



ANNUAL REPORT



2016

ACORD BY THE NUMBERS

45+ Years of Industry Service

1200+ Standardized Transaction Types

4000+ Participating Organizations

Serving the Global Insurance Industry

4 OF 5
Top Brokers

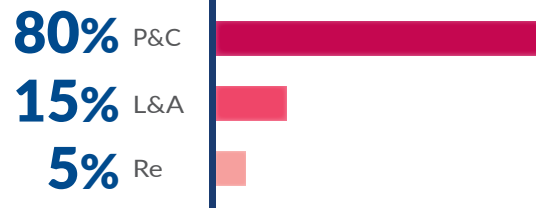
21 OF 25
Top P&C Carriers

19 OF 25
Top L&A Carriers

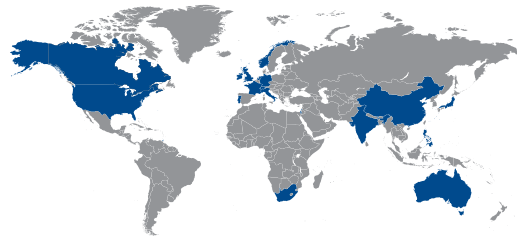
20 OF 25
Top Reinsurers

9 OF 10
Top Solution Providers

MEMBERS



20 Countries Represented



1/3 PREMIUM
Written by ACORD Members

Facilitating Data Exchange

80 THOUSAND
Hours developing Standards annually

6 THOUSAND
ACORD regulatory submissions

300 THOUSAND
ACORD forms downloaded over last five years

6 MILLION
Annual ACORD message transactions

7 THOUSAND
Core systems leveraging ACORD Standards



TABLE OF CONTENTS

Letter from the CEO | 4

ACORD 2016 Year in Review | 5

ACORD 2017 Priorities | 6

Membership | 7

Standards & Architecture | 8

Research & Development | 11

Board of Directors | 12

Participant List | 13

Letter from the CEO

When I became CEO of ACORD in early 2016, I said that it was an honor for me to serve and lead our organization. Now, one year later, I can say it with even more conviction.

Since 1970, ACORD has played a key role in facilitating efficiency, effectiveness, and interoperability across the insurance value chain. We bring together a diverse mix of stakeholders with a vested interest in improving our industry. Today, we remain focused on honoring that core mission: fulfilling the needs of our members.

ACORD continues to lead the industry in supporting the development and production of standards. We engage over 4,000 organizations across 20 countries, and provide more than 1,200 standardized transaction types. However, we are also committed to continuously improving our solutions for the industry, and we recognize that there is an opportunity to play a greater role in services and assets to support the deployment of ACORD Standards.

The entire ACORD leadership team will continue to search for ways to better support our stakeholders. ACORD relies on your feedback, questions, and ideas to improve our value-added role and ensure that we can thrive together. Please feel free to contact me or any of my colleagues with your contributions.

I look forward to working with each of you and further strengthening our partnership. Remember: ACORD is here to serve you.



William Pieroni
President & CEO, ACORD

ACORD 2016 YEAR IN REVIEW

In 2016, ACORD made advances in every area of the organization in order to execute our core strategic imperatives: Impact, Invest, Integrate, Inform, and Innovate.

STANDARDS

In order to better service our membership, ACORD documented the Standards development process end-to-end, identified every point which could be improved, and developed a detailed action plan to address each issue. This will result in a faster, more nimble, more transparent process which will increase both the quantity and quality of implementations, and enable more positive outcomes for our members.

MEMBERSHIP

ACORD welcomed 42 new members in 2016, including a more diverse representation of trading partners in our four newly established member categories. We greatly enhanced the individual Participation Statement sent annually to each member, to more clearly show what benefits and value accrued through their ACORD membership.

ORGANIZATION

In addition to upgrading talent across the board, ACORD established two important new areas within our organization: Strategy and Research & Development. These departments will provide competencies which will improve our ability to carry out our core mission of fulfilling the needs of our members effectively and efficiently.

OPERATIONS

This year, ACORD developed and began to execute a detailed regulatory strategy and action plan for the near term, with the overarching goal of increasing our focus on adding value for our members. In addition, we recruited a more diverse Board of Directors, strengthened governance at the Board level, and revised our bylaws to ensure that we have the flexibility and execution capacity required to meet changing industry needs.

ACORD 2017 PRIORITIES

The current landscape of our industry includes significant opportunities and threats. ACORD is committed to helping our members navigate this environment successfully.

Our priorities for ACORD Standards & Architecture in the coming year include process improvement and governance changes which will enable us to be more responsive to our members' needs, in a more impactful way. In addition to implementing an improved Standards development process, we will work toward releasing new major Standards to keep up with the evolving digital world.

