“...ACORD is the thread running through all the projects as Lloyd’s strives to deliver clear information standards along with a simple solution to carry the information around the market supporting day to day business.”

—Sue Langley
Director, Market Operations & North America
Lloyd’s of London
Information is your most important corporate asset. In today’s economic and regulatory environment, ensuring transparency, quality and traceability of that data is now mandatory.

But information is truly valuable only when you can share it easily with all your business partners to grow markets and revenue. Moving information seamlessly between systems opens up a world of possibilities and improved efficiencies. That’s why ACORD Standards need to be in the foundation of every systems development project.

For nearly 40 years, ACORD has worked with you to bring efficiencies to your operations; we’ve saved you money by developing and managing a library of standard forms; we’ve provided a foundation of data standards to help you communicate more easily with your internal and external business partners; and we’ve been a consistent voice for accuracy and transparency in information management.

These turbulent times, however, call for even greater diligence. Now more than ever we need to think about how we manage our businesses and the information that drives them. Now more than ever ACORD is here to help you focus on the future of your business.
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At the core of everything we do is standards development. As we support an ever widening community of members, the demands placed on the standards continue to grow. Therefore, there are always changes to be made and new messages or data fields to be added.

Central to the process of ACORD Standards development is you, our members and volunteers. Your commitment and leadership is unwavering and greatly appreciated.

ACORD Standards cover all lines of business and are divided into three domains: Life, Non-Life and Reinsurance. Each domain represents a different ACORD Standards Program.

- Life, Annuity, Health (LAH)
- Property, Casualty/Surety (PCS)
- Reinsurance, Large Commercial (RLC)

For ACORD, managing three different domains requires a coordinated approach and industry-wide perspective. That’s why work began several years ago to address common issues and activities that involve two or more domains. Known as Cross Domain Initiatives, these efforts address items like common business messages and how to manage documents and photos or how to interact with web services.

The Cross Domain work will achieve great value for members by simplifying how information is shared regardless of the line of business. There will always be unique needs for the different lines of business, but there is far more that is common across them than is different between them. This work is the first “stake in the sand” for establishing a standards foundation to which each domain can add their special elements. By recognizing this balance, ACORD is able to more quickly respond to the various needs of the different communities we support.
The LAH Standards Program develops and maintains data standards for those business lines as well as for life reinsurance (individual and group) through the Standards Process.

The LAH working groups this past year spent time on refining existing transactions. In addition, the life data model working group turned its attention toward more effective use of the current standard. At the same time, a few new business areas emerged to increase the breadth of the LAH Standard—i.e., employee benefits, long term care and automated vendor invoicing.

In 2008, LAH forms continued to be a focus, as work was done in the Annuity, Long Term Care and Employee Benefits area. The Annuity Forms group spent time implementing regulatory changes for the rollover form. Other work centered on making the standard more effective, valuable and implementable by developing guides or making documentation changes to specific transactions. The Policy Lifecycle group released a new guide to assist members in their implementation of new business transactions for term business. Other work was in the area of reinsurance, illustrations, pending case status and life product definition.
The PCS standard is somewhat unique, in that it is the original ACORD Standard that evolved through the transition from paper to electronic formats and therefore include forms, AL3 (Automation Level 3 or Electronic Data Interchange-EDI), and XML (eXtensible Markup Language) formats. First developed in the 1980s, AL3 is the most widely implemented of the three and while new development seems to have migrated to XML, AL3 is still broadly used for download of bulk data. There currently are more than 160,000 agency company partners exchanging data this way.

For the PCS working groups, forms continued to be a focus as they addressed enhancements to existing forms, developed new forms and dealt with the introduction of the new “eForms.” In particular, a significant change was made to the Personal Lines Application forms 88/89. The change involved consolidating all of the applicant information on the 88 and capturing the residential information on the 89, thereby making it easier for companies to implement. The new form was carefully designed to mimic the typical policyholder interaction, allowing you to use the form naturally as you provide service to your customers. While it will take time for people to get used to the change, in the long run the efficiencies achieved will be significant. No longer will you have to re-enter the same applicant information on multiple forms.
AL3 is being utilized for policy download from insurers to their agency partners. This service eliminates the need for manual entry on the part of agencies allowing them to focus on sales and servicing their customers. The producer community has made growing commercial lines download a priority in the hopes of emulating the success of personal lines download. (See AUGIE section)

For the XML standards, the activity is on business functions not associated with AL3. This includes activities related to the concept of Real Time, where a transaction is initiated and can achieve an immediate result such as a request for quote, a billing inquiry or a claim status inquiry using ACORD XML Standards. XML is also being considered for new uses originally designed for AL3 (e.g. Claim activity download) as well as new functions (e.g. Policy activities and notes like “alerts”).

