).

ACORD Member Discount

ACORD members interested in attending should register through Doug Grant (doug.grant@insurance-canada.ca) to receive a special discounted rate.

13 January 2010

New ACORD Direct Bill Commission Statement Download Implementation Guide Effort Begins

ACORD Implementation Guides are an essential tool for those implementing the standards. They provide the guidance on how best to use the standards to get the most out of your standards investment.

A new effort is underway by the Implementation Guide Working Group to create an ACORD Direct Bill Commission Statement Download Implementation Guide. Examples of past successes from this group include a Claims Processing Guide, a Renewal Guide, and a Surety Guide.

The focus of this guide is on how to use the standards once implemented.

"While the standard is being implemented now, questions have come up as how to best use it," said Working Group Chair Donna Barr, AIT. "This guide will address those questions and with input from those in the industry, we can find and answer many other questions as well."

For these reasons, the group is looking for input and participation from subject matter experts including agents, carriers, vendors and other business people that have experience in this area.

The conference call for this group is scheduled for:

Thursday, January 21, 2010

10:00 am - 11:00 am (Eastern US)

PCS Implementation Guides Released

ACORD's Property & Casualty/Surety group released two new implementation guides in December. Implementation Guides don't replace the core ACORD Standards specifications upon which they are built. What they do provide is a focus on business cases, issues and solutions.

XML – Surety Processing Workflow Implementation Guide V1.0

This guide provides guidance for implementing ACORD Surety XML Messages and is accompanied by the related ACORD PCS Help File for version 1.16.0.

In particular, this guide recommends:

Why users should consider sending Surety Messages, including common business scenarios from insurance and reinsurance

When users should send messages – standard message flows with business triggers

Overview of all other messages in the standard, and guidance on flow directions and usage

XML – PCS Renewal Processing Workflow Implementation Guide V1.0

This guide provides a roadmap for implementing Renewal Processing. It identifies the problem, the reason for solving it, the risks and benefits involved, and the resolution method utilized.

Implementation guides are available to all ACORD members on the Download Pages (follow link below).

Real Time: What it means to you!

The Real Time campaign has been around for a couple of years now, but not everyone sees how implementing it is vital to all parts of the industry. The reality is, Real Time is for you - whether you're a carrier, agency, or solution provider.

While Eddie, the Real Time mascot, has a friendly look, he's also the emblem of an essential campaign that improves efficiency and communication across the industry.

"Real Time is about helping everyone work better together utilizing a consistent workflow. Sharing data instantaneously improves business for all and eliminates the data log jam, call backs, and other now outdated ways. It uses data to its fullest," said Cal Durland, CPCU ACORD Program Manager for PCS and AUGIE Facilitator.

So what do Eddie and Real Time mean to you?



For Agencies

An agency thrives by writing business, not processing paper or waiting for information. Real time tools improve your workflow because you use your agency management system or rating tool; entering data once for use by many your carriers or industry partners.

Service comes first! "Your customer isn't patient. He doesn't want to wait on hold or get a call back when you have the information. Real Time is just that, information in real time so you can answer the questions and satisfy your customer's needs," said Durland.

Real Time inquiries are being used successfully by thousands of agencies today. Based on information and case studies, the adoption of Real Time leads to time and cost savings, enhanced customer service and a more professional, and marketable, image.

For Carriers

Being competitive. Improving customer service. Saving money. Increasing opportunities.

Those four factors are essential in today's economy. To get the business, carriers need to be easy to do business. One of the objectives of Real Time implementation is the ability to provide real time inquiries and quotes which meet each of those four factors.

"It's only logical that if two companies are providing the same rates, the one that has the best coverage, service and is the easier to work with will win out," added Durland.

For Solution Providers

"The message to solution providers is simple ... If you've got the functionality, flaunt it! Let people know that you support the ACORD Standards with your Real Time functionality." said Durland. She added that if your solution doesn't support Real Time based on the ACORD Standards yet, it's not too late. ACORD is providing more implementation assistance to help you with the implementation of Real Time and ACORD standards are an essential part of any solution.

Learn more about Real Time at www.getrealtime.com or visit [ACORD's site](#).

eForms: Working Today, Planning for Tomorrow

An interactive session on eForms was held at this year's ACORD Implementation Forum looking at the current status of ACORD's eForms and discussing the future.

In "ACORD eForms: The Train is Moving", ACORD's Vice President of Standards Lloyd Chumbley and eForms Architect Manreen Kaur discussed the current status of eForms, set out activities and plans underway, and asked the audience for input into opportunities and options for the future.



Major discussions centered around feedback received from the current eForms pilot program participants, some of whom were in the audience. First up was a focus on ACORD forms and the current IBM Viewer using XFDL files - one of the fillable formats available through ACORD. After reviewing existing responses, the attendees delved deep into the forms themselves including toolbars in the specification, custom namespaces, text wrapping, and building custom viewers.

As for PDF eForms, available today in both static and fillable formats, an in-depth exchange took place as to how companies were using and integrating them into their systems. Weighing the different PDF file types (Acroforms vs. XFA vs. XFAF) against the tools available for each format led to greater insights into usage and implementation.

Chumbley and Kaur then dove deeper, exploring very specific areas of feedback including field validation, signature fields, and overflow. They presented the findings and received additional input.

With time running out and the discussions still flowing, attendees were asked to participate in a focus group to continue the conversation. A show of hands of those interested proved that the overwhelming majority wanted to keep the discussions open and share their ideas and experiences.

- [Download the PDF of the Presentation](#)
- [Download the MP3](#)
- [Download the synced audio and slides](#)
- [Watch a video of the session](#)
- [Learn more about eForms](#)

6 January 2010

ACORD Forms Alert: Regulatory Revisions Made to ACORD Certificates

Recently, ACORD notified all of its forms program participants about changes made to ACORD Certificates due to regulatory requirements.

The forms affected are:

- 20 - Certificate of Aviation Liability Insurance
- 21 - Certificate of Aircraft Insurance
- 22 - Intermodal Interchange Certificate of Insurance
- 23 - Automobile Certificate of Insurance
- 24 - Certificate of Property Insurance
- 25 - Certificate of Liability Insurance
- 27 - Evidence of Personal Property Insurance
- 28 - Evidence of Commercial Property Insurance

Revised versions of ACORD 24 and 25 are already available and the remainder will be released in the first quarter of 2010.

The required regulatory revision is being made to the disclaimer and cancellation text found on page 1 of all these certificates and will now read:

"Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions."

To learn more, please follow the links below to documentation, video, and additional information.

ACORD Forms Portal Launched

When ACORD launched its updated website in November 2009, we asked you for feedback. You responded, particularly about the forms area. That's why we've created a new Forms Portal.

On January 4, 2010, ACORD launched its new Forms Portal located at www.acord.org/standards/forms. Here, you'll find a single location for all your:

- Forms searches
- Forms downloads
- Forms updates
- Forms notifications and alerts

For questions or problems, please contact ACORD Member Services from 9:00 AM to 4:00 PM (eastern US) using our Live Chat feature located on the page.

To learn more, download the PDF using the link below.

New Working Group Analyzes Company Unique Codes

In November of 2009, a new working group was proposed to address non-standard codes used throughout the industry. Then, a request went out to insurers to present their non-standard codes for input for analysis. Two months later, work is well underway.

A lot can happen in a short amount of time when you have drive and determination. The Company Unique Codes effort has proven that. Proposed in November of 2009, the working group was approved by the ACORD Standards Committee and will kick-off Wednesday, January 20, 2010, 2:00 PM to 3:00 PM (eastern US).

It's not uncommon today for parties creating data to use non-ACORD (non-standard) code values to meet their own business needs. The result, however, creates implementation issues for the receiving party. Recipients then need to determine how best to manage the non-standard code(s). To help resolve these issues, this working group will analyze non-standard codes in search of methods that resolve company unique code usage.

That's why the first step the group took was requesting that insurers send in their non-standard policy download coverage codes and descriptions to ACORD for open review and analysis. The codes submissions have been placed into a single repository for analysis. Supporting this effort was Applied Technologies (www.appliedsystems.com) who also sent out the request to their customers on behalf of ACORD.

The results ... more than 50 companies as of today have contributed their information, making it publicly available for the group's analysis. "It was more than expected and happened almost immediately," said Ed Voyek, Technical Architect, ACORD. "This reaction and interest shows just how important this is to companies."

Analysis is now underway to see how best to handle the codes, including incorporating them into the ACORD AL3 code lists.

AUGIE

Agents, carriers and solution providers will come together in Tampa to discuss ease of doing business, technology uses and needs.

AUGIE is holding its first meeting and Carrier Session of 2010 on February 4 in conjunction with the ACT Meeting at the Embassy Suites Tampa Downtown Convention Center in Tampa, FL.

A focus of this meeting is discuss the ways we can all improve communication and interaction leading to improved business, decreased costs, better use of technology, and improved workflow.

Agents will share their success stories and discuss how ease of doing business is a critical factor.

Carriers will discuss what they can and need to do in order to be recognized as a company that's easy to do business with.

Solution providers will share high level summaries of how they can help companies succeed and improve ease of doing business.

To register for this event, [click here](#)

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the Company Unique Codes Working Group.

You'll receive a reminder with meeting logistics and dial-in information before the meeting.



January - October 2010

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20 October 2010

Insurance Vision Day at UN/ CEFACT

ACORD held a dedicated Insurance Vision Day recently, at the 17th United Nations Centre for Trade Facilitation and Electronic Business meeting (UN/CEFACT) in Geneva. Its goal was to address global trends, their implications for the insurance industry as well as the relevance and future of standards.

ACORD's Juergen Heck, Program Director for Europe, moderated the event. "Our objective was to bring a diverse and international group of insurers, IT service providers, consultants and standards organizations together, to discuss those things impacting our industry today and to examine how technology and standards can be used to successfully operate in this increasingly global, complex and digitized world" Heck said.

Initial discussions focused on trends and risks impacting the industry. "Climate change, population growth, demographics, and the rise of Muslim compliant insurance are all reshaping the industry from a risk perspective," Heck said.

"More service related aspects such as a customer-centric focus, emerging technologies like mobile computing and nanotechnology, and disintermediation impacting brokers and intermediaries are changing how we work and, most importantly, how we share information."

Standards were a theme threaded throughout the day through presentations and discussion groups. Given all the innovations, the role that international standards could and should play in such topics as efficiency gains, cost reductions, improved data quality and transparency were a major focus for discussion.

"We are moving from data standards to process standards. We should aim for EU standards based on what already exists in the national and international environment," stated Manuel Reimer of BiPRO. Others like Peter Hausmann of Swiss Re and Adam Stafford of Lloyd's delved deeper into these issues from corporate and international perspectives, with the clear call for further standardization at the international level.

In the end, participants formulated a set of recommendations to standards organizations:

- Ensure Right Mindset
Thought-leadership plays a leading role with standards serving as an enabler
- Enable Business Advantage
Accelerate standards adoption and developing business cases
- Promote Internal Service Offerings
Standards serve as the shared language and as an agent for change and agility for the industry
- Communicate and Progress
Speak the same business - not just technical language - and strengthening cooperation among standards organizations across Europe

13 October 2010

Insurance Day Tech Forum Looks Toward Future, Change, Growth

This year's *Insurance Day* Technology Forum, held on October 6 at Dexter House in London, drew in a sizeable crowd from the London Market. ACORD worked with Insurance Day on developing this year's program as ACORD is a common theme running through many of the market initiatives and therefore the keynotes and panels.

