



Australia/New Zealand General Insurance Program Activity and Implementation Report

(PAIR Report)

March 2015

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 Guide is prepared to regularly inform ACORD members and other interested parties on the standards development efforts underway in a non-technical manner. This publication is produced quarterly with the first quarter introducing the priorities for the year, the mid-year reports providing status and the year-end reporting a summary of accomplishments.

Any and all comments and questions are appreciated. Please contact either the standards

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Introduction

Purpose of this Report

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

The ACORD Australia/New Zealand GI Program

The ACORD Australia/New Zealand 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).

For more information and resources be sure to check out the Australia/New Zealand GI Community page on the [ACORD website](#)

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[ACORD Standards and Steering Committee Members](#)
[Public Program Information](#)
[Public Standards Site](#)
[ACORD Governance Documents](#)

What's New in the ACORD Australia/New Zealand GI Program

The following are recent updates and/or accomplishments for the 1st Quarter 2015:

- The Steering Committee agreed on the main priorities for 2015
 - Cyber
 - Premium Funding
- The Life and GI groups will work together on two projects this year
 - Account Settlement
 - Claims
- Release 1.1.0 of the Australia/New Zealand Standard is scheduled for late 1Q/early 2Q 2015

Working Group Scorecard

Categories & Definitions

- **Overall Performance** – Objectives are being met, Group is meeting regularly, with representative attendance/participation, defined objectives are being achieved and on schedule.
- **Timeline & Deliverables Process**– the objectives defined by the WG are on schedule
- **Attendance & Membership Commitment** - Group is meeting regularly, with representative attendance,
- **Objectives / Needs being met** – Defined objectives and progress is being made by the Working Group.
- **Contribution from Members** – Working Group members are providing the appropriate level of input for the groups.

Status Indicators & Definitions

- ▲ **Good** – Group is on target for the specific category
- ▶ **Warning** – Group is aware the performance is jeopardizing the success of the working group's goals and is correcting the issue.
- ▼ **Critical** – performance is not being met by this Group.
- ◀ **On Hold** – Future direction is being determined.

1 st Quarter Performance	Scope of Work	On Schedule	Attendance	Member Contribution	Implementation Commitment
Program Working Group	▲	▲	▲	▲	▲

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.

Visit the [Australia/New Zealand Communities site](#) and “FOLLOW” working group [at this link!](#)

Click on the Working Group Name (below) to access all details specific to that working group. Including:

- Meeting Minutes
- Work In Progress
- Shared Documents
- Active Participants
- Meeting Calendar

The Australia/New Zealand GI (ANZGI) Working Groups are listed below in alphabetic order:

Claims (Placeholder)

Latest Status (updated March, 2015)

PLACEHOLDER – FUTURE WG

The purpose of this group is to design messages to provide the ability to process Claims through the full Claims lifecycle via electronic messaging.

Currently AML includes only a subset of the messages required for full lifecycle processing of Claims.

Messages currently implemented in AML for claims management include messages for lodgment, inquiry, bordereaux and synchronization. Messages currently missing from the standard include those for claims handling including assessment, finalization, payment and settlement.

The value of this joint working group is twofold. Standards help this effort by supporting straight through processing of claims for brokers/intermediaries and Insurers. Additionally, value is added by reducing operational expenses in managing claims processing through automation of the full lifecycle of claims management.

Meeting Frequency: TBD

Schedule & Objectives

- Collect Business Requirements.
- Communicate with P&C, L&A and GRLC to ensure consistency between the standards and the ACORD Framework.
- Create new message aggregates for AUNZGI, AUNZLI standards as well as (potentially) SAST.

Original Working Group Proposal

Implementation and Advocacy

Premium Funding (Placeholder)

Latest Status (updated March, 2015)

PLACEHOLDER – FUTURE WG

The focus of this effort is the definition of the interface between the funders and insurers to expedite payment to the right party.

There is limited communication bow between the premium funders and the insurers. The biggest issues occurs on cancellations. When a funded policy is cancelled, the money is supposed to be returned to the funder, but that is not the case all the time due to incomplete information being held by the insurer.

Meeting Frequency: TBD

Schedule & Objectives

- Define Scope of Project
- Gather business requirements for the approved scope of the messages
- Update database and produce draft deliverables
- Review and update draft deliverables to ensure compliance with business requirements are accurate

Original Working Group Proposal

Implementation and Advocacy

Program Working Group

Latest Status (updated March 2015)

Work has been proceeding very well in this group. Changes for Cyber Liability have been added to the standard and a draft iteration has been posted to the working group site.

Work underway currently has been adding codes for occupation specific professional indemnity (code additions), changes to the policy synch messages to account for new data requirements for the AUNZ GI market, and finally, work on adding new tags and aggregates for Construction works.

There was a plan to have a release out for 1Q 2015, however, with last minute changes coming in from the members, it was decided that the release should be delayed until all the changes could be applied.

The Australia/New Zealand General Insurance Program Working Group (ANZGI PWG) is a core working group of all members responsible for the execution of activities within the ANZGI Program. It provides a single point for all major decisions, resolving disputes at working group level, creating (sub) working groups and teams as needed for focused work and rapid issue resolution. A key role of the PWG is the management of issues within the ANZGI Program ensuring all issues are addressed in a timely manner, supporting use of the standards. The ANZGI PWG also provides a forum for reviewing and approving iteratively-produced draft specifications, and recommending adoption by the ANZGI Program Steering Committee.

