



## Australia General Insurance Program Activity and Implementation Report


*December 2014*

ACORD is a non-profit membership standards development organization (SDO) which develops and maintains forms and data standards and provides professional and technical support to the global insurance industry.

This Program Activity Report is published quarterly to provide non-technical descriptions of ACORD's standards development efforts to ACORD members and other interested parties. . Annually, the first quarter report introduces the year's priorities, mid-year reports provide statuses, and the year-end report summarizes accomplishments.

Any and all comments and questions are appreciated. Please contact Alan Stitzer at [astitzer@acord.org](mailto:astitzer@acord.org)

**Contents**

- Introduction ..... 3
  - Purpose of this Guide ..... 3
  - The ACORD Australia General Insurance (AU GI) Program ..... 3
  - The Steering Committee ..... 4
    - AU GI Steering Committee Purpose ..... 4
    - AU GI Steering Committee Role ..... 4
    - AU GI Steering Committee Meetings ..... 5
  - What's New in AUGI ..... 5
  - Objectives 2014 ..... 6
- AU GI Program Key Activities & Work Streams ..... 9
  - Program Initiatives ..... 10
- Working Groups ..... 10
  -  AU GI Program Working Group ..... 11
    - Schedule & Milestones ..... 11
    - Benefits of Participation ..... 12
- Communities and Industry Associations ..... 12
- Implementation Activities ..... 13
  - Appendix: Program History & Achievements ..... 13
  - Achievements ..... 13
    - Achievements 2014 ..... 15
    - Achievements 2013 ..... 15
    - Achievements 2012 ..... 15
    - Achievements 2011 ..... 15
    - Achievements 2010 ..... 16

## Introduction

### Purpose of this Guide

This guide provides regular quarterly updates to all standards participants and interested parties regarding the current activities, issues and accomplishments in the ACORD Australia General Insurance Program Standards Program.

### The ACORD Australia General Insurance (AU GI) Program

The ACORD AU GI Program was established in 2011 to provide insurance process, messaging and data standards for the Australian General Insurance marketplace (aka Property & Casualty). The scope of the standards includes all general insurance products including such lines of business as personal and commercial motor, professional indemnity, business package, etc. It focuses on the entire insurance business process (quote, bind, issue and close). The standard also focuses on in-force policy activity and through to claim management. It involves all constituencies in the general insurance community including agents & brokers, distributors, insurers, service providers, software providers, and regulators.

The Program manages one data standard; the ACORD Messaging Library (AML) Australia Standard V1.0.0 (currently in candidate recommendation stage). Other deliverables include a growing library of Implementation Guides all available at [www.acord.org](http://www.acord.org).

Director, Global Development – Alan Stitzer [astitzer@acord.org](mailto:astitzer@acord.org)  
Representative, AU/NZ – Steve Tuften [stufte@acord.org](mailto:stufte@acord.org)  
AU GI Steering Committee Chair – Troy Filipcevic  
AU GI Steering Committee Vice Chair – Paul D'arcy  
[ACORD Standards and Steering Committee Members](#)  
[Public Program Information](#)  
[Public Standards Site](#)  
[Member Collaboration Site](#)  
[ACORD Governance Documents](#)

#### Mission Statement

The mission of the Australian General Insurance Steering Committee is to openly share the standards defined and knowledge gained from their implementations with the industry in order to maximise efficiency gains in the General Insurance community in Australia. To assist with increasing implementations of ACORD standards across Australia, gain further insight into the implementation strategies of our members and expand the Australian membership base through greater awareness and understanding.