"Real Time can achieve an immediate result using ACORD XML Standards."

Scope of the PCS Standard

The PCS Standard accommodates business needs in various technical representations (Forms, AL3 [EDI], XML). The standard covers a wide range of Commercial Lines of Business including: Aviation (Airport, Aircraft, Hanger, Package); Boiler & Machinery; Business Owners Policy; Auto; Crime; Inland Marine; Package; Property; Schedule; Director’s & Officers; Employment Practices Liability; Errors & Omissions; General Liability; Product Liability; Commercial Umbrella; Specialty Lines; Surety Bonds; and Workers Compensation. In addition, the PCS Standard covers the following Personal Lines of Business: Dwelling; Homeowners; Auto; Inland Marine; Package; Watercraft; and Umbrella.

The capabilities supported include, but are not limited to:

- Accounting
- Certificates of Insurance
- Claims
- Placement & Service (quote, new business, policy change, etc.)
The **RLC** XML Standards are designed to support national and international business. The Standards also include definitions of forms and mappings of their content to the RLC data standards. In 2008, working group activity focused on updates to the Global Placing Document, as well as a new form for Technical Account. In addition, progress continued in the joint work of RLC and PCS on developing XML standards for Account Current and Exposure Reporting.

As a truly global, cross border standard, RLC activities are focused on different areas depending on the region. In the London market, focus has been on implementing the Document Repository Interface (DRI), the Global Placing Document (GPD) and its Endorsement.

The new Lloyd’s Exchange for electronic placing is the latest facility in the London Market’s contract certainty efforts. It is an implementation which routes and validates messages between business partners and is 100% ACORD RLC XML Standards compliant.

Continental Europe is also developing a market utility to increase the number of implementers and volume of messages to enable more efficient back office processing. The “Rueschlikon Initiative” has been gathering pace through 2008 and a working pilot is expected in 2nd Quarter 2009, again utilizing 100% ACORD Standards. The pilot will include claims, accounting and settlement processes.

In North America, there have been a number of successful implementations already and more focus is being placed on building an advocacy program to grow implementations in the U.S., Canada and Bermuda.

Our Implementation Guides (IGs) have been re-configured so that users can more easily find the information they need. Documentation is now available in a pyramid structure, starting with very high-level introductory papers, perfect for quickly understanding the scope of the messages. Specific focus has been on enhancing the IGs for placing, accounting & settlement, claims and binding authority standards. New versions of the Electronic Back-Office Transaction (accounting & settlement) and U.S. Property Binding Authority have been released. Placing, Electronic Claims Transaction (claims) and Exposure Reporting IGs are scheduled for release in mid 2009.
Current Cross Domain Initiatives:

- **ACORD Messaging Library (AML)**—AML is the consistent definition of business messages.
- **ACORD Framework**—A model-based approach to application development that will change how standards are delivered to the industry.
- **Document Repository Interface (DRI)**—DRI defines how documents, photos and other information files are to be routed, stored and retrieved.
- **ACORD Web Services Profile (AWSP)**—AWSP is implementation guidance for the delivery of XML messages and includes security and reliability profiles as well as the use of Simple Object Access Protocol (SOAP).
- **Naming and Design Rules (NDR)**—NDR defines the underlying architecture for all future development of standards including web services and business messaging.
Standard ACORD Forms are where it all started almost 40 years ago. Back then, and now, the value proposition is pretty clear. Using industry standard forms that ACORD maintains is far less costly than using proprietary forms. When you look at the hundreds of forms each carrier is required to use, and then multiply that number by the number of carrier markets within an agency, you can begin to see the enormous cost of a non-standard forms approach. Add to it the expense of stocking, filing and keeping in compliance with state regulations that each company would have to do, and you can see how ACORD Forms saves this industry and our members millions of dollars every year.

Over the past four decades, ACORD Forms have undergone an evolution; first moving into electronic forms online, in Adobe® PDF format, then fillable forms in the same format, and now eForms that have taken the electronic representation of the form and added to it the XML data. eForms represent significant improvements for both end users (agents and brokers) and backend developers.

For agents, eForms have a vastly improved data input process: the data fields are parsed; the Forms Instruction Guide (FIG) context-specific help is now consistent across all forms, and links to related forms are built in.

For developers and our more than 100 forms licensees, eForms is delivering an improved workflow for new forms implementation and systems updates, greatly reducing the programming efforts needed. This has a direct benefit to agents and brokers who depend on the accuracy and compliance of ACORD Forms. With the faster turnaround of forms changes, agents will have greater assurance of using the most current form.