"This year, we were glad to work with Insurance Day on the program and provide them with our expertise," said Roy Laker, Vice President of the London Office for ACORD. "There was a great turn out, some great market insights and updates, and a lot of useful information for everyone in attendance."

Over the past few years, the London Market has moved towards standardization, automation, and efficiencies. Successful industry-wide implementations of ACORD Standards and automation technologies have driven market reform and improved workflow.

While proud of their successes, many speakers reminded the attendees that they couldn't rest on their laurels and needed to continue the momentum to remain an industry leader and competitive in today's global marketplace.

Electronic claims, STP, electronic endorsements, and more were all being called for, expanded, or promoted for use. Under the hood of most of these advancements are ACORD messages.

The day started with a keynote speech from Barnabas Hurst-Bannister, London Market Group (LMG) Chairman who provided an entertaining and insightful update on London Market activities. His speech, entitled *Modernisation: No-one Said It Would Be Easy (Quick or Cheap)* set the tone for the day blending praise for market successes with a look towards the future. He, and many others, reminded the audience that it was essential that they invest in the future in order to remain on the forefront of innovation and ease of doing business.

Another keynote address by Tim Carroll, Non-Executive Director of Chaucer Syndicates delved further into the details of the next phases for industry reform. Carroll, as quoted in Insurance Day's coverage, stated: "We offer unique aspects – expertise, innovation, subscription – that no other market can provide. But they are only worth so much. Unless we remove and continue to remove the noise of expensive processing costs from the London proposition, we will falter."

This was followed by a day of panels and keynotes covering the technological innovations taking place in the London Market with an eye towards the future, growth, and competitiveness.



Insurance Day Tech Forum Looks Toward Future, Change, Growth (Continued)

Money, even in these times, was mentioned quite frequently. Repeatedly, speakers noted the need for all companies to invest in modernization and technology to ensure that London remains competitive with the rest of the global market. When questioned as to who would bear the costs for these coming innovations – the carrier, the broker or whoever – the answer came out the same. It is a shared expense for shared benefit.



Barnabas Hurst-Bannister, London Market Group (LMG) Chairman



Tim Carroll, Non-Executive Director of Chaucer Syndicates



(Left to Right) Beth Grossman and Roy Laker of ACORD with Christopher Croft, Head of the LMG Secretariat



Urusline Foley, XL Re with Juergen Heck of ACORD.

6 October 2010

AIF: An RLC Member's Perspective

This year's Reinsurance & Large Commercial (RLC) activities at the ACORD Implementation Forum are a little different. The focus is more on updates and meetings rather than sessions.

"What we're doing this year is having a full day of discussions on major topics within the reinsurance and large commercial community," said Marc Codispoti, Market Development Manager, ACORD. "The Forum is our opportunity to not only discuss topics face-to-face but share this information with the P&C community as well."

One member clearly involved in this event is John DiBuduo, Senior Vice President at Partner Re. "With all the activity in the RLC group this year, it's important that we get together at the Forum, discuss the issues, talk about how to get things done, and get even more people involved, talking, and implementing," DiBuduo said.

AI F: An RLC Member's Perspective (Continued)

RLC Implementation Plan

Tom Neff of Aon Benfield and DiBuduo kick off the morning by discussing what's happening in the ACORD RLC domain today and laying the groundwork for the rest of the day. Topics will include current objectives, steps being taken to increase and improve implementation, and implementation success stories.

Focusing on e-Trading for RLC (Parts 1 and 2)

These sessions focus on the e-Trading initiatives taking place in the United States. Moderated by Codispoti, the session features DiBuduo, Neff, and Maggy Leon of Guy Carpenter.

"For months now, an RLC Advisory Group and a Focus Group have been meeting and working towards increasing e-Trading activities in the US Reinsurance market. It's clear that e-Trading is the future around the world and it's essential that the US market gets involved and begins implementing," DiBuduo. "I also think it's essential that those in P&C that work with reinsurers come and learn what the future holds and get involved today."

Cedent Bordereau Working Group

DiBuduo is back for this session with Walter Zarychta of Guy Carpenter and Mohan Hanumantha of Travelers — the co-chairs of the ACORD Cedent Bordereau Working Group. Over the past few months, this group has worked to bring standardization to this non-standard form of data communication. Today, the spread sheet standard nears completion.

"Now is the perfect time for everyone to get together, talk about this new bordereau standard, and find out how brokers, reinsurers and cedents will now get the information they need in a standardized way," DiBuduo added.

All of these sessions, and more take place on Wednesday, November 3. The ACORD Implementation Forum runs from November 2-5, 2010 in Fort Lauderdale, FL.

For more information on these and other sessions, or to register, visit the ACORD Implementation Forum website.



29 September 2010

Expert Spotlight: Tom Neff, Aon Benfield

This week, we spotlight one of ACORD's Reinsurance & Large Commercial (RLC) Certified Experts, Tom Neff, Director of eCommerce for Aon Benfield. Anyone familiar with ACORD's RLC Standards will know Tom and his many years dedicated to the development and implementation of the Standard.

For anyone active in ACORD's Reinsurance & Large Commercial (RLC) Standard, the name Tom Neff is well known. He was working on the development of the reinsurance standard before ACORD even assumed responsibility for it. Now, he's further proven his proficiency by achieving ACORD Certified Expert status.

"I participated in the reinsurance standards development process beginning in the mid-1990's when the EDI standards were first developed and maintained by the Joint Venture. That group was initially comprised of the Brokers and Reinsurance Markets Association (BRMA), the Reinsurance Association of America, the London Insurance Market Network, and the Reinsurance and Insurance Market Network. The World Insurance Network and IVANS later joined this international group," said Neff. "Years later, I'm still involved and working to see that the XML version of the standards are implemented."



Tom Neff (center) accepting ACORD Awards on behalf of Aon Benfield from John Leonard (left) and Gregory A. Maciag (right)

He began his eCommerce activities as a Systems Auditor and Business Analyst at Prudential Reinsurance. In 1994 he became the EDI Project Coordinator at Munich Re America where he was an active member of many Joint Venture committees and working groups. In 1996 he became a member of the BRMA S2 Implementation Team which successfully led many EDI implementations in the US.

Neff took his standards knowledge directly to ACORD and served as the RLC Program manager from 2001 to 2003 where he facilitated many working group sessions as well as RLC Domain Steering Committee meetings. He continued to work to enhance the RLC standards as the standards continued through the migration to XML.

After leaving ACORD, Neff joined Aon Re in 2003 as the primary contact for all EDI and XML implementations with Aon Re's business partners. Neff continues to work with all Aon Benfield's global business partners in implementing XML, is an active member in all ACORD/Aon Benfield-related activities, is a member of the RLC Steering Committee and continues to participate in ACORD working groups, including the Global Rueschlikon initiative.

He uses his insights into the RLC Standard both to support Aon Benfield, its business partners and the Standard itself.

Certainly, someone with that much experience and history as well as being involved with a Standard from its infancy would be an expert. So why be certified as an ACORD Expert?

"I became an ACE because I believe it's important to achieve this new designation for both personal and professional reasons. It's important to be recognized as an industry RLC standards expert when working with others," Neff said. "It's also a confirmation by ACORD of the knowledge I've gained from years of hands on experience and I think it speaks to the importance of the standard itself in the industry."

Expert Spotlight: Tom Neff, Aon Benfield (Continued)

"I really believe that it's important to understand the standards to implement them correctly. You also need to understand the ACORD process ... including operating procedures, implementation guides, data dictionary, and voting process ... in order to work with the Standards effectively and make sure your company is represented in the development process," he added.

"You also need to have this background so you can help new business partners understand and use the standards and how they are going to benefit from them," he went on to say. "The ACE designation demonstrates to a partner that you know the standard, you've proven it, and that you have the knowledge and expertise to help them as well."

Aon Benfield has been a long-time ACORD member and supporter of ACORD Standards. "Aon Benfield is proud to provide their clients with experts throughout the life cycle of the service we provide. My certification is an independent recognition of my expertise and further demonstrates Aon Benfield's commitment to not only using ACORD standards internally and externally, but also demonstrating our expertise in them," Neff concluded.

ACORD Sponsors IUA Cat Modeling Event

For several years, ACORD has been actively involved with Catastrophe (Cat) Modeling through its Exposures Working Group.

This year, ACORD is a sponsor of the 2010 International Underwriting Association (IUA) Catastrophe Modelling seminar at Dexter House in London on October 12, 2010. The IUA brings business practitioners and theoreticians from the world of cat modeling to discuss the major issues and opportunities facing the industry.

A key factor in catastrophe modeling is the pre-requisite for reliable, quality location and property data. The ACORD Exposures Working Group is now moving into its final phase of work before releasing a comprehensive XML message to assist companies in sharing this data throughout the insurance value chain without loss of fidelity – something which will greatly assist the industry and the insureds.

An additional driver for implementation is the European Solvency II regulation which demands greater certainty and transparency of exposure versus assets.

Codispoti Presents at Reinsurance Event

On September 22, Marc Codispoti, Market Development Manager for ACORD, spoke on a panel of industry experts regarding Reinsurance Exchange. This was part of the 4th Executive Forum on Reinsurance Operations from Inpoint Services held at The Millennium Hilton Hotel in New York City.

Also speaking on the panel were Dawnmarie Black, Senior Managing Director, Aon Benfield; Igor Best-Devereux, Chairman & CEO, eReinsure; and Mark Richtyer, Senior Account Executive, Inpoint Services.

The focus of the presentation was on the importance of global electronic trading. Codispoti spoke on current activities at ACORD such as the RLC Focus Group, RLC Advisory Group, Rueschlikon Initiative and the Lloyd's Exchange.

Codispoti Presents at Reinsurance Event (Continued)

"Over the past year, many discussions have taken place about how to get eTrading and ACORD Standards implemented to improve communication for the reinsurance industry," said Codispoti. "Advances, such as those in the ACORD Cedent Bordereau Working Group, show that progress is being made and ACORD Standards are being used to make it all possible."

He also emphasized the importance of Standards and its common vocabulary for making inter-company and international data communication efficient and effective.

You can learn more about current RLC and eTrading activities including cedent bordereau at this year's ACORD Implementation Forum.

15 September 2010

Rueschlikon Steering Group Meets in Munich

Recently, the Rueschlikon Steering Group met in Munich to review the progress of the initiative and decide on next steps. This group consists of Aon Benfield, Munich RE, SCOR, Swiss Re, Willis and ACORD, with Guy Carpenter joining the meeting for the first time.

In addition to discussions around company updates, governance or timelines, the group focused on traffic growth within the Rueschlikon community, the fine-tuning of standards for implementation purpose, opportunities for new peer-to-peer implementations, and several other major topics.

Rueschlikon Light

Rueschlikon Light is a conceptual approach for less e-sophisticated companies with usually lower transaction volumes. The Group believes that this method will bring cedents and smaller brokers to the Initiative. The Rueschlikon Steering Group decided to thoroughly address functional and technical capabilities of required applications including financial terms to verify the validity of the Rueschlikon Light concept.