## The Steering Committee

### AU GI Steering Committee Purpose

- Provide acceptance/sign-off of mandatory key project deliverables and Project Charter
- Visibility of all Australian General Insurance Activity, regardless of perceived issues of conflict.
- Ensuring projects /Working groups are tracking to agreed Project timeframes.
- Assist in the Promotion, Marketing and Communications of ACORD
- Implementation of ACORD Standards within their member organisations
- Help to drive and retain ACORD Membership
- Help achieve the Australian P&L budget as set by ACORD

### AU GI Steering Committee Role

- Overall accountability of ACORD General Insurance Standards for Australia.
- Build awareness of ACORD in the Australian Market through regular communication with key industry executives and industry news publications
- Oversee the development and delivery of Standards to the community of industry participants
- Direction setting , Promotion and prioritisation of standards
- **Tactical objectives**
  - to reduce the time and cost of processing business for the Australian GI industry
  - Reduce turn around times and double key through the use of standards

- Business Intelligence requirements to be incorporated into standards design
- **Strategic Objectives**
  - Establish ACORD as a Business Partner within the industry in the establishment of acceptable standards and central knowledge store of industry trends, challenges and imperatives
  - Incorporating a continuous improvement philosophy in standards design, continually improving experience from the customer's perspective
  - A "smart data" perspective to be culturally embedded

### AU GI Steering Committee Meetings

- Project tracking and project reporting and status Updates on each project
- Impending Sign offs required by Steering Committee
- Progress reports on ACORD Implementations in the Australian Market.
- Status reporting from ACORD on SC attendance
- Status reporting - new memberships, pipeline & membership renewals
- Status reporting local ACORD articles or communications
- Status reporting on ACORD Events/Seminars/conferences
- Status reporting from each Workgroup chairperson on current project, member contribution and attendance
- Chair of the committee to run meeting agenda with ACORD as the facilitator

### What's New in AUGI

2014 was a very good year for this program. We received some very good new membership leads, and the program is also pleased to announce that version 1.0.0

was released. We are also excited to announce that Steadfast has the first implementation of home and motor for the full policy lifecycle.

We are looking forward to a very good 2015 with implementations planned for not only Australia, but New Zealand as well.

ACORD Forum Australia was a huge success, with a very good turnout and good feedback from the attendees.

## Objectives 2014

The Steering Committee has approved the following goals for 2014:

<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>
<b>Increase membership and participation</b>	Prospects and working group members.	Improve GI market participation in development and enhancement of the standards.	Better pick up of the standards in the market.	<p>Face to face meetings with prospects to increase membership.</p> <p>Communicate working group schedules to appropriate people within the individual organizations.</p> <p>Meet with organizations that are not just pure insurance, but have relevance to the industry.</p>

<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>
<b>Forms Mapping</b>	Map elabels to AML messages	To provide a clear tie between the eForms and the XML messages	Provide users of eForms a definitive mapping to the AML version.	This is an ACORD internal project. Steering Committee to prioritize the order in which the forms are mapped.
<b>Build Awareness and Expertise of Standards</b>	Encourage the creation of experts who can guide carriers and solution providers toward the optimal use of ACORD transactions	<p>Cultivate new A.C.E.s</p> <p>Contribute continued education sessions to ACORD Forum Australia</p> <p>Deliver innovative standards documentation that provides unambiguous instructions in the use of ACORD AUGI transactions</p>	<p>Increase in number of A.C.E.s</p> <p>A.C.E.s with up-to-date information on recent standard modifications</p> <p>Growing number of implementations</p>	<p>Contribute to education program and documentation / training material publication efforts</p> <p>Conduct continuing education sessions as required, including two webinars annually</p>
<b>Refine and Enhance Communication</b>	Better understand the needs of our entire user community	<p>Leverage relationships with ACORD and industry organizations</p> <p>Publicize</p>	<p>Initiatives aligned with industry needs</p> <p>Recognition of ACORD's responsiveness and agility in</p>	<p>Monitor organizations for issues that may be addressed by this program</p> <p>Publish relevant, emerging news</p>