We began the migration of our forms to eForms this past October and have thus far converted more than 200 forms to eForms. That process is continuing throughout 2009.
In 2008, ACORD began laying the groundwork for the future of standards development by establishing the ACORD Framework. In this new approach, standards development will begin with a set of enterprise models, which will help harmonize information and result in a more efficient development process.

The Framework will ultimately contain five inter-related models (or facets). The core to the framework is the Information Model which houses all the information across the entire insurance spectrum. In addition, the Framework includes a Business Dictionary, a Capability Model, a Data Model and a Component Model which represent common industry terms, its processes, data, and core software constructs. These models are critical for the standards development process, but will also give insurance companies a new perspective on how systems could be developed to maximize the business value.

The ACORD Framework is the next generation of standards-setting and implementation. We are not only redefining the ACORD process itself but also providing you with a valuable asset never before offered by a standards organization in any industry. Our ability to create and maintain the ACORD Framework as a community will accrue countless benefits and cost savings for all participants. We are entering a new era of model-based application development and recognize the value of being on the leading edge of this wave.

The significant progress we've made with the Framework is due, in large part, to several generous donations from committed solution providers.
The 5 Facets of the ACORD Framework

**CAPABILITY MODEL**
The Capability Model represents the high-level abilities of insurance companies and includes a listing of process names (called maps) for some of those capabilities. Functional areas include Customer Service, Marketing, and Enterprise Services. The Process Maps expand the capabilities by listing many of the processes contained within a given capability.

**BUSINESS DICTIONARY**
This dictionary contains insurance concepts (such as “accident location”) and includes definitions, synonyms, domain usage and references. It can be used for everything from project dictionaries to the basis of models like the other facets of the Framework.

**COMPONENT MODEL**
This model organizes data and behavior into components, which include service maps (the interface to the components). Like the other facets of the Framework, the Component Model is organized around the concepts in insurance, including Party, Policy, and Product (among others). This Component Model may have the greatest number of uses, in everything from portfolio rationalization to creating enterprise application architectures. The plan is to begin this model in mid-2009.

**DATA MODEL**
Using the Information Model, ACORD is going to create a data model (in this case) a logical level entity-relationship model oriented towards saving data. This model will closely resemble the Information Model but from the data architect’s point of view. There are many uses for this kind of data model, including the basis of a physical model for database systems, the basis of data warehouse models, and the basis of data stores to more easily consume ACORD messages. In 2009, a Working Group was formed to bring this data model to life, with a planned release date near the middle of the year.

**INFORMATION MODEL**
The Information Model is the most detailed facet and is a conceptual overview of the entire industry. This UML Model contains 17 functional areas including Policy, Product, Party, and Claims. Beyond simply creating an Information Model, ACORD is mapping its current XML message standards to this model, helping the industry “connect the dots” between the messages and the insurance content within those messages.
As a Standards Development Organization (SDO), ACORD’s standards process is open, inclusive and transparent to all participants.

ACORD staff, together with our hundreds of volunteers act in partnership in this process to develop the standards the industry needs as well as the tools and services required to support implementations.

This comprehensive collaboration between staff and members along with significant contributions of intellectual capital from the industry is only possible within the ACORD process. The ACORD Standards program is conducted in a manner that complies with the letter and spirit of applicable antitrust laws. Intellectual property rights procedures are designed to protect both contributors and users of the ACORD Standards. ACORD’s Intellectual Property Rights Policy allows organizations to contribute IP to ACORD without releasing ownership of their original contributions.

Our member volunteers bring the business and technical expertise to the discussions; their real world experience and perspectives from all parts of the insurance value chain are essential to our success. ACORD’s 60-person staff then provides the glue, the facilitation skills, the broad industry perspective and long-term view that are critical to ensuring a consistency across the domains and a vision for the future.

In 2008 alone, ACORD staff was responsible for maintaining the three standards domains, facilitating 80 working groups, hosting nearly 600 committee meetings and conference calls across 24 time zones, and administering more than 30,000 dictionary items, 1,000 code lists, 1,500 pages of implementation guides and 4,971 documents. In addition, ACORD staff managed 745 standard forms, kept track of the activities of 52 U.S. state and territory insurance regulators and culled more than 100 insurance changes potentially relevant to form content or design from more than 600 enacted insurance regulations.
Being a member of ACORD not only permits the organization to participate in the standards development process, but each member has a voice in what happens to the standards, and can express that voice with a vote.

Member support is more than facilitating the process; it means being there when you need us. In this 24 by 7 world, supporting a global membership requires using a number of multimedia tools that permit members to access information whenever they want.

