



## Property & Casualty 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 Activity Report is prepared to regularly inform ACORD members and other interested parties on the standards development and implementation efforts underway. 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 the standards program at [pc@acord.org](mailto:pc@acord.org).

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## Introduction

### Purpose

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

The document is designed to keep ACORD members, agents, brokers, insurers, solution providers, associations and all interested parties informed and aware of P&C Program strategies, objectives and progress towards program goals.

### The ACORD Property & Casualty (P&C) Program

The P&C Program manages two separate data standards; the P&C XML Standard and the P&C EDI (AL3) Standard as well as the P&C standard forms. Other deliverables include XML and AL3 transaction specifications and a large library of Implementation Guides all available at [www.acord.org](http://www.acord.org).

For more information and resources be sure to check out the P&C community page on the ACORD website - <http://www.acord.org/P&C/Pages/default.aspx>

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[ACORD Standards and Steering Committee Members](#)

[Public Standards Site](#)

[ACORD Governance Documents](#)

## What's New in P&C

Some recent items of interest:

- The **Fall 2014 P&C AL3 and XML candidate releases** were published. There were **45 AL3/XML/Forms Maintenance Requests** on the ballot – all of them approved by membership vote.
- The **2014 Spring and Fall** cycles were marked by a significant jump in standards maintenance requests. The year saw **a total of 118 MRs accepted by voters**, representing a **27% increase in maintenance requests over 2013**. Modifications to both **AL3 and XML standards surpassed 5000 individual changes**, representing a **3X increase over 2013**. This increase in activity illustrates that the ACORD P&C standards remain highly relevant, as the P&C industry's business needs for data exchange continue to evolve and expand.
- The **eLabels Translation Project** – The significance of this effort cannot be overstated. Mappings that relate AL3, XML and eLabels have been **completed for over 430 forms**, including all commercial and personal application forms, auto ID cards, and loss notices. The project is producing guides for all mapped forms, which will soon be available to members.
- **Commercial Inland Marine** – Collaboration between P&C Forms, AL3 Transaction Specifications and the E&S working groups resulted in updates to ACORD Commercial Inland Marine **forms, AL3 and XML – harmonizing across the three standards** the way data is collected and communicated.
- The recently published, updated [Maintenance Request Template](#) increased focus on identifying the business need(s) driving the request, simplified the entry of data and coordinates the effort of keeping AL3, XML and Forms in sync. Be sure to [download the new template!](#)
- The **XML 2.0 Roadmap** wrapped up their efforts and prepared a report that was delivered at the 2014 ACORD Implementation Forum Program Working Group open face-to-face meeting. Feedback indicated **the P&C XML 2.0 effort is “a go!”** Look forward to significant progress in 2015.
- The **Programming Working Group (PWG)**, in collaboration with the **P&C Steering Committee**, held a very successful face-to-face session at **AIF 2014**, focused on **P&C Program Mission, Vision, and 2015 Goals and Objectives**.

## Objectives 2014

The P&C Program Mission continues to be: *“Enable data quality and consistency that allows single implementations to connect with multiple business partners.”*

The Program's 2014 P&C Goals and Objectives are designed to achieve this mission:

Goals	Focus Areas	Objectives	Expected Outcome	Actionable Steps
Refine and Enhance Standards	Evolve P&C AL3, XML and Forms standards and <b>improve transaction documentation</b> through P&C working groups. <b>Improve the consumability</b> of P&C deliverables	Maintain core P&C working groups (AL3, XML, Forms) as communities focused on developing and improving P&C specifications	Engaged core communities in each P&C standard.	Revisit WG charters with steering committee on a regular basis (per cycle)
		Evolve XML 1.x	Easier to adopt, use and understand the XML standard	Produce XML 2.0 Roadmap WG deliverables
		Deliver two new standards releases - in Spring and Fall 2014	Improved WG workflow and processes.  Document and publish on PWG community the process for submitting and reviewing MRs  Make the process of contributing suggestions and asking questions easier to execute and monitor  Timely, accurate standards publications	Update draft standards throughout cycle  Enhance / improve the MR submission template  Improve tracking of withdrawn MRs  Ensure all MRs are fully baked and accurate Ensure PWG reviews / accepts <b>ballot</b> items Sync both AL3 and XML Coverage standards
		Improve tracking of all program issues and maintenance requests	Improved tracking, accuracy, history	Improve tracking of withdrawn MRs  Ensure all MRs are fully baked Ensure PWG reviews / accepts ballot items
		Standards Development Platform	SDP: Repository of all proposed changes, questions and issues, with all relevant information reflecting member input and discussion	Provide details of current process in P&C Issue List management to the Standards Development Platform Monitor SDP development

