

MEMBER REPORT



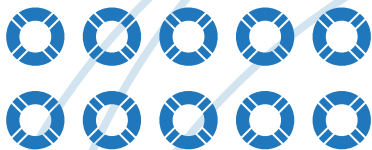
2019

ACORD[®] BY THE NUMBERS

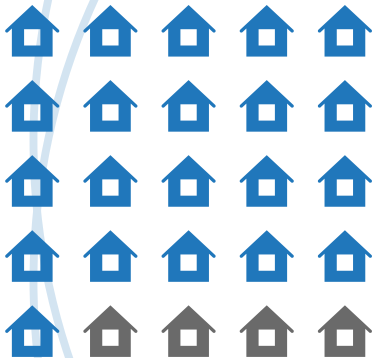
SERVING THE GLOBAL INSURANCE INDUSTRY



5 of 5 Top Brokers



10 of 10 Top Solution Providers



21 of 25 Top P&C Carriers



19 of 25 Top L&A Carriers



20 of 25 Top Reinsurers

50 Years of Industry Service

36,000+ Participating Organizations

1,200+ Standardized Transaction Types

FACILITATING GLOBAL DATA EXCHANGE



1/2 Global GWP by ACORD Members



100+ Countries Served



9,000,000 Annual ACORD message transactions



2,000,000 ACORD forms downloaded since 2010



6,000 ACORD regulatory submissions to date

LETTER FROM THE CEO

At the cusp of ACORD's 50th anniversary, we find ourselves reflecting on the last five decades of ACORD's service to the industry, and the impact our community has had on efficiency, effectiveness, and flexibility. However, it is even more important to look ahead to the next 50 years, and what ACORD will do to continue to position our members for success in a digital global ecosystem. Today's environment would be unrecognizable to our founders in 1970—we look forward to partnering with all of you to discover what 2070 will bring.

In 2017, we focused primarily on implementing change wherever necessary to ensure that ACORD remains future-focused and able to serve the needs of our members. In 2018, our efforts largely involved consolidation—refining our newly enhanced assets, processes, and capabilities, and leveraging them to extend the ACORD community's reach worldwide.

Our key objective in 2019, at the end of ACORD's first 50 years, was ensuring our ongoing impact. How do we build upon both recent and historical successes, and ACORD's impressive legacy, to deliver continued value to our members?

One way is by expanding accessibility to ACORD Standards, Digital Solutions, and other assets. This year, through far-reaching partnerships with key industry associations, we ensured access to ACORD Forms throughout the agent and broker community. We also began the formation of a new London Advisory Board, and extended ACORD Standards access across the major London Market associations. Through our Licensed Integrator Program, we began exposing new geographies and markets to the benefits of standardized data exchange and ACORD membership.

An accomplishment of which I am particularly proud is ACORD's portfolio of thought leadership. Throughout the year, our R&D team engages in intensive, rigorous research, analyzing a vast amount of data and synthesizing valuable insights. Driven by member needs and interests, we have compiled a portfolio of white papers, strategic reports, webinars, and other materials—all of which are freely available to our members. I strongly encourage all ACORD members to take advantage of this benefit.





This year, ACORD also continued our efforts to support a key partner in our industry's continued success—the solution provider community. ACORD Solutions Group (ASG) has developed an array of industry-owned construction aids, turnkey solutions, and digital accelerators which reduce the time, cost, and risk of enabling standardized data exchange. By making ACORD and ASG assets available to our community, we are committed to facilitating collaboration throughout the industry.

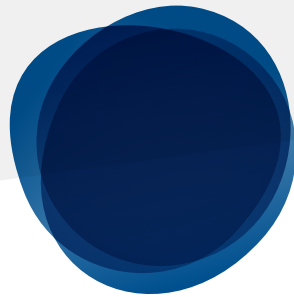
As we look forward to 2020 and beyond, my colleagues and I thank you for the opportunity to serve the insurance industry and you, our members.



A handwritten signature in black ink, appearing to read 'Bill Pieroni'.

Bill Pieroni
President and CEO, ACORD

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STANDARDS & MEMBERSHIP

MEMBERSHIP OVERVIEW

ACORD added 93 new members in 2019, as well as extending our footprint and impact in new and existing geographies and markets, through a number of new programs and key partnerships. Altogether, these initiatives have nearly quadrupled the number of individual organizations engaged with ACORD Standards, Forms, and Solutions since the beginning of 2019.

ACORD partnered with the Big “I” and PIA to ensure access to ACORD Forms for independent agents, as well as engaging ACT as the collective agent voice in Standards Development. Through the Standards Pilot Program for Ruschlikon members, the Licensed Integrator Partner program for solution providers, and other new programs, we have exposed more stakeholders in the UK, Denmark, France, Italy, AUNZ and other areas to the benefits of ACORD Standards. Additional key partnerships included joint research and thought leadership projects with industry leaders such as KPMG, Duck Creek, and Spencer Stuart.

ACORD also continued to protect its members’ investment in our industry-owned intellectual property, while making it more accessible to ACORD members. We updated the ACORD Certified Expert curricula based on a multi-year analysis, and raised awareness of ACE training materials, which are provided as a free benefit to ACORD members. For more information, see www.acord.org/ACETraining.

STANDARDS DEVELOPMENT OVERVIEW

ACORD Standards were updated with 14 major and 9 minor releases across all lines of business in 2019. Over 450 Standards Enhancement requests were resolved, 25% faster than in previous years.

ACORD continued the practice of expanding the Standards through donations of key assets from industry collaborators, including Whitespace, AkinovA, AIR, and TMF Group. ACORD members also contributed heavily to the development of the Next-Generation Digital Standards through use cases and user stories spanning all lines of business, and covering policy administration, claims, and several other capabilities.

Building on these contributions, as well as the initial work done in the Standards Project Groups for Digital Standards and Distributed Ledger Technology in 2018, ACORD completed the first candidate release for Next-Generation Digital Standards. These Standards, which will be usable across all platforms and lines of business, will support fine-grained business transactions used in microservices, RESTful APIs, and other emerging technologies. ACORD is also enhancing traceability by aligning the Reference Architecture with the Next-Generation Digital Standards and all other assets.

PROPERTY & CASUALTY

This year saw 45 Standards Enhancement requests for the P&C XML and AL3 Standards, resulting in a total of 1,203 updates, including the addition of new codes, data elements, and updates to the Help Documentation and Standards Hierarchies.