In addition to our traditional phone support, our robust website provides access to a wealth of knowledge and information. But that’s not all. Member support includes platforms to facilitate dialogue, training & education, meetings & events, and tools like the Testing & Certification Facility (TCF).

ACORD developed TCF to help implementers validate their work. The TCF is a virtual business partner and provides a rigorous test harness for new systems. It allows companies to reduce the cost, time and complexity of testing, which in turn encourages more reliable and predictable integrations between business partners. Through this facility, independently and anonymously, your developers can see if they interpreted the Standards correctly. They can also perform regression tests to see if a system update has violated any of the rules associated with the Standards. And finally, they can see if the feed from a trading partner is valid before tracking a bug in your internal systems.

Teams.acord.org is our moderated collaboration site where all the working groups gather to discuss issues, review documents and access archived meeting minutes. It is a powerful site with more than 2,800 people currently registered on it. As a member, you have access to information that is relevant to your particular area of interest.

“TCF is a virtual business partner and provides a rigorous test harness for new systems.”
We recently launched a social network called *The ACORD Community* with more than 30 different discussions and access to hosted blogs. Participating in the forums allows you to network with your colleagues; and posting replies to the blogs are another way to interact directly with ACORD.

ACORD has been providing training and education to members throughout its history. Today on our website, you can find valuable training videos on all of the standards. In addition, informative audio slideshows are available on the ACORD Framework, eForms, and an Intro to ACORD. A video on the Maintenance Request process is there too.

These are great self run education tools that leave the timing to users. But more than this, ACORD offers on-site education and training that can be designed around a specific need. When you begin a standards project there may come a point when you’re ready to get beyond the materials you find on the website and move to personalized instruction. That’s when it’s time to call ACORD and set up a training visit to your company by one of our standards staff.

In addition to training, ACORD staff is a resource you can access early in a project to plan, map and identify implementation opportunities or approaches otherwise overlooked.
As implementations of forms and standards continue to grow, the importance of understanding how to work with ACORD and our Standards, grow as well.

Your ability to find qualified people to manage and participate on those development teams is critical. Whether it's finding the right consultants, choosing the right vendors, or ensuring your own staff has the right skill set, training and education will secure for you the right qualifications for your projects to succeed. And that's the value behind the new ACORD Certified Expert Program.

This individual certification program will set the standard level of ACORD expertise throughout the industry. Its initial focus will be on the business analyst role. Participants will demonstrate expertise in three areas:

- Participation with ACORD (the process, governance).
- One of the three domain standards (LAH, PCS, or RLC).
- Proven knowledge of insurance products or insurance company operations through a LOMA, American Institute for CPCU, American College or Chartered Insurance Institute examination.

When a person has achieved an ACE designation, they will be able to:

- Analyze a problem and identify where ACORD standards will be needed.
- Know how to determine if all of the business requirements are met in the standards.
- Know how to get an addition or change through the process.
- Navigate, manipulate the standards and do mapping.
- Understand the implications of different technology implementation choices and will have an understanding of the insurance business.

But that's not all, because an integral part of the program will be continuing education. Knowing that your people are up on the latest changes in the standards, the newest tools available and have gained implementation insights from the community of ACEs with whom they’ll interact, will give you the most powerful resource for achieving the maximum from ACORD Standards. And you’ll always be able to check the ACORD website for a complete list of current ACEs.
ACORD is unique among associations and standards organizations. Our membership not only comprises players from all parts of the insurance value chain but it also includes over 40 trade association participants.

ACORD’s membership represents reinsurers, primary insurance companies, agents, brokers, solution providers, user groups, and other associations and standards organizations from all lines of business across many regions of the world. Each has their own unique perspective and special needs. Managing that diversity while maintaining a neutral process for all industry trading partners to propagate and maintain form and data standards is ACORD’s mission.

That mission impacts ACORD stakeholders beyond just those direct members. From buyers of insurance like risk managers, on the commercial side, and individuals on the personal side looking for homeowners insurance to regulators that oversee this industry and everyone in between, all actors in the value chain have the potential to come in contact with ACORD, in one way or another. That expanse adds a complexity to ACORD’s role that is addressed by engaging all stakeholders, where appropriate, in the process.
Among our diverse membership is a wide variety of communities that come together in various ways to agree on and help drive adoption of ACORD Standards. None of these groups are more passionate than AUGIE, the ACORD User Group Information Exchange.

Formed in the late 90s, AUGIE represents some 250,000 independent agency and brokerage employees in North America who collaborate with business partners on distribution issues and opportunities. Over the years, AUGIE has served as a strong voice for the automated agent helping to facilitate and focus dialogue between user groups, insurers, solution providers and ACORD.