Business Implementation Group (BIG)

Requirements and change requests related the usage of ACORD RLC standards - originally gathered from reinsurers' perspective - are now being incorporated into various work flows for the Business Implementation Group (BIG). BIG has met several times already and is driving the Initiative's progress from practical implementation perspective. Minor rulebook changes related to overall competition law, in-scope message standards, version control/implementation deadlines and unstructured information were also discussed.

Other topics discussed by the group included the inclusion of US business, and coordinated marketing activities to attract new partners.

The next meeting of the Rueschlikon Steering Group will take place on October 5, 2010 in London. Results of that meeting will be reported here in the ACORD Weekly Newsletter.

18 August 2010

Cedent Bordereau Standard Near

Since the ACORD Cedent Bordereau Working Group began in early 2010, steady progress has been made with an eye towards completing their first spreadsheet standard this year.

After several months of meetings and work, that goal is in sight. The chairs of the group – John DiBuduo of Partner Re, Walter Zarychta of Guy Carpenter and Gabe Shtern, of Travelers - announced that the spreadsheet is nearing completion and is on track for release in 2010.

The Working Group's primary mission is to develop a standardized method for communication information between reinsurers and cedents that would provide consistency and ease of use while eliminating the need to rekey or manipulate the data for use. By moving to an electronic standard, all parties would benefit from automation of validation, reformatting and processing and increase efficiency and accuracy.

From the start, they remained focused on the goal and began to develop column headings and tags that would coordinate with existing ACORD Property & Casualty/Surety and Reinsurance & Large Commercial standards. In May, a test release was submitted for review by the Steering Committee. The review was completed in July with a second version created.

Next, keeping pace with their aggressive schedule, the final version of the spreadsheet is nearing completion for industry use. To facilitate implementation, the group is developing and will publish documentation and best practices during 4Q 2010. This will coincide with an advocacy campaign for adoption for the new Cedent Bordereau Standard.

What's next for the group? Work will begin shortly on a Premium Spreadsheet.

There will also be an open meeting on Cedent Bordereau at this year's ACORD Implementation Forum on Wednesday, November 3 at 2:30 PM. [Click here for details](#)

11 August 2010

RLC @ AIF

ACORD's Reinsurance and Large Commercial (RLC) Standard are used world-wide and are considered mature. However, activity is brewing with several large initiatives which will positively impact the Standard and the industry.

"The RLC community is working on several major initiatives that will improve how they do business and work together. The focus at the 2010 ACORD Implementation Forum is on sharing information and interactivity among all parts of the industry. Whether you're a reinsurer or you work with them, this is a chance to learn, to express your opinions and to ask questions," said Marc Codisoti, Market Development Manager for RLC at ACORD.

As reported here last week, there is a two- part focus group meeting on e-Trading in the United States.

RLC @ AIF (Continued)

Taking a look at what's on the horizon for the domain is a session called RLC Implementation Plan. This is an opportunity to find out what's happening now in RLC standards around the globe, what the priorities are for the future and how everyone can work together to increase and improve implementation of the standards. Part of this session will be an update on the Rueschlikon initiative and ACORD's role.

Another big topic in the RLC community is standardizing Cedent Bordereau. A session is being held to discuss the progress made in standardizing this non-standard form of data communication. The participants will start out with a focus on the spreadsheet standard, how it can be implemented, and the benefits to the industry. Then, attendees can ask questions and learn how they can become part of this important implementation initiative.

For those pursuing their designation, there will be an ACE session where current ACORD ACE designees will be guiding the next group toward becoming Certified Experts. Even for those not ready to take the exams, the session will hit on the hottest implementation topics and tie them back to the ACE course outline.

"These are just a few highlights from the program. There's a lot more general sessions, an entire ACORD Framework track, and PCS sessions all available to help you learn more, do more, and increase your efficiency," Codispoti added.

For a list of sessions, and to register, visit www.acord.org/aif.

4 August 2010

e-Trading Focus Group to Meet in Fort Lauderdale

In response to growing support and interest in North American Reinsurance e-Trading, a Focus Group will take place during the 2010 ACORD Implementation Forum to share information on the initiative and get input on future steps.

Activity in this area has gone on for several months at ACORD with Focus Groups, Working Groups, and an Advisory Group. This meeting will provide updates on the current activities to both new and existing participants as well as encourage increased participation from all of those involved in the reinsurance market including cedents, reinsurers, and brokers.

Among the topics on the agenda for this open forum are:

- Implementation: Where are we now and where are we heading?
- Three Perspectives and a Single Goal: Cedents, Reinsurers, Brokers
- Current Status of Cedent Bordereau
- The RLC Advisory Group
- Latest Rueschlikon Developments and Implications for US Markets

That will be followed by an open discussion among all present and will give those new to e-Trading an opportunity to question those leading the charge.

The event will be held in two parts on Wednesday, November 3, 2010 from 10:45 to 11:45 AM and 1:30 PM to 2:30 PM.

28 July 2010

Linked-In Cat Exposure Comments on ACORD

As social media becomes commonplace, even within the insurance industry, new sources of information about ACORD and its activities are emerging. Recently, a LinkedIn "Catastrophe Risk Modelling Group" featured several references and discussions regarding ACORD and standards as they pertain to cat data.

"A lot of people only think of ACORD Standards being discussed in formal settings like at conferences or in news articles. The reality today is that ACORD is being talked about across the web by members from around the globe. The Standards are an integral part of the industry and part of their everyday work lives," said Puneet Bharal, Head of Advisory Services, UK/EU for ACORD.

"The cat data group has been underway for a while now and with all that's happening in the world, it's no surprise that the importance of cat data reached into social media discussions. When you read these posts, you also see the commitment of those involved in developing data standards," Bharal added.

Recently, an entry helped spread the word about ACORD activities within the cat modeling group. After a member posted a question regarding sources for her cat modeling industry research, several of the group members pointed her right to ACORD.

Among those commenting on this thread was Peter Hausmann of Swiss Re who wrote: "Assuming that you mean a standard about catastrophe exposure data exchange I can tell you that ACORD has set up a working group which is about to release a first set of information about a standard for aggregated data and one for simple detailed data (data about 1 location). www.acord.org and www.cresta.org are the related web pages."

Adding to that, Elena Didita of Everest Reinsurance helped spread the word of the recent Reinsurance & Large Commercial vote on Cat Exposure data and moving the project to the Standards Committee for publication.

"For a lot of people, this is a great way to find answers to questions when they don't know where to go or they just want to hear it from their peers," said Bharal. "It's also a great way for members to help others understand what is going on and encourage them to get involved too."

21 July 2010

Rueschlikon Goes BI G - Business Implementation Group

ACORD continues to play a pivotal role in making the goals of the Rueschlikon Initiative a reality - including project management.

The "Rueschlikon Initiative" was set up by a group of global re-insurance industry players to drive implementation of ACORD standards.

As part of this, they ran a pilot to investigate the viability of developing a central messaging hub to aid implementers and reduce costs. This pilot, conducted in partnership with SWIFT, concluded in May 2010 with a decision that the business case did not yet exist for deployment of a hub solution and that direct partner-to-partner connections will continue for the foreseeable future.

Rueschlikon Goes BIG (Continued)

A key success of the initiative has been to bring trading partners together to focus on realizing real business benefits, which has already led to increased and more effective messaging implementations. To build on and continue this success, the initiative has been reconstituted.

ACORD is now project managing the Rueschlikon Initiative, which is made up of two working groups:

- The Industry Panel (IPRI)
- A new Business Implementation Group (BIG)

In the short time since this restructure, many new work streams have been set up. In particular the IPRI is addressing planning issues such as expanding membership and implementations and considering low cost solutions for becoming involved. BIG is tackling detailed issues such as more granular definition of electronic transactions, monitoring service levels and realizing increased business benefit in back office processes.

7 July 2010

NatCat Data Standards Gaining Importance

In June, CRESTA (www.cresta.org) - the Catastrophe Risk Evaluating and Standardizing Target Accumulations group – held a meeting in Switzerland at the Swiss Re Centre for Global Dialogue in Rueschlikon.

If you are interested in participating in this working group:

- Be sure you're registered at www.acord.org
- Email workinggroups@acord.org and ask to be added to the list for the NatCat Working Group
- For questions, please contact Juergen Heck or Puneet Bharal or contact CRESTA at info@cresta.org.

In attendance were approximately 50 Natural Catastrophe (NatCat) experts including ACORD and ACORD members such as Allianz, Munich RE, Partner Re, Swiss Re, Zurich along with modeling tool providers AIR, Eqecat, RMS and other solution providers. The event was held in the Swiss Re Centre for Global Dialogue in Rueschlikon.

The CRESTA organization was established by the insurance and reinsurance industry in 1977 as an independent body for managing aggregated exposure data. It develops and visualizes zoning information for accumulation risk control and modeling among insurers and reinsurers, and recently launched its new web-page, providing maps and geographical information as well as download-capability of information into ACORD compliant Excel templates. Today, the standards are generally accepted and applied throughout the insurance industry.

During the event, presentations covered a range of issues including the need for high quality NatCat standards for business purposes such as supporting pricing during underwriting, accumulation control via comprehensive cat models, and solvency calculation for Solvency II requirements. Other presenters discussed the challenges of integrating high-resolution information requirements with internal business processes and the respective IT implications including the volume of exposure data collection. One such example is the doubling each year at Swiss Re. Also discussed was the user friendliness of Excel versus XML.

NatCat Data Standards Gaining Importance (Continued)

Increased cooperation was an important factor which would:

- Further shape the NatCat standards agenda, including ACORD and CRESTA standards, and the alignment of CRESTA zoning information with the overall industry developments.
- Reduce "input at hand" thereby increasing automation. "Collect once share many times" recommendations were to start small and go from simple to complex as was done within the ACORD cat exposure working group.
- Implement standards such as those for solvency II purpose or for industry solutions like PERILS, with information collection being based on ACORD and CRESTA standards.
- Foster successful cooperation between ACORD and CRESTA that would give CRESTA a broader standards home by embedding the geographical CRESTA zoning information in the comprehensive ACORD standards and managing the standards development process.

NatCat has been a key development area at ACORD, according to Juergen Heck, ACORD Program Director Europe who presented at the CRESTA event. He stressed the overall importance of the NatCat sector within the insurance industry today due to the high volatility of events, overall high exposures, and potentially high margins. Also, the NatCat sector must now take into account Solvency II requirements when calculating capital requirements for supervision purpose.

"There is a need for high-quality location-based data for all stakeholders in the insurance value chain covering the whole range from the original insured to the reinsurer and even the capital markets," Heck said. "There has been a great deal of progress made to-date in the ACORD NatCat working group but more work needs to be done."

"One key challenge in this context for ACORD and CRESTA relates to the granularity of the zoning information," added Heck. "While it sounds trivial whether 2- or 5-digit post codes should be used and maintained, it represents the classical challenge between balancing efficiency and resource constraints with the need for as much detailed information as possible. This will be part one of the next areas for NatCat data standards development."