Goals	Focus Areas	Objectives	Expected Outcome	Actionable Steps
		<p>Deliver standard release prototypes throughout both cycles after PWG acceptance.</p> <p>Deliver new and updated AL3 and XML transaction specifications</p> <p>Evolve and refine standard transaction documentation processes and deliverables in collaboration with other SDO programs</p>	<p>Continuous draft standard development</p> <p>Reduction in message structure ambiguity</p> <p>Library of transaction specifications</p> <p>Compliance with SDO directives for process / deliverables consistency across programs</p>	<p>Perform standards updates immediately after PWG approvals</p> <p>Deliver draft and final specifications on demand MR process documentation efforts</p> <p>Cross-program sharing of process, lessons learned</p>
<p><b>Refine and Enhance SDO Processes</b></p>	<p><b>Support and promote the adoption and use of tools that enhance the ability to develop and utilize ACORD standards</b></p> <p>Ensure P&amp;C working groups <b>employ the most efficient use of member / ACORD time and resources.</b> Working groups are listed in the P&amp;C Program Activity Report.</p>	<p>Utilize Message Forge in documenting and distributing transaction specifications</p>	<p>Transaction specifications become accepted as <i>the way</i> P&amp;C documents use of the standards</p> <p>Demonstration of the value (i.e., single interface) transactions specifications provide</p>	<p>Deliver multiple specifications (including drafts) in XML and AL3 during cycles</p>
		<p>P&amp;C SDO Process Repository</p>	<p>List of P&amp;C processes (internal and external) illustrating steps followed in producing standards</p>	<p>Contribute process information to PWG Community page</p>
		<p>Continue transitioning the program from a Maintenance Request (MR) approach to issue resolution, favoring a focus on <b>business needs</b> (issue) over proposed <i>solutions</i> (MR)</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>Continue using issue list for WG agendas, minutes, MR review, Plenary, ballot, and continuing education</p>

<b>Goals</b>	<b>Focus Areas</b>	<b>Objectives</b>	<b>Expected Outcome</b>	<b>Actionable Steps</b>
		Dynamic steering committee engagement	Increased contributions to P&C program, new expert leaders	Succession planning, event planning, WG reviews, Awards
<b>Build Awareness and Expertise of Standards</b>	Encourage the <b>creation of experts</b> that can guide carriers and solution providers toward the optimal use of ACORD transactions	Cultivate new P&C A.C.E.s	Increase in number of A.C.E.s	Contribute to education program and documentation / training material publication efforts
		Contribute continued education sessions to ACORD-LOMA and AIF conferences	A.C.E.s with up-to-date information on recent standard modifications	Conduct continuing education sessions as required , including two webinars annually
		Deliver innovative standards documentation that provides unambiguous instructions in the use of ACORD P&C transactions	Library of P&C message specifications Growing number of implementations	Continue focus on transaction specifications, and increase number / quality of graphical explanations
		Provide to membership a resource to find and obtain existing implementation documents	Indexed / cross-indexed access to P&C documentation and deliverables	Publicize P&C Downloads page on PWG home page.
<b>Refine and Enhance Communication</b>	Better <b>understand the needs of the entire user community</b> Share <b>value</b> and <b>direction</b> of ACORD standards	Leverage relationships with ACORD and industry organizations as AUGIE, ACT, agency management system User Groups, vendors	Initiatives aligned with industry needs  Recognition of ACORD P&C's responsiveness and agility in evolving standards to meet business needs	Monitor organizations for issues that may be addressed by P&C program (IICMVA, AAMGA, MAIC, AUGIE, ACT, X12)
		Hold face-to-face meetings with membership at ACORD LOMA and/or AIF	Energized and engaged P&C communities	Compelling presentations and program summaries at events  Engage steering committee monthly, focus on events
		Publicize P&C important issues and program progress through ACORD media, keeping our P&C membership up to date with current information	Informed P&C communities  Consensus	Publish relevant, emerging news in ACORD Newsletter Migrate P&C Teams roster to PWG Community Publicize P&C issues at partner events

## P&C Program Key Activities

The P&C Programs activities fall into two major categories: Program Initiatives and Working Groups. Work in each of these areas is described below.