In 2008, AUGIE actively participated in the Real Time Campaign promoting a workflow where agents could use their system of choice to manage customer data and be able to easily pass that data to their carrier partners. The use of ACORD Standards in the round trip of that data to and from carrier partners, and with other partners results in efficiencies that flow directly to the industry’s bottom line.

A recent survey of 3,200 agency staff gathered a variety of information regarding their use of Real Time tools and workflows. To check out an executive summary of the results, visit ACORD’s website.
“Managing that diversity while maintaining a neutral process for all industry trading partners to propagate and maintain form and data standards is ACORD’s mission.”
Over the past several years, we have seen a growth in the number of countries implementing ACORD Standards. While each has been different, the reason has been the same; a community had a need for standards and saw ACORD as the ready-made solution. Much of our growth has been promulgated by existing global members who had a need to share data across their entire enterprise with all their business partners. They wanted to replicate their success in one division with all their businesses. For some communities industry standards’ value proposition compared to their current situation reached a tipping point-causing them to reach out to ACORD.

From a global perspective, ACORD members implement industry standards throughout North America, the United Kingdom, Continental Europe, South Africa, and Asia Pacific. Australia and China are among the newest countries that have joined the ACORD Community.

A milestone was reached last year when the first set of maintenance requests from China were submitted and implemented into the 2009 release of the LAH Standard.

In the fall of 2008, the Australia Advisory Committee (AAC) was formed, consisting of members from the Australian market, aimed at setting direction and priorities in that market; working groups were approved and ACORD Standards now exist for Professional Indemnity (PI), as well as Certificate of Currency forms for Private Motor, Home and PI.
From ACORD’s perspective, every stakeholder in the insurance value chain is also a stakeholder in ACORD. Interacting with these various stakeholders through their own trade associations is the responsibility of the IGA staff.

Trade associations provide education, professional designations, public policy positions and lobbying in the U.S. and internationally for insurance and reinsurance companies, risk managers, individual consumers, agents, brokers, banks, lenders and many others.

Some trade associations develop standards that can interact with ACORD standards in the insurance arena, such as human resources in the benefits arena and mortgage lenders in the commercial and residential property arenas. And, there are international and domestic technology standards organizations in which ACORD is a stakeholder. These organizations develop cross-industry standards around messaging, security, architecture, and modeling.

In the regulatory world, the insurance industry is constantly asked to provide data on their operations to insurance regulators worldwide. Through associations like the National Association of Insurance Commissioners (NAIC) in the U.S., and the International Association of Insurance Supervisors (IAIS) globally, insurance regulators set broad policies that guide both the content and the form of the industry information they require.

In today’s world where data transparency is a given requirement from all corners, the more you run into ACORD Standards the easier it will be to comply with the demands. Easy, clear data management, whether it is for loss runs, exposure reporting, financial audits or any other type of information needs, is significantly more achievable in an ACORD Standards environment than with any proprietary standards format.
Specifically in 2008, important progress was made on projects which will continue to expand this year in areas such as the pilot use of the cross domain ACORD Messaging Library submissions for workers compensation bureau reports, and wider acceptance of producer appointment forms.

ACORD worked on sharing priorities and developing project ideas with many regulatory and trade association partners throughout 2008. Here are several such stories.

Key RIMS (Risk and Insurance Management Society) members-large global insurance buyers-have begun to use our draft exposure templates with their brokers and carriers for renewal submission.

We continue to make sure all our annuity forms are in compliance with the NAVA (National Association of Variable Annuities) straight-through processing initiative, where ACORD Standards play an integral and foundational role.

AAMGA (American Association of Managing General Agents) is committed to work with ACORD to drive adoption of surplus lines standards.

With regulators around the world harmonizing oversight practices and sharing data on financial conglomerates, they can increasingly benefit from education on the value of common insurance data standards. We are making the case before European trade association partners, the NAIC and the IAIS that there is a key interdependency between standards and prepping for Solvency 2 style supervision.

And we continue to be a visible and credible participant at the IAIS as well as at NAIC and NCOIL (National Conference of Insurance Legislators) to identify opportunities, educate and network.
Advocacy is a critical component of what we do at ACORD. It drives the value proposition and spreads the message about ACORD Standards to all our stakeholders.

A broad advocacy program by ACORD is necessary to foster collaboration, networking, and education. Everyone at ACORD is involved in advocacy.

Beyond the traditional communications activities, ACORD leverages a variety of tools such as videos and podcasts from our website, blogging, discussion forums, and online training & education. This multimedia approach is essential in an environment as diverse as ACORD's. Conveying knowledge and understanding is critical and multimedia platforms provide flexibility to allow people to receive it any way they want, whenever they want.

