



Cross Program Reporting Program Activity and Implementation Report



December 2014

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

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

Any and all comments and questions are appreciated. Please contact Alan Stitzer at astitzer@acord.org

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Introduction

Purpose of this Guide

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

The ACORD Cross Program Reporting (CPR) Program

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.

Director, Global Development – Alan Stitzer astitzer@acord.org
WCR Steering Committee Chair – Ellen Sonkin, AIG
WCR Steering Committee Vice Chair – TBD
[ACORD Standards and Steering Committee Members](#)
[Public Program Information](#)
[Public Standards Site](#)
[Member Collaboration Site \(Producer Licensing and Appointment\)](#)
[Member Collaboration Site \(Work Comp Reporting\)](#)
[ACORD Governance Documents](#)

What's New in CPR

The IAIABC has determined that AML is the way to go. Along these lines, there are meetings scheduled at the IAIABC convention in April to put together detailed testing plans to get an implementation for the State of Kansas by July 1, 2014.

The big change for this program was the addition of the NIPR working group. The synergy between the two working groups (workers' comp and NIPR) for the reporting messages in AML made this a very good match.

The NIPR working group approved and released version 1.0.0.

The Workers Comp Reporting Working Group also released version 1.0.0.

Objectives 2014

The committee is proud to report that all goals for 2014 have been met.

The Steering Committee has approved the following goals for 2014:

| <i>Goals</i> | <i>Focus Areas</i> | <i>Objectives</i> | <i>Expected Outcome</i> | <i>Actionable Steps</i> |
|---|---|--|---|---|
| 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 |
| Refine and Enhance Communication | Better understand the needs of our entire user community | Leverage relationships with ACORD and industry organizations as AUGIE, ACT, agency management system User Groups, vendors Publicize P&C important issues and program progress through ACORD media, keeping our P&C membership up to date with current information | Initiatives aligned with industry needs Recognition of ACORD's responsiveness and agility in evolving standards to meet business needs | Monitor organizations for issues that may be addressed by this program Publish relevant, emerging news in ACORD Newsletter |
| Refine and Enhance Standards | Implement First and Subsequent Reports of Injury (FROI/SROI) | Work with technical staff of participants to move to testing phase | Use cases completed in 1Q 14 Test beds completed in 2Q 2014 | Use cases will allow test beds to be put together Actual testing scenarios will |

| <i>Goals</i> | <i>Focus Areas</i> | <i>Objectives</i> | <i>Expected Outcome</i> | <i>Actionable Steps</i> |
|---|--|--|---|--|
| | <p>Fold the NIPR project into this steering committee</p> <p>Investigate new OSHA reporting requirements and determine if we have opportunities.</p> <p>Work with the WCIO to move from ACORD XML for Workers' Comp to AML</p> | <p>Adjust Steering Committee charter to expand focus to be able to include not just Work Comp reporting, but anything else that may belong in this specific area. This should be complete by the 2Q ASC meeting to get it approved.</p> <p>When new requirements arise that do not totally fit into the insurance realm but involve insurance reporting, try to expand the use of ACORD standards.</p> <p>Just like with IAABC, find opportunities to use AML rather than the interim standard, ACORD XML For Workers' Compensation.</p> | <p>Implement FROI/SROI with Kansas by 3Q 2014</p> <p>Charter for the Steering Committee will be expanded</p> <p>US Government acceptance of ACORD XML for reporting requirements.</p> <p>Bring WCIO and IAABC up to the same version of the XML standard.</p> | <p>ensure situations can be handled appropriately.</p> <p>Work with Steering Committee and NIPR to ensure a smooth transition.</p> <p>Work with IAABC to see where our opportunities lie.</p> <p>Work with WCIO to find these opportunities.</p> |
| Refine and Enhance SDO Processes | <p>Support and promote the adoption and use of tools that enhance the ability to develop and utilize ACORD standards</p> <p>Ensure working groups employ the</p> | <p>SDO Process Repository</p> <p>Dynamic steering committee engagement</p> | <p>List of processes (internal and external) illustrating steps followed in producing standards</p> <p>Communities focused on understanding business problems</p> | <p>Contribute process information to PWG Community page.</p> <p>Continue using issue list for WG agendas, minutes, MR review, Plenary, ballot,</p> |

