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 twice a year. Any and all comments and questions are appreciated. Please contact either the standards.
### Purpose of this Report

This report provides semi-annual updates to all standards participants and interested parties regarding the current activities, issues and accomplishments in the ACORD Property and Casualty (P&C) Standards Program.

### P&C Program Achievements

In June of 2016, V2.0 was released, and a subsequent release was deployed in CR version on December 9th. This release, a major version update, removed deprecated fields and messages not implemented, as well as general clean up designed to enhance the ability to implement.

Forty-one (41) Maintenance Requests (MRs) were contained on the Fall 2016 ballot. There were 2 Forms changes, 34 XML MR’s, and 16 AL3 MR’s. All were approved in the general ballot.

The CR release date is Friday, December 9th, and the Production Release of both AL3 and XML is scheduled for January 6th. This release also includes a number of administrative clean up items in both Standards.

The P&C Program has reached the majority of its stated goals in 2016, mostly through the WG process. Attendance at Working Group meetings is continuing to rise in some groups, and remains steady in the rest.

### What's New

- **Cyber Liability** is becoming a hot topic once again both in the Forms group as well as in AL3 and XML. We will continue to monitor this interest, although there is no formal development ongoing.
- The V2 WG has updated its Name and Charter, renaming itself as the ACORD API Working Group and will focus on developing new micro messages which are easier to implement.
- The V2 WG sponsored a number of enhancements in the Fall 2016 cycle, including the addition of ‘Resources’, a type of aggregate which can be used by existing implementers within micro-messages.
- The XML Transaction Specifications WG has rebranded itself as the Best Practices Working Group. It is actively seeking a replacement to MsgForge to document best practices.
- The remaining Working Groups are very active and continue to meet regularly.
- The Certificates Working Group is entertaining a request from the UK which has generated much discussion. The future of this request is as yet unknown.
- Working Group participant and Chair Donna Gilbert is indefinitely on sick leave. We are actively looking for a temporary replacement for her.

### Program Leaders & Governance

- **P&C Steering Committee Chair:** Mike Dulz, Travelers
- **P&C Program Director:** Marcia Berner, mberner@acord.org
- [ACORD Standards and Steering Committee Members](#)
- [Public Program Information](#)
- [Public Standards Site](#)
- [ACORD Governance Documents](#)
**AL3 Transaction Specifications**

### Problem/Opportunity Statement
- This WG maintains the AL3 data standard and generates / maintains transaction specifications.

### Goal/Objectives & Value
Business partners need help implementing AL3 policy download standards. This working group provides valuable AL3 Transaction Specifications that assist all stakeholders in implementing AL3 messages in a consistent manner.

### Business Process/Capability
- Sales
- Contract Administration
- Billing and Payments

### Major Achievements/Implementations

<table>
<thead>
<tr>
<th>Deliverables/Achievements</th>
<th>Target Date</th>
<th>Delivery Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage &amp; Prioritize Issues</td>
<td>Ongoing</td>
<td>Ongoing</td>
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<tr>
<td>Manage MRs</td>
<td>Ongoing</td>
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<tr>
<td>Fall Release</td>
<td>December 2016</td>
<td>December 2016</td>
</tr>
<tr>
<td>Spring Release</td>
<td>June 2017</td>
<td>June 2017</td>
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</tbody>
</table>

### Scope of Work

<table>
<thead>
<tr>
<th>Good</th>
<th>On Schedule</th>
<th>Attendance</th>
<th>Member Contribution</th>
<th>Implementation Commitment</th>
</tr>
</thead>
</table>

### Risks/Issues/Challenges
- Members have asked for new LOB’s for package policies (cyber liability)
- Expertise of Participants
- Diversity and Number of Member Participants

### Next Steps
- Ongoing review and management of Business Requests, Issues and Maintenance Requests
- Continue generating AL3 Transaction Specifications (Comm'l Auto continues)
- Premium Implementation Guide* (this may change, the group is entertaining Cyber Liability)

### ASC Comments

### Key Milestones
- Fall Release - 2016
- Commercial Auto Transaction Specification - January 2017
- Next LOB tp be determined
Coverage Implementation

Problem/Opportunity Statement
CIWG continues responding to questions and reviewing maintenance requests relating to existing coverages and proposed new coverage codes, in both AL3 and XML.

Goal/Objectives & Value
The CIWG identifies the correct use of coverage groups in ACORD message transactions. This ongoing initiative reviews proposed and existing AL3 and XML coverages codes, synchronizing the separate lists. This includes analysis of the appropriateness and clarity of the coverages and the sub lists in which they occur.