The ACORD video library offers a treasure trove of information for anyone interested in ACORD Standards from pure education to interviews with industry leaders to ACORD event panel discussions. Specific educational presentations are available for ACORD's Life, Annuity and Health, Property, Casualty and Surety, and Reinsurance and Large Commercial Standards, including XML and AL3 Training.

And it's all on demand, 24/7 no matter where you are in the world. Just visit video.acord.org.

To see what’s on ACORD’s President & CEO Gregory Maciag’s mind, just visit www.acordceo.org. Or if you’re more interested in the Reinsurance & Large Commercial domain, check out www.acordlondon.org.

Advocacy also includes those invaluable but rarer opportunities found in face-to-face meetings and events. Two regular events that ACORD hosts are the annual ACORD LOMA Insurance System Forum (May) and the ACORD Implementation Forum (October/November).

The ACORD LOMA Forum attracted more than 2,300 people last year, hosted an exhibit hall of nearly 200 vendors, and offered 60 plus workshops to attendees from which to learn and share ideas. Since merging conferences with LOMA in 2003, the ACORD LOMA Forum has become known as the pre-eminent systems technology meeting for the insurance industry.
The Implementation Forum, in the fall, was launched in 2008 to concentrate on providing the environment, tools and education necessary to drive ACORD standards adoption. The successful inaugural event saw 300 people arrive in Ft. Lauderdale to engage in dialogue, share experiences and learn how best to manage their respective standards projects. The program is designed to be very interactive and encourage dialogue not just during social activities but during workshops and general sessions as well.

The role of Advocacy is ongoing and constantly shifting as audiences change, messages become clearer and channels multiply. But what is constant is that we all need to be advocates for ACORD Standards. Our goal is to make sure that out of every successful implementation comes a community of ACORD Standards advocates, equipped with the right communications tools to share the message, so together we can evolve the industry’s ability to drive efficiency and accuracy.
ACORD Governance

ACORD operates as a Section 501(c)(6) organization under the U.S. Internal Revenue Code. It is governed by a Board of Directors elected by members eligible to vote. The Board is comprised of industry executives from our members around the world whose leadership and guidance help define the vision and direction for ACORD.

Standards Governance

The ACORD Standards Committee provides a single point of direction and oversight of all standards activities at ACORD. It is made up of 15 people who are approved by the Board and who coordinate activities among all three Domain Steering Committees to provide a common direction and continuity across all domains. This body seeks to assure that the work in any one domain is done with awareness of other domains’ activities, always with the view towards finding common opportunities.
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Assistant Vice President, Technology
Member List
As of April 17, 2009