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|--------------|--|-------------------|--|--|
| | <p>most efficient use of member / ACORD time and resources.</p> <p>Working groups are listed in the Program Activity Report.</p> | | <p>rather than simply "adding elements to a standard"</p> <p>Engagement and involvement of ACORD architectural staff in standards evolution process</p> <p>Increased contributions to AUGI program, new expert leaders</p> | <p>and continuing education</p> <p>Succession planning, event planning, WG reviews, Awards</p> |

Program Key Activities & Work Streams

The Workers' Compensation Reporting Programs activities fall into two major categories; Program Initiatives and Working Groups. Work in each of these areas is described below.

October, 2014 - A note from your Program Chair, Ellen Sonkin

We are excited to announce that both working groups under the CPR Steering Committee were able to have version 1.0.0 released as official standards.

Both the Producer Licensing and Appointment and Workers' Compensation Reporting Groups have worked extremely hard to get these releases out.

Congratulations to both teams!

Program Initiatives

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

These include:

- **Publication of First Public WCR Standard** – the efforts of the past several years of initial development work has been fruitful with a final draft specification diligently being reviewed and tested. Expectation is we will publish the first open public version of the standards developed thus far this summer, and then continue maintaining and improving them going forward.
- **Implementation Services Support** – ACORD is increasing efforts to develop a wide range of innovative and effective tools, services and activities to encourage and support *implementation* of standards. The WCR Program, in the course of its responsibilities to manage the standards development process, wants to insure we do everything in our power to support this effort. This focused effort has begun with the recently launched ACORD 2020 Advisory Council.
- **Communication** – With so much going on at ACORD both within programs and globally across programs this effort will continue to improve the content as well as delivery of standards development information.

Working Groups

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

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

Working Group Status Indicator Definitions:

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

The current groups are listed below in alphabetic order.

▲ WCR Program WG

Co-Chairs: Karen TBD
Contact chairs:

Facilitator: Alan Stitzer astitzer@acord.org

Latest Status (updated December 2014)

Version 1.0.0 of the Workers' Compensation Reporting Standard was released and approved by the membership in time for the IAABC Centennial Convention!

This is the primary working group for the program. All day-to-day maintenance requests and standard development work is done by this group. All participants in the WCR Program are encouraged to participate. It meets the 1st and 3rd Wednesdays of each month at 1:00 PM Eastern Time.

The current focus of the group is Claims Release 3 and the deliverables that go along with that

Schedule & Milestones

- During 1Q 2014, the group shall:
 - Determine goals for the program
 - Complete
- During 2Q 2014, the group shall:
 - Work on a detailed test plan
 - Complete
 - Enhance the standard as determined by testing
 - Ongoing
- During 3Q 2014, the group shall:
 - Release version 1.0.0 of the Workers' Compensation Reporting Standard
 - COMPLETE
- During 4Q 2014, the group shall:
 - Apply lessons learned from the initial implementation
 - COMPLETE
 - Continue to develop and enhance the standard messages
 - ON GOING

Benefits of Participation

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

▲ Producer Licensing And Appointment Program WG

Co-Chairs: Tom Bergin, NIPR

Contact chairs: TBergin@nipr.com

Facilitator: Mike Bauer mbauer@acord.org

(845) 535-6480

Latest Status (updated December, 2014)

Version 1.0.0 of the Producer Licensing and Appointment Standard was released, after having been approved unanimously by the ACORD membership.

We are looking forward to moving ahead with implementations of the approved messages, as well as beginning work on the next set!