<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>
		<p>important issues and program progress through ACORD media, keeping our membership up to date with current information</p> <p>Drive to change perception that standards eliminate all differentiation.</p>	evolving standards to meet business needs	<p>in ACORD Newsletter</p> <p>Publish stories in InsuranceNews and Insurance and Risk Professional.</p> <p>Schedule roundtable meetings to talk about ACORD to individual organizations.</p> <p>Hold public roundtables.</p>
<b>Refine and Enhance Standards</b>	Premium Funding, Remittance Advice, Lloyds Binding Authority Bordereaux	Drive implementations for each of the messages listed in the "Focus Areas" column	Implementations of the messages	Work with ACORD resources to ensure the proper people from the organizations are involved to drive enhancing, testing and implementing of the messages.
<b>Refine and Enhance SDO</b>	Support and promote the	SDO Process Repository	List of processes (internal and	Contribute process



<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>
<b>Processes</b>	<p>adoption and use of tools that enhance the ability to develop and utilize ACORD standards</p> <p>Ensure working groups employ the most efficient use of member / ACORD time and resources. Working groups are listed in the Program Activity Report.</p>	Dynamic steering committee engagement	<p>external) illustrating steps followed in producing standards</p> <p>Communities focused on understanding business problems rather than simply “adding elements to a standard”</p> <p>Engagement and involvement of ACORD architectural staff in standards evolution process</p> <p>Increased contributions to AUGI program, new expert leaders</p>	<p>information to PWG Community page.</p> <p>Continue using issue list for WG agendas, minutes, MR review, Plenary, ballot, and continuing education</p> <p>Succession planning, event planning, WG reviews, Awards</p>

## **AU GI Program Key Activities & Work Streams**

The AUGI Program activities fall into two major categories; Program Initiatives and Working Groups. Work in each of these areas is described below.

*October, 2014 - A note from your Program Chair, Troy Filipcevic*

*We've made good progress towards an official release of the GI Standard. Business requirements continue to come in from Australia for home, motor and PI, while requirements from New Zealand are being collected for Policy Synchronisation.*

## Program Initiatives

The AUGI Program Steering Committee has set up several major initiatives independent of day-to-day standards maintenance responsibilities and the working groups activities (details following).

These include;

- **Implementation Services Support** – ACORD is increasing efforts to develop a wide range of innovative and effective tools, services and activities to encourage and support *implementation* of standards. The AUGI Program, in the course of its responsibilities to manage the standards development process, wants to insure we do everything in our power to support this effort. This focused effort has begun with the recently launched ACORD 2020 Advisory Council
- **Communication** – With so much going on at ACORD both within programs and globally across programs this effort will continue to improve the content as well as delivery of standards development information.

Additional initiatives are being discussed and prioritized.

## Working Groups

The driving force of standards maintenance is our working groups made up of industry volunteers who spend valuable time understanding gaps & issues and developing the optimum solutions for each within the standards.

*Get involved...it's easy. Contact the facilitator for more information or simply join in any one of the recurring conversations to add your voice!*

### Working Group Status Indicator Definitions:

- ▲ Good – Group is meeting regularly, with representative attendance, has defined objectives it is achieving on schedule.
- ▶ Warning – Group is correcting its issues and expected to be Good next report.
- ▼ Critical – Group is lacking in attendance, defined objectives or progress
- ◀ On Hold – Future direction is being determined

The current groups are listed below in alphabetic order.

## ▲ AU GI Program Working Group

Chair: TBD

Contact chairs: TBD

Facilitators: Alan Stitzer [astitzer@acord.org](mailto:astitzer@acord.org)

US 845 535 - 6410

AU 1800 253 601 x6410

Steve Tuffen [stuffen@acord.org](mailto:stuffen@acord.org)

US 845 535 - 6475

AU 1800 253 601 x6475

Mobile (0)412 341 402

*Latest Status (updated December, 2014)*

*The group continues to have multiple projects on its plate, and things are getting done in a timely manner. The biggest accomplishment for 2014, was to get version 1.0.0 released in time for ACORD Forum Australia.*

*We look forward to more implementations and more lines of business in 2015!*

This is the primary working group for the program. All day-to-day maintenance requests and standard development processes through this group. All participants in the AGI Program are encouraged to participate.