In addition, we will continue to devote increased attention to research and development, conduct industry-wide studies, and release white papers both on our own and in concert with respected partners. It is our goal to provide measurable, specific, and actionable information that members will find valuable in every aspect of their business.

Finally, ACORD recognizes the challenges that our members can face in deploying Standards. In response to your feedback, we have begun to devote more attention to providing the assets and services you need. By reducing the time, cost, and risk associated with leveraging our Standards, we will help our members reap the benefits of increased efficiency, effectiveness, and interoperability.



MEMBERSHIP

In 2016, ACORD began the process of evaluating and revising our membership structure in order to better align the value and cost of membership, and serve our members more efficiently and effectively.

In order to diversify our membership base and adapt to an ever-changing business environment, we created four new membership categories that will bring a wider array of voices into the ACORD community: Academic, Startups, Private Equity & Venture Capital, and Research & Consulting.

We have also improved our internal capabilities to serve our members in every capacity. In particular, we have focused on providing our members with the assets and solutions to respond to industry needs. This year, these include both our enhanced Forms Portal, and the new Blockchain Center of Excellence created in partnership with the R3 consortium.

Remember: You are ACORD. As always, we're eager to hear from you. Feel free to contact us at memberservices@acord.org.

ACORD is proud to welcome the inaugural members in our new member categories:

ACADEMIC

University of Illinois

STARTUPS

ACORD Solutions Group
Chainthat Limited
Hemisphere
Lineslip Solutions, Inc.
Procede Ltd
Riisk Pty Ltd aka Manner
WatchTower

RESEARCH & CONSULTING

Ernst & Young
Transunion

ACORD also welcomed the following new members in 2016:

Abram Interstate Insurance Services Inc
Amerisure Mutual Holdings Inc
Ameritas Life Insurance Corporation
AMP Services Limited
Assured Partners
Benefitfocus
BSG
Chinook Management Systems, LLC
Cloverleaf Analytics, Inc
Combined Computer Services B.V
Compania de Seguros Generales
CompSource Mutual
Ebix Consulting
EXLSERVICE Holdings Inc
Fortegra
General Re Corporation

Hamilton US Holdings
IDS Property & Casualty (Ameriprise)
I-Engineering.com Inc
Jarus Technologies
Neptune Flood
PolicyForce LLC
QuoteRush.com LLC
Se2
Security Federal
Sedgewick Claims Management
Synechron Inc
TechCanary, Inc
Thrivent Financial
Tom Toggas Insurance Advisory
US Assure
Vlink Inc

STANDARDS & ARCHITECTURE

Property & Casualty

In 2016, thanks to the effort of our committed members, the P&C community approved 75 maintenance requests for changes to our Standards.

Significantly, we released a new major version of our XML Standard: XML 2.0. The previous version of the Standard was very large and bulky, and it contained a significant amount of unused content, messages, and aggregates. We reduced the size and complexity of the Standard while retaining relevant messages, simplified complex hierarchies, and introduced “Resources” as a useful type of aggregate.

Additionally, early in 2017 we launched our Online Help Portal, which is designed to allow our members to access the XML help files from any computer with an internet connection, enhancing the ease with which our Standards can be implemented. Internally, we have also begun using our Standards Development Platform (SDP), which assists our staff in being more productive by simplifying the maintenance, production, and publication of our XML Standards.

Life & Annuity

This past year our L&A community approved a total of 98 maintenance requests impacting our XML Standard, covering two release cycles.

We also developed five new Transaction Specifications (including support of the Department of Labor’s Fiduciary ruling with a new Fee and Expense Transmittal), released two updates to the DTCC EDI Standard, and started a new eDelivery Working Group focused on ePolicy Delivery, eSignature, and ePayment. Throughout the year, we also maintained engagement with DTCC, IRI, LBTC, and Interstate Compact to ensure alignment across the industry.

Finally, at the end of 2016 we accepted the donation of an Employee Benefit XML Standard from Benefitfocus. We look forward to updating the Standard formerly known as iMAX with new enhancements and engaging with it through an Implementation Community to be launched in 2017.

Global Reinsurance & Large Commercial

In 2016, our GRLC community approved a total of 32 maintenance requests, with the majority of them being focused on back office transactions (EBOT and ECOT) and Placing.

A new candidate version of the GRLC XML Standard was released in October as the 2016-10 version. The global community's transition to this Standard will be assisted by the new Test Harness, which we released in the second half of 2016.

In addition, we have been continuing our work on Delegating Authority, including mapping to our AML and P&C XML Standards for utilization around the world.