30 June 2010

Cat Exposure Working Group Approves Ballot Items

On June 15, 2010, the Cat Exposure Working Group launched three ballots to their working group to decide whether the specific projects are completed and should then be recommended to the ACORD Standards Committee for publication. Those items are:

- Aggregate Spreadsheet for Exposure Data Fields
- Simple Address Level Spreadsheet for Exposure Data Fields
- Exposure-Related Codesets (for Construction, Occupancy and Perils)

Deadline for the ballots was June 28. Now, the results have been tallied and all three ballots were approved. This means that the items will now proceed through the prescribed ACORD process and be sent to the ACORD Standards Committee for publication.

The Cat Exposures Data Working Group is a Cross-Domain effort between the Property & Casualty and Reinsurance & Large Commercial communities. They have been working to develop practical and implementable Catastrophe Exposures Reporting Standard which can flow data from the primary insurance market through to the reinsurance market and potentially, the capital markets.

23 June 2010

ACORD Brings e-Trading to RAA Forum

At the recent Reinsurance Association of America (RAA) Current Issues Forum in Philadelphia, PA, ACORD's Vice President of Standards Lloyd Chumbley moderated a panel of e-Trading. The focus was on how and why the US reinsurance needs to get on board with the initiative to remain competitive internationally.

Panel participants included Mitch Balter, Executive Managing Director, Aon Benfield; David Hughes, Senior Vice President, Claims, XL Re; and Shawn Sylvester, Senior Vice President, Operations, Swiss Re.

The session was interactive and addressed questions from moderator Chumbley as well as from the audience. The open forum allowed all parties to address some of the most common questions such as:

- What does e-Trading mean to you?
- How does e-Trading impact your business?
- What are the competitive advantages of implementing e-Trading?
- What are the challenges to implementation of e-Trading?
- What are the competitive advantages of e-Trading?

While the panel was able to answer these questions, the session had an additional outcome - increased interest in participating in an e-Trading Focus Group and e-Trading Advisory Group.

The Focus Group began in 2009 and has met several times spurring the development of an Advisory Group and ACORD Working Groups. The Advisory Group was officially formed in January 2010 and continues to provide leadership and oversight for e-Trading activities within the North American Reinsurance & Large Commercial (RLC) community and steer e-Trading initiatives.

16 June 2010

Using Standards During a Merger

Many panels speak about the use of ACORD Standards in their organizations to improve communication among trading partners. But what happens when two large global companies merge? How does that impact how the new company works with its trading partners? What role do ACORD Standards play?

These were the subjects of the session "What Makes a Merger Work?" at this year's ACORD LOMA Insurance Systems Forum.

The focus was on how Aon Benfield brought together their systems following their merger and then how they were able to use ACORD Standards to maintain their communications with their trading partners.

Internally, according to panel presenter and moderator Troy Hughes of Aon Benfield, the task was to take two global systems and combine them into a single global "best of" platform.

"Rather than say we're going to do things like Aon did before, we're going to do things like Benfield did before, there was a lot of work done to take the best of both sides and to put in the extra work necessary to be able to have

Using Standards During a Merger (Continued)

a business process that used the best of both sides. From the technology side, we did the same thing then on systems and on messaging ... to talk to our partners and say what worked well on the Aon side, what worked well on the Benfield side."

The decision was made to migrate from AReNA (used by Aon) to GRiDS (used by Benfield) as GRiDS was already an international platform. "Since AReNA was already mapped to the ACORD Standards and GRiDS was already mapped to the ACORD Standards, we had our Rosetta stone."

After internal testing, it was time to work with their trading partners for external testing and validation. "The best UAT [User Acceptance Testing] we had in this process was the messaging, ecommerce, help from our partners, and the comparisons we were able to do on that level," Hughes said.

One fact Hughes pointed out: "The cases where we based our underlying validate tables, our underlying look up tables, on the ACORD code lists, the conversions wrote themselves. On areas where we decided we didn't want like those and we were going to come up with our own propriety lists and map back, the conversion was very difficult."

The session then focused on the three trading partners on the panel and their experiences with this transition.

According to John DiBuduo of Partner Re: "Looking back at the experience, there isn't a heck of a lot negative to say ... We did have a couple of data idiosyncrasies but I don't think I'd need two hands to count them. Because we were mapping to common standards it decreased the opportunities for problems."

DiBuduo also said that "this case study argues for greater adoption and usage of standards in our industry because mergers and acquisitions are a fact of life. We can either make them destroy our industry and make them costly or we can make them a matter of fact business event. This was a matter of fact business event for us."

XL Re's Dawn Dinkins was up next and said their experience was different than Partner Re's. Their system was "built around the Aon approach as they were the first partner we traded with and so post-merger we wanted to get involved with the testing very early on as we had less experience with the GRiDS message."

"We tested for a good solid two months and it was very beneficial" On the accounting side they had a few issues but "none of them significant. On the claims side, where the standards helped is that the structured data we got from both Aon and Benfield was pretty much the same," she said. In this case, they were set up to expect a pair of messages as they had in the past. However, they were only receiving a single message. Adjustments to other calculations and accounting issues were resolved as well. After some work and testing, things were up and running. Her message to the audience was "communicate early and communicate often."



Panel moderator Troy Hughes of Aon Benfield



Panelists (l to r) Shawn Sylvester, Swiss Re; Dawn Dinkins, XL Re; John DiBuduo, Partner Re

Using Standards During a Merger (Continued)

Shawn Sylvester of Swiss Re then discussed how Swiss Re in the US was able to leverage their processes in Europe to handle the move to the GRiDS system. "We have slightly different implementations in different parts of the world ... we were able to leverage our European process for connectivity."

Sylvester also pointed out that "the communication was critical and continues to be critical. You have to keep that dialog open ... you have to have that dialog early." Through good communications, he added, you can "make sure you're on the same page since the interpretation component can really trip you up."

19 May 2010

P&C Insurers, Reinsurers, Brokers to Unite for e-Trading

On Monday May 24, a special pre-Forum event is taking place which will bring together P&C insurers, brokers, and reinsurers to discuss one of the hottest issues of the day – e-Trading in the United States. Over the past few months, ACORD's e-Trading Focus Group and e-Trading Advisory Group have been busy working and discussing ways to increase e-Trading activities within the US. Now they are hoping to broaden the group and increase involvement through this open.

All of those registered for the Forum and interested in this issue are encouraged to attend.

"Today, London and the EU are already working on and implementing electronic trading for reinsurance. Now, reinsurers in the US are actively promoting that the same activities take place here so the US remains competitive technologically," said Marc Codispoti, Market Development Manager, ACORD. "This group is reaching out to all of those in P&C Reinsurance to get them all onboard and involved with the initiative."

The session, Be a Part of Business Process Innovation for the P&C Reinsurance World, features, John DiBuduo of Partner Re US, Ursuline Foley of XL Re, Ian Summers of Aon Benfield, and Shawn Sylvester of Swiss Re.

By bringing together this diverse group, the speakers are hoping to open communications about e-Trading, discuss issues and objectives, and share experiences. In the end, implementation of e-Trading will increase efficiency and ensure that the US Reinsurance market remains competitive with their London and European counterparts.

For questions about the session or e-Trading, contact Marc Codispoti at mcodispoti@acord.org.

Don't Forget...

There's still time to participate in the ACORD Advisory Services survey to benchmark capabilities, set priorities and analyze market presence for the global reinsurance sector.



Participants in the e-Trading Advisory Group from a March Meeting.

Back Row (l to r) Walter Zarychta, Guy Carpenter; Jim Barilaro, Travelers; Shawn Sylvester, Swiss Re; Terrance Goodreau, Zurich; Rich Ruggiano, Chartis; Sal Iannaccone, Munich Re America; Ian Summers, Aon Benfield; John DiBuduo, Partner Re; Puneet Bharal, ACORD.

Front Row (l to r) Lloyd Chumbley, ACORD; Ursuline Foley, XL Re; Marc Codispoti, ACORD.

12 May 2010

Rueschlikon Initiative: Progress Towards Reinsurance Automation Continues

On May 6, 2010, the following release was issued from the participants in the Rueschlikon Initiative.

Five leading insurance firms together with SWIFT and ACORD (the insurance industry standards body) have convened at the Rueschlikon Centre for Global Dialogue in Switzerland to mark the completion of the pilot phase. For the last 12 months, members of the Rueschlikon Initiative have adapted their back office systems to use common data and message standards and a single accounting process. At the same time, the feasibility of an industry messaging hub on the basis of the SWIFT network was trialed to test the advantages of a central exchange platform.

The pilot has been driven by reinsurance carriers Swiss Re, Munich Re and SCOR, and insurance brokers AonBenfield and Willis. During the pilot phase a rulebook was created, that sets out clear targets for timeliness and accuracy of accounting, claims and settlement processes between brokers and reinsurers. Also the ACORD "Ebot" and "Ecot" implementation guides for accounting and claims message formats and flows were ratified and further developed.

As a conclusion, all participants are keen to continue the focused business engagement that has been a feature of the pilot. The Rueschlikon Initiative will proceed to develop and use the rulebook and ACORD standards among its members and with new partners.

Whilst the SWIFT solution was proven as a concept by the pilot customer group, it was concluded that the business case for the participants in terms of savings versus the required automation and systems investments do not currently warrant continued development of the platform. As such, SWIFT has decided to freeze development at this time and to revisit the solution in the future, based on further market maturity, and associated business case.

Implementations proceed on a peer-to-peer basis, and the Rueschlikon Initiative will continue to encourage and advocate e-trading with existing and alternative solutions.

For further information regarding the Rueschlikon Initiative, please contact [Juergen Heck](#) or [Roy Laker](#).

28 April 2010

Reinsurance in Las Vegas

Since ACORD first assumed management of the Reinsurance & Large Commercial (RLC) Standards, this community has been very active with several new initiatives launched in the past year. This year's Forum features several of the RLC standards community's leading figures who are helping increase knowledge and understanding of current activities and the way these changes help you reinsurers and all those working with them.

"The RLC community is lucky to have so many members who are so passionate about the standards and deeply involved with all aspects of the process. They're coming to the Forum to let people know what's going on with RLC and why everyone needs to get involved" said Marc Codispoti, Market Development Manager, ACORD.

Reinsurance in Las Vegas (Continued)

"For a relatively small community, the number of people already coming to the Forum is impressive. We're all looking forward to networking with others who are involved in P&C reinsurance from established veterans to those just getting started. We'll be under the P&C community banner and hope to meet with everyone in Las Vegas. Be sure to go to the sessions and then come and talk to the many reinsurance leaders who will be in the community area," he added.

Below are some of the sessions for or including reinsurance themes:

ACE Reinsurance Large & Commercial Implementation

If you're working on getting your ACORD Certified Expert (ACE) designation or just want to learn more about ACORD Reinsurance & Large Commercial (RLC) Standard, join Phil Brown of ACORD at this session. He'll cover the hottest implementation topics and show you how they relate to the ACE course outline.

What Makes a Merger Work?

In February, Aon Benfield released a [report](#) on their merger and the role standards played in combining the systems. Now, you can hear from Troy Hughes of Aon Benfield and their business partners - John DiBduo, Partner Re; Dawn Dinkins, XL Re; and Shawn Sylvester of Swiss Re - about how it all took place and their views of how well they technologically blended.