### Program Initiatives

The P&C Program Steering Committee authorized the following set of initiatives independent of day-to-day standards maintenance responsibilities and working group activities.

These include:

- **Transaction Specifications** – Programs adopted an innovative way to document AL3 and XML messages. Business transaction specifications provide clear, unambiguous information regarding what information is needed, and where it is placed in a message. The P&C program is publishing AL3 and XML business transaction specifications, promoting data quality and consistency and reducing the need to support multiple interfaces for individual business messages.
- **Core Working Groups** – The 2014 P&C Program continues with three core working groups directly addressing each of the three P&C standards – AL3, XML and Forms. The Program Working Group (MR Review team) remains focused on monitoring the output of the three core working groups, reviewing business issues and acting on maintenance requests throughout each cycle. Specialty working groups continue to focus on certificate forms, telematics, coverage implementation and XML 2.0.
- **Communication** – With so much going on at ACORD both within programs and globally across programs, the P&C Program continues to focus on improving and communicating the content and delivery of standards development information.

### Working Groups

Working groups, the driving force behind standards maintenance, are made up of industry subject matter expert volunteers who spend valuable time developing optimal solutions to gaps & issues identified within the standards.

***Getting involved is easy. Contact a working group facilitator for more information or engage in any of the conversations by joining the working group directly! Visit the P&C Communities and [join working groups at this link.](#)***

### Working Group Status Indicator Definitions:

- ▲ Good – Group is meeting regularly, with representative attendance, has defined objectives being 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

P&C Working Groups are listed here in alphabetic order:

### ▲ [AL3 Transaction Specifications](#)

**Chair:** Mele Fuller, EzLynx

**Facilitator:** James Bielak – [jbielak@acord.org](mailto:jbielak@acord.org) / Paul Harris – [pharris@acord.org](mailto:pharris@acord.org)

#### ***Latest Status (updated December 31, 2014)***

Green – During the final quarter of 2014 the working group focused on maintenance request reviews introduced for the upcoming Spring 2015 cycle. Topics included Occupation Class Codes, Current Term Amt versus Full Term Amt, Crime mapping issues and other new business.

The working group held 22 conference calls during 2014.

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.

AL3 messages have been utilized for many years in batch download, and there are numerous successful implementations, particularly in Personal Lines. From management system to management system, however, the standards have been implemented differently, partially due to the fact that implementation guides did not exist, or the standards were flexible and succinct messaging specifications were not available.

**Benefits of participation:** This group identifies gaps in the implementation guides and works together to fix them as well as discussing any AL3 problems and questions submitted by membership. If you've ever wondered how to implement any Property & Casualty ACORD standard, this is the group for you. Group discussions are really lively and fun and the various constituents work well together to collaborate on consistent workflows and implementation of standards.

[This group meets](#) the 1st and 3rd Thursday of each month, 10-11 am (ET). During MR Review months, the group moves to Tuesday meetings (watch the [calendar](#)).

#### **Schedule & Milestones**

- Identify and address issues, improve line of business specifications in the ACORD 234 Hierarchies Guide - Ongoing

- Address new issues as they arise and reprioritize issue backlog – As needed

### **Certificate Forms**

**Chair:** Michael Blackshear, ACE

**Facilitator:** James Bielak – [jbielak@acord.org](mailto:jbielak@acord.org)

#### **Latest Status (updated December 31, 2014)**

Green – The working group meets as needed, focusing on certificates topics ranging from considering new types of certificates, reviewing proposed changes to ACORD certificate forms and making recommendations on best practices.

The Certificates WG held 7 conference calls during 2014.

The objective of this group is to review and monitor the use and acceptance of ACORD certificate forms, ensuring they meet industry needs, are appropriately formatted for automation, and are filed in applicable states. Certificates are widely used and change as needed to meet the industry's needs. The working group meets as required.