Business Process/Capability
- Sales
- Contract Administration

Major Achievements/Implementations

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<tr>
<td>Spring Release</td>
<td>June 2017</td>
<td>June 2017</td>
</tr>
<tr>
<td>Digital Coverage Tool</td>
<td>4th Qtr 2017</td>
<td>4th Qtr 2017</td>
</tr>
</tbody>
</table>

Scope of Work
- Good
- On Schedule
- Good
- Attendance
- Good
- Member Contribution
- Good
- Implementation Commitment
- NA

Risks/Issues/Challenges
- Expertise of Participants
- Group desires to engage more proactively with other WG’s and with industry associations (ISO, AAIS)
- Diversity of Member Participations

Next Steps
- Review the need for a combined AL3 and XML Coverage Matrix
- Work with ACORD IT to develop Digital Coverage Tool (deferred to 2017)
- Evolve the AL3 Coverage Implementation Specifications document to include XML

ASC Comments

Key Milestones
- Fall Release – 2016
- Formal Engagement Strategy with Industry Associations – June 2017
- Digital Coverage Tool – 2017

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P&C Forms

Problem/Opportunity Statement
The WG continues evaluating, prioritizing and addressing form change requests submitted by ACORD forms users.

Goal/Objectives & Value
The P&C Forms WG is focused on:
- Review of proposed new forms or enhancements (MRs) to existing forms, from various sources including other working groups
- Discussion of opportunities, issues and/or questions involving forms implementations where no other more appropriate forum is available (e.g. working group)
- Discussion of forms design principles
- Advocating acceptance of ACORD Forms
- Promoting implementation of ACORD Forms

Business Process/Capability
- Sales
- Claims
- Contract Administration

Scope of Work  On Schedule  Attendance  Member Contribution  Implementation Commitment
Good  Good  Good  Good  NA

Risks/Issues/Challenges
- Diversity of Member Participation
- External Regulatory Forces
- Diversity of Implementation

Next Steps
- Ongoing review and management of business requests, regulatory changes and submitted Maintenance Requests
- Continued collaboration with AL3 and XML Standards Working Groups to incorporate business changes

ASC Comments

Key Milestones
- Fall Release – December 2016
- Spring Release – June 2017

Responsibility ACORD Staff: M Berner, Donna Gilbert
Meeting Frequency: 1st Tue 2:00-3:00
# Member Participants: 10-15 Organizations; 10-15 Individuals

<table>
<thead>
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</table>
Problem/Opportunity Statement

The Program Working Group is continuously engaged with incoming change requests and the core P&C working groups (AL3, XML and Forms), ensuring that all changes to a standard are necessary and sufficient to address the stated business needs of each request.

Goal/Objectives & Value

This group ensures that all change requests focus on the business problem that needs to be solved (the issue), rather than merely providing a single point solution within a particular standard.

Business Process/Capability

- Sales
- Claims
- Contract Administration

Major Achievements/Implementations

<table>
<thead>
<tr>
<th>Deliverables/Achievements</th>
<th>Target Date</th>
<th>Delivery Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage MR process</td>
<td>Ongoing</td>
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</tr>
<tr>
<td>Deliver Fall 2016 cycle standards</td>
<td>Candidate 12/09</td>
<td></td>
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</table>

Scope of Work | On Schedule | Attendance | Member Contribution | Implementation Commitment |
<table>
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<tr>
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<tbody>
<tr>
<td>Good</td>
<td>Good</td>
<td>Good</td>
<td>Good</td>
<td>NA</td>
</tr>
</tbody>
</table>

Risks/Issues/Challenges

- Diversity of Participation
- Attraction of new Participations

Next Steps

- Ongoing review and management of inquiries, issues and new Maintenance Requests
- Fall 2016 Cycle Maintenance Requests
- Spring 2017 Cycle Maintenance Requests

ASC Comments

Key Milestones

- Fall CR Release – 12/9/16
- Fall Production Release – 1/6/17
- Spring MR Cutoff – End of 1st Quarter; date to be determined
**Specialty Lines**

**Problem/Opportunity Statement**
Determine how the ACORD – 834 Cyber Liability form can be improved, and enhance the AL3 / XML data messaging standards for cyber liability data.

**Goal/Objectives & Value**
Improve the 834 form to meet the needs of the industry. Evaluate the Verisk – AIR Worldwide database schema to determine if any data needs to be added to the AL3 and XML data message standards.

