



# Cross Program Reporting Program Activity and Implementation Report

(PAIR Report)

*July 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 Cross Program Reporting Program (CPR)

The ACORD WCR Program was established in 2011.

ACORD has been engaged by the Workers' Compensation Insurance Organizations (WCIO) and International Association of Industrial Accident Boards and Commissions (IAIABC) at their request to help them and other interested parties to expand upon and modernize their current limited fixed length, flat file format data standards. Given that insurers, ratemaking and statistical organizations are transacting more and more business over the internet and rewriting and developing new systems using newer technology, it makes good business sense to transact data via more robustly defined and architected XML business messages.

These organizations and other members have recognized that the use of the ACORD XML standards will achieve the business requirements they've set for themselves and realize significant benefits including cost savings, ease of doing business, and greater flexibility in the industry.

The ACORD, WCIO, and IAIABC XML relationship has been in place since 2004. During this period of time, our organizations and stakeholders have worked diligently to develop an XML data reporting standard for workers' compensation. The ACORD WCR XML US Workers Compensation Reporting standard development began as PCS XML V2 and has evolved into the ACORD XML For Workers Compensation.

The normal working relationship between the three organizations is different than other working relationships. ACORD, in this case, is providing an XML alternative to the EDI messages managed by both IAIABC and WCIO. Both of those organizations have committees that manage changes to those standards based on their member input.

ACORD has agreed that because the XML standard is an alternative to the widely implemented EDI standards of both organizations that the XML standard will not contain anything that the EDI standards do not.

Once changes are approved by the IAIABC or WCIO committees, those changes will be applied to the ACORD XML standard. While it may well be the case that the XML changes are applied sooner than the EDI standard, the two versions will have the same functionality.

Both ACORD and the WCIO together with the IAIABC expressed a desire to work jointly on the current ACORD XML for Workers Compensation standards and the newer ACORD AML standard, and to ensure, where appropriate, that the two versions stay in sync with pertinent information.

ACORD will continue to provide for the WCIO and IAIABC ACORD XML For Workers Compensation standards project in the following ways:

1. Voting Community and MR Procedure  
ACORD WCR XML US Workers Compensation Reporting will be released as an official ACORD standard, thus falling under the Standard Operating Procedures for ACORD and providing all the IP, copyright and anti-trust protection that all ACORD standards provide.
2. WCIO and IAIABC ACORD XML For Workers Compensation Support  
ACORD will provide the same support for the ACORD WCR XML US Workers Compensation Reporting standards as it does for all other ACORD supported standards. ACORD will support the entire set of Workers' Compensation messages. The ACORD XML for Workers Compensation standards will be posted on the Team's site for the working group, and changes will be handled by the working group.
3. Help File Support  
ACORD will continue to maintain the Help Files for WCIO/IAIABC as part of the normal release procedures as defined in the Standard Operating Procedures.
4. Schema Slicer Support  
ACORD will continue to support the Schema Slicer tool for ACORD WCR XML US Workers Compensation Reporting standards as part of its support of the Workers' Compensation community.
5. Access to the Standard  
Access to the standard will be handled in the following ways:
  - The draft version of the ACORD WCR XML US Workers Compensation Reporting standard will be maintained in the "Teams Collaboration" folders as is the case with all ACORD supported products.
  - Once a vote is taken on specific message(s), the message(s) will be posted to the ACORD website, as all other standards are. There will be a member and non-member version of the standard. The member version will include the help file and documented schemas, the non-member version of the standard will NOT contain those additional files.

6. Synchronicity Between ACORD XML For Workers Compensation standards and ACORD AML

Once the Workers Compensation Community would like to move from this standard to AML, work will begin by the working group to make the transition.

The purpose of this Program is to help this community define its shared objectives, develop priorities and work plans towards achieving those objectives and developing & managing standards delivering the capabilities desired.

EXPANDED PURPOSE FOCUS and SCOPE

This program began as the Workers' Compensation Reporting Program in 2011. Since that time, it has become apparent the scope of this program is not only applicable to workers' compensation, but other forms of reporting as well.