Insurance Carriers, Reinsurers, Agents, Brokers and Financial Services

Insurance Carriers, Reinsurers, Agents, Brokers and Financial Services
5Star Life Insurance Co.
AAA Mid-Atlantic Ins. Group
Access Insurance Holdings, Inc.
Accident Fund
ACE Group of Companies
ACUITY
AEGON
Affirmative Insurance Group, Inc.
AIG
Alfa Insurance Group
Alliance United Insurance Co.
Allianz Group
Allianz Life Insurance
Allstate Financial
Allstate Insurance Group
American Century Casualty Co.
American Compensation Ins. Co.
American General Group
American Modern Insurance Group
American Risk Insurance Co.
American Strategic Insurance
AmeriLife Group
AmeriSafe Insurance Group
Andover Cos.
Aon Corp.
Arbella Insurance Group
Arrowhead General Ins. Agency
Assurance America Ins. Co.
Assurity Security Group
Austin Mutual Insurance Group
Auto Club Insurance Association
Auto-Owners Insurance
Automobile Club Casualty Co.
AXA Cessions
AXA Financial Group
AXIS Capital
Berkley Regional Insurance Cos.
Bremen Farmers’ Mutual Ins. Co.
Brethren Mutual Ins. Co.
Brotherhood Mutual Ins. Co.
Buckeye Insurance Group
California Mutual Ins. Co.
Cameron Insurance Companies
Capital Insurance Group
Casualty Underwriters Ins. Co.
Celina Insurance Group
Central Insurance Co.
Central Services Group
CGU Insurance Ltd.
China Life Ltd.
Chubb Group of Insurance Cos.
Cincinnati Financial Corp.
CNA
Co-operative Insurance Co.
Columbia Insurance Group
Commerce Group Inc.
Concord Group Insurance Cos.
Consumers Insurance USA Inc.
CSE Insurance Group
The Contributionship Companies
Cumberland Insurance Group
Cypress Property & Casualty Group
Darwin National Assurance Co.
Donegal Insurance Group
Dongbu Insurance
Electric Insurance Group
EMC Insurance Cos.
Employers Insurance Group
Enumclaw Insurance Group
Erie Insurance Group
Everest Security Insurance Co.
Farmers Alliance Cos.
Farmers Mutual Ins. Co. of Nebraska
Fidelity National Group
First American Corp. P&C Cos.
First Commercial Insurance Group
First Protective Insurance Co.
Florida Family Insurance Co.
Frank Cowan Company Ltd.
Frankenmuth Insurance
Franklin Mutual Group
Frederick Mutual Insurance Group
Fremont Insurance Co.
Gateway Insurance Co.
General Re Group
Genworth Financial Group
German Mutual Insurance
Germania Mutual Group
Global Aerospace Underwriting Mgrs.
Goodville Mutual Casualty Co.
Grange Insurance
Great American Insurance Group
Great Northwest Group
Grinnell Mutual Group
The Grotenhuis Group
Guardian
GuideOne Insurance Group
Gulfstream P&C Insurance Co.
Hallmark Financial Services
Hanover Insurance Group
Harleysville Insurance COS.
Hart Re Group
The Hartford
Hartford Life
Hastings Mutual Insurance Co.
Haulers Insurance Company Inc.
Hawaii Employers Mutual
The Hingham Group
Hochheim Prairie Insurance
Home Wise Management Co.
IBNA Ltd.
The IMT Group
Indiana Lumbermens Group
ING Group
Insurance Intermediaries Inc.
InsureMax Insurance Co.
International Insurance Company of Hannover Limited
Jardine Lloyd Thompson Group PLC
Klin Ltd.
The Legal & General America Cos.
Liberty Life Assurance Boston
Liberty Mutual Companies Group
Lincoln Financial Group
Lloyd’s
Loudoun Mutual Insurance Co.
Main Street America Group
Manulife Financial
Markel Corporation
Marsh Inc.
Marysville Mutual
MassMutual Financial Group
Maxum Specialty Insurance Group
McNabb Insurance Services Inc.
MEMIC
Mennonite Mutual Insurance Co.
Merchants Insurance Group
Mercury Insurance Group
Merrill Lynch Insurance Group
MetLife
Solution Providers

Accenture
Access Coveragecorp Inc.
Axiom Risk Mitigation
Adobe Systems
Advantage Information Systems, Inc.
Advisen, Ltd.
AequiCap
Agency Business System, Inc.
Agency Computer Systems Inc.
Agency Software Inc.
Agency Technologies Inc.
AgencyPort
Agile Technologies, LLC
The Alphabet Group
American Para Prof. Systems Inc.
Aon eSolutions
Applied Systems Inc.
Appulate, Inc.
AQS Inc.
Artizan Internet Services
Axway Inc.
Bespoke Management and Technology Services LLC
BIPT Inc.
Blue Cod Technologies
Blue Frog Solutions
Boston Software
Callidus Software Inc.
Camilion Solutions Inc.
Cedar Springs Technologies Inc.
CGI
Chordiant Software Inc.
Clinical Reference Laboratory
Cognizant
Collaborative Consulting
Computer Solutions & Software International Inc.
ConfirmNet Corp.
Connective Technologies Inc.
Cover-All Technologies Inc.
Crump / AgencyWorks
CSC Financial Group
CS Stars
Deloitte Consulting
Delphi Technology Inc.
Diebold
Discoverbetter Solutions, LLC
DTCC
Duck Creek Technologies Inc.
E-Z Data Inc.
eBaoTech Corp.
Ebix Inc.
eBridge Solutions Inc.
edge IPK
Edgewater Technology Inc.
Effisoft
eLynx, Ltd.
EMC
EMSI
EPIC Premier Insurance Solutions Inc.
Ereinsure.com
Eurobase Insurance Solutions
Exigen Group
FICO
FINEOS Corp.
First Best Systems
FIS Software
Gamma-Dynacare Medical Laboratories
GIS
Global IQX
Grinnell InfoSystems Inc.
Guidewire Software Inc.
Harcase Software Ltd.
Hawksoft Inc.
Hewlett Packard
Hooper Holmes
HTC Global Services Inc.
Hyland Software Inc.
IBM
IDM Systems
IDP, Insurance Data Processing
ILOG, an IBM Company
ImageRight
Informatica
Information Builders
InformiNS Inc.
Innovation Group
INSTEC
Insurance Technologies
Insurance Technology International
InSure Vision Technologies, LLC
InTech Solutions
Inter-Section Paradigms (PTY) Ltd.
Interlink Electronics
dPicture