Lloyd's of London, Coverholders and Distribution in the US

Adam Stafford of Lloyd's of London and Robert Dicks of Deloitte Consulting LLP will discuss two key strategic areas at Lloyd's: coverholders/MGAs and distribution. Learn how Lloyd's is carrying out these initiatives including: implementing e-Trading with London; enabling more efficient electronic trading; ensuring consistent information requests from London with US MGAs; working with vendors on STP initiatives; driving the development and implementation of common property exposure standards; and using ACORD standards to support these activities.

Executive's Perspective on Human Capital

During this special panel presentation on investing in human capital, the reinsurance community will be represented by John DiBduo of Partner Re. Along with him on the panel are David Willmer of Robert Half Technology, Bill Bloom of Travelers, Greg Weber of State Farm and Jim Pedersen of Fireman's Fund. Learn how to manage and develop talent or find out how to get there and the steps you need to take.

To see a full list of sessions, [click here](#)



21 April 2010

Insurance Day Technology Forum Adds ACORD Standards

There's a new addition to this year's Insurance Day Technology Forum in London - ACORD Standards.

ACORD will be assisting with the event, providing input on the program and helping to spread the word about the event among ACORD members both in the UK and beyond.



"We're happy to be working with Insurance Day on their Forum. ACORD standards have become such an essential element in the market today and in the new technologies being implemented. We can provide an extra dimension to Insurance Day's event," said Roy Laker, Vice President, London Office, ACORD.

The Insurance Day Technology Forum is scheduled for October 6, 2010 at Dexter House in London. Further details are expected to be released in the near future.

"All ACORD members are encouraged to come to this important event. Insurance Day has even waived the registration fee for ACORD insurer/reinsurer members as a further incentive and provided a discount to the solution provider members," Laker added.

In 2009, more than 200 people attended the inaugural Insurance Day Technology Forum.

14 April 2010

RLC e-Trading Survey - Final Week

Recently, ACORD Advisory Services sent out a survey to all of ACORD's RLC members to benchmark capabilities, priorities and market presence for the global reinsurance sector. By request, the deadline has been extended to allow for additional input into this survey.

"We want to get as much input as we can from our members about Reinsurance e-Trading to better serve the community. All data will be kept entirely confidential," said Puneet Bharal, Head of Advisory Services, UK/EU, ACORD. "Electronic trading is a hot issue for the industry right now and it's important to learn more thoroughly how ACORD can support the initiatives as well as the needs of our membership."

The reinsurance sector is embracing e-trading around the world. Companies are in various degrees of readiness to capitalize on the significant advantages of trading electronically, and different markets have different priorities and focus. Vendors are tailoring their solutions to meet the requirements of their broker, reinsurer and cedant clients, but in this global industry, implementers want to be sure that their e-trading solutions work locally and globally.

Two separate surveys are available:

- [Broker, Insurers/Reinsurers](#)
- [Solution Providers](#)

All participants will also receive a copy of the Executive Summary once published.

For questions, please contact Puneet Bharal at pbharal@acord.org.

7 April 2010

Reinsurance e-Trading Picks Up Steam in 2010

Reinsurance e-Trading Picks Up Steam in 2010 Reinsurance e-Trading continues to grow across the United States as activity on all levels escalates. From an Advisory Group to Working Group activities, 2010 is becoming a big year for this initiative.

On April 28, the Reinsurance & Large Commercial (RLC) e-Trading Focus group will meet again, this time on a conference call, to review all current activities, share updates, and plan next steps. All cedents, brokers, and reinsurers are invited to participate in this meeting.

"In the first three months of this year, we've seen so many people actively involved in getting this initiative off the ground. The [Advisory Group met](#) in March and working groups have continually been meeting to develop the components needed to implement e-Trading," said Marc Codispoti, Program Manager, RLC, ACORD. "In a really short period of time, e-Trading in the US has gone from a theory to activity thanks to ACORD's members."

Among the topics to be addressed in the call will be:

- An update from the March 2010 RLC Advisory Group meeting.
- An update on U.S e-Trading sessions at upcoming RAA Conference and ACORD LOMA Insurance Systems Forum
- Working Group Updates
 - Cedent Bordereau
 - Cat Exposure
 - Claims Management
- Review outstanding actions from previous meetings
- Next Steps

"We want everyone, not just those who've participated in the past, to join this call and find out what's going on with e-Trading in the US and how they can get involved. e-Trading is the future and it's important that you get involved as early as possible," added Codispoti.

For more information on this event and the e-Trading initiative, please contact Marc Codispoti at mcodispoti@acord.org.

24 March 2010

e-Trading Topic of Discussion at Upcoming RAA Meeting

e-Trading for reinsurance is a growing topic of discussion in the United States. Advances in other markets such as London and activity in Europe through the Rueschlikon Initiative are making the US reexamine its methods and looking for ways to improve the process to remain competitive in the marketplace.

ACORD has in place an e-Trading Advisory Group and a Focus Group to address these issues. Now, that discussion is moving to the Reinsurance Association of America (RAA) conference in Philadelphia on May 19, 2010.

e-Trading Topic of Discussion at Upcoming RAA Meeting (Continued)

A session that afternoon will focus on the business benefits of implementing e-Trading. Moderated by ACORD's Vice President of Standards, Lloyd Chumbley, the panel will discuss the topic, share insights and experiences, and update the attendees on the progress being made. An emphasis will also be on the need for all industry members to get involved in this process including reinsurers and cedents. Currently scheduled to participate on the panel are representatives from XL Re, Swiss Re, and AonBenfield.

As was stressed at a March meeting of the e-Trading Advisory Group at ACORD's Office, the cost of doing nothing – not implementing e-Trading and not streamlining the process – is far greater than getting involved and improving communication. As other markets have reformed and enhanced their capabilities and speed, the US must do the same to make sure it remains a competitive player in a global marketplace.

The RAA 2010 Current Issues Forum is scheduled for May 18-20, 2010 at the Top of the Tower in Philadelphia, PA. Information on the conference can be found on their [website](#).

17 March 2010

Plans for e-Trading in the US Progress

On March 10, the Reinsurance e-Trading Advisory Group met at ACORD's office in Pearl River. Their objectives were to review the progress made so far with e-Trading in the United States and set plans for 2010 and beyond.

Their overall mission is to ensure that the US reinsurance industry remains competitive in light of advances made in the London Market and with the Rueschlikon Initiative in Europe. In fact, they spent a great deal of time examining the progress of both and looking at those best practices to see how they might apply to the US market.

According to the group's documentation, two of their major objectives are:

- To provide leadership and oversight to the US RLC community and steer e-trading initiatives in a manner similar to the London Market and Rueschlikon implementation initiatives.
- To set market-wide milestones to facilitate implementation and forward progress.

First formed in January 2010, the group is chaired by XL Re's Chief Information Officer and Senior Vice President Ursuline Foley and Zurich's CMO Monique Hesseling. After only three months, the group has already accomplished a lot including:

- Agreeing upon Advisory Group Governance
- Completing market research into e-trading priorities
- Developing a Vision Statement
- Developing US market e-trading milestones
- Planning to become active in a reinsurance event to champion the cause
- Developing value statements for the business community
- Improving market awareness (an ongoing process)



Back Row (l to r) Walter Zarychta, Guy Carpenter; Jim Barilaro, Travelers; Shawn Sylvester, Swiss Re; Terrance Goodreau, Zurich; Rich Ruggiano, Chartis; Sal Iannaccone, Munich Re America; Ian Summers, AonBenfield; John Dibuduo, Partner Re; Puneet Bharal, ACORD.

Front Row (l to r) Lloyd Chumbley, ACORD; Ursuline Foley, XL Re; Marc Codispoti, ACORD.

Plans for e-Trading in the US Progress (Continued)

A common theme throughout the meeting was that it is time to do something. The cost of doing nothing – not implementing e-Trading and not streamlining the process – is far higher than getting involved and improving communication. As other markets have reformed and enhanced their capabilities and speed, the US must do the same in order to ensure that the US market remains a competitive player for reinsurance business.

The group will be meeting again in Pearl River on June 16, 2010 to continue their work, follow up on activities, mark milestones, and continue planning future activities so that they maintain momentum within the group and the market itself.



10 March 2010

New RLC Claims Management Working Group Launching

On March 17th, a new RLC Claims Management Working Group is launch to improve information flows and processes of claims management for worldwide risks.

A new working group is launching from ACORD's London Office focused on defining two-way XML messages to support the claims management processes for RLC business in subscription and non-subscription markets as well as all clients, cedants, brokers, carriers, and third parties.

The kick-off meeting is scheduled for March 17, 2010 at 2:00 PM (GMT)/9:00 AM (Eastern US). Follow the instructions to the right. Those who register for the meeting will receive all the logistics including time and dial-in information.

If you are interested in participating in this working group:

Be sure you're registered at www.acord.org

Email workinggroups@acord.org and ask to be added to the list for the RLC Claims Management

"We've assembled a significant group of members already to tackle this need and look forward to even more members joining us in the effort," said Mike Smith, Program Director, RLC. The new group was submitted by ACORD, the Lloyd's Market Association (LMA) and Xchanging and then approved by the ACORD Standards Committee.

The current RLC standard does not handle all of the information flows and processes of claims management for worldwide risks. The standard also needs to support claims for the London subscription market with its claims schemes, large commercial risks and claims under delegated authority facilities.

New RLC Claims Management Working Group Launching (Continued)

"Carriers will be able to automate their internal claim management workflow using ACORD standard messages as workflow triggers and follow an agreed standard dialogue process for resolving claims issues. Carrier efficiencies will be greatly improved with proper management and control records of the claim process," Smith added.

Further efficiencies will be gained by ensuring standardized integration with eCOT which provides a standard for the management and advice of claim accounting transactions.

The immediate plans of the group include:

- Developing process flows and definitions for the claim dialogue between all parties.
- Establishing data items and supporting information required by all parties for the efficient management of claim dialogues.
- Integrating with existing claim accounting and settlement

To learn more about this group and get involved, [click here](#)

3 March 2010

ACORD Club Looks at Solvency II

This February, the monthly ACORD Club meeting focused on Solvency II and its implications for the London Market, Lloyd's syndicates, and insurance companies in general. Presentations from Lloyd's Paul Appleton and Ernst & Young's Steve Bell discussed the importance of preparation and planning. Companies need to ensure that they develop, implement and obtain approval for their internal solvency calculation models to demonstrate their capital requirements and avoid decreasing their underwriting capacity.

Appleton stated that without an approved internal model, Solvency II may impose a capital requirement which is 2.5 times higher than insurers are currently working with today. He went on to explain the importance of insurers participating in the pilots with the FSA (Financial Services Authority) and providing feedback to the Supervisors.

In addition, Appleton pointed out that QIS (Quantitative Impact Study) 5 is the latest iteration to the solvency calculation formula and that the final technical specification is scheduled for this March. Solvency II is being developed by the Committee of European Insurance and Occupational Pensions Supervisors (CEIOPS).

Another key factor in planning for Solvency II was proper allocation of resources, time, and money. Bell referenced the similar program of work recently completed in the banking sector with regard to Basel II regulation. He explained that despite generous budgets allocated to Basel II implementation, banks typically spent 3-6 times their original estimates and that around 70% of that was spent on IT.