In particular, NIPR (the National Insurance Producer Registry) falls into this expanded category. When the NIPR program started, it was placed as a joint working group under both the P&C and L&A Steering Committees. When it came time for Candidate Recommendation and voting, it became apparent a more appropriate placement for the working group was necessary.

Short of NIPR, it is not the intention of this expanded program charter to include ALL forms of reporting. For instance, the Motor Vehicle Proof of Insurance was correctly placed in the P&C domain and Catastrophe Exposure Reporting was correctly placed in GRLC.

New projects will only be added to this project when there is any question as to the domain placement for a particular working group, or in cases where the reporting covers a broad spectrum of the insurance industry and would be difficult to limit to a more specific group.

The Program manages one data standard; the ACORD Messaging Library (AML).

For more information and resources be sure to check out the [WCR Community](#) and the [Producer Licensing and Appointment Community](#) pages on the ACORD website.

CPR Steering Committee Chair(s): Ellen Sonkin (AIG)  
Director, Global Development, Alan Stitzer; [astitzer@acord.org](mailto:astitzer@acord.org)  
[ACORD Standards and Steering Committee Members](#)  
[Public Program Information](#)  
[Public Standards Site](#)  
[ACORD Governance Documents](#)

## **What's New in the ACORD Cross Program Reporting Program**

Quarter two for this group has seen an increase in activity for the Workers Compensation Group. A new business message (Proof of Coverage) has been started. This is an IAIABC EDI message, and just like the First and Subsequent Reports Of Injury, we are working to get an XML version of this message.

The Producer Licensing and Appointment Group is also meeting and discussing changes to the standard as well as additional messages for the NIPR.

## 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.

2 <sup>nd</sup> Quarter Performance	Scope of Work	On Schedule	Attendance	Member Contribution	Implementation Commitment
Producer Licensing and Appointment	▲	▲	▲	▲	▶
Workers' Compensation Reporting	▲	▲	▲	▲	▲

▶ The yellow arrow under Implementation Commitment reflect some challenges we are having with the implementation of messages. ACORD staff is working on this with the NIPR to smooth this out and get things back on track.

## 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 [WCR Community](#) and [Producer Licensing and Appointment Community](#) pages and "FOLLOW" the working groups!*

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 Cross Program Reporting Program (CPR) Working Groups are listed below in alphabetic order:

## **Joint Producer Licensing & Appointment**

### *Latest Status (updated July, 2015)*

1. The group is continuing to work with the NIPR staff to support implementation of the AML Licensing Report messages.
  - a. Currently all issues have been addressed.
  - b. Additional reporting messages are being planned but have not yet been brought to the working group for definition.
2. The group continues to support producer messaging across all ACORD domains.
  - a. The group is monitoring the establishment of the National Association of Registered Agents and Brokers due to the enactment of NARAB II. Currently the board of directors for this new association has yet to be selected. As selection of the board will most likely precede any activity related to the further implementation of NARAB II there are no actions for the group to pursue at this time.
  - b. A large carrier (Nationwide) is interested in implementing ACORD messages to support producer administration and other processing but needs the solution to work in both their Life and Annuity and Property-Casualty business. Currently project requirements are being gathered by the carrier to be shared with the working group.
3. The group continues to act as a landing point for data modeling and messaging issues applicable across multiple domains.
  - a. This group will monitor and assist where needed with the work being pursued by the IRI Ops and Tech – Licensing and Appointment Working Group. As an influential player in the US annuity community ACORD looks forward to the development of producer related business processes, which may impact the messages ACORD currently supports.
  - b. The group continues to keep an eye on projects such as the interoperability work being done related to the AML Binding Authority message. Currently there is no action needed by this working group to assist with the project.

Our community mission is to provide the U.S. domestic insurance industry with transactions sufficient to share needed agent/agency contracting, licensing, appointment, certification and training information between all trading partners.