Jarus Technologies, Inc
Jenesis Development
Kaplan Financial
Kewill Systems PLC
LexisNexis - ChoicePoint
MajescoMastek
MarketStance
Mass Insurance Systems, Inc.
McCamish Systems
MFX
MIB Group, Inc.
Microsoft
Milliman USA
MSG Systems
Multico Rating Systems Inc.
NAQ Technology
NeST Information Technologies
NetRate Systems, Inc.
NIIT-Technologies
No Magic, Inc.
North American Software Associates
NxTech Inc.
Oceanwide Inc.
OneShield Inc.
Open Text
Oracle Corp.
PaperFree Corp.
Parlinkie Pty Ltd.
Patni Americas Inc.
PDMA Inc.
Pegasystems Inc.
Perot Systems Corp.
Perspective Technologies Ltd.
PilotFish Technology
Postney Bowes Software
PlanetSoft
Prima Solutions
Prithvi Information Solutions
Progress Software Corp.
Quest Diagnostics
QuotePro
Reinsurance Group of America, Inc.
RI3K
Risk Management Solutions
Riverswave
ROOM Solutions Ltd.
SAP
SAS Institute Inc.
SEEC Inc.
Sequel Business Solutions Ltd.
Siebre Systems Ltd.
Silverlake Software LLC
Sinsoft Co., Ltd.
Siron Corp.
Software Solutions Partners
Special Agent, Inc.
Sprint
Sterling Commerce
StoneRiver
Strategic Insurance Software Inc.
Sun Microsystems
SunGard
Superior Access Insurance Services
Superior Mobile Medics, Inc.
Syntel Ltd.
TAI Life Reinsurance Systems
Tata Consultancy Services
Teradata
Terrace Software Inc.
Thunderhead
Tibco Software
Total Objects Ltd.
Trace Group Ltd.
TriSystems Ltd.
Unisys Corp
UPAC Insurance Finance
ValueMomentum Inc.
Vertafore Inc.
VERTEX Inc.
VISTECH.com
VRC Insurance Systems
Watertrace Ltd.
Web Connectivity Ltd.
Wipro Technologies Ltd.
Xanatek Inc.
Xchanging Ins-sure Services Ltd.
Yellowblox
ValueMomentum Inc.
Vertafore Inc.
VERTEX Inc.
VISTECH.com
VRC Insurance Systems
Watertrace Ltd.
Web Connectivity Ltd.
Wipro Technologies Ltd.
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Watertrace Ltd.
Web Connectivity Ltd.
Wipro Technologies Ltd.
Xanatek Inc.
Xchanging Ins-sure Services Ltd.
Yellowblox
Associations

AAMGA - American Association of Managing General Agents
AIPSO - Automobile Insurance Plans Service Office
ASA - Aviation Software Alliance
CIAB - Council of Insurance Agents & Brokers
CLIEDIS - The Canadian Life Insurance Standards Association
CAR - Commonwealth Automobile Reinsurers
CSIO - Centre for Study of Insurance Operations
Fenaseg - (Brazil) National Federation of Private Insurance and Capital Enterprises
HR-XML Consortium
IAIABC - Intl Assn of Industrial Accident Boards & Commissions
ISRB - Idaho Surveying & Rating Bureau
IDMA Inc. - Insurance Data Management Association
IFX Forum Inc. - Interactive Financial eXchange Forum
IBC - Insurance Bureau of Canada
IUA - International Underwriting Associations
LIBA - London and International Insurance Brokers’ Association
LMA - Lloyd’s Market Association
LOA - The Life Offices Association of South Africa
NAILBA - National Association of Independent Life Brokerage Agencies
NAPSLO - National Association of Professional Surplus Lines Offices
NASBP - National Association of Surety Bond Producers
NAV - National Association of Variable Annuities
NCCI - National Council on Compensation Insurance
NIPR - National Insurance Producer Registry
OMG - Object Management Group
PIA National - Professional Insurance Agents
RAPA - Reinsurance Administration Professionals Association
RIMS - The Risk & Insurance Management Society
SFAA - The Surety & Fidelity Association of America
SECU - State Employees’ Credit Union
SGI - Success Group International LLC
URB - Underwriters Rating Board
WSRB - Washington Surveying & Rating Bureau
WCIO - Workers Compensation Insurance Organizations

Others

AMSUG - AMS Users Group
ANeU - Affiliated Network of ebix Users
ASCnet - Applied Systems Client Network
Business Insurance Magazine
NASPA - National Association of SIS Partner Agents, Inc.
Nexsure User Group
NIUG - National InStar Users Group
NUDGMI - National Users Development Group for MI, Inc.