In 2019, we collaborated with the National Council on Compensation Insurance (NCCI) to map their updated online application service for Workers Compensation Residual Market to current P&C XML Standards; this included enhancements to enable improved data capture with NCCI's partners. Also, two CSIO P&C XML releases were made, comprised of 81 Standard Enhancement requests, resulting in 993 counts of individual changes implemented.

The ACORD P&C Community was also responsible for several donations to the cross-program Next-Generation Digital Standards initiative, ranging from business cases focusing on the submission-quote-bind process for commercial lines to policy amendments surrounding high-frequency non-premium bearing transactions. We also added data elements and codes arising from 25 donated user stories, and mapped data requirements to the XML and AL3 Standards to support the automation of basic policy amendment use cases.

LIFE & ANNUITY

The L&A community completed four release cycles and unanimously approved a total of 49 Standard Enhancement requests for the XML and DTCC EDI Standards.

With a continued focus on efforts that benefit the industry, we created two new Advisory Groups in May, launched collaboration efforts with DTCC and IRI, and contributed toward API deliverables in the ACORD Next-Generation Digital Standards SPG. We also welcomed two new Chairs to our Life Inforce Standard Project Group.

Life & Annuity ACE study materials and exam questions were updated to provide enhanced content for those seeking their certification, with the help of the L&A ACE Certification Committee. The committee reviewed over 200 questions, revised 129 items, and added 45 new questions last year. There were also more education opportunities offered this year for current and prospective ACEs, through the ACORD Certified Expert Webinar series.

GLOBAL REINSURANCE & LARGE COMMERCIAL

GRLC continued to support the global implementation community by completing an extended testing facility mid-year, and helping GRLC members to reduce the cost of migration to the latest version (2016-10.1) of the Accounting and Claims Standards. The goal is for all implementers to complete this migration during the first half of 2020.

Groups also worked throughout the year to determine the basis upon which electronic placing of reinsurance contracts could move forward in the global community. Building on the extensive analysis of ePlacing requirements previously adopted within the London Market, these enhanced requirements are now in live usage for projects such as the Placing Platform Ltd (PPL) and Structured Data Capture (SDC). Conclusions and initial plans for global ePlacing implementation are expected in 2020.

The GRLC community also participated in the ACORD Next-Generation Digital Standards groups to design API/JSON formats supporting both conventional GRLC messaging approaches and distributed ledger initiatives.

ASIA-PACIFIC

In 2019, Asia-Pacific built additional capability into the ACORD Asia-Pacific General Insurance XML Standard v1.3 to support the capture of detailed Claims Lodgement information for Travel Insurance. The APAC GI v1.3 Standard also includes support for JSON and API implementation for the first time. Subsequent draft releases added support for Accident, Health and Sickness-related claims information, to be incorporated in the next major release in 2020.

The AUNZ Life program ran workshops throughout 2019 to design a new set of APIs supporting the sharing of Member and Coverage information between Group Life Insurers and Superannuation funds. The API design effort concluded in November, with our next major release in 2020 incorporating these enhancements and supporting greater flexibility in microservice, API, and RESTful implementation.

This year also saw ACORD participating at events in Singapore, Tokyo, and elsewhere on digital transformation, Life APIs, ACORD Standards implementation, and more.

SOUTHERN AFRICA

South Africa saw seven Standards Enhancement requests approved by the community for version 2.4.2, set for release in 2020, with more being defined as the community looks to scope and build out further requirements for Commercial Lines and Agriculture. South Africa continues to focus on the enhancement and implementation of the Sync message, extended review of requirements for Commercial Property and Agriculture, and use cases for Next-Generation Digital Standards. The South African community has placed itself as an AML data model candidate, with a plan to assist with testing and reviewing use cases of the data model for the Southern Africa Short Term market.

NEXT-GENERATION DIGITAL STANDARDS

This was a watershed year in the development of the ACORD Next-Generation Digital Standards. The goal was to establish a common approach to standards which will support microservices and RESTful APIs across all domains and geographies, leveraging existing ACORD Standards wherever possible. Based on real-world use cases submitted by our members, user stories were deconstructed into 60+ bite-sized user stories, which drove microservice/API specifications. These foundational components, as well as guidelines and recommendations established by the SPGs, created a framework for the Next-Gen Digital Standards.

ACORD also received significant member donations in 2019 from the P&C, L&A, and GRLC communities. In collaboration with members such as The Hartford, WRB, AIG, and the Ruschlikon community, the ACORD development team produced deliverables including Naming & Design Rules Specification, API Design Specification, JSON Schemas, Resource Models, and Examples, in addition to the User Story Data Requirements and Traceability Matrix for mapping to all current ACORD Data Standards.

Driven by the interests and needs of our member stakeholders, we completed a common set of Next-Generation Digital Standards covering policy, claims, and financial transactions, resulting in the delivery of our first candidate release in December 2019.

REFERENCE ARCHITECTURE

ACORD released a significant update to the Component Model in 2019, with a focus on refining it to align with the evolution of Digital Standards. Component Model 2.4 provided significant enhancements based on more than 60 use cases, with a primary focus on Claims and Policy Administration, providing a bridge between business concepts in the Capability Model and data concepts in the Information Model. This year also saw the release of an update to the Data Model, incorporating feedback provided by our members.

In 2020, a new version of the Data Model is slated for release, emphasizing ways to physically implement the model. ACORD will also release a new Capability Model, fleshing out the less developed areas of the model. Enhancements to the Information Model and Business Glossary are also planned, based on new donations from members and recent changes in the Messaging Standards.

FORMS

Throughout 2019, ACORD Forms were regularly revised to maintain consistency with the changing regulatory landscape, reflect member input, and ensure alignment with the current ACORD Data Standards. ACORD made over 800 changes to our Forms Library, releasing 13 new Forms, 23 revised and enhanced Forms, and 125 updated Forms Information Guides. Some of the revisions included the release of a new ACORD 68 Electronic Selection/Rejection Option Form, and a revised Texas Liability Insurance Card to reflect the most recent legal changes. Other revisions included a newly revised ACORD 60 VA for Virginia Auto Supplemental and Rental Reimbursement Coverage, updates to the Maryland Personal Auto Application, and new notice forms for Delaware. Additionally, ACORD made updates to several of its notice of occurrence and loss forms.