### Schedule & Milestones

- During the 1Q 2014 the group shall:
  - Put together goals for the program and determine timetables for working group activity
    - Complete
  - Get approval by the steering committee for the working group schedule
    - Complete
  
- During the 2Q 2014 the group shall:
  - Implement steps to achieve goals
    - Complete

- Implement the working group schedule
  - Complete
- During the 3Q 2014 the group shall:
  - Update the standard and release version 1.0 of Australia GI XML
    - Delayed due to resourcing issues. Additionally, more data requirements have been gathered thus increasing the resource commitment
- During the 4Q 2014 the group shall:
  - Update the standard and release version 1.0 of Australia GI XML
    - COMPLETE

## Benefits of Participation

Participation in this working group gets you a voice and a vote in the data required for a standard way to do both policy placement, but also claims business transactions one way.

## Communities and Industry Associations

ACORD's mission includes aid and support of implementers. This is accomplished through "Communities." These communities may be created as standards (SDO) efforts or they may be created independently by members and/or non-members, together seeking to solve one or more business problems. The activities of these groups may result in traditional P&C Program working group efforts, or may be educational or advocacy communities. ACORD staff and resources are a vital component of these communities.

ACORD Communities focus on specific issues and opportunities. They set goals to support standards usage, initiatives and promote consistency of implementation.

Industry Associations may also host communities that ACORD participates on to assist with implementation and development of ACORD Forms, Data Standards and the ACORD Reference Architecture (Framework).

Key to the relationship between ACORD Communities and Associations is advocacy and promotion of consistent and successful use of ACORD forms, standards and reference architecture.

Sponsor / Community	Key Objectives and Activities
ANZIIF - The	We are working to broaden our relationship with this association

Australia and New Zealand Institute of Insurance & Finance	concerning education opportunities.
IPFA - Insurance Premium Financiers of Australia	This association participates on our working groups.
NIBA - National Insurance Brokers Association	ACORD attendeds their conference and they send representatives to our events.

## Implementation Activities

### Appendix: Program History & Achievements

#### Achievements

By growing activity and participation to represent the majority of market participants the community has emerged as a bona fide standards program in its own right; with local governance, development and deployment of standards and local implementation support. These areas continue to grow and evolve to meet member needs.

Over the past three years, ACORD Standards in the Australian Marketplace have steadily progressed. Work continues on XML and forms standards. Events take place to promote Standards development and implementation. The vision for improved data sharing across the Australian marketplace remains clear.

According to a Research and Markets release in 2010, "Australia is the 12th largest country across the world on the basis of direct insurance premiums and the 4th largest in Asia Pacific. The Australian insurance industry has witnessed a continuous growth in premiums over the past years, mainly because of product innovations which include bundling of policies, improved distribution and servicing strategies through call centers, the Internet, agencies and brokers."

Size and growth are essential reasons for improving how data flows throughout the Australian market as well as with the rest of the world.

"ACORD Standards are the future for Australian insurance data communication. We're working diligently to get them developed for our market and then get them implemented as soon as they are ready. The vision is there, and now we're working towards it," said Troy Filipcevic, Executive Manager of Distribution Technology, Suncorp and chair of the Australia Advisory Committee. "We can't rest on our successes. We

need to drive harder towards standardization, get the ACORD Standards implemented, and improve business and efficiency across the board."

In August of 2009, ACORD announced members in Australia officially adopted the ACORD Messaging Library (AML) as the data standard for use within the Australian general insurance market. The announcement followed the 2008 creation of an ACORD Advisory Committee that led to the formation of two Australia-specific working groups.