The WG will focus primarily on the needs and requirements of the participants, striving to ensure both the L&A and P&C perspectives have been considered. This results in a use case model as well as a logical (technology/message agnostic) data model.

These input artefacts are then transformed into one or more message models by a designated ACORD Business Architect, with support from the entire ACRD Architectural and Framework Teams. The architect will propose appropriate solutions following the base message model Naming and Design Rules.

Any necessary Maintenance Requests for the underlying message models will be created by the group for review and validation for adequate resolution of the requirements by the working group.

The ACORD Staff Business Architect(s) will take the requirements specified by the WG and develop appropriate models of them in one or more Message Model vocabularies to include AML, L&A and P&C models. A Transaction Specification will be designed and represented for each base message model as needed. Because Transaction Specification's are message model specific any one Transaction Specification may have corresponding specifications defined in other message models. For example, a Transaction Specification for the AML message model may have a corresponding Transaction Specification using the P&C message model. This applies to all XML and EDI specifications so there may be a Transaction Specification defined using L&A XML which may have a corresponding specification defined using DTCC EDI. ACORD architectural staff will be responsible for handling any needed Framework translations between the corresponding specifications with input as needed from the WG. The WG will determine in which message model(s) the Transaction Specifications need to be defined.

**Meeting Frequency:** The group meets the 4<sup>th</sup> Wednesday of each month at 1:00 Eastern time.

### **Schedule & Objectives**

- Development of Licensing Report process
  - Address changes as needed from initial implementations of the new Licensing Report Messages
    - Six issues have been raised with four of the issues resulting in changes to AML Data Model
    - The changes will require a new version of the AML Data Model be released but the specific dates have not been established.
    - Provided there are not a wrath of other changes the new version is planned to be released this year.
  - Increase processing functionality to support report availability
  - Refine implementation documentation to increase ease of use

- NIPR has not had a large uptake in the new Licensing Report application using the new ACORD message. ACORD will work directly with NIPR on strategies to see what steps can be taken as a joint effort to increase adoption.
  - While NIPR continues to support the new Licensing Report message they are keeping all their options open regarding future development of their reporting applications. The ACORD staff will have a face-to-face meeting with NIPR to investigate options and establish a plan of action.
- Ongoing support for producer messaging across all ACORD domains
  - This includes support for licensing and appointment processes as well as producer onboarding and administration
  - There is an effort underway to increase adoption of ACORD Form 821 – the Producer Information Form. This group was worked closely with the team heading the adoption effort and offers support as needed
  - A large carrier (Nationwide) has project they are working on for 2015 which may impact several different messages and needs to include support for both the Life and Annuity and Property-Casualty business
    - As there has not been any activity on this issue for over three months as Nationwide gathers their requirements this issue may be put on hold pending further input.
- Ongoing support for joint data modeling and messaging efforts
  - Assist with issues impacting more than one domain as they relate to data model and messaging development
  - Monitor the MRs of all domains in order to facilitate joint development that would accentuate the ACORD Standards as a whole

### **Implementation and Advocacy**

- No reported implementations

## Workers' Compensation Reporting Working Group

### *Latest Status (updated July 2015)*

We are pleased to announce that work has begun on working with the IAABC on Proof of Coverage messaging.

The first draft of the mapping from the EDI to AML is complete, and the group will continue to review this to ensure the business requirements are being met. Once this phase is complete, the XML will be updated.

The ACORD Cross Program Reporting Program was established in 2011. ACORD has been engaged by the Workers' Compensation Insurance Organizations (WCIO) and International Association of Industrial Accident Boards and Commissions (IAABC) at their request to help them and other interested parties to expand upon and modernize their current limited fixed length, flat file format data standards. Given that insurers, ratemaking and statistical organizations are transacting more and more business over the internet and rewriting and developing new systems using newer technology, it makes good business sense to transact data via more robustly defined and architected XML business messages.

These organizations and other members have recognized that the use of the ACORD XML standards will achieve the business requirements they've set for themselves and realize significant benefits including cost savings, ease of doing business, and greater flexibility in the industry..