ACORD AWARDS

The ACORD Awards are presented annually to those organizations and individuals who have demonstrated outstanding achievement in ACORD implementation and advocacy. We are proud to recognize the following recipients of ACORD Awards for 2019:

Case Study Awards

Acuity
AIG
AXA XL
Swiss Re

Implementation Journey Awards

Nationwide
Willis Towers Watson

Global Citizen Awards

Aon
SCOR
Strada Conseil
Swiss Re

Industry Contributor Awards

AIG
AIR
AkinovA
Aon
Berkley Technology Services
The Hartford
London Market Group
Whitespace
Zurich NA



ACORD Leadership Awards (Individual)

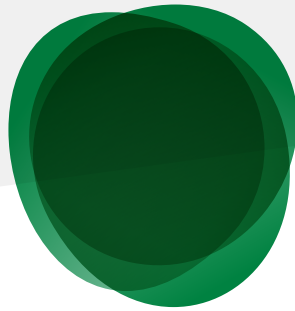
Mark Africa
Enrico Alessandri
Carol Ambrose
Stephen Barnham
Richard Brame
Greg Henderson
Sue Heupel
Markus Hotz
Sergio Ibañez
Jon Lincoln
Gary Parent
Nancy Pica
Jim Quinn
Jim Rogers
Steven Ruscik
Haug Scharnowski
Kevin Schipani
Sourav Shah
Jeanann Smith
David Stephenson
Nelson Tham
Lars Thomas
Mohan Vijaya gopal

ACORD Leadership Awards (Organization)

Aon
DXC Technology
InsurTech Express
MetLife
Selective
Swiss Re

Millennial Women's Insurance Advancement Awards

Acuity
Verisk



THOUGHT LEADERSHIP

RESEARCH & DEVELOPMENT

The ACORD R&D department continued to deliver actionable insights on critical industry topics in 2019. In addition to publishing an updated version of ACORD's flagship *Insurance Digital Maturity Study*, we published two reports on the *ACORD Global Insurance Marketplace Study*, for P&C and Life. This analysis used a novel approach to segment various global markets by insurance GDP penetration, and examined which strategies drove success in each distinct type of market. ACORD also continued its evaluation of digital customer experience in different global markets, this year focusing on U.S. P&C lines.

ACORD's expertise was also in demand among the insurance press. CEO Bill Pieroni kicked off the year with his article "The Biggest Risk for Most Insurers in 2019" for *Reactions* magazine. Other publications included "Digital Demands: Prerequisites for Success in an Evolving Industry," written in collaboration with Swiss Re and published in IACP's *Declarations* magazine.

ACORD's R&D output is provided as a free benefit to our members. Increasing numbers of members took advantage of this in 2019 by downloading assets such as the quarterly *ACORD Global Insurance Stock Index Update*, and by scheduling onsite member visits where Bill Pieroni and the R&D team presented the latest ACORD research to senior leaders. For more information on ACORD's R&D offerings, visit www.acord.org/research.

ACORD IN THE NEWS

This was another record-breaking year for media coverage at ACORD, with over 421 million total media impressions globally, nearly double that of the previous year. ACORD's cutting-edge thought leadership was recognized throughout industry publications and digital media, with ACORD R&D studies continuing to generate the most coverage.

In August, AM Best TV interviewed CEO Bill Pieroni, focusing on the ACORD Global Marketplace Study. Later on in the year, both *Carrier Management* and *Insurance Journal* featured a series of articles with extensive coverage of ACORD Connect 2019 and the ACORD Intelligent Growth study. *Leader's Edge* magazine published an in-depth exploration of the importance of ACORD Standards to the industry in November.

Additional topics earning industry media attention in 2019 included the ACORD InsurTech Innovation Challenge, the annual ACORD Top Ten InsurTech Leaders list, and a number of asset donations from our member organizations.

ACORD INSURTECH INNOVATION CHALLENGE

ACORD held its fifth annual InsurTech Innovation Challenge in 2019, continuing its mission to seek out, promote, and nurture sustainable technological innovation that will benefit insurers, distribution channel stakeholders, vendor partners, and customers alike.

The Challenge brings together insurance innovators across all lines of business, investors and venture capital partners, technology startups, and industry mentors and experts. It is an opportunity to be part of a collaborative effort to transform the way the insurance industry does business, interacts with new policyholders and partners, crafts the next-gen customer experience, and ensures a prosperous future.

Dozens of startups applied for AIIC, with semi-finalists pitching their ideas live in New York, London, and Chicago. Finalists MākuSafe, Protosure, and Riskbook were selected to present to the judges and audience at ACORD Connect 2019, with MākuSafe taking home the \$15,000 cash prize for their innovative solution, incorporating workplace wearables and a safety management platform.

For more information, or to apply for the AIIC, see www.acordchallenge.org.

INDUSTRY EVENTS

ACORD was invited to present our research at several industry events throughout the year, sharing strategic insights and imperatives with our members and the industry at large. CEO Bill Pieroni spoke at conferences including the Financial Times Insurance Innovation Summit, InsureTech Connect, Ruschlikon General Assembly, and many others.

ACORD presented at events not only in the U.S., but across the globe, including the UK, Ireland, Switzerland, Spain, Italy, Australia, and Singapore.

ACORD once again sponsored the Technology Initiative of the Year and InsurTech Initiative of the Year at the 2019 Insurance Day London Market Awards. ACORD also presented the Insurer Innovation of the Year and Best Digital Customer Experience at the 2019 Insurance Times Awards. For the third year in a row, the customer experience award winner was selected based on ACORD's proprietary Digital Customer Experience Study methodology.



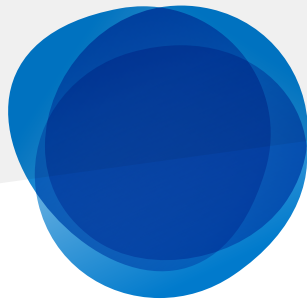
INTELLIGENT GROWTH

ACORD's flagship study in 2019 was *Intelligent Growth: Intent, Decisions, Outcomes*. Based on a comprehensive analysis of the growth patterns of approximately 11,000 insurance carriers worldwide, this research focused on the intersection between growth and value in order to identify the key drivers, strategies & tactics, and levers behind profitable, sustainable growth.