Participants new to the ACORD Standards and the Maintenance Request (MR) process will gain valuable insight by directly participating in the SDO standards processes in action. By sharing in the review process participants are exposed to the broad scope of the Standard and the nuances associated with the art of development through consensus. Participants are able to keep tabs on the direction of changes to the Standard and pilot the Standard in support of their and the industry's needs.

Meeting Frequency: This working group meets when there are issues to review.

Schedule & Objectives

- Review issues to ensure the submitter needs are met and issues are well-formed and optimal improvements to the standards in preparation for full member vote.
- Manage, prioritize and address issues for the program.
- Produce and submit issue logs as needed.
- Review and recommend for approval, by the Program Steering Committee, each release.
- Review and prioritize major release enhancements on future version list to create a major version roadmap.

Implementation and Advocacy

- At this time, the only reported implementation is Home and Motor by Steadfast.

Settlement (Placeholder)

Latest Status (updated March, 2015)

PLACEHOLDER – FUTURE WG

The settlement process is important to both the life and GI markets. The Steering Committees wanted to make a concerted effort to work together on a project with meaning to both domains.

It should be noted here that GRLC has a settlement process that is in use globally. Therefore the companies in the reinsurance and large commercial space are keen to have a global accounting and settlement process applicable thru the insurance value chain and geographies. It is the intent of this working group to analyze and follow that process.

There is a great opportunity for this joint working group to be a model for cross domain message development.

There have been discussions with the GRLC team prior to this WG proposal being submitted. Members of the GRLC Steering Committee, Program Working Group and implementation communities, and/or their local representatives, as well as the ACORD GRCL team will participate in the WG during the process requirements phase. This interaction will give both teams valuable insight into the each other's requirements.

Updates on these meetings will be given to the GRLC Program Working Group to ensure they are kept aware of progress being made.

Meeting Objectives: TBD

Schedule & Milestones

- Analyze and present already existing settlement process to the joint working group.
- Collect Business Requirements
- Communicate with GRLC to ensure consistency between the standards
- Create new message aggregates for AUGI and AULI standards.

Original Working Group Proposal

Implementation and Advocacy

Objectives 2015

The 2015 AUNZ GI Goals and Objectives are listed in the following table.

<i>AUNZ GI 2015 GOALS REPORT</i>					
<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>	<i>Result</i>
Build Awareness and Expertise of Standards	Encourage the creation of experts that can guide carriers and solution providers toward the optimal use of ACORD transactions	Cultivate new A.C.E.s	Increase in number of A.C.E.s	Contribute to education program and documentation / training material publication efforts	
		Deliver innovative standards documentation that provides unambiguous instructions in the use of ACORD AUGI transactions	Growing number of implementations	Conduct continuing education sessions as required	

AUNZ GI 2015 GOALS REPORT

<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>	<i>Result</i>
Refine and Enhance Communication	Better understand the needs of our entire user community	Leverage relationships with ACORD and industry organizations	Initiatives aligned with industry needs	Monitor organizations for issues that may be addressed by this program	
		Publicize important issues and program progress through ACORD media, keeping our membership up to date with current information	Recognition of ACORD's responsiveness and agility in evolving standards to meet business needs	Publish relevant, emerging news in ACORD Newsletter	
				Publish stories in InsuranceNews and Insurance and Risk Professional.	
				Schedule roundtable meetings to talk about ACORD to individual organizations.	

AUNZ GI 2015 GOALS REPORT

<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>	<i>Result</i>
Refine and Enhance Standards	Premium Funding	Work with the Program Working Group to add new messages to the AUGI Standard for premium funding	New messages to be implemented	Monitor the work of the working group to ensure timetables and milestones are met.	
	Claims	Work with the Program Working Group to add new messages to the AUGI Standard for claims. Also (possibly) enhance the existing claims messages.	New or enhanced messages to be implemented	Monitor the work of the working group to ensure timetables and milestones are met.	
	Account Settlement	Work with the Program Working Group to add new messages to the AUGI Standard for	New or enhanced messages to be implemented	Monitor the work of the working group to ensure timetables and milestones are met.	

AUNZ GI 2015 GOALS REPORT

<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>	<i>Result</i>
		account settlement.		Work with the GRLC group for additional feedback.	
Refine and Enhance SDO Processes	Support and promote the adoption and use of tools that enhance the ability to develop and utilize ACORD standards	SDO Process Repository	List of processes (internal and external) illustrating steps followed in producing standards	Contribute process information to PWG Community page	
	Ensure working groups employ the most efficient use of member / ACORD time and resources.	Dynamic steering committee engagement	Communities focused on understanding business problems rather than simply "adding elements to a standard"	Continue using issue list for WG agendas, minutes, MR review, Plenary, ballot, and	

AUNZ GI 2015 GOALS REPORT

<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>	<i>Result</i>
	Working groups are listed in the Program Activity Report.			continuing education	
		Engagement and involvement of ACORD architectural staff in standards evolution process	Ensure the architectural staff is engaged in working group calls and also work offline to validate design decisions.		

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 L&A 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 Australia and New Zealand Institute of Insurance & Finance	We are working to broaden our relationship with this association concerning education opportunities.
IPFA - Insurance Premium Financiers of Australia	This association participates on our working groups.
NIBA - National Insurance Brokers Association	ACORD attends their conference and they send representatives to our events.