**Business Process/Capability**
- Sales
- Claims
- Contract Administration

**Major Achievements/Implementations**

<table>
<thead>
<tr>
<th>Deliverables/Achievements</th>
<th>Target Date</th>
<th>Delivery Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Review/revise current ACORD 834, update information added to 834 into AL3 and XML</td>
<td>TBD</td>
<td>TBD</td>
</tr>
<tr>
<td>Review Verisk data set</td>
<td>TBD</td>
<td>TBD</td>
</tr>
<tr>
<td>Complete MR to fill gaps identified in review of Verisk data set</td>
<td>TBD</td>
<td>TBD</td>
</tr>
</tbody>
</table>

**ASC Comments**

**Key Milestones**
- Planning: TBD
- Development: TBD
- Implementation: TBD
- Close Out: TBD

**Scope of Work**

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>Critical</td>
<td>Critical</td>
<td>Critical</td>
<td>Critical</td>
<td>Undetermined</td>
</tr>
</tbody>
</table>

**Next Steps**
- This Group has been suspended indefinitely
- ACORD is sponsoring a research project on Cyber Liability

**Risks/Issues/Challenges**
- Lack of carrier attendance is preventing the group from making progress

**Responsible ACORD Staff:**
- M Berner
- Caleen Alexanderson

**Meeting Frequency:**
- On Hold

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XML ACORD API Working Group (aka V2)

**Problem/Opportunity Statement**
XML API WG is focused on continuing to evolve the standard to include usable Resources and RESTful interface definitions which align with the Enterprise Architecture processes, capabilities, and data model.

**Goal/Objectives & Value**
Collaborate across programs and with ACORD’s Enterprise Architecture team to design new data model for micro-messaging expressed as XML and JSON.

**Business Process/Capability**
- Sales
- Claims
- Contract Administration

**Major Achievements/Implementations**

<table>
<thead>
<tr>
<th>Deliverables/Achievements</th>
<th>Target Date</th>
<th>Delivery Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>V2.1 with Resources</td>
<td>December 2016</td>
<td>December 2016</td>
</tr>
<tr>
<td>Development of Prototypes</td>
<td>December 2016</td>
<td>December 2016</td>
</tr>
<tr>
<td>Begin building V3’ Data Model</td>
<td>Bi-weekly</td>
<td>Bi-weekly</td>
</tr>
<tr>
<td>Package for release</td>
<td>July 2017</td>
<td>July 2017</td>
</tr>
</tbody>
</table>

**Scope of Work**

<table>
<thead>
<tr>
<th></th>
<th>On Schedule</th>
<th>Attendance</th>
<th>Member Contribution</th>
<th>Implementation Commitment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Good</td>
<td>Good</td>
<td>Good</td>
<td>Good</td>
</tr>
</tbody>
</table>

**Risks/Issues/Challenges**
- Cross-program Buy-in from stakeholders
- Alignment with new as yet undeveloped Enterprise Architecture ‘components’
- Streamlined (agile) development approach
- ACORD Resource availability to deliver within the requested timeframe

**Next Steps**
- Identify business processes that are available to begin developing out
- Schedule face to face meeting in Pearl River
- Create high level plan
- Begin execution

**ASC Comments**

**Key Milestones**
- **Planning:** December 2016
- **Development:** January through March 2017
- **Implementation:** July 2017
- **Implementation Mgmt:** 2nd Qtr 2017

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XML Best Practices (Transaction Specs)

Problem/Opportunity Statement
This working group produces transaction specifications, implementation guidance, business rules and other documentation to help drive consistency in the implementation of ACORD XML standards.

Goal/Objectives & Value
Determine requirements for transaction specifications
Begin generating new transaction specifications aligned with capabilities, using the XML 2.1 universal messages

Business Process/Capability
- Service
- Claims
- Contract Administration

Major Achievements/Implementations

<table>
<thead>
<tr>
<th>Deliverables/Achievements</th>
<th>Target Date</th>
<th>Delivery Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Determine Scope of Documentation</td>
<td>December 2016</td>
<td>December 2016</td>
</tr>
<tr>
<td>Prioritize Best Practices scenarios</td>
<td>January 2017</td>
<td>January 2017</td>
</tr>
<tr>
<td>Develop transaction specification on XML 2.1</td>
<td>1st/2nd Quarter 2017</td>
<td>1st/2nd Quarter 2017</td>
</tr>
<tr>
<td>Release transaction specifications</td>
<td>July 2017</td>
<td></td>
</tr>
</tbody>
</table>

Scope of Work | On Schedule | Attendance | Member Contribution | Implementation Commitment
Good          | Good        | Good        | Good                | NA

Risks/Issues/Challenges
- Finding a tool to adequately document best practices
- Focus on incremental improvements / use cases / resource definitions / backward compatibility
- Acquiring the additional resources for ACORD to deliver within the requested timeframe

Next Steps
- Redefine tool requirements
- Identify Best Practices to be documented
- Begin developing the Best Practices

