

# Next-Generation Digital Standards for Life Underwriting Information

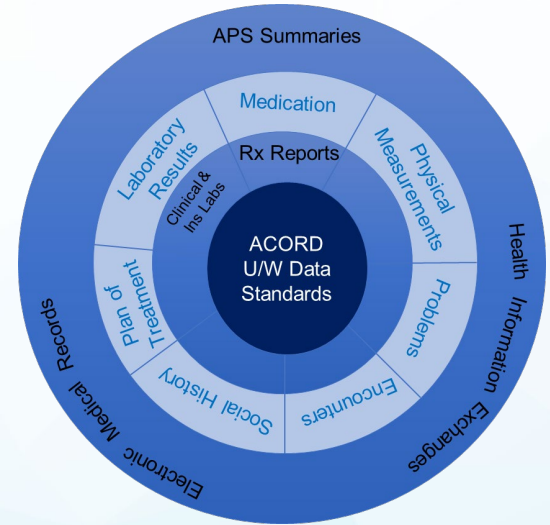
(formerly called Electronic Health Records Data Standards)

## Function

- The ACORD Underwriting Data Standards were created to standardize all medical underwriting inputs such as: APS Summaries, Health Information Exchange (HIE) Data, Electronic Medical Records(EMR) Clinical laboratory Results, Insurance laboratory Results, Prescription Drug Reports, and more.
- The data standards enable the transition from passing PDFs to passing structured data, with limited transformation, through the entire life insurance value chain from vendor to distribution, to carrier and reinsurer.

## Benefits

- Transitions the life underwriting process from image/PDF to data from producer to reinsurer
- Reduces file size and redundancy
- One and Done – the key to efficiency
  - Key Once, Use Many Times
  - Order Once, Use Many Times
- Improves customer experience and efficiency through the value chain
- Enables data analysis and efficiency tools for every step of the process



## Resources

### Process Specifications:

- Submit Medical Test Order
- Retrieve Medical Test Report
- Submit Medical Health Records
- Retrieve Prescription Information
- Retrieve Lab Test Report

### Support and Engagement:

- Participation in working groups to identify and define additional processes and components
- Support for Mapping and traceability to existing or legacy items

### Schema Components and structures

- medicalExam
- medicalTreatment
- medicalCondition
- medication
- patient
- physician
- testResult
- and many more(35+ and growing)

### Documentation and Traceability

- Identification of top 200+ medical conditions and mapping to standard
- POC documentation and results

## Additional Information

- If you have any questions about ACORD or Membership, please contact:
  - **Standards:** [standards@acord.org](mailto:standards@acord.org)
  - **Member Services:** [memberservices@acord.org](mailto:memberservices@acord.org)

JIRA Service Desk