Key questions that were addressed include:

- How did growth patterns vary over time and across various cohorts? How did they correlate to lines of business, geographies, and insurer characteristics?
- How did value creation or destruction vary in relation to strategies, tactics, and growth?
- What are the key strategic and capability imperatives for achieving sustainable, value-creating growth?

Results were presented by ACORD CEO Bill Pieroni at ACORD Connect 2019. An accompanying white paper will be available to ACORD members in 2020.



ACORD
CONNECTED

ACORD CONNECT 2019

ACORD's annual member appreciation and training event, ACORD Connect, returned to Boston in October 2019. The conference brought together hundreds of stakeholders from across all roles, geographies, and lines of business to discuss key topics and emerging trends within the global insurance industry.

In addition to professional development and training sessions focusing on ACORD Standards and Architecture, highlights included the keynote unveiling of ACORD's Intelligent Growth study, the international finals of the ACORD InsurTech Innovation Challenge, a groundbreaking town hall on the development of Next-Generation Digital Standards, and the presentation of the annual ACORD Awards.

In a special session this year, host Abel Travis recorded the landmark 100th episode of his *Insurance Innovators Unscripted* podcast, joined by an all-star panel of industry experts to explore the present and future state of digital engagement throughout the insurance value chain.

To learn more about ACORD Connect and other ACORD events, please visit www.acord.org/events.

ACORD CERTIFIED EXPERTS

The ACE program continued to update its training materials this year, building upon previous years' improvements based on an extensive occupational analysis. In addition to drawing upon the knowledge of current ACEs and other insurance subject matter experts, ACORD engaged experienced curriculum developers, psychometricians, and credentialing specialists in order to ensure the continuing relevance and impact of the ACE program.

Each line of business identified areas for improvement within both the training materials and the ACE exams. Updating these materials will allow our ACE candidates to more effectively complete their studies and achieve their certifications.

For our current ACEs, a series of quarterly webinars was launched for each line of business, as a source of valuable annual continuing education credits towards renewing their ACE certification.

INDEPENDENT AGENTS

ACORD announced partnership programs this year with both the Independent Insurance Agents & Brokers of America (the Big “I”) and the National Association of Professional Insurance Agents (PIA), in order to ensure the accessibility of ACORD Forms to the agent community. Under these programs, qualifying agencies will receive a complimentary license to use ACORD Forms, as part of their Big I or PIA memberships.

ACORD also engaged the Agents Council for Technology (ACT) to act as the collective voice of the agent community in the ACORD Standards development process. ACORD and ACT will be focusing particular attention on aligning and optimizing Next-Generation Digital Standards for efficient data exchange through emerging technologies.

WOMEN IN INSURANCE INITIATIVE

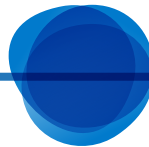
ACORD continued to play a key role this year in the Women in Insurance Initiative, a consortium led by Million Women Mentors. WII’s focus in 2019 was primarily around a first-of-its-kind data collection effort on demographics, diversity and inclusion, and gender parity within the insurance industry. ACORD proudly hosted a panel of visionaries and leaders from across the industry, who unveiled results of the study at ACORD Connect.

More information regarding the data collection, as well as information on how to participate in the initiative, can be found at www.acord.org/WII.

INSURANCE INDUSTRY CHARITABLE FOUNDATION

ACORD continued our longstanding participation with the Insurance Industry Charitable Foundation throughout 2019. Once again ACORD produced video profiles of grant recipients, which supported fundraising efforts at the annual IICF Northeast Division Benefit Dinner.

Organizations profiled this year included the Child Center of New York, Fulfill, and Freedom House. These and other 2019 grant recipients address a wide range of issues including hunger, at-risk children, literacy, addiction, and more. For information on how you can donate or volunteer, see www.iicf.org.

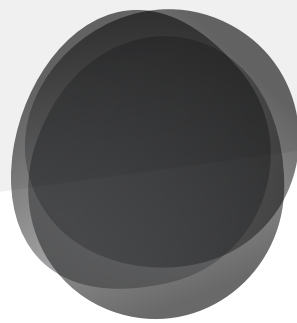


SOCIAL MEDIA

In 2019, ACORD saw a 47% increase in social media engagement, as well as a 41% increase in followers on both LinkedIn and Twitter. Your participation in the ACORD community helps us to most effectively fulfill our mission: serving the needs of our members.

Join the conversation at:  [@ACORD_Standards](https://twitter.com/ACORD_Standards)

 [/company/ACORD](https://www.linkedin.com/company/ACORD)



INSIDE
ACORD

BOARD OF DIRECTORS



Tony Mattioli
Chief Information Officer,
AssuredPartners, Inc.
ACORD Board Chair



Kirk Behrens
Global CIO & Head of Business Platforms,
Aon
ACORD Board Vice-Chair



Bill Pieroni
President & CEO,
ACORD



John Artesani
SVP, Financial Officer,
Lexington Insurance Company



Colleen Batman
SVP, SC & PL Operations,
The Hartford Financial Services Group



Steven Beard
Chief Executive Officer,
RTG & RFIB



Mark Berthiaume
EVP, CIO, and Chief Technology
Innovation Officer,
The Hanover



Richard Brame
Senior Director,
Willis Towers Watson (WTW)



Christoph Carus
Head of Central Division,
Munich Re



Mark Cook
Global Chief Information Officer,
Marsh



Bill Devine
SVP, Business Capabilities Office,
Travelers



John Kellington
SVP, Chief Information Officer,
Cincinnati Financial Corporation



Robert Kelly
Managing Director & CEO,
Steadfast Group Limited



Kevin Kennedy
VP and Chief Information Officer,
Prudential Financial



Mark Knipfer
Chief Operations & Technology Officer,
Zurich North America



Ian Macartney
SVP, Head of Innovation,
Argo Group US



Dave Matcham
Chief Executive Officer,
International Underwriting
Association of London