Southern Africa and Australia

In Southern Africa, we released a new version of our Short Term AML Standard (version 2.3.0) in September. We also dedicated a significant effort to updating the Policy Inquiry message set (process, process result, and inquiry) and will continue to work with our carrier and financial institution partners to implement with their respective technologies.

In our Asia Pacific General Insurance program, we released the latest version of our AML Standard (version 1.2.0). The Australia and New Zealand Life program saw its most recent Standard, version 1.4.0, go to vote at the end of 2016 and be published in January 2017. We are also engaging with players in the superannuation industry to see how our Life Standard can be utilized by the industry. Both the Asia Pacific General Insurance and Australia & New Zealand Life programs are seeing an increased interest in developing a microservices approach to implementing AML.

Workers Compensation Reporting

We released version 1.1.0 of our Workers Compensation Reporting Standard in August of 2016. Included in the updated version were simple changes to the First Report of Injury (FROI) and Subsequent Report of Injury (SROI) messages and Attachment type codes.

Architecture

In late 2016, ACORD released version 2.7 of the ACORD Reference Architecture, our industry-standard enterprise view of the insurance industry. The release consists of updates to every component, and particularly includes many implementation-driven enhancements originating in feedback from the Architecture community.

Also in 2016, ACORD completed the first phase of developing the Business Process Framework, a new methodology for aligning the development of message standards to business processes in an insurance enterprise. Feedback from this alpha release will play a key role in shaping a cohesive framework, ready to be adapted and extended to meet specific enterprise needs, and a major step in harmonizing ACORD assets worldwide.

In addition, we developed and released the Insurance Product Framework, a revolution to the insurance product development lifecycle. It is based on a graphical notation which allows a company to quickly, easily and precisely represent insurance products in a manner that is useful to all levels of the company. This is complemented by the ACORD Product Schema, which enables an XML representation of the product model, and data interchange across enterprise tooling.

Standards & Architecture 2017 Priorities

As we move forward into 2017, we are looking forward to ensuring our Standards meet the needs of the industry better than ever. In 2016 we took a very detailed look at our Standards development process and found ways that we can be more efficient and effective in the delivery of our Standards. For instance, in the move to our P&C XML version 2.x Standard, we made an effort to create a much

leaner, more focused Standard than the version it replaced. Moving forward, we want to be sure that our Standards contain the most relevant and pertinent content possible.

Toward that end, we plan on directing more focus toward Implementation Communities. They will be filled with members who have implemented or are committed to implementing a given Standard. The members of these Communities will provide input and feedback on vital changes to the Standards based on their own implementation experiences and pilots. Once the Community decides that they are ready to move forward and implement a new version of the Standard based on their input and revisions, then a new version will be released. We are looking forward to piloting this approach in our new Employee Benefits Implementation Community and then adapting the methods and learnings to our other Standards.

Additionally, we are excited to break new ground as we develop and release Standards on the leading edge of key drivers within the industry. Standards around Cyber Liability, Blockchain, Internet of Things (IoT), and Microservices are in development and will play a critical role as we help the industry move into a more mobile and digital world. We look forward to working with you all on these efforts.

RESEARCH & DEVELOPMENT

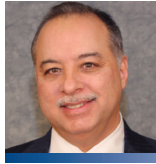
ACORD launched an enhanced Research & Development area this year, with the goal of delivering additional value to members through the development and dissemination of industry-leading business and technology insights.

In addition to recruiting an impressive array of in-house talent, ACORD R&D has established partnerships with academic institutions, industry information providers, and leading consulting firms. These sources provide data and subject matter expertise used in the creation of proprietary and co-branded thought leadership. The R&D team engages in a variety of research methods to collect and analyze information, which it uses to develop strategic points of view across those topics most important to industry stakeholders.

During 2016, R&D focused on a number of areas including Standards, data and analytics, robotics, digital technologies, blockchain, and connected devices. The insights derived through this research supported the production of three white papers: *The Value of Standards in Insurance*; *Blockchain Technology in the Insurance Industry*; and *The ACORD Insurance Digital Maturity Study*, based on a rigorous strategic study on digitization in the insurance industry.

During the fourth quarter, R&D launched several new white papers and three new strategic studies on InsurTech, P&C Value Creation, and Global Life Insurance Value Creation. The coming year will see an increased output on not only these subjects, but other topics of value to the industry.