**Meeting Frequency:** This working group meets the first Wednesday of each month at 2:00 Eastern.

### **Schedule & Objectives**

- The group is focusing now on implementation as new states express an interest in moving towards XML
- There is a possibility that a new message, Proof of Coverage (POC) will be completed this year. More information will be available on this project after the IAABC Convention in April.

### **Implementation and Advocacy**

- The only reported implementation is the State of Kansas with Travelers.

## Objectives 2015

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

<b><i>CPR 2015 GOALS REPORT</i></b>					
<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>	<i>Result</i>
<b>Build Awareness and Expertise of Standards</b>	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	
<b>Refine and Enhance Communication</b>	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 Work Comp important issues and program progress	Recognition of ACORD's responsiveness and agility in	Publish relevant, emerging news in ACORD Newsletter	

## ***CPR 2015 GOALS REPORT***

<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>	<i>Result</i>
		through ACORD media	evolving standards to meet business needs		
<b>Refine and Enhance Standards</b>	Refine FROI/SROI deliverables as needed	Keep the ACORD standard in synch with the IAIABC flat file	The XML remains a viable alternative for additional jurisdictions	Continue to attend IAIABC meetings and communicate with the executive board to stay informed as to the updates to the flat file standard.	
	Work on Proof of Coverage mapping to ensure it is up to date	To at least do all the preliminary work on the POC standard (version 3.0) to ensure mappings are current	The IAIABC is still determining whether to move to XML for this message. At the very least we will be set to move to that message should the IAIABC	Continue to attend IAIABC meetings and communicate with the executive board to stay informed as to the direction the	

## ***CPR 2015 GOALS REPORT***

<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>	<i>Result</i>
			make that decision.	IAIABC wants to go.	
	Work with California Earthquake Authority to put together new messages.	To have at least one new message for the CEA to use.	An AML message to meet the CEA requirements for reporting	Work with the CEA and the working group to gather business and data requirements necessary for the XML messages.	
	Work with NIPR on new and existing messages	To ensure business requirements for the NIPR are met and the standard reflects those requirements.	Updated Producer licensing messages and new messages based on NIPR priorities	Ensure the working group stays connected with the NIPR to stay aligned with the processes and priorities.	
	Look for other focus areas that the Steering Committee feels	To ensure this group is ahead of the curve in looking for opportunities to	New memberships and relationships	Ensure the steering committee is aware of industry	

## ***CPR 2015 GOALS REPORT***

<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>	<i>Result</i>
	would benefit the members	expand the standard.		happenings and brings those to the meetings for discussions.	
<b>Refine and Enhance SDO Processes</b>	Support and promote the adoption and use of tools that enhance the ability to develop and utilize ACORD standards	Work with the Architecture team on Test Harness and SDP to ensure AML requirements are met	When the Test Harness and SDP are completed, the move to those new environments will be seamless.	Continued communication with the architecture team.	
	Ensure working groups employ the most efficient use of member / ACORD time and resources.	The working group as it was in 2014 was an extremely efficient group. We want to continue that through 2015 with different	Messages and drafts released on a timetable (agreed upon by the Steering Committee)	Constantly evaluate the meetings to ensure things are moving as well as possible.	



# CPR 2015 GOALS REPORT

<i>Goals</i>	<i>Focus Areas</i>	<i>Objectives</i>	<i>Expected Outcome</i>	<i>Actionable Steps</i>	<i>Result</i>
		messages for both NIPR and CEA			

## 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.

<b>Sponsor / Community</b>	<b>Key Objectives and Activities</b>
IAIABC - International Association of Industrial Accident Boards and Commissions	This association participates with us on standards development and implementation.
IICMVA - Insurance Industry Committee on Motor Vehicle Administration	This association works with us to advocate the adoption of the ACORD Standards for use by DMV's
WCIO - Workers Compensation Insurance Organizations -	This association participates with us on standards development and implementation.