The scope of this working group includes the eight current ACORD certificate forms noted below. The working group meets to consider proposed revisions to these forms. Requests for new certificates are also evaluated by this working group.

#### **Benefits of Participation**

Participants have the opportunity to directly influence the definition and design of ACORD P&C Certificate Forms, identifying the necessary data elements and instruction guides. By monitoring the P&C Certificate Forms working group communications, participants can be informed about proposals to modify existing certificates, and proposals for new ACORD certificates.

[This group meets](#) as needed on the 4th Wednesday of each month, 2-3:30 pm (ET).

#### **Schedule & Milestones**

During the 2014 cycles the group will continue to monitor

- ACORD 23, Leased Auto Certificate Of Insurance
- ACORD 24, Certificate Of Property Insurance
- ACORD 25, Certificate Of Liability Insurance
- ACORD 27, Evidence Of Property Insurance
- ACORD 28, Evidence Of Commercial Property Insurance
- ACORD 29, Evidence Of Flood Insurance
- ACORD 30, Garage Liability Certificate of Insurance
- ACORD 31, Certificate of Marine / Energy Insurance

Deliverables include

- Updated Forms as necessary
- Supporting Materials (Form Instruction Guides – FIGs)

### Coverage Implementation

**Chair:** Caleen Alexanderson - AgencyPort

**Facilitator:** Paul Harris – [pharris@acord.org](mailto:pharris@acord.org)

#### ***Latest Status (updated December 31, 2014)***

Green – The CIWG continues responding to questions and reviewing maintenance requests relating to existing coverages and proposed new coverage codes, in both AL3 and XML.

The CIWG held 19 conference calls in 2014.

The Coverage Implementation Working Group was initially established to encourage companies to use ACORD-standard Coverage Codes instead of using 'company unique' codes. This took two forms: first, to encourage companies (and vendors) to use ACORD-standard coverage codes, and secondly, to assist companies in analyzing their unique codes and advising they shift to existing standard codes or submit their particular codes to be included in the ACORD standard coverage code lists. Both of these activities continue in the CIWG.

The CIWG also assists download users in the correct use of coverage groups. The Coverage Implementation Specification was the first product of this effort. It is anticipated that these Specifications will be extended over time as additional problematic or company unique coverages are encountered.

An ongoing initiative reviews AL3 and XML coverages codes, synchronizing the currently separate lists. This includes a line of business analysis of the appropriateness and clarity of the coverages and the sublists in which they occur.

The CIWG plans to develop a combined AL3 / XML Coverage Matrix. A Coverage Matrix provides specifics for an implementation's use of each coverage code. Currently the Matrix exists in separate form for AL3 and XML. By combining the AL3 & XML Coverage Matrices, the specifics of each can be shown in parallel, and the details of each brought into sync. This will also assist in keeping them in sync and at the same level of detail. The Combined Matrix will also likely drive the addition of new entries in the Coverage Implementation Specification document.

**Benefits of participation:** Every carrier downloading to their agents should be participating in or monitoring this working group. The group is working to create new

codes in the AL3 (and XML) standard by identifying where commonality exists in company unique codes submitted by individual insurers. Individual insurers are collaborating to enhance the AL3 standard and build a common approach for tracking, sharing, and enhancing the standard for those “unique” codes in common use.

[This working group](#) meets the 1st and 3rd Wednesday of each month, 2-3 pm (ET).

### **Schedule & Milestones**

Throughout 2015 the group will continue to

- Bring AL3 & XML coverages into sync, and in the process identifying gaps in existing documentation and providing the correct utilization of the standard.
- Update the Coverage Implementation Specification as new complex, troublesome, and company-specific coverages come to the CIWG's attention.
- Develop a draft of a Combined Coverage Matrix, focusing on the format of the matrix. A few examples will be mapped, primarily to visualize the new format.

### **P&C Forms**

**Chair:** Donna Gilbert, NxTech

**Facilitator:** James Bielak – [jbielak@acord.org](mailto:jbielak@acord.org)

#### ***Latest Status (updated December 31, 2014)***

Green - The working group finalized proposed modifications to the ACORD 146 – Commercial Inland Marine Section (formerly Equipment Floater) and focused on new issues submitted for the Spring 2015 cycle.