ACORD BOARD OF DIRECTORS



SAL BRANCA
Chairman of the Board
Senior Vice President,
AIG



J. SPERO ZACHARIAS
Vice-Chairman of the Board
Senior Vice President,
Chubb & Son



JOHN KELLINGTON
Finance Chair
SVP & CIO,
Cincinnati Financial Corporation



ALESSANDRO IUPPA
Audit Chair
Founder & CEO,
Global Insurance Perspectives



JOHN LEONARD
Immediate Past Chair
President & CEO,
MEMIC



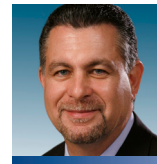
WILLIAM PIERONI
President & CEO
ACORD



CHRISTOPH CARUS
Head of Central Division,
Munich Re



JOE DAINTY
Global Head of Operations,
Lloyd's of London



MARK ESPOSITO
SVP & CTO,
The Hartford Financial Services Group, Inc.



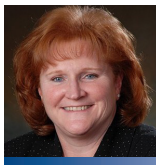
SUE FIGUEREDO
SVP, Business Insurance Operations,
Travelers



SIMON GAFFNEY
Chief Data Officer,
Willis Towers Watson



ROBERT KELLY
Managing Director & CEO,
Steadfast Group Limited



BARBARA KOSTER
SVP & CIO,
Prudential Financial



DENNIS MAHONEY
Chief Executive Officer,
RFIB



CHRISTOF MASCHER
Member of the Board of Management & COO,
Allianz SE



DAVE MATCHAM
Chief Executive Officer,
Int'l Underwriting Association of London



TONY MATTIOLI
Chief Information Officer,
AssuredPartners, Inc.



GRAY NESTER
SVP / Business Information Officer,
BB&T



ROBERT RUSBULDT
President & CEO,
IIABA



MARKUS SCHMID
Division Head IT & Member of the Group Management Board,
Swiss Re



RICHARD SCHUYLER
Global Risk Solutions CIO,
AON



DEXTER S. UMEKUBO
Managing Partner,
Producers XL



CONOR WHELAN
Chief Information Officer,
JLT Group



CAROL ZACHARIAS
SVP,
Underwriting Counsel,
QBE

INSURANCE CARRIERS, REINSURERS, AGENTS, BROKERS & FINANCIAL SERVICES

Accident Fund Group	Century Insurance Group	Great West Casualty Co.	Morgan Stanley	Selective Insurance Company of America
ACUITY	Century-National Insurance Co.	Guardian Life Insurance	MS Frontier Reinsurance Ltd in Bermuda	Sentry Select Insurance Co.
AEGON USA Group	Chesapeake Employers' Ins Co.	Hannover Rück SE	Münchener Rückversicherungs-Gesellschaft AG	Service LLOYDS Insurance Co.
AIG	Chubb Group of Insurance Companies	The Hanover Insurance Group	Mutual & Federal Insurance Company Limited	Shelters Insurance Companies
Alfa Insurance Group	The Cincinnati Insurance Co.	Hart Re Group	National Reinsurance Corporation of the Philippines	Standard Bank
Alliance United Insurance Co.	Cincinnati Life Insurance	The Hartford Insurance Group	Nationwide Insurance	Standard Insurance Group
Allianz Global Risk US Insurance Co.	CNA Insurance Companies	Hartford Life Group	New York Life Group	State Auto Insurance Companies
Allianz Life Insurance Company of North America	CNO Financial Group Inc	Hochheim Prairie Group	Northbridge Financial Corporation	State Farm Group
American Equity Investment Life Ins Co.	Commonwealth Bank	Holborn Corporation	NYSIF	Steadfast Group Limited
American Family Life Assurance Company of America (Aflac)	Consumer United Inc	The Hollard Insurance Co. Limited	Oklahoma Farm Bureau Group	Sterling Insurance Co.
American Fidelity Assurance Co.	Cumberland Insurance Group	Hyperion Insurance Group Limited	Pacific Life Group	Stillwater Insurance Services
American General Life Insurance Co.	CUNA Mutual Group	IDS Property Casualty Insurance Co.	Pan-American Life Group	Swiss Re Management Ltd
Americo Life Group	Embroker	Illinois Mutual Life Insurance Co.	PartnerRe US Group	TAL Services Limited
Amerisafe Insurance Group	Employers Insurance Group	Jardine Lloyd Thompson Group PLC	Permanent General Insurance Corporation	Texas Mutual Insurance Co.
Amerisure Mutual Holdings Inc	Encompass Group	Liberty Life Assurance Boston	Plymouth Rock Companies	Thrivent Financial for Lutherans
Ameritas Life Insurance Corporation	Endurance Reinsurance Corp Of America	Liberty Mutual Agency Corporation	Price Forbes & Partners	TigerRisk Partners
AMP Services Limited	Endurance Worldwide Insurance Ltd	Lincoln Financial Group	Principal Life Group	Tower Hill Insurance Group, LLC
Antares Underwriting Services Limited	Erie Insurance Group	Lloyd's of London	Progressive Group	Transatlantic Reinsurance
AON Service Corporation	Farm Bureau P & C Group	Loudoun Mutual Insurance Co.	Prudential Financial	The Travelers Companies Inc
Arbella Insurance Group	Farmers Mutual Insurance Co. of Nebraska	M Financial Group	QBE International Group	US Assure
Ash Brokerage	FBL Financial Group Inc	MAPFRE North America Group	R&Q Investment Holdings Ltd	Vela Insurance Services LLC
Assured Partners	Fidelity Life Association	Markel Corporation Group	Republic Group of Insurance Companies	Viking Insurance Company of Wisconsin
Assurity Life Insurance Co.	Frank Cowan Co. Ltd	Marsh Inc	RFIB Group Limited	VOYA
Auto-Owners Insurance	Frankenmuth Insurance	MassMutual Financial Group	Safety Group	W R Berkley Corporation
Brotherhood Mutual Insurance Co.	Gard Marine & Energy Ltd.	MEMIC Group	Santam Ltd	Westfield Group
California Earthquake Authority	General Re Corporation	Merrill Lynch Insurance Group	SCOR Group	Willis Towers Watson
California Mutual Insurance Co.	Germania Mutual Group	MetLife Inc		XLCatlin Insurance Company Ltd
Capitol Indemnity Corporation	Great American Group	Miller Insurance Services LLP		XLCatlin Reinsurance
		Millville Mutual Insurance Companies		Zurich Insurance Group - NA