Richard Daniel McCoach
Chief Information Officer,
Nassau Re



Patrick Molineux
Managing Director,
LIMOSS



David O'Leary
President and CEO USLI,
Genworth



Robert Rusbuldt
President & CEO,
IIABA



Markus Schmid
Head Group Information
Technology Board Member,
Swiss Re



Dr. Ralf Schneider
Group Chief Information Officer,
Allianz SE



James (Jim) Tyo
Chief Data Officer,
Nationwide

MEMBERS

Welcome to our **New Members** for 2019

AAIS (American Association of Insurance Services)	BB&T Insurance Holdings, Inc.
Aaspire Pty Ltd (t/a Link Group)	Benaiah Insurance Company
ACCC Insurance Company	Blueprint Income
Accident Fund Group	The Brethren Mutual Insurance Company
ACUITY	Brotherhood Mutual Insurance Company
AEGON USA Group	Bryte Insurance Company Limited
AIG	Buckeye Insurance Group
AIG Life & Retirement Group	California Earthquake Authority
AIPSO (Automobile Insurance Plans Service Office)	Cameron Mutual Insurance Company
Alfa Insurance Group	Capital Insurance Group
Alliance United Insurance Company	CCR Re
Allianz Global Risk US Insurance Company	Celina Insurance Group
Allianz Life Insurance Company of North America	Central Insurance Companies
Allstar Underwriters, Inc.	Century Insurance Group
American Equity Investment Life Insurance Co.	Chesapeake Employers' Insurance Company
American Family Life Assurance Company of America (Aflac)	Chubb
American Fidelity Assurance Company	Church Mutual Insurance Company, S.I.
American Insurance Acquisition, Inc.	CIAB (Council of Insurance Agents & Brokers)
American Risk Insurance	CIECA (Collision Industry Electronic Commerce Association)
Americo Life Group	The Cincinnati Insurance Company
Amerisafe Insurance Group	Cincinnati Life Insurance
Amerisure Mutual Holdings, Inc.	Civil Service Employees Group
Ameritas Life Insurance Corporation	CLIEDIS (The Canadian Life Insurance Standards Association)
AMP Services, Ltd.	CNA Insurance Companies
Andover Companies	COGITANDA Dataprotect AG
Aon Service Corporation	Columbia Insurance Group
Arbella Insurance Group	Commonwealth Automobile Reinsurers
Argo Group US, Inc.	CompSource Mutual
Arthur J. Gallagher & Co (Aus) Limited	Concorde General Agency, Inc.
Asia Capital Reinsurance Group Pte. Ltd	Co-operative Insurance Company
Assured Partners	The Co-operators Group Limited
Assurity Life Insurance Company	Cornerstone National Insurance Group
Auto-Owners Insurance	CSIO (Centre for Study of Insurance Operations)
AXA Equitable Life Insurance Company	Cumberland Insurance Group
	CUNA Mutual Group

MEMBERS

Welcome to our **New Members** for 2019

Cypress Property & Casualty Insurance Co.	Great West Casualty Company
Cypress Texas Insurance Company	Greenville Casualty Insurance Company
DB Insurance Co., Ltd.	Grinnell Mutual Reinsurance Company
Donegal Group	Guardian Life Insurance
Dryden Mutual Insurance Company	GuideOne Insurance Group
Elephant Insurance Company	Gulfstream Property and Casualty Insurance Co.
EMC Insurance Companies	Hallmark Insurance Group
Employers Holdings, Inc.	Hannover Rück SE
Encompass Group	The Hanover Insurance Group
Endurance Assurance Corporation	Hantz Agency, LLC
Endurance Worldwide Insurance, Ltd.	The Hartford Insurance Group
Enumclaw Insurance Group	Hastings Mutual Insurance
Erie Insurance Group	Hawaii Employers Mutual
Everest Global Services	Hingham Mutual Fire Insurance
Farm Bureau P&C Group	Hochheim Prairie Group
Farmers Mutual Insurance Company of Nebraska	The Hollard Insurance Company, Ltd.
FBL Financial Group, Inc.	Housing Authority Insurance Group
FCCI Insurance Group	HR Open Standards Consortium
Federated Life Insurance Company	IA&B (Insurance Agents & Brokers)
Fidelity Investments Life Insurance Company	IAIABC (International Association of Industrial Accident Boards and Commissions)
First American Corporation Property & Casualty Companies	Idaho Surveying & Rating Bureau
Frank Cowan Company, Ltd.	IDMA, Inc. (Insurance Data Management Association)
Frankenmuth Insurance	IDS Property Casualty Insurance Company
Franklin Mutual Group	IFX Forum, Inc. (Interactive Financial eXchange Forum)
Frederick Mutual Insurance Group	IIABA (Independent Insurance Agents & Brokers of America)
Fremont Insurance Company	Illinois Casualty Company
Gagliardi Insurance Services, Inc.	Illinois Mutual Life Insurance Company
Gard Marine & Energy, Ltd.	IMT Insurance Company
Genworth Financial Group	IRI (Insured Retirement Institute)
Germania Mutual Group	IRLA (Insurance and Reinsurance Legacy Association)
Global Aerospace Underwriting Managers	iSurety
Global Indemnity Group	IUA (International Underwriting Associations)
Goodville Mutual Casualty Company	
Grange Mutual Casualty Group	
Great American Group	
Great Northwest Insurance Company	

MEMBERS

Welcome to our [New Members](#) for 2019

Jackson National Life Insurance Company	Nedgroup Insurance Company, Ltd. (NEDIC)
Jardine Lloyd Thompson Group PLC	Nedgroup Life Assurance Company Limited
Kalm Seas Insurance, Inc.	New Mexico Mutual Group
Kemper Property and Casualty Group	New York Life Group
Liberty Mutual Insurance Company	NIAC (Nonprofits' Insurance Alliance of California)
Lincoln Financial Group	NIPR (National Insurance Producer Registry)
Lloyd's of London	The Norfolk & Dedham Group
Lloyd's Market Association (LMA)	Normandy Insurance Company
Loudoun Mutual Insurance Company	Northbridge Financial Corporation
Main Street America Group	Northwest G F Mutual
MAPFRE North America Group	Norwegian Hull Club
Marsh, Inc.	NYCM Insurance Group
Marysville Mutual	NYSIF
MassMutual Financial Group	Ohio Mutual Insurance Group
MEMIC Group	Oklahoma Farm Bureau Group
Mennonite Mutual Insurance Company	Old Mutual Insure, Ltd.
Merchants Insurance Group	OMG (Object Management Group)
Merrill Lynch Insurance Group	Oregon Mutual Insurance Company
MetLife, Inc.	Pacific Life Group
Middlesex Mutual and Holyoke Mutual	Pacific Specialty Insurance Group
Millville Mutual Insurance Companies	Palisades Group
MLC Life Insurance	Pan-American Life Group
MMG Insurance Company	PartnerRe US Group
Motorists Insurance Group	Pekin Insurance Group
Munich Re	Penn National Insurance
Mutual Benefit Group	Pennsylvania Lumbermens Mutual Insurance Company
Mutual of Omaha	Permanent General Insurance Corporation
NAILBA (National Association of Independent Life Brokerage Agencies)	PIA (National Association of Professional Insurance Agents)
NAPSLO (National Association of Professional Surplus Lines Offices, Ltd.)	Pioneer State Mutual Insurance Company
NASBP (National Association of Surety Bond Producers)	Plymouth Rock Companies
Nassau Reinsurance Group	PMA Companies, Inc.
National General Companies	PolicyGenius
Nationwide Insurance	Preferred Mutual Insurance Company
NCCI (National Council of Compensation Insurance)	Principal Life Group
	Progressive Group