ASC Comments

Key Milestones
- Finalize Tools Requirements: December 2016
- Development: First/Second Qtr 2017
- Initial Release: July 2017
- Continue Documentation: Third/Fourth Qtr 2017
- Subsequent Release: January 2018
Implementation Report - <Working/Implementation Group Name>
## 2016 Goals – P&C

<table>
<thead>
<tr>
<th>Goals</th>
<th>Objectives</th>
<th>Expected Outcome</th>
<th>Actionable steps</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Define and enhance standards</strong></td>
<td>Evolve P&amp;C forms, ALA, XML and other (300) standards that support the needs and growth of interoperability among business partners</td>
<td>Publish XML 2.0 by Spring 2015 - completed</td>
<td>XML Download - initiate efforts to standardize – To be discussed 1/26. Define requirements needed to publish an improved, online Coverage Matrix – Completed * Development deferred. Extend AL3/2340 (Coverage Implementation Specifications) to include XML – Underway, but still being worked on.</td>
</tr>
<tr>
<td></td>
<td>Evolve and refine standard transaction documentation and deliverables</td>
<td>Increase number of published ALI and XML transaction specifications</td>
<td>AL3 Transaction Spec: WG focus on the 334 hierarchies - <strong>Closed, Auto Underway (under final review)</strong>. XML Transaction Spec: WG focus on P&amp;L, modeling P&amp;L, BGL, CRMA, part Ulmberia - <strong>Change:</strong> XML (Note: Group is examining requirements for XML Transaction Specifications that are meaningful and complete targeting V2.1 Resources and new tooling. Produce well-designed deliverables that avoid perpetuation of legacy, difficult-to-update implementations)</td>
</tr>
<tr>
<td></td>
<td>Deliver two new standards releases each year, Spring and Fall</td>
<td>AL3 and XML releases June / December 2015</td>
<td>Implement updates throughout cycle post-PWQ - On schedule</td>
</tr>
<tr>
<td><strong>Refine and enhance the standards development processes</strong></td>
<td>Maintain core working groups by engaging core community: carriers, agents, solution providers, vendors - to focus on development and enhancement of specifications</td>
<td>Dynamic working groups engaged in developing solutions for current business problems, high level participation</td>
<td>Frequent steering committees and PWG review of ongoing initiatives. Deliver WG agenda well in advance of meetings, focus WG calls on decisions and cultivate a culture of discussing issue concerns prior to meetings. <strong>Addition:</strong> ACORD Strategic Team is doing a comprehensive review of the SD process in 2016.</td>
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<tr>
<td></td>
<td>Maintain a standards development platform that serves as a repository of changes and supporting communications about the change</td>
<td>Robust XML 2.0 Initial publication, with easier ongoing maintenance</td>
<td>XML 2.0 publication Q2 2016 – Completed. 2.1 In progress</td>
</tr>
</tbody>
</table>
## 2016 Goals – P&C

<table>
<thead>
<tr>
<th><strong>Promote awareness of and expertise in the use of standards</strong></th>
<th><strong>Leverage relationships with ACORD and industry organizations – AEC, assist, vendors, solution providers – to generate awareness of issues and develop solutions</strong></th>
<th><strong>Attend external meetings, facilitate technology transfer - business needs to standard solutions</strong></th>
<th><strong>Continue interaction, propose changes to standards (ELU, Activity Notes, Commercial Lines Download, etc.)</strong></th>
<th><strong>Promote awareness and adoption of P&amp;C Telematics messaging standard</strong></th>
</tr>
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<tbody>
<tr>
<td>Establish virtual communities to promote awareness to business needs, issues and to facilitate discussion</td>
<td>Work with AUBIE and others to define use cases detailing data needed in different Claim Download / Activity Notes scenarios</td>
<td>XML 2.0 / XML Download Summit - Completed</td>
<td>Make the standards more accessible – publish and promote information about resources rather than just policy messages – in Process</td>
<td>Work with BIS on E-Claim / - Policy issuance - transaction specification(s) – included in 3.1 release</td>
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<tr>
<td></td>
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<td></td>
<td>Contribute P&amp;C standards expertise to ACORD’s Business Process Initiative – Ongoing</td>
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<td></td>
<td>Focus on tying P&amp;C messages to industry capabilities, by developing messages where capabilities lack a specific message.</td>
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<td></td>
<td>Collaborate with ACORD’s Innovation Lab</td>
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<tr>
<td>Build industry knowledge through training, conferences and meetings</td>
<td>ACE boot camps, standards update webinars</td>
<td>Webinar scheduled for January 18th</td>
<td></td>
<td>ACE testing question writing committee – Continuing</td>
</tr>
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</table>