SOLUTION PROVIDERS

Accenture	DOCOSoft Ltd	Intellect Design Arena Inc	Scyllogis Consulting
Adensa Ltd.	DTCC	Intruity Corporation	Se2
Advantage Information Systems Inc	Duck Creek Technologies LLC	Intuitive Web Solutions	Security Federal Premium Pay Plans
Agency Computer Systems Inc	DynaCare	iPipeline	Sedgwick Claims Management Services Inc.
Agency Insurance Services U.S. Inc.	eBaoTech Inc	ISCS Inc	Sequel Business Solutions Limited
Agency Matrix LLC	Ebix Inc	ISIS Papyrus America Inc	Silvervine
Agency Software Inc	EidosMedia	I2S INFORMATICA - SISTEMAS E SERVIÇOS, SA	StoneRiver
American Para Professional Systems Inc	EIS Group	Jarus Technologies, Inc	Strategic Insurance Software LLC
Applied	EMSI	L&T Infotech	STRIPE Global Services Limited
Appulate Inc	Endava	LexisNexis	Superior Access Insurance Services Inc
Assurance Systems Inc	Equinix (Services) Limited	LTCC (Long Term Care Group, Inc.)	Synechron Inc
ASTUTE Financial Services Exchange	Eurobase	Majesco	Tata Consultancy Services
Benefitfocus	Evolution Agency Management LLC	Marsh ClearSight (CS Stars)	Tech Mahindra Ltd
Boston Software Corporation	ExamOne, A Quest Diagnostics Subsidiary	MIB Group Inc	TechCanary
BSG	EXLSERVICE HOLDINGS, LLC	Mindtree	TIW Group Ltd.
Bulldog Consulting Services	EY Global Services Limited	MIP Holdings	Trace Isys Ltd
Capgemini	EZLYNX by Webcetera LP	Morning Data Ltd	TribeAML Inc
Captricity	FINEOS Corporation	MSG Systems AG	Vallue Consulting Inc.
Catex	FirstBest	NIIT Insurance Technologies Ltd	ValueMomentum Inc
CGI Technologies and Solutions Inc	Focus Technologies LLC	Nissay Information Technology	Verisk Analytics
Charles Taylor Insure Tech	GENPACT India Pvt. Ltd.	No Magic Inc	Vertafore Inc
Chinook Management Systems, LLC	Guidewire Software Inc.	North American Software Associates	Veruna LLC
Cignium Technologies	HawkSoft Inc	Oracle Corporation	VLink Inc
Clinical Reference Laboratory	IBM	Pegasystems Inc	Vlocity Inc
Cloverleaf Analytics, Inc.	I-Engineering.com, Inc	PilotFish Technology	Wave Insurance Technologies AVYST
Cognizant	Infosys McCamish Systems, LLC	Quantemplate Technologies Limited	Web Connectivity Limited
Combined Computer Services B.V.	Insurance Automation Group	Quomation Insurance Services Inc	Willis Towers Watson
Core	Insurance Technologies	QuotePro	Wolters Kluwer Financial Services
CSC Financial Group	Insurance Technologies Corporation	QuoteRush.com LLC	Xanatek Inc
Deloitte Consulting	InsuranceCONNECT Pty Ltd	Resource Pro, LLC	Xchanging Ins-sure Services Limited
Digital Tech Srl	InSure Vision Technologies LLC	Revolution Group	XDimensional Technologies Inc
	Insurity Inc		