MEMBERS

Welcome to our **New Members** for 2019

Prudential Financial	Thrivent Financial for Lutherans
QBE International Group	TMEL (The Message Exchange Limited)
QIC Global Services Ltd.	Tokio Marine Group
Quincy Mutual Group	Torchmark Corporation
Reinsurance Administration Professionals Association	Tower Hill Insurance Group, LLC
RenaissanceRe Service, Ltd.	Transatlantic Reinsurance
RFIB Group, Ltd.	The Travelers Companies, Inc.
RIMS (The Risk & Insurance Management Society)	Tuscarora-Wayne Group
RVOS Farmers Mutual Group	UAC (Underwriting Agencies Council)
Safety Group	Union Mutual of Vermont Companies
Santam, Ltd.	United Fire & Casualty Group
SCOR Group	United Heritage Property & Casualty Group
SECURA Insurance Companies	Universal Insurance Company of Puerto Rico
Select Solutions	Universal Life Insurance Company
Selective Insurance Company of America	URB (Underwriters Rating Board)
Sentry Select Insurance Company	Utica First Insurance Company
Service Lloyds Insurance Company	Utica National Insurance Group
SFAA (The Surety & Fidelity Association of America)	Vermont Mutual Group
SFM Mutual Insurance Companies	Viking Insurance Company of Wisconsin
Shelters Insurance Companies	VistaNational Insurance Group
The South African Insurance Association	VOYA
Spinnaker Insurance Company	W.R. Berkley Corporation
Standard Bank	Washington Surveying & Rating Bureau
Star Casualty Insurance	West Bend Mutual Group
Starr Indemnity & Liability Company	Western Mutual Insurance Group
State Auto Insurance Companies	Western National Insurance Group
State Farm Group	Western Reserve Pool
Steadfast Group, Ltd.	Westfield Group
Sterling Insurance Company	WestGUARD Insurance Company
Stillwater Insurance Group	Willis Towers Watson
Stonetrust Commercial Insurance Company	Wisconsin Mutual Insurance Company
Swiss Re Management (US) Corporation	Wolverine Mutual Insurance Company
Swiss Re Management, Ltd.	XBRL International, Inc.
Tawuniya	XL Capital, Ltd.
Texas Mutual Insurance Company	Zurich Insurance Group - NATony Mattioli Chief Information Officer, AssuredPartners, Inc.

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Welcome to our **New Members** for 2019

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Advanced Claims Technologies, Inc.
Advantage Information Systems, Inc.
AdvantageGo
Aerie EDI Group
Agency Computer Systems, Inc.
Agency Integration Systems, Inc.
Agency Matrix, LLC
Agency Software, Inc.
Agency Systems
AkinovA
American Para Professional Systems, Inc.
Applied Systems, Inc.
Appulate, Inc.
Assurance Systems, Inc.
ASTUTE Financial Services Exchange
BelMead Tech Solutions, Ltd.
Benefitfocus
Blocksure, Ltd.
Bold Penguin, Inc.
Boston Software Corporation
Briza, Inc.
Broker Buddha
B3i Services AG
C Consulting SPA
Campana Systems, Inc.
Capgemini
CATEX
Certifical, LLC
CGI Technologies and Solutions, Inc.
Chainthat, Ltd.
Charles Taylor InsureTech Limited
Chinook Management Systems, LLC
Chisel AI, Inc.
CJ Cube Technologies
Claider
Clinical Reference Laboratory
CodeObjects
Cognizant
Combined Computer Services B.V.
Covered by Sage
Crawford & Company
Cytora
DAIS Technology
DataCubes, LLC
Deloitte Consulting
Digital Fineprint
DOCOSoft, Ltd.
DTCC
Duck Creek Technologies, LLC
DXC Technology
eBaoTech, Inc.
Ebix, Inc.
eBridge, Inc.
Element AI, Inc.
EMSI
Etherisc GmbH
Eurobase
Evolution Agency Management, LLC
ExamOne, A Quest Diagnostics Subsidiary
EXL Service Holdings, LLC
EY Global Services, Ltd.
EZLYNX by Webcetera LP
Facio
Fiduciary Exchange, LLC
Finao U.S. Incorporated
Focus Technologies, LLC
Force Diagnostics
GENPACT India Pvt, Ltd.
GoDB Tech, Inc.
Goldman Sachs
GPM Development Limited
Gratex International
Guidewire Software, Inc.
HawkSoft, Inc.
HealthTech, Inc.
Healthy Virtuoso S.r.l.
Hexaware Technologies, Inc.
HyperScience
I2S Informatica - Sistemas e Serviços, SA
IBM
I-Engineering.com, Inc.
IMAgine Analytics, LLC
Indio Technologies, Inc.
Infosys McCamish Systems, LLC
Innoveo AG
INSTECH
Insurance Advisor, LLC
Insurance Agent Application
Insurance Technologies
Insurance Technologies Corporation (ITC)
InsuranceCONNECT Pty, Ltd.
Insurancelabs, LLC
Insured Connect, LLC
Insurercore.com, Ltd.
Insurity, Inc.