Underlying it all was that importance of data quality. Consistent data quality and sound data definitions for Solvency II reporting are key to reliable reporting and an ability to demonstrably meet the requirements. "High quality data is essential for modelling. Firms should pay particular attention to this requirement as experience under the FSA's existing regime has indicated that the current quality of data in many UK firms may fall short of both existing and Solvency II requirements." [From *Insurance Risk Management: The Path to Solvency II*].

XL Re: ACORD Standards Support Efficiencies

The February 2010 London Market Group Newsletter featured an article on "The Internal Efficiency: Driving Modernisation Effort" regarding XL Re and their use of ACORD Standards.

In the article, XL tells how they streamlined global operation using ACORD Standards delivering international integration. When the project began in 2004, XL Re had 17 offices in 11 countries and four separate legal entities. Even when using the same program, it lacked consistency. "Our London and Bermuda offices, for instance, used the same software system, but in completely different ways," stated Mark Berry, General Manager, XL Re, London Branch in the article.

This was followed by Peter Sammons, VP Systems Implementation of XL Re stating: "ACORD has become the DNA of XL Re. This is all about data and so the standard for exchanging that data has been crucial. We use ACORD as the basis for compliant messaging across our global offices and when dealing with our business partners."

Berry added: "I believe we achieved something we can be very proud of. It's a system that will allow our staff to concentrate on delivering the job they are good at. They won't be tied down by unnecessary administration or data input. The system will free up time to service our clients and process business. We have achieved all this within a framework of global compatibility which means that XL Re is perfectly set up to trade in the increasingly electronic global marketplace."

The full article is available on the LMG's website (www.londonmarketgroup.co.uk).

24 February 2010

Case Study: Aon Benfield Merger Bolsters Case for ACORD Standards in Industry

Aon Benfield recently released a case study focused on the role ACORD Standards played in the efficient integration of the company's electronic systems. Following is an excerpt from that report. The full text is available online following the links at the bottom.

In August 2008, Aon Re Global and Benfield Group Limited announced plans to merge the two companies. The merger proved highly successful, and while Aon Benfield has been operating as a seamless combined organization for a considerable time now, the coming together of the two firms still provides a useful case study on how to efficiently integrate electronic systems through the use of a common platform.

While there were business benefits to the merger, there would also be many challenges to be faced. Mitch Balter, Head of Operations for Aon Benfield Americas, said: "We knew the merger would be a challenge from both a business and technology perspective. More importantly, improved client services was the most important issue to consider. We want to deliver quality information to our clients and reinsurers as quickly and accurately as possible."

Consolidation to a single global processing IT system is key to the successful integration of the firms. Following a rigorous evaluation process, the Global Risk Distribution System (GRiDS) was selected as the global system for Aon Benfield. The global deployment of GRiDS is well underway with an initial focus on London and North America.

Case Study: Aon Benfield Merger Bolsters Case for ACORD Standards in Industry (Continued)

The use of ACORD standards has been one of the key facilitators in the global rollout of GRiDS, and Aon Benfield continues to promote the widespread use of ACORD in the industry to make e-placement more efficient.

"Transitioning business from one system to another always throws up a number of internal challenges - but with Aon and Benfield being the leading brokers dealing with external data transfer supporting the reinsurance process our external commitments were also significant. The use of ACORD standards was our savior," according to Ian Summers, Managing Director of eBusiness & Market Reform at Aon Benfield and a member of the North American ACORD Advisory Committee. ACORD (the Association for Cooperative Operations Research and Development) is a global, nonprofit standards development organization serving the insurance industry and related financial services industries.

Aon Benfield is currently sending ACORD TechAccount (invoice), ClaimMovement (claim notification), Settlement (financial account), Document Repository Interoperability (DRI), and Placing (risk submission) messages. Since January 2009, over 1.3 million messages have been transmitted across North America, London and Europe dealing with Claims, Technical Accounts, Settlement and Placing, including supporting documentation.

27 January 2010

ACORD TCF in the RLC Community

The ACORD Testing and Certification facility (TCF) was introduced for the ACORD Reinsurance & Large Commercial (RLC) community in 2008. Since those early days its scope has grown from its original focus on Document Repository Interface (DRI) standards to cover all parts of the RLC standard.

TCF is a real application, which implementers can connect to and exchange messages with in the same way as they do in live usage with business partners. This allows ACORD to certify that implementers comply with both the completion rules for each message, and also with the rules for interaction of message flows that are defined within ACORD RLC guides for Placing, Back Office Processing (EBOT and ECOT), and Document Repositories.

This ability to test and certify implementing systems in a real and meaningful way is invaluable to organizations and groups committed to implementation of ACORD standards. ACORD members are now encouraging their new message partners to be certified.

Recently, certification has been made a requirement by a number of implementation initiatives including the European Rueschlikon back office initiative, the London e-accounts initiative and the Lloyd's Exchange placing initiative.

Aon Benfield has been a proponent of ACORD implementation for many years. "With the increase in the number of our partners looking to take advantage of the service improvements provided by automation a consistent repeatable process is needed to aid connectivity. TCF is a vital component in this process. By encouraging our partners to use TCF it has enabled us to implement much faster and hence delivering real returns quickly to our clients." explained Ben Sayles of Aon Benfield UK.

ACORD TCF in the RLC Community (Continued)

The London community is poised to transform the way that accounting transactions are sent by brokers with their e-accounts initiative. ACORD has recently completed certification of Xchanging Insure Services (XIS), who provide the central London system which will receive RLC accounting messages from brokers. "As the world's biggest processor of ACORD messages and with approaching 100 independent connections, we are very familiar with the substantial benefits that ACORD messaging can bring to all parties involved. Using ACORD TCF testing for our new RLC message implementation has allowed us to get a high-level of independent confidence in both our solution and those of our customers. This eases rollout for all parties and delivers business benefit faster." Said Rupert Jessop of XIS.

20 January 2010

eTrading Advisory Group Officially Formed

The ACORD Standards Committee (ASC) has officially approved the formation of an e-Trading Advisory Group. Chaired by XL Re's Chief Information Officer and Senior Vice President Ursuline Foley and Zurich's CMO Monique Hesseling, the group will provide leadership and oversight of e-Trading activities to the North American Reinsurance & Large Commercial (RLC) community and steer e-Trading initiatives.

Over the past year, focus group meetings took place to discuss the need for an e-Trading initiative in the US. The community agreed that the market would benefit from increased efficiencies including the elimination of rekeying data and improved speed and accuracy of data exchange.

These initial focus group meetings led to the creation of a Cedent Bordereau working group which is currently active. Now, this official advisory group is in place to further this cause.

Among the tasks the panel has set for itself are the development of e-Trading vision for the RLC community, establishing implementation milestones, providing a forum for transparency on the progress and future commitments to RLC standards by individual U.S. companies, and providing leadership to the US RLC e-trading community.



January - October 2010

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6 October 2010

Framework Flash

Welcome to the ACORD Framework News Flash.

Here is the latest information on the ACORD Framework, recent developments, or updates. If you want to track our progress even more closely, follow us on Twitter at [@ACORD Framework](#).

Information Model 2.0

ACORD will be releasing the ACORD Information Model beta version 2.0.2. This will be the latest version of the newly harmonized conceptual model representing the concepts and relationships of the insurance industry across all domains. This revision includes minor updates to naming and design principles and some minor documentation updates. Continue to look for additional beta revisions over the next two months.



By Shane McCullough,
Senior Architect,
ACORD

Data Model 1.3

ACORD will also be making the ACORD Data Model version 1.3 available. This model will conclude the revisions made as part of the collaboration efforts of ACORD internal staff and the working group. This revision will include the final work before the start of version 2.0 efforts based on the Information Model 2.0.

ACORD Implementation Forum

Just a quick reminder that there are a number of Framework sessions, many offered twice, at this year's [ACORD Implementation Forum](#). Just a few samples include:

- Framework OMG MDMI Proof of Concept
- ACORD Information Model 2.0
- ACORD Capability Model
- ACORD Data Model
- Product Schema

Be sure to register today and I'll see you in Fort Lauderdale.

29 September 2010

Framework Working Groups Relaunch

With the recent announcement of [Information Model 2.0 beta](#) and a new book on the [ACORD Capability Model](#) nearing publication, activity is escalating within the Framework.

"We are now at a place where it's important to start thinking about restarting our Working Groups and begin work on new phases of development within the Framework," said Shane McCullough, Senior Architect, ACORD. "For a short time, we were working to complete version 2.0 of the Information Model and the groups were on a brief hiatus. That work is nearly complete and we're ready to gear up for the next phase of Framework development."

Two of the groups restarting shortly are the Information Model Mapping Validation Group and the Data Model version 2.0 groups.

Framework Working Groups Relaunch (Continued)

"This is the ideal time to get involved with the next stages of the Framework, to share your insights and knowledge, and become part of this important process," McCullough added.

While dates have not yet been announced for the meetings, all interested parties are encouraged to join the Working Group today and receive notifications of upcoming calls. Instructions for joining can be found in the box to the right.

If you are interested in participating in this working group: Be sure you're registered at www.acord.org
Email workinggroups@acord.org and ask to be added to the list for the Information Model and/or Data Model Working Group

22 September 2010

Framework Recording Available

Recently, ACORD held an Introduction to the ACORD Framework webinar. The goal was to present insights and information so those not currently involved could better understand what the Framework is, what it can do, and how it will benefit ACORD Standards now and into the future.

The webinar was well attended, but if you couldn't make it, a recording is now available online.

"For a lot of people, especially those coming to the ACORD Implementation Forum in November, this is a great introduction to the Framework and a way to prepare for the sessions scheduled," said Shane McCullough, Senior Architect, ACORD. "It has the background and basics everyone needs before they dive deeper into the Framework's facets and the abilities."

To access the recording, [click here](#).

To see a list of the sessions at the ACORD Implementation Forum, November 22-25 in Fort Lauderdale, FL, [click here](#).

15 September 2010

ACORD Capability Model Book Heads to Publication

Following up on the 2009 book *The ACORD Information Model: A Primer*, a new book is heading towards publication this November - *The ACORD Capability Model*.

Authors Mark Orlandi and Nick France of ACORD; David Jones of Nationwide, and David Schmitz of Deloitte examine another facet of the ACORD Framework - The Capability Model.

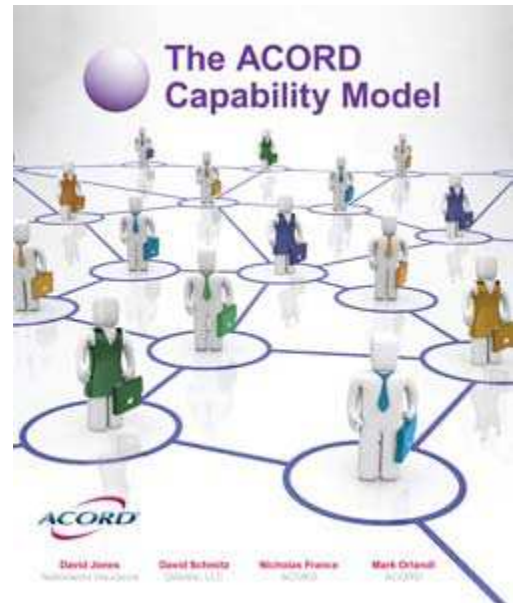
The Capability Model defines a baseline of the things insurance companies need to do - the company's capabilities. Capabilities include such things as Channel Management, Contract Administration and Claims. These types of high level capabilities are then broken down into more granular capabilities. Using standardized definitions enables companies to more easily develop business processes and assess their structures against an industry standard. In the end, it helps companies improve processing and can make them more competitive by providing a benchmark of the industry.