PARTICIPANT LIST

FORMS POOL PARTICIPANTS

AAA of Carolina Group	Colorado Farm Bureau Mutual	Germantown Mutual Insurance	Missouri Employers Mutual Ins Group	Rockingham Group
Accident Fund Group	Compensation Rating and Inspection Bureau of NJ	Grace Indemnity Co., LTD	Missouri Valley Mutual	Rural Mutual Insurance Co.
ACUITY	Conifer Insurance Co.	Granada Insurance Co.	MLMIC Group	SafePoint Insurance
Advantage Workers Compensation Insurance Co.	ConocoPhillips Co.	Grange Insurance Group	Mount Carroll Mutual Fire Insurance Co.	Safety Group
AEGIS Limited	Cook Children's Indemnity Co.	Greater New York Group	Münchener Rückversicherungs-Gesellschaft AG	Safety National Casualty Corporation
Affinity Mutual Insurance	Country Insurance & Financial Services	Great-West Life Group	Narragansett Bay Insurance Co.	SAIF Corporation
AIG	Countryway Insurance Co.	Harford Mutual Insurance Companies	National American Insurance	SC Home Builders Self Insurers Fund
Alamance Farmers Mut Ins Gp	Cumberland Insurance Group	Highmark Casualty Group	National General Companies	SCF Insurance Group
Alaska National Insurance	De Smet Farm Mutual	HIIG Group	Nazareth Mutual Insurance	Sentry Group
Alfa Insurance Group	Eastern Alliance Insurance Group	Hiscox USA Group	Neptune Flood	Sentry Select Insurance Co.
Alleghany Insurance Holdings	Elephant Insurance Co.	Hochheim Prairie Group	New York Marine Group	Service Lloyds Insurance Co.
Allianz Global Risk US Insurance Co.	Encompass Group	Hyundai Marine & Fire Insurance	NJSIG (New Jersey School Insurance Group)	Shelter Insurance Companies
American Family Insurance Group	Erie Insurance Group	Idaho State Insurance Fund	NLC Insurance Companies	Society Group
American Millennium Insurance Co.	Everest Reinsurance Group	IFG Companies	Nodak Mutual Group	Sompo Japan PC Group
Amerisafe Insurance Group	Fairfax Financial Companies	Illinois Casualty Co.	North Star Companies Group	Southern Mutual Church Insurance Co.
Amerisure Mutual Holdings Inc	Farm Bureau Insurance	Illinois FAIR Plan	Northern Mutual Insurance Co. (MI)	Southern Trust Insurance Co.
AmTrust Group	Farm Bureau Mutual of ID	Indiana Farmers Mutual	Northern Neck Insurance Company	Standard Mutual Insurance Co.
Arbella Insurance Group	Farm Bureau P & C Group	Infinity Casualty Insurance Co.	NY Property Insurance Underwriters Association	STICO Mutual Insurance Co., RRG
Argonaut Group	Farm Family Insurance Group	Insurors Indemnity Group	Ohio Bureau of Workers Compensation	Stillwater Insurance Services
Assurant Group	Farm Mutual Insurance Company of Noble County	INTEGRAND Assurance Co.	OneBeacon Insurance Group	Sutter Insurance Group
AT&T Services, Inc	Farmers & Mechanics Group	Interboro Insurance Group	Oregon Dental Services Group	Swiss Re Management Ltd
Attorneys Insurance Mutual of the South, Inc.	Farmers & Merch Mutual Fire	Joint Insurance Association	Oriska Insurance Co.	Symetra Life Group
Autoteam Inc	Farmers Alliance Companies	Juniata Mutual Insurance	Pharmacists Mutual Insurance	T. H. E. Insurance Co.
Aviation Alliance Insurance RRG, Inc.	Farmers Fire Insurance Companies (PA)	Kentucky Farm Bureau Group	Piedmont Mutual Insurance Co.	TASB Risk Management Fund
AXIS Insurance Group	Farmers Insurance Co. of Flemington	Kentucky National Insurance Group	Pinnacol Assurance	Texas Mutual Insurance Co.
Baldwin & Lyons Group	Farmers Mutual Insurance (WV)	Kingstone Insurance Co.	Plymouth Rock Companies	TML Risk Management Pool
Banner Indemnity Ltd	Farmers Union Mutual (ND)	LA Home Builders Self Insurers	The PMA Capital Insurance Group	Transit General Insurance Co.
Barnstable Group	Farmers Union Mutual (MT)	Lackawanna Insurance Group	Preferred Professional Insurance Co.	The Triangle Companies
Bear River Mutual Insurance Co.	FBAlliance Insurance Co.	Lexon Bond Group	Prepared Insurance Co.	Underwriters Rating Board & Affiliated Companies
Berkshire Hathaway Group	Federated Mutual Group	Little Black Mutual Insurance Group	Progressive Group	United Farm Bureau of IN Group
Briar Creek Mutual Insurance Co.	FFVA Mutual Insurance Co.	Louisiana Workers Compensation Corporation	Providence Mutual Group	Universal Insurance Holdings Inc
BrickStreet Mutual Insurance	First Benefits Insurance Mutual	Louisiana Pest Control Insurance Co. (LPCIC)	Qure Assurance Limited	Utah Local Government Trust
Brotherhood Mutual Insurance Co.	First Chicago Insurance Co.	Magna Carta Companies	RAM Mutual Insurance Group	W R Berkley Corporation
Builders Insurance Group	Florida Specialty Insurance Co.	MAPFRE PRAICO Insurance Group	Red Shield Insurance Co.	The Warranty Group
Builders Mutual Insurance Group	Florida United Businesses Association	Markel Corporation Group	Republic Group of Insurance Companies	Washington FAIR Plan
California Casualty Group	Florida Workers Compensation Joint Underwriting Association	Meadowbrook Insurance Group	Republic Western Insurance Group (REPWEST)	Wayne Mutual Insurance Co.
CAMICO Mutual Insurance Co.	FMH Insurance Group	MEMIC Group	Risk Management Resources Inc	Wisconsin Municipal
Canal Group	Forestry Mutual Insurance Co. Group	Mercury General Group	RLI Group	Wisconsin Reinsurance Group
Caterpillar Insurance Group	Fortegra	Middleton Insurance Company	Rockford Mutual	Workers Compensation Fund of Utah
Century-National Insurance Co.	Franciscan Alliance	Midwest Family Mutual		XL CatlinAmerica Group
Chesapeake Employers' Ins Co.	FRSA Self Insurers Fund	Millers Mutual Insurance Co.		Zenith National Insurance Group
Church Mutual Insurance	Germania Mutual Group	Minnesota Joint Underwriting Association		
CIS				