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iXledger, Ltd.
JDX Inserve, Ltd.
Kamet
KeepThemSmiling
L&T Infotech
LexisNexis
LTCG (Long Term Care Group, Inc.)
Majesco
MakuSafe Corporation
MFXchange US, Inc.
MIB Group, Inc.
Microsoft
Mindtree
Mitchell International, Inc.
Morning Data, Ltd.
Mphasis Corporation
MSG Systems AG
Nissay Information Technology
North American Software Associates
Novidea INC
NuvaLaw
Oban Pty, Ltd.
Outline Insurance Services, Inc.
OWIT Global
Pegasystems, Inc.
Penguin Tech
PilotFish Technology
Planck Resolution, Ltd.
Prima Solutions Holding
PrintQuote, LLC
Proformex
Quikfuzion
QuotePro
Relay
Resource Pro, LLC
RiskBlock Alliance
Riskbook, Ltd.
Riskonnect
Ritablock GmbH
RozieAI, Inc.
St. John's University
SalesForce
Sapiens Software Solutions (IDIT), Ltd.
Se2
Security Federal Premium Pay Plans

Sequel Business Solutions, Ltd.
Seven Tablets, Inc.
Sheraton Systems, Ltd.
Sidenis LTD
Silvervine
Solstice Innovations
Spark IPS
Sphera Solutions
Stone Point Capital, LLC.
Strada Conseil & Strada Consulting
Strategic Insurance Software, LLC
Stripe Global Services, Ltd.
SuperChoice Services
Superior Access Insurance Services, Inc.
Synechron, Inc.
Synpulse International AG
Tata Consultancy Services
TechCanary
3i
Tinubu Square
TIW Group, Ltd.
TMF VAT Services, Ltd.
Tower IQ
Town and Country Computer Services
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TransUnion
Trinilogics, LLC
Two Sigma Insurance Quantified
UiPath
Untangl Ltd
ValueMomentum, Inc.
Ventiv Technology, Inc.
Verisk Analytics
Vertafore, Inc.
Veruna, LLC
VIPR, Ltd.
Virtusa Corporation
Vlocity, Inc.
Wave Insurance Technologies (AVYST)
Web Connectivity, Ltd.
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Xceedance, Inc.
Xchanging Ins-sure Services, Ltd.
XDimensional Technologies, Inc.
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AEGIS Managing Agency Ltd	Automatic Data Processing Insurance Agency, Inc.
Affinity Mutual Insurance	Autoteam, Inc.
Ag Risk Insurance, Inc.	AXA China Region Insurance Company Limited
Agency Business Systems, Inc.	AXIS US Operations
AGS Forsikring AS (Insurances) Ltd	Baldwin & Lyons Group
Aiken & Company	Baltic Underwriting Agency, AB
Alamance Farmers' Mutual Insurance Group	Banner Indemnity, Ltd.
Alaska National Insurance	Barbican Insurance
Allied Specialty Insurance, Inc.	Barnstable Group
American Family Brokerage Inc.	Barton Mutual Insurance
American Family Insurance Group	Beacon Mutual Insurance Company
American Millennium Insurance Company	Beazley Group, PLC
AmTrust Group	Berkshire Hathaway Group
AmWins Brokerage of the Carolinas	Besso Group
Anglo Pacific Consultants (London) Ltd	Blenheim
Appalachian Underwriters, Inc.	Braishfield Associates
ARB International Limited	Briar Creek Mutual Insurance Company
Arch Insurance Group	BrickStreet Mutual Insurance
Arch Underwriting at Lloyd's	Brit Syndicates Limited
Arctic Risk Specialists, Inc.	BritAmerica, Inc.
Argenta Underwriting Asia	Builders & Tradesmen's Insurance Services, Inc.
Argo International	Builders Insurance Group
Ark Syndicate Management Ltd	Builders Mutual Insurance Group
Arrowhead General Insurance Agency	Burns & Wilcox, Ltd.
Ascendant Underwriters, LLC	Cable Holdings Inc.
Ascot Insurance U.S. Group	California Casualty Group
AT&T Services, Inc.	CAMICO Mutual Insurance Company
ATA Workers' Compensation Fund	Canal Group
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Cerity Services, Inc.	The Doctors Company
Certificate Exchange	Eastern Alliance Insurance Group
Chaucer Syndicates Ltd	Ed Broking
Choices Software, Inc.	EDI Concepts, Inc.
Cimarron Insurance Company, Inc.	Elseco Limited
CIS Insurance Group	Embroker
Citizens Property Insurance Corporation	Energi Insurance
City of Los Angeles	Epsilon Insurance Broking Services Pty Ltd
Ck Specialty Insurance Associates, Inc.	Equity Partners Insurance Services, Inc.
Coastal Insurance Underwriters, Inc.	Exxon Mobil Risk Management, Inc.
Cochrane & Company	Fairfax Financial Companies (US)
The Colonial Group, Inc.	Faraday Underwriting Limited
Colorado Farm Bureau Mutual	Farm Bureau Insurance
Combined Group Insurance Services, Inc.	Farm Bureau Mutual of Idaho
Commercial Insurance Group, LLC	Farm Bureau Town & Country Insurance
Community Association Insurance Solutions	Company of Missouri
Compensation Rating and Inspection Bureau of NJ	Farm Family Insurance Group
Conifer Insurance Company	Farmer Mutual Insurance Company of Noble
ConocoPhillips Company	County
Consumer United, Inc.	Farmers & Mechanics Group
Continental Underwriters, Inc.	Farmers & Merch Mutual Fire
Cook Children's Indemnity Company	Farmers Alliance Companies
Cooperativa de Seguros Múltiples	Farmers Fire Insurance Companies of
CopperPoint Mutual Insurance Company	Pennsylvania
Couch Braunsdorf	Farmers Insurance Company of Flemington
Country Insurance & Financial Services	Farmers Mutual Insurance Agency
Countryway Insurance Company	Farmers Mutual Insurance of West Virginia
Coverlink Pty Ltd	Farmers Union Mutual of Montana
Crispin Speers & Partners Ltd	Farmers Union Mutual of North Dakota