At the time, Robert Kelly, Executive Chairman of the Steadfast Group Limited stated that "universal data exchange, between consumer, intermediary and product manufacturer, has been achieved with the release of the ACORD PI Australian standard. When this product is fully rolled out, it will deliver efficiency, greater choice, and a competitive environment. Australia is now part of a worldwide standard."

Today, two segments of ACORD XML are available for testing and implementation within the Australian market: Professional Indemnity and Commercial Motor. Others are under development.

As for forms, there are several already available while still others are in process. They are currently static PDFs but will soon be available as eForms as well making them easier and more useful for data gathering and sharing. The forms include:

Approved

- ACORD 3020: Home Certificate Of Currency
- ACORD 3021: Private Motor Certificate Of Currency
- ACORD 3022: Professional Indemnity Certificate Of Currency
- ACORD 3023: Commercial Motor Certificate Of Currency
- ACORD 3045: Interested Party Schedule
- ACORD 3080: Homeowners Application For Insurance
- ACORD 3090: Personal Motor Application For Insurance
- ACORD 3098: Personal Motor Vehicle Schedule
- ACORD 3101: Additional Remarks
- ACORD 3129: Commercial Motor Vehicle Schedule
- ACORD 3137: Commercial Motor Application For Insurance
- ACORD 3163: Commercial Driver Schedule
- ACORD 3823: Additional Situations Schedule
- ACORD 3825: Professional Indemnity Application For Insurance
- ACORD 3826: Industrial Special Risks Application For Insurance
- ACORD 3827: Business Package Application For Insurance

To help market participants get started, Australian members approved an ACORD Australia Business Process Guide Version 1.0.0. The guide itself provides information on the high-level business process in the Australian General Insurance Market. In particular, it shows business processes for new business, quote, endorsement, and renewal phases of the policy lifecycle while also providing an overview of all other messages in the

standard, and guidance on flow directions and usage. This will assist implementations of the ACORD Messaging Library message mapping for each of these processes.

"We've come a long way in the past couple of years, but there is still a lot to do. That's why we continue to push forward, encourage participation and implementation, and work together to get this done so we can improve data communication across the market," said Michael Donnelly, Principal of Donnelly's Insurance Brokers, the Insurance Brokers Network Australia (IBNA), and a member of ACORD's Australia Advisory Committee

For more information and resources be sure to check out the Australia community page on the ACORD website – [www.acord.org](http://www.acord.org)

### Achievements 2014

- The program is pleased to announce Version 1.0.0 was released in November.
- The business process guide has been updated to include premium funding

### Achievements 2013

The lack of a resource in Sydney has severely impacted activity in the region.

### Achievements 2012

Voted on and approved 3 more forms

- 3080 Homeowners Application For Insurance
- 3090 Private Motor Application For Insurance
- 3098 Private Motor Vehicle Schedule

### Achievements 2011

Made significant progress on forms. These will be able to be voted on in the 2<sup>nd</sup> and 3<sup>rd</sup> quarter of 2011 and be released as ACORD Standard Forms.

Received significant feedback on Commercial Motor XML and Certificate of Currency meaning the group is getting very close to being able to pilot test Commercial Motor placement messages.

Commercial Motor has been approved as a candidate recommendation.

Voted on and approved the following forms:

- 3020 Home Certificate Of Currency
- 3021 Private Motor Certificate Of Currency

- 3022 Professional Indemnity Certificate Of Currency
- 3023 Commercial Motor Certificate Of Currency
- 3045 Interested Party Schedule
- 3101 Additional Remarks
- 3129 Commercial Motor Vehicle Schedule
- 3137 Commercial Motor Application For Insurance
- 3163 Commercial Driver Schedule
- 3823 Additional Situations Schedule
- 3825 Professional Indemnity Application For Insurance
- 3826 ISR Application For Insurance
- 3827 Business Pack Application For Insurance

### Achievements 2010

Completed Professional Indemnity (PI) policy Placement messages.

Completed Version 1.0 of the Australia Business Process Implementation Document