FORMS REDISTRIBUTION PARTICIPANTS

Abacus Insurance Brokers Inc	Certificate Exchange	HawkSoft Inc	NowCerts LLC	Symmetry Technology Labs Inc
ABI Business Insurance Services Inc	CGI Technologies and Solutions Inc	The Heffernan Group	Oracle Corporation	TechCanary
Abram Interstate Insurance Services Inc	Chinook Management Systems, LLC	Hoffman Computer Systems	Pearl Insurance Group LLC	Technology Insurance Associates
ACORD Complimentary eForms Access	Choices Software Inc	I-Engineering.com, Inc	PIA National - Professional Insurance Agents	Thaxton & Associates
Adensa Ltd.	Coastal Insurance Underwriters Inc	IIABA - Independent Insurance Agents & Brokers of America	Policy Works Inc	Time Warner
Advantage Information SystemsInc	Cochrane & Co.	Impressive Publishing	Poultan Associates Inc	Tom Toggas Insurance Advisory
Agency Business System, Inc.	The Colonial Group Inc	Indium	Professional Program Insurance Brokerage	Tower Hill Insurance Group, LLC
Agency Computer Systems Inc	Combined Group Insurance Services Inc.	Insurance Technologies Corporation	Quikfuzion	Trident Insurance Services, LLC
Agency Matrix LLC	Couch Braunsdorf	Insurance Visions Inc	Quomation Insurance Services Inc	Tropics Software Technologies
Agency Software Inc	Diversified Commercial Insurers	Insureon	Revolution Group	Trust Risk Management Services Inc
Agency Systems	Diversified Risk Solutions LLC	Insurity Inc	RIC Insurance General Agency	United Contractor Insurance
AON Service Corporation	The Doctors Co.	Intellect Design Arena Inc	Risk Insurance Services	ValueMomentum Inc
Appalachian Underwriters Inc	Duck Creek Technologies LLC	International Risk Management Institute	Risk Insurance Services	Vertafore Inc
Applied	Ebix Inc	Intruity Corporation	Risk Toolbox, Inc	VRC Insurance Systems
Appulate Inc	Energi Insurance	Iroquois Group Inc	RMI International Inc dba Ramsgate Managing Insurance	The W H Brownyard Corporation
Arrowhead General Insurance Agency	Evolution Agency Management LLC	ISIS Papyrus America Inc	Safehold Special Risk, Inc	Wave Insurance Technologies AVYST
Ascendant Underwriters LLC	Exigis LLC	Jaeger & Haines, Inc.	SAN Group	Wells Fargo Bank N.A.
Assurance Systems Inc	EZLYNX by Webcetera LP	Johnson & Johnson Inc.	SeaCoast Underwriters Inc	WESTCAP Insurance Services
Atlatl	Farmers Mutual Insurance Agency	Kapnick & Company Inc	Security Federal Premium Pay Plans	Willis Towers Watson
Auburn Insurance Agency	FergTech Inc	Lineslip Solutions, Inc.	Self Insured Solutions	Wolters Kluwer Financial Services
Barney & Barney LLC	First Choice Ins Intermediaries	Lockton Co.	Silverlake Software LLC	Woodruff-Sawyer & Co.
Bollinger Insurance Inc	Five Star Specialty Program	M J Kelly Co.	Skyles Ins Agcy	Workers Compensation Insurance Organizations (WCIO)
Boston Software Corporation	Focus Technologies LLC	Majesco	Special Agent	XDimensional Technologies Inc
Braishfield Associates	GBS Inc	Marsh ClearSight (CS Stars)	Special Risks	
BritAmerica Inc	The Glatfelter Agency	MiniCo Insurance Agency LLC	Specialty Insurance Agency	
Builders & Tradesmen's Insurance Services, Inc.	Global Aerospace Underwriting Managers	Morstan General Agency Inc	Specialty Programs & Facilities Managers, Inc.	
Burns & Wilcox Ltd	Graham Rogers Inc	Myron F Steves & Co.	Strategic Insurance Software LLC	
		North American Software Associates	Superior Access Insurance Services Inc	