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FBAlliance Insurance Company	Harman Kemp North America Limited
Federated Mutual Group	Hart Re Group
Federated Rural Electric Insurance Exchange	Hartford Life Group
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FFVA Mutual Insurance Company	Higginbotham
FHM Insurance Company	HIIG Group
Fidelity & Guaranty Life Group	Hiscox
First Benefits Insurance Mutual	Hiscox USA Group
First Chicago Insurance Company	Hoffman Computer Systems
First Choice Insurance Intermediaries	Honan Insurance Group Pty Ltd
FloodFlash Limited	Hospitals Insurance Company, Inc.
Florida Specialty Insurance Company	Hyundai Marine & Fire Insurance
Florida United Businesses Association	IAG Limited
FMH Insurance Group	IBQ Systems
Forestry Mutual Insurance Company Group	ICW Group
Fortegra P&C	Idaho State Insurance Fund
FRSA Self Insurers Fund	IFG Companies
Furness Underwriting Limited	Illinois FAIR Plan
FWCJUA (Florida Workers Compensation	Impressive Publishing
Joint Underwriting Association)	Indiana Farmers Mutual
Germantown Mutual Insurance	Indium
The Glatfelter Agency	Infinity Casualty Insurance Company
Grace Indemnity Company, Ltd.	Inspirien Insurance Company
Graham Rogers, Inc.	Insurance Services Office, Inc.
Granada Insurance Company	Insurance Visions, Inc.
Grange Insurance Group	Insure That Pty Limited
The Gray Insurance Company	Insureon
Great Plains Casualty Inc.	Insurors Indemnity Group
Greater New York Group	Integrand Assurance Company
Great-West Life Group	Interboro Insurance Company
GrECo JLT Specialty GmbH	Intergroupe Assurances, Inc.
H.W. Wood Limited	International Risk Management Institute
Harford Mutual Insurance Companies	iprism Underwriting Agency Limited

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Kentucky Farm Bureau Group	Middleton Insurance Company
Kentucky National Insurance Group	Midlands Management Corporation
Keystone Insurers Group	Midwest Family Mutual
Kingstone Insurance Company	Millers Mutual Group
LA Home Builders Self Insurers	MiniCo Insurance Agency, LLC
Lackawanna Insurance Group	Minnesota Joint Underwriting Association
Leavitt Group Enterprises	Missouri Employers Mutual Ins Group
Lexon Bond Group	Missouri Valley Mutual
Little Black Mutual Insurance Group	MLMIC Insurance Company
Lloyd's Australia Limited	Montana State Fund
Lloyd's in Canada	Morstan General Agency
Lockton Company	MS Amlin Insurance Services
London Insurance Market Operations & Strategic Sourcing (LIMOSS)	Multifamily Community Insurance Agency, LLC
London Market Group (LMG)	Myron F. Steves & Company
Louisiana Workers Compensation Corporation	Narragansett Bay Insurance Company
Louisiana Pest Control Insurance Company (LPCIC)	National American Insurance
LUBA Insurance Group	National Fire & Indemnity Exchange
Lyme Street Risk (Pty) Ltd.	National General Companies
M.J. Kelly Company	National Life Insurance Company
Malakite Underwriting Partners Limited	Nazareth Mutual Insurance
MAPFRE PRAICO Insurance Group	Neerlandse b.v.
Marine, Aviation & General (London) Ltd.	Neptune Flood Incorporated
Markel Corporation Group	New England Excess Exchange, Ltd.
Markel International	New York Marine Group
Marketing & Management Services Ltd.	New York Property Insurance Underwriters Association

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Northeast Coverages, Inc.	Risk Insurance Services
Northern Mutual Insurance Company of Michigan	Risk Management Resources Inc.
Northern Neck Insurance Company	Risk Toolbox, Inc.
NowCerts, LLC	RKH Group
Ohio Bureau of Workers Compensation	RLI Group
Old Glory Insurance Company	Rockford Mutual
Old Republic General Group	Rockingham Group
OneBeacon Insurance Group	Rosser Underwriting Ltd
Oregon Dental Services Group	Rothbury Group
Oriska Insurance Company	Rural Mutual Insurance Company
Outdoor Underwriters	S.A. Meacock and Company Limited
Pharmacists Mutual Insurance	SafePoint Insurance
Piedmont Mutual Insurance Company	Safety National Casualty Corporation
Pinnacol Assurance	SAIF Corporation
The PMA Capital Insurance Group	Sammons Financial Group
Policy Works, Inc.	SAN Group
Post & Co (P&I) B.V.	SC Home Builders Self Insurers Fund
Preferred Healthcare Liability Insurance	Scottish American
Program SPC	SeaCoast Underwriters, Inc.
Preferred Professional Insurance Company	Select First Financial Services Inc. (d/b/a
Prepared Insurance Company	BestQuote Travel Insurance Agency)
Price Forbes & Partners	Self Insured Solutions
Professional Program Insurance Brokerage	Sentry Group
Promont Advisors	Sentry IMS
Providence Mutual Group	Service First Insurance Group, LLC
Public Entity Partners	Shelter Insurance Companies
Quirk Group, Inc	Shepherd Compello Limited
RAM Mutual Insurance Group	Shield Commercial Insurance Services, Inc.

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Silverlake Software, LLC	The Triangle Companies
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Southern Farm Bureau Group	Underwriters Rating Board & Affiliated Companies
Southern Mutual Church Insurance Company	The Underwriting Exchange, Ltd.
Southern Trust Insurance Company	United Farm Bureau of IN Group
Special Agent, Inc.	Universal Insurance Holdings Inc
Special Risks, Ltd.	UPMC
Specialty Insurance Agency	USAA Life Insurance Co.
Specialty Programs & Facilities Managers, Inc.	USI Insurance Services
Stan Steele Agency, Inc.	Utah Local Government Trust
Starr Underwriting Agents Limited	Verifly Insurance Services, Inc.
State Compensation Insurance Fund of California	Vibe Syndicate Management Limited
SteadPoint Insurance Group	Victory Insurance Company, Inc.
Superior Flood Inc.	VRC Insurance Systems
Sutter Insurance Group	The Warranty Group
SV Instech, Inc.	Waterborne Underwriting Agency Ltd
Symetra Life Group	Wayne Mutual Insurance Company
Symmetry Technology Labs, Inc.	WCF Insurance Group
T. H. E. Insurance Company	WCIO (Workers Compensation Insurance Organizations)
Tangiers Insurance Services Limited	Western & Southern Financial Group
TASB Risk Management Fund	Winchester General Agency, Inc.
TDIC Insurance Solutions	Wisconsin Municipal
Technology Insurance Associates	Wisconsin Reinsurance Group
Tennessee Farmers Insurance Company	Wolters Kluwer Financial Services
Thaxton & Associates	Woodruff-Sawyer & Company
Thomond Underwriting Ltd	XL Catlin Insurance Company, Ltd.
Thompson Heath & Bond Limited	XL Catlin Reinsurance
Tokio Marine Kiln	XL CatlinAmerica Group
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