The model also includes a listing of process names for some of those capabilities referred to as Process Maps. This model can be used in process engineering, merger/divestiture evaluations and business operations analysis.

The book provides readers with an overview of the model and describes how it can be used in the real world. The book is scheduled for publication at the 2010 ACORD Implementation Forum in Fort Lauderdale, FL.

To learn more about The ACORD Framework and The Capability Model, attend the 2010 ACORD Implementation Forum in Fort Lauderdale, FL, November 2-5. A list of Framework sessions can be found [here](#).

This book will be available free of charge to attendees of the 2010 ACORD Implementation Forum. To get your complimentary copy, register today!



8 September 2010

ACORD in China for Discussions, Meetings

Recently, ACORD held meetings and training in China focusing on the use of the ACORD Framework within China Life LLC's businesses. This was, in part, a continuation of work underway as well as a way to broaden knowledge of the ACORD Framework within China Life.

The Data Model Discussions

ACORD and China Life Limited have met several times to discuss the ACORD Data Model and its applicability to their standardization needs. During this meeting, the group continued to validate and explore the ACORD Data Model. Earlier in 2010, discussions focused around version 1.0 of the Data Model. This time, the focus was on Product and Agreement packages in version 2.0. This included a demonstration of the Product Diagramming capabilities as they related to Product.



Banner welcoming the ACORD Framework Training – "China Life Group Advanced Information Model Training"

Framework Training and Information Model 2.0

China Life Group requested ACORD Advisory Services to help them, and their subsidiary companies, better understand the overall ACORD Framework. In particular, their interest was in the Information Model. It was also an opportunity to provide training to many who had not been involved with ACORD to date.

ACORD engaged a group of technical representatives from various parts of China Life Group - including China Life Limited, China Life Pension, China Life Group's P&C company, and China Life Investments. The training took place in historic Chengde, China, the summer palace of The Emperor during the Qing Dynasty.

ACORD Information Model Version 2.0.1 Released

ACORD released the ACORD Information Model beta version 2.0.1. This newly harmonized conceptual model represents the concepts and relationships of the insurance industry across all domains. For ACORD, the model will continue to be the basis of all standards development. For members, the model will continue to be used as the basis of application development, for validation of existing models, and as a source of information exchange between business and information technology for example.

This release is the next major iteration of the ACORD Framework Information Model. It harmonizes concepts found in the previous 1.x releases, concepts from the IBM contribution of the [Business Object Model](#) and additional refinements from a cross domain industry perspective.

"While this is a new release it is important to note that it is still a beta. Work is still being done to refine the content," said Shane McCullough, Senior Architect, ACORD. "Future beta releases will be coming and we'll be letting all members know about them as they come up. This is going to include additional refinement, documentation details, data integrity checks, consistency checks (naming, data types, etc), and overall model quality assurance."

The model is distributed as a web site (HTML), a NoMagic MagicDraw native file format, and an XML Metadata Interchange file (XMI) for use within other UML modeling tools.

ACORD in China for Discussions, Meetings (Continued)

Members can access the Information Model by:

- Signing into <http://www.acord.org>
- Going to the "Framework" tab
- Selecting the link that says "Download the Information Model 2.0.1 Beta"

18 August 2010

Framework Flash

Welcome to the ACORD Framework News Flash.

Here are the latest updates on the ACORD Framework.

If you want to track our progress even more closely, follow us on Twitter at [@acord_framework](https://twitter.com/acord_framework).

A few quick updates this time ...

Data Model

Version 1.4 is nearly complete. We have finished all major subject areas and are in the final stages of model clean up. Look for the official release on the Framework tab of www.acord.org.



By Shane McCullough,
Senior Architect,
ACORD

Information Model 2.0 BETA

We are in the final development steps of the Information Model 2.0 harmonization effort. All major subject areas have been modeled. We are putting the finishing touches on documentation and cross package associations. This model, when released, will still be in beta stage as we will continue to work on the mapping effort with the ACORD standards. During this mapping effort, we expect there to be additional attributes added to the model. The beta will be available for download on September 1, 2010.

There will also be several sessions on the ACORD Framework at this year's ACORD Implementation Forum. [Click here for details.](#)

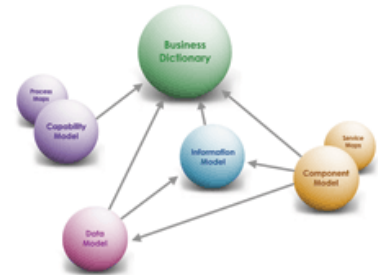
14 July 2010

Webinar: Getting to Know the ACORD Framework

By now you've heard about it and read about it. But what do you really know about the ACORD Framework?

In this free one-hour webinar, ACORD's CTO Frank Neugebauer will give an overview of the ACORD Framework, how it's being used around the globe, its current status, and what's to come in the future.

Wednesday, August 11, 2010
1:00 PM - 2:00 PM (Eastern US)



The ACORD Standards Framework consists of five related facets:

- a Business Dictionary representing terms used in our industry
- an Insurance Capability Model
- an Information Model (Object Model) representing data elements for the entire insurance industry
- a logical Data Model built from the Information Model
- a Component and Services model

Space is limited. [Click here](#) to reserve your place. After registering you will receive a confirmation email containing information about joining the Webinar.

30 June 2010

Framework Flash

Welcome to the ACORD Framework News Flash.

Here are the latest updates for the ACORD Framework.

If you want to track our progress even more closely, follow us on Twitter at [@acord_framework](#).

A few quick updates this time ...

Data Model Version 1.3 is nearly complete. Currently, we're finishing up the Contract domain and expect to have it completed this week.

The harmonization effort for **Information Model 2.0** continues. We've hit many exciting milestones already and all major subject areas have been modeled. Now, we're working on tying the subject areas together and enhancing the documentation. Look for a beta release in the next couple of weeks.

There's also a lot of other work underway which you'll be hearing about in the coming weeks. Be sure to check back.



By Shane McCullough,
Senior Architect,
ACORD

Framework Flash (Continued)

Forum Session Recordings

In case you missed a session at this year's ACORD LOMA Insurance Systems Forum, recordings are online. Be sure to look for:

- ACORD Capability Model with Frank Neugebauer
- IBM's Insurance Application Architecture and the ACORD Framework
- The Capability Model - A Cornerstone for Effective Business Architecture and Planning

Find these and many others [here](#).

26 May 2010

ACORD Framework Proof of Concept Underway

Proof of Concept (POC) activities are underway that will validate the technical aspects of the ACORD Framework.

The focus of this POC is on how mappings are created and rendered to provide a more consumable output for use by the insurance industry. In order to validate such output, ACORD is investigating the use of the Object Management Group's (OMG) Model Drive Message Interoperability (MDMI) standard with software vendors such as Microsoft, TIBCO, Informatica, and Progress Software.

Companies will be inputting information using the ACORD 125 (Commercial Insurance Application - Applicant Information Section) and 140 (Property Section) eForms. The data then goes through the semantic layer of the ACORD Information Model and is then used in an RLC Placing XML message.

The principle behind all this is that by mapping any standard to the Information Model, a hub - or semantic layer - is created that will enable conversion between any standard linked to the same Information Model. MDMI - as an open standard for mappings - may potentially enable any compliant software vendor to consume those mappings.

"The OMG, Microsoft, Informatica, TIBCO, and Progress each bring important skills and elements to the POC. We need to be sure that what we create can be consumed by the industry and we're starting with some of the vendor community. These companies are helping ACORD, and the industry, improve how ACORD delivers standards and we appreciate their work and support," remarked Frank Neugebauer, CTO of ACORD.

He went on to note that "while ACORD uses Progress' DataXtend Semantic Integrator tool, we can't presume such an environment for anyone else, nor can we impose any proprietary output. We're confident that by bringing this particular group together we cannot only validate our semantic core principle, but also ensure software vendors have a path to implementation."

Results from the POC activates are expected in the summer of 2010.

19 May 2010

Framework Flash

Welcome to the ACORD Framework News Flash.

Here are the latest developments and updates for the ACORD Framework. If you want to track our progress even more closely, follow us on Twitter at [@Acord Framework](#).

Information Model Version 2.0 Progress Report

Over the past two months, we have been actively working with both Prima Solutions and IBM on some of the key harmonization points of the models. This has included having both face-to-face and virtual sessions. Overall, these efforts have proven to be extremely beneficial.

Some updates to the Information Model 2.0 include near completion of the Party, Product Specification and Agreement packages. We have also had significant progress in the Role and Relationship package and the Finance package.



By Shane McCullough,
Senior Architect,
ACORD

Information Model 1.2 and Data Model 1.2

The following domains have been reviewed and are nearing completion in the Data Model and the Information Model:

- Claim
- Claim Management
- Document Management
- Underwriting Management

We have also made significant progress in the Product domain.

If you're coming to the Forum, don't forget to join us for the ACORD Framework sessions on Sunday and Monday!

5 May 2010

Framework Flash

Welcome to the ACORD Framework News Flash.

Here are the latest developments and updates for the ACORD Framework. This week, we have some new releases available.

If you want to track our progress even more closely, follow us on Twitter at [@Acord Framework](#).

Framework at the Forum

On Sunday, May 23 and Monday May 24, before the official opening of the [ACORD LOMA Insurance Systems Forum](#), there will be several sessions on the Framework that will help you learn more about it and how it's being used today.

Framework Flash (Continued)

Sunday May 23, 2010

1:30 PM - 2:45 PM

The ACORD Information Model Version 2.0

The first Framework Session will be on Sunday afternoon. I'll be presenting on the development of the ACORD Information Model. In it, you'll learn about the process we're going through to harmonize IBM's Business Object Model and Version 1.x of the ACORD Information Model. This session will also describe the new model at a high level and explains some of the principles the team took in developing the model. You will learn how Version 2 impacts IBM BOM and AIM 1.x users.



By Shane McCullough,
Senior Architect,
ACORD

3:00 PM - 4:15 PM

The ACORD Data Model Versions 1.x and Beyond

ACORD CTO Frank Neugebauer will be doing a session at 3:00 that will explain the development of the ACORD Data Model and how the Information Model was converted. You'll learn why it was developed, how various industry leaders envision utilization within their organizations. His session will also explain the basic concepts behind the data model and will also preview what's to come in Version 2.0.

Monday May 24

8:00 AM - 9:00 AM

ACORD Capability Model

Monday morning, Frank will be doing a session on the ACORD Capability Model and explaining how it is a business analysis tool that describes the abilities and processes in the insurance industry. Learn what the Capability Model is, how it relates to the ACORD Framework, and how you can put the Capability Model to use in your organization.

9:15 AM - 10:15 AM

IBM's Insurance Application Architecture and the ACORD Framework

Oliver Koernig of IBM will be at the Forum to discuss the harmonized ACORD/IAA Information model from an IBM perspective. He'll outline the linkages to the rest of the IBM Industry Model and tooling portfolio and explains the benefits of the harmonization to ACORD and/or IAA consumers.