The WG continues evaluating, prioritizing and addressing form change requests submitted by ACORD forms users, as well as maintenance requests arising from the forms mapping project.

The Forms working group held 16 conference calls during the year.

This group meets monthly to review forms issues and requested changes submitted by members.

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

## Benefits of Participation

Participants have the opportunity to directly influence the definition and design of ACORD P&C commercial and personal lines forms, identifying the necessary data elements and instruction guides. By attending P&C Forms working group, participants can affect the appropriateness and completeness of information gathered on ACORD forms, helping streamline workflows associated with completing forms, and ensuring that information needed to conduct insurance business is well represented.

[This group meets](#) the 1<sup>st</sup> and 3<sup>rd</sup> Tuesday of each month, 2-3 pm (ET).

## Schedule & Milestones

- Prioritize and address submitted Forms issues
- Discuss any new forms issues presented to the group

## Program Working Group (MR Review)

**Chair:** Mele Fuller, EZLynx

**Facilitator:** James Bielak – [jbielak@acord.org](mailto:jbielak@acord.org)

### ***Latest Status (updated December 31, 2014)***

Green - The PWG meets once a month for 90 minutes reviewing new Maintenance Requests, tackling new issues related to delivery of standards to members. After each cycle's MR cutoff date, the group meets weekly to review and resolve any remaining MR issues for that cycle.

The PWG successfully reviewed and accepted 45 maintenance requests for the Fall 2014 ballot, and all MRs were approved by subsequent membership vote.

The AL3 and XML candidate releases were published December 5, and the final standard releases are scheduled to be published Friday, January 9, 2015.

Members' continuing involvement in the PWG illustrates their commitment to make the AL3, XML and Forms standards more accurate and responsive to today's agile business environment and business needs.

The Program Working Group held 18 conference calls during 2014.

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.

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.

### **Benefits of Participation**

Participants are directly involved with developing ACORD P&C standards - ensuring the program vision to “ensure data quality and consistency that allows single implementations to connect with multiple business partners” is met. All issues requiring quick decisions, coordination between core P&C working groups, consideration of architecture, or naming and design rules are discussed here.

[This group meets](#) on the fourth Thursdays of each month at 10:00 am ET for 90 minutes. During MR Review, the group meets weekly on Thursdays.

### **Schedule and Milestones**

- Review new standards issues and change requests monthly
- Establish and document a process for rapidly assessing new change requests
- Ensure all issues are routed to the appropriate core working groups

### **[XML 2.0 Roadmap](#)**

**Chair:** TBD

**Facilitator:** James Bielak – [jbzielak@acord.org](mailto:jbzielak@acord.org)

#### ***Latest Status (updated December 31, 2014)***

Green - The XML 2.0 Roadmap working group concluded its efforts to define a migration path to a new XML major version. The [Roadmap Vision report](#) was delivered to the Program Working Group face-to-face session at the 2014 ACORD Implementation Forum. **Efforts in 2015 will be focused on generating the XML 2.0 prototype.**

The working group established criteria for determining which 1.x messages will be migrated to 2.0 – reducing the XML message list by 80%. Recommendations for 2.0 include improved documentation on message service wrappers / envelopes, including instructions for using AWSP, SOAP and Interactive Financial Exchange (IFX). Improvements will be made to the structure of XML documentation as the program evolves a leaner, well-documented and more effective XML standard.

The 2015 2.0 effort kicks off Thursday, January 15.

The XML 2.0 working group met for 15 conference calls during 2014.

After numerous maintenance additions and over a decade of use, opportunities to improve the ACORD P&C XML 1.x standard have been recognized. This working group

generated a roadmap during 2014 to evolve the standard to a new, 2.0 major release. During 2015, the group will actively generate the XML 2.0 prototype standard.

Rationale for this effort includes:

- Business rules embedded in the XML schema prohibit broader usage of existing data elements and aggregates in new business message contexts.
- Unhelpful "inheritance" methods obfuscate the XML and make it more difficult to understand and use.
- Some XML 1.x idioms are difficult to reconcile in modern development platforms, and negatively impact upgrades to XML Help File documentation and the Message Forge transaction specification platform.
- A large portion of the XML 1.x standard is already deprecated, and much more is obsolete and largely unused.
- The 1.x standard utilizes message "envelopes" (services) that have been eclipsed by newer SOAP and the ACORD Web Service Profile standard.