- During 1Q 2014, the group shall:
 - Determine goals for the program
 - Complete

- During 2Q 2014, the group shall:
 - Work on a detailed test plan
 - Complete
 - Enhance the standard as determined by testing
 - Ongoing

- During 3Q 2014, the group shall:
 - Apply lessons learned from the initial implementation of the Licensing Report Processing messages to the Standards documentation
 - Ongoing
 - Publish release of Licensing Report Processing messages
 - COMPLETE

- Continue to develop the NIPR standard messages
 - Ongoing
- During 4Q 2014, the group shall:
 - Apply lessons learned from the initial implementation of the Licensing Report Processing messages to the Standards documentation
 - Ongoing
 - Continue to develop the NIPR standard messages
 - Ongoing

This is the primary working group for the program. All day-to-day maintenance requests and standard development work is done by this group. All participants in the WCR Program are encouraged to participate. It meets the 1st and 3rd Wednesdays of each month at 1:00 PM Eastern Time.

The current focus of the group is Claims Release 3 and the deliverables that go along with that

Business Requirement Focus

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. Transaction Specification(s) will be authored by ACORD Staff and reviewed by the WG, with the group eventually recommending the Transaction Specification for the approval to the L&A and P&C Steering Committees. 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.

Membership

This group will be open to and actively seek business subject matter experts in the area(s) of agent/agency contracting, licensing, appointing and continuing education requirements needed to sell insurance products from both the P&C and L&A Programs. By invitation this group will also be open to any subject matter experts worldwide to provide input from beyond the US requirements to allow for the development of a globally consistent solution.

Multi Message Model Design

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 Specifications 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.

Original Priorities

1. Complete the initial set of NIPR Transaction Specifications; focused initially using the AML message model. Complete v1.0 of these transactions sufficient to pilot between NIPR and insurers before the end of 2012.
2. Determine if any aspects of the NIPR AML Transaction Specifications need expression in P&C XML (or AL3) as well as L&A XML (or DTCC EDI). The main driver here will be for any L&A or P&C transaction users who may wish to transform/translate an L&A or P&C XML based message to the AML based NIPR Transaction Specifications. Neither the necessity nor urgency of this task has been determined.
3. Develop requirements for current and emerging US mandated training and continuing education requirements including tracking of needed coursework, recording completion of coursework and approve pre-sale approval of satisfactory completion of coursework prior to sale of insurance products. At present, we believe this is only a requirement of annuity products but suspect Life and P&C products may now or soon have similar requirements.

Schedule & Milestones

1. Release the initial version of the AML Producer Licensing and Appointments Reporting message standard.
2. Work with implementers to complete any changes or adjustments needed to the AML Producer Licensing and Appointments Reporting message standard to complete adoption of the standard.

3. Update the AML Producer Licensing and Appointments standard to support licensing and appointment transactions as used to integrate with the NIPR Producer Database via the NIPR Gateway.
4. Work to validate and integrate insurance producer and licensing messaging across all ACORD standards into a coherent and consistent pattern.
5. Address issues pertaining to multiple ACORD standards, which may be best completed using a cross development approach.

Benefits of Participation

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

Communities and Industry Associations

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

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

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

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

| Sponsor / Community | Key Objectives and Activities |
|--|--|
| 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 |
| NIBA - National Insurance Brokers Association | This association participates with us on standards development and implementation. |
| WCIO - Workers Compensation Insurance Organizations - | This association participates with us on standards development and implementation. |

Implementation Activities

Appendix: Program History & Achievements

Achievements

Achievements 2014

- The group is proud to announce version 1.0.0 of the Producer Licensing and Appointment Standard has been released.

Achievements 2013

FROI/SROI flat file to AML mapping complete

POC flat file to AML mapping complete

Achievements 2012

WCRATING mapping updated

FROI/SROI mapping updated

WCCRIT mapping updated

Achievements 2011

Testing Continues in North Carolina.

Massachusetts announces the move to NOA XML, and pilot testing has begun.

Workers' Comp Notice Of Assignment ACORD XML was voted on and approved as an official standard.

WCCRIT changes mapped to ACORD XML, and released for testing.

Achievements 2010

Completed initial draft of the XML and pilot testing was begun my North Carolina on Notice of Assignment (NOA)