10:30 AM - 11:30 AM

The Capability Model - A Cornerstone for Effective Business Architecture and Planning

Chubb's Patrick Sullivan and IBM's Ralph Wiest round out the Framework Sessions as they discuss how Chubb Insurance utilized ACORD's Capability Model and IBM's Insurance Reference Architecture to quickly and pragmatically develop its own customized Capability Model. They'll also talk about how Chubb used its Capability Model as the cornerstone for effective Business Architecture and Planning in guiding and governing funding and project planning decisions.

If you want to learn more about the Framework, be sure to come to these sessions and drop by the ACORD booth.

See you in Las Vegas.

21 April 2010

Framework Flash

Welcome to the ACORD Framework News Flash.

Here are the latest developments and updates for the ACORD Framework. This week, we have some new releases available. If you want to track our progress even more closely, follow us on Twitter at [@Acord_Framework](#).

Information Model 2.0

Significant work done in the Product Specification package. Work is also underway in the Agreement and Role and Relationship packages.

Information Model 1.4 & Data Model 1.4

The following domains have been completed for both the DataModel 1.4 and the Info Model 1.4:

- BusinessActivityManagement
- OrganizationManagement
- PartyManagement
- Investment
- InvestmentManagement
- Marketing
- Finance
- FinanceManagement



By Shane McCullough,
Senior Architect,
ACORD

7 April 2010

Framework Flash

Welcome to the ACORD Framework News Flash.

Here are the latest developments and updates for the ACORD Framework. This week, we have some new releases available.

If you want to track our progress even more closely, follow us on Twitter at [@Acord_Framework](#).

Information Model 1.0 Updates

Two more packages have been completed for the Information Model 1.0:

Physical Object

Formerly called Object Management, this package contains all the concepts around the physical things that companies insure or that are necessary to process claims. Some examples include vehicles, structures and fine jewelry.

Contact and Place

Formerly called Contact Details, this package contains all the concepts related to ways a party can be contacted and details around all geographical zones. Some examples in this package include address, telephone, city, country and email.



By Shane McCullough,
Senior Architect,
ACORD

Framework Flash (Continued)

The next three packages that we are focusing on are:

- Role and Relationship
- Product
- Agreement

These three provide a significant portion of the overall model.

Data Model 1.1

The data model working group has continued to make great progress. The Marketing package and the Business Activity Management package have all gone through the initial modeling phase and the group is working through the final validation.

3 March 2010

Framework Flash: New Releases

Welcome to the ACORD Framework News Flash.

Here are the latest developments and updates for the ACORD Framework. This week, we have some new releases available.

If you want to track our progress even more closely, follow us on Twitter at [@AcordFramework](https://twitter.com/AcordFramework).

Information Model Harmonization

The harmonization effort is continuing to move along at a great pace. We have completed the Event and Activity packages. Next up are the Contact and Place package and the Physical Object package.

New Release: Information Model 1.1

The Information Model version 1.1 has been released! Version 1.1 includes changes to the PRS (Party Relationship) domain renamed RRS (Role and Relationship) and also changes to the OBM domain. If you are a registered member, you can [download it here](#).

New Release: Data Model 1.1

The Data Model iteration release is here! The RRS (Role and Relationship), CTC (Contact) and OBM (Object Management) domains have been released. Many thanks to the working group for the continued efforts. If you are a registered member, you can [download it here](#).

Framework Goes to Australia

Recently, Alan Stitzer and I held a Framework seminar in Sydney Australia for approximately 40 participants. It was extremely well received, so much so that we had to hold two separate sessions to accommodate all those interested. We also held on-site sessions to a number of our members to help them learn and understand more about the Framework.



By Shane McCullough,
Senior Architect,
ACORD

10 February 2010

Framework Flash

Welcome to the ACORD Framework News Flash.

Every few weeks, we'll be bringing you the latest developments with the ACORD Framework. If you want to track our progress even more closely, follow us on Twitter at [@Acord Framework](#).

Information Model Harmonization

The harmonization effort is moving along very nicely. Now that the high level packages have been defined, we are now starting to harmonize individual packages, classes and attributes. This begins with Activity and Event. We are very excited about how well the effort is going.

Work is also underway on additional documentation to supplement the model. Be looking for more updates on the harmonization effort.

Data Model Working Group

The Data Model RRS (Role and Relationship) and OBM (Object Management) domains are nearly complete. The RRS domain has been renamed from PartyRelationship. Be looking for an iterative release of these two domains very soon!

Framework Timelines

Many people have asked about timelines and what's ahead for the Framework. Below are a few of our target dates and more will be coming. Of course, all dates are subject to change as things progress.

Information Model V2	May 2010
Data Model V1	May 2010
Data Model V2	Summer 2010



By Shane McCullough,
Senior Architect,
ACORD

27 January 2010

Framework Flash

Welcome to the ACORD Framework News Flash.

Every few weeks, we'll be bringing you the latest developments with the ACORD Framework. If you want to track our progress even more closely, follow us on Twitter at [@Acord Framework](#).

Information Model Harmonization

The harmonization effort is in full swing. There has been a lot of work done laying out our development approach and setting up best practices and rationales for the decisions made. Now, with that effort well underway, we were able to jump right into the new harmonized model.

We have completed our first iteration of high level package and sub-package design work. This was a major accomplishment in the overall organization of the model. With this iteration complete, we are now working on the common enumerations, a common high level abstract insurance concept and a categorization mechanism which will prove very useful.

Look for more details about this and other harmonization updates in the near future.

Data Model Working Group

The Data Model working group continues to press through the challenges of taking a high level object model and transforming it into a detailed logical data model. The group is just about ready to wrap up the PRS (Party Relationships) domain.

Product Schema Working Group

The Product Schema working group also continues to press through its own set of challenges. The group has been working very hard to accomplish not only a robust product definition standard, but also a more consumable Product Definition exchange mechanism.



By Shane McCullough,
Senior Architect,
ACORD



Learn more about the
ACORD Framework with
Shane McCullough

20 January 2010

Framework Focus at Forum

The ACORD Framework may be one of the most discussed subjects among ACORD members and certainly among attendees at this year's ACORD Implementation Forum. That's why there were eight separate, and well attended, sessions (some offered twice) at this year's event to help satisfy the needs of the audience.

For some, the Framework may have seemed daunting at first glance. But broken down into its facets and explained in-depth, the audience not only understood what it is but how it is beneficial to ACORD's standards and their own future implementations.

Framework Focus at Forum (Continued)

"We're building the Framework today for many reasons. First, we want to provide an asset to help members consume ACORD messages. Second, we want to prepare our standards for further diversification as ACORD's membership spreads across the globe. Third, we want to and need to move to a model drive approach. So overall, we need to do this to better serve our members and the industry as a whole," said Frank Neugebauer, Chief Technology Officer, ACORD.

This year's sessions, most of which were presented by Neugebauer and Senior Architect Shane McCullough, included:

ACORD Framework: Introduction

In this overview session, Neugebauer provided an overview of the framework and its five facets: 1) a Business Dictionary representing terms used in our industry; 2) an Insurance Capability and model; 3) an Information Model (Object Model) representing data elements for the entire insurance industry; 4) a logical Data Model built from the Information Model, and 5) a Component and Services model. This served as the platform for the rest of the Framework sessions held throughout the Forum.

ACORD Framework: Information Model

The Information Model sessions provided a high-level overview of the 17 different business concepts defined in the Insurance Information Model. This conceptual model represents the ideas and relationships of our industry, across all domains and has many uses. For ACORD, the model will become the basis of all standards development. For members, the model can be used as the basis of application development, validation of existing models, and a source of information exchange between business and information technology.

ACORD Framework: Information Model - Life, Annuity & Health

Building on the general Information Model session, ACORD's Mike Bauer and Prima's Ken Ekers provided a more in depth study of the Information Model with specific examples geared toward the LAH community.

ACORD Framework: Information Model - Property & Casualty/Surety

In a similar fashion to the LAH session, this information model session by Ken Ekers examined those areas of specific interest to ACORD's PCS implementers.

ACORD Framework: Product Diagramming for Product Design

The Product Diagramming session focused on how to "draw pictures" that represent product definitions focusing particularly on business usage. This session explained why there was the need for standardized way to create definitions and how it will bridge the gap between the business and technical worlds. McCullough also explained the current status of diagramming and showed the building blocks that make up the approach using real examples.

ACORD Framework: Capability Model

Diving into the Capability Model, attendees learned what the model is, what has changed, and how it can be used within the industry. The ACORD Capability Model describes what a company does including such things as Channel Strategy or Develop Channel Interactivity. By creating standard definitions for these common capabilities, companies can more easily develop functions and assess their structures against an industry standard.



Frank Neugebauer presenting at the 2009 ACORD Implementation Forum.

Framework Focus at Forum (Continued)

ACORD Framework: Data Model

The Data Model is an effort to transform the ACORD Information Model into a logical level entity-relationship model. Neugebauer explained the path taken, lessons learned, and illustrated the results to date. ACORD is in the process of converting its conceptual UML Information Model into a logical persistence data model. The ACORD Data Model has the same insurance content as the ACORD Information Model, but changes the format to IBM's InfoSphere Data Architect and Computer Associates' Erwin.

ACORD Framework: Product Schema

The technical side of Product Diagramming is Product Schema. Here, attendees learned about the ACORD Product Schema and how it is a way to generically define insurance products in XML messages. He also showed how this will be more than a schema; it also includes a product diagramming technique business analysts can use to gather requirements and design products.



Shane McCullough presenting at the 2009 ACORD Implementation Forum.

If you missed the sessions or want to see and hear them again, be sure to visit www.acord.org/aif for videos, audio recordings, and PDFs of the presentations or follow the links below.

6 January 2010

Framework Flash

Welcome to the first ACORD Framework News Flash.

We want to be sure you're aware of all the hard work being done to bring the ACORD Framework to life. Every few weeks, we'll bring you an update of all the latest developments.

You can also follow developments on Twitter at [acord_framework](#).

Background

If you're not familiar with the ACORD Framework, it is a series of five interrelated models, or facets, that use different views to define the nature of the insurance industry. This includes the: Business Dictionary; Capability Model; Information Model; Data Model; and Component Model. Learn about what they are and what they do on our [website](#), or watch an [ACORD video](#) that explains them to you.



By Shane McCullough,
Senior Architect,
ACORD

Working Groups

Right now, there are three working groups focused on the Framework. If you're an ACORD member, we encourage you to participate in these groups.

Data Model Working Group
Tuesdays and Thursdays
11:00 AM (eastern US)

Framework Flash (Continued)

Product Schema
Mondays
10:30 AM (eastern US)

Information Model Harmonization Working Group
Being formed, see the article below.

Harmonization

Speaking of harmonization, ACORD recently received a significant contribution from IBM - the Business Object Model from their Insurance Application Architecture (IAA). Learn more about this by reading the press release on [our site](#).

What this means is that harmonization work is underway. We're starting with development of a harmonized model internally. Then, the working group will resume weekly meetings to validate the harmonized model.

Look for more updates and developments here in the coming weeks, and please feel free to contact me by clicking on the email icon right below this article.