This working group's roadmap is focused on proactively correcting XML 1.x shortcomings and errors:

- Simplify the schema and improve basic capabilities
- Remove unused material: Deprecated and obsolete messages, elements and codes
- Improve ease of use and more consistent use of the standard with better documentation and more transaction specifications.

The working group effort will also specify testing facility requirements for validating designs and ease the transition from 1.x to 2.0.

### **Benefits of Participation**

Participants will be improving the ACORD P&C XML Standard's ease of use. The resulting XML schemas will be leaner, easier to understand, and better documented.

### **Schedule and Milestones**

- Inventory proposed changes and improvements to the XML and help documentation
- Validate and evaluate proposed changes with respect to existing XML implementations
- **Generate revised schema and documentation**
- Deploy test facility
- Candidate 2.0 specification for membership

## [XML Transaction Specifications](#)

**Chair:** Nathanael Waite, Goodville Mutual Casualty

**Facilitator:** James Bielak – [jbzielak@acord.org](mailto:jbzielak@acord.org)

### ***Latest Status (updated December 31, 2014)***

Green - During Q4 the XML Transaction Specification working group completed a first draft of the WorkCompQuoteInqRq/Rs specification and prepared the document for publication. The group will be focused on Commercial Inland Marine Rate Rq/Rs during 2015 Q1.

Insurers and agency management system solution providers need help implementing P&C XML standards. This working group provides XML Transaction Specifications to assist all stakeholders in implementing XML messages correctly and consistently.

P&C XML messages have been utilized for many years and there are many successful implementations, particularly in Personal Lines. From management system to management system, however, the standards have been implemented differently, partially due to the fact that implementation guides did not exist, or the standards were very flexible and succinct messaging specifications did not exist.

There is an ongoing industry-wide campaign to increase the use of real-time solutions. To further succeed at this campaign, improvements in XML implementation transaction documentation and certification process are needed, to ensure consistency in message implementations.

This working group provides assistance by producing transaction specifications, implementation guidance, business rules and other documentation to help drive consistency in the implementation of ACORD XML standards.

### **Benefits of Participation**

Participants will be addressing the issues that will help improve the ACORD P&C XML Standard's ease of use. From help file documentation, to specifications for new transactions, to refining (and redefining) current XML messaging, this working group will be focused on improving anything that involves ACORD P&C and XML.

[This group meets](#) on the 2<sup>nd</sup> and 4<sup>th</sup> Thursdays of each month at 1:00 pm ET.

### **Schedule and Milestones**

- Complete CommInlandMarinePolicyRateRq/Rs – Q1
- Generate additional line-of-business specifications through 2015
- Develop a general strategy for improving all ACORD P&C XML message documentation



## Communities and Industry Associations

ACORD's mission includes aiding and supporting standards 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 be educational or advocacy-focused, or they may result in traditional P&C Program working group efforts and maintenance requests. 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. The list below contains several associations that fit this description.

Sponsor / Community	Key Goals and Activities
ACT – Agents Council for Technology	This group advocates the efficiency of workflows based on ACORD Standards. A current focus is ePolicy delivery utilizing the ACORD Activity notes standards.
AUGIE – ACORD Users Groups Information Exchange	This advocacy group “Ambassadors” communications to encourage implementation of ACORD forms and standards from a business and process improvement perspective.
CSIO - Centre for Study of Insurance Operations	CSIO utilizes ACORD resources to maintain their forms and standards.
Excess & Surplus Lines Carriers ACORD – James Bielak	This group is working to create XML transactions that can be used in the real-time processing of data between MGA's and Excess & Surplus Lines Carriers. 2014 Initiatives – Commercial Inland Marine.
Electronic Signatures ACORD – Cal Durland	Agents and brokers have communicated that workflows utilizing Electronic signatures is efficient and meets client’s expectations. This community will continue to develop advocacy pieces and speak at industry events to assist the industry in expanding their usage.