PARTICIPANT LIST

ASSOCIATIONS & OTHERS

AAIS - American Association of Insurance Services

AAMGA

AIPSO - Automobile Insurance Plans Service Office

Applied Client Network

CIAB - Council of Insurance Agents & Brokers

CIECA - Collision Industry Electronic Commerce Association

CLIEDIS - The Canadian Life Insurance Standards Association

Commonwealth Automobile Reinsurers

CSIO - Centre for Study of Insurance Operations

HR Open Standards Consortium

IAIABC - International Association of Industrial Accident Boards and Commissions

Idaho Surveying & Rating Bureau

IDMA Inc - Insurance Data Management Association

IFX Forum Inc - Interactive Financial eXchange Forum

IIABA - Independent Insurance Agents & Brokers of America

IRI - Insured Retirement Institute

IRLA - Insurance and Reinsurance Legacy Association

IUA - International Underwriting Associations

LIIBA - London and International Insurance Brokers' Association

Lloyd's Market Association

NAILBA - National Association of Independent Life Brokerage Agencies

NAPSLO - National Association of Professional Surplus Lines Offices Ltd

NASBP - National Association of Surety Bond Producers

NASPA - National Association of SIS Partner Agents Inc

NIPR - National Insurance Producer Registry

NCCI - National Council of Compensation Insurance

NetVU

Nexsure User Group

NUDGMI - National Users Development Group for MI Inc

Object Management Group - OMG

PIA National - Professional Insurance Agents

Reinsurance Administration Professionals Association

RIMS - The Risk & Insurance Management Society

SFAA - The Surety & Fidelity Association of America

The South African Insurance Association Success Group International LLC

TMEL - The Message Exchange Limited

Underwriters Rating Board

Washington Surveying & Rating Bureau

XBRL International, Inc.

FROM THE CHAIRMAN



The insurance industry continues to face ever-changing and increasingly complex technology and Big Data challenges: numerous disruptors, continuous advances in modeling, real-time communication, and increasingly savvy consumers demanding instant satisfaction on a global scale.

This past year has been transformative for ACORD. We've taken a fresh look at all aspects of the organization in order to better serve the needs of our members. With our forty-year legacy of industry service combined with a reinvigorated approach, we're poised to help our members face these challenges and opportunities.

The next few years are critical to your organization's survival in a world insisting on seamless, best-of-breed standards. Are you ready for the challenge? You need to be part of ACORD.

Sal Branca, AIG
ACORD Board Chair




You are ACORD.
Thanks for helping to
shape the future.



www.acord.org

 memberservices@acord.org

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

 [facebook.com/acord.standards](https://www.facebook.com/acord.standards)

 [@ACORD_Standards](https://twitter.com/ACORD_Standards)

NEW YORK

One Blue Hill Plaza
Pearl River, NY 10965
+1.845.620.1700

LONDON

1 Minster Court
Mincing Lane
London EC3R 7AA
+44 (0)20 3808 6012