Sponsor / Community	Key Goals and Activities
ID Federation	The structure to assist the industry in taking steps towards resolving password issues is now in place. An issue with a password could cause a transaction based on ACORD standards to fail. More information is found on <a href="http://idfederation.org/">http://idfederation.org/</a>
NAAIA - National African American Insurance Association	ACORD will be speaking, sponsoring and exhibiting at their annual conference to educate and engage the attendees and members of this association in ACORD.
NASBP and SFAA - National Association of Surety Bond Producers and The Surety & Fidelity Association of America	They are interested in utilizing ACORD forms and data standards to improve their process. They are communicating to their members to secure volunteers for a project they will be hosting.

**Appendix: Program History & Achievements**

**2014 Accomplishments**

2014 was a busy year for the Property & Casualty community, and thanks to many dedicated P&C member volunteers, much was accomplished. Here are the highlights:

Standards

The 2014 Spring and Fall cycles were marked by a significant jump in standards maintenance requests. The year saw a total of 118 MRs accepted by voters, representing a 27% increase in maintenance requests over 2013. Modifications to both AL3 and XML standards surpassed 5000 individual changes, representing a 3X increase over 2013. This increase in activity illustrates that the ACORD P&C standards remain highly relevant, as the P&C industry’s business needs for data exchange continue to evolve and expand.

Working Groups

Changes to the standards are facilitated by P&C Working Groups, which examine and review all maintenance requests and work with MR authors to ensure business needs are met through the implementation of the best technical solutions. The P&C Program supported the following working groups during 2013:

- AL3 Transaction Specifications

- XML Transaction Specifications
- P&C Forms
- P&C Program Working Group (PWG)
- Coverage Implementation
- Certificate Forms
- XML 2.0 Roadmap

Well over 100 working group conference calls, 60 to 90 minutes in duration, were conducted during 2014. The P&C Program and several working group participants also supported the Excess and Surplus Joint Working Group – Carrier Subgroup in the development of Commercial Inland Marine XML rate request messages. Attending meetings, reviewing minutes and completing homework represent a significant contribution of time and effort by P&C working group participants. It is through these invaluable contributions that the P&C standards continue to improve.

### Deliverables

In addition to the twice-yearly updates to the AL3 and XML messaging standards, numerous P&C forms were improved and republished to better meet the industry's evolving business needs. Other important deliverables generated during the past year include:

- A new maintenance request template – improvements to the template simplify data entry and help ensure AL3 and XML remain in sync
- New XML transaction specifications include:
  - Personal Auto Policy Quote
  - Commercial Auto Policy Quote
  - Workers Compensation Policy Quote
- Updated XML transaction specifications include:
  - Binding Authority Premium Transaction Report
  - General Liability Policy Rate
  - Policy Quote Resend
  - Vehicle Telematics
- AL3 implementation guides and transaction specification updates include:
  - Personal & Business Automobile State Issues (Implementation Guide 210)
  - Personal Inland Marine (Implementation Guide 225)
  - BOP mono-line, Commercial Inland Marine, Crime and Workers Comp transaction specifications in AL3 Standard 234
- A new Coverage Implementation Specification document was published, illustrating proper methods for implementing a number of challenging download coverage scenarios
- ACORD Certified Expert Boot Camps and Continuing Education webinars were conducted in both the Spring and Fall 2014 cycles

### Projects

Finally, noteworthy P&C program projects undertaken during 2014 include:

- The eLabels Translation Project – The significance of this effort cannot be overstated. Mappings that relate AL3, XML and eLabels have been completed for over 430 forms, including all commercial and personal application forms, auto ID cards, and loss notices. The project is producing guides for all mapped forms, which will soon be available to members.
- Commercial Inland Marine – Collaboration between P&C Forms, AL3 Transaction Specifications and the E&S working groups resulted in updates to ACORD Commercial Inland Marine forms, AL3 and XML – harmonizing across the three standards the way data is collected and communicated.
- XML 2.0 Roadmap – A working group was formed to identify principles that would guide evolution of P&C XML beyond its current 1.x version. Topmost in priority are preservation of existing 1.x XPath's, removal of unused material, and documentation improvement. The whitepaper generated during 2014 outlines approaches the working group will take in migrating to an updated, leaner and easier-to-use XML 2.0 during 2015.