



P&C/SURETY
STANDARDS ROADMAP

“GETTING STARTED”

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New York

Two Blue Hill Plaza
3rd Floor
PO Box 1529
Pearl River, NY 10965-8529
U.S.A.

London

London Underwriting Centre
Suite 1 / 3
3 Minster Court
Mincing Lane
London EC3R 7DD
United Kingdom



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1 INTRODUCTION

This document is designed to provide a current view of the P&C/Surety (PCS) segment of the insurance industry and expectations involving support and prioritization for the use of ACORD Standards.

The value and benefits of standards is multi-faceted, the benefits also vary depending on the organization. Typically insurers indicate cost reduction is the largest benefit. As you may imagine, reducing the number of interfaces and distribution points to a single mechanism that supports all is a large value statement. The other benefit that insurers experience is the promotion of ease of doing business and the expansion of a market population. If your organization implemented ACORD standards for the placement and maintenance of business, many producers throughout your entire territory could transact business with you easier, with limited or no training required.

There are costs associated with implementing standards, often referred to as “hard dollars”. Some of the benefits or return on investment are realized through reduced telephone and/or printing costs, when the insurer offers service or inquiry transactions and/or turns-off the paper. In some cases the return on investment is not so obvious, such as “ease of doing business” benefits which can result in improved revenue generation or cost savings typically known as “soft dollars”.

This document assumes the reader has some background of both insurance and ACORD. For more information about ACORD, refer to www.acord.org.

Standards are designed to support various business functions. Business functions often involve an exchange of data, and the standards are designed to enable the collection and movement of data from point to point (B2B, B2C, etc.). The use of standards brings efficiencies and cost savings for those organizations who exchange information with multiple trading partners. ACORD Standards support insurance business and compliance needs.

Standards are nothing new. They've been a part of every aspect of our lives for generations, and they appear in places you may not have even considered.

Whenever you screw in a light bulb, you're using a standard. Whether it's a floodlight, a candelabra bulb, or a compact fluorescent, they all have to fit into a common socket. The choice of bulb is based on your individual needs and preferences, but the standard socket is what allows the lights in your home to come on.

The same concept applies to the insurance industry. Your products are like the different styles of light bulbs. Their unique features are what distinguish your company from others, but they all work the same way behind the scenes.

Why is that important? Because your insurance products are based on your ability to move and interpret data, whether between partners or within your own organization. The most efficient way to accomplish faster and more accurate data exchange is by establishing a standard platform. That's what ACORD Standards are. Using ACORD Standards can ensure faster and more accurate transactions, and even open you up to communications with new partners. Implementing ACORD Standards will free your time and resources for whatever you really need to do - increase sales, develop new and creative products and services, or simply manage your data better. So you can actually gain opportunity and competitive advantage through the use of ACORD Standards.

When ACORD standards are in place and doing their job, you don't have to think about them. But it's important to understand why you should implement them in the first place. ACORD Standards are open consensus standards, created and voted on by your peers in the industry - people who understand the



day-to-day requirements of insurance business and technology. As a result, ACORD Standards represent a means to achieve greater efficiency and more effective workflow, not a loss of control.

ACORD has two key areas of responsibility specific to standards:

- Standards Development & Administration (including compliance requirements)
- Standards Implementation (education, support, promotion, advocacy)

This document is intended for members of the following PCS communities:

- Insurers
- Producers (agents & brokers)
- Solution providers (companies offering products and/or services that support various insurance business functions)
- Related industry associations

ACORD's library of standards designed to support PCS includes:

- Forms
- AL3
- XML

NOTE:

The PCS Standards above have been in place for many years. More recently, ACORD has been taking a broader and more strategic view of its role as related to standards as well as materials relevant to standards. One significant set of materials being developed is known holistically as the "ACORD Framework". This effort is relevant to all industry segments supported by ACORD. Similarly, future data standards development is being managed with a broader perspective that has an awareness of the ACORD Framework, including ACORD's next generation XML standard, the "ACORD Messaging Library" (AML). While the ACORD Framework and AML are relevant to PCS, they are still reasonably new (e.g. AML is still in a draft state) and so their relevance to this document is largely strategic with a few practical exceptions noted. This document focuses on the current state of the industry as related largely to existing standards as contrasted with new development efforts (exceptions noted).

For more information on ACORD Standards, including access to the standards and education on same, visit www.acord.org.

ACORD MEMBER BENEFITS

Various benefits are available as a result of becoming an ACORD member organization. For more information on membership including contact information, visit: <http://www.acord.org/about/membership/Pages/default.aspx>



2 OVERVIEW

Industry leaders collaborate via ACORD forums. [AUGIE](#) - the ACORD-User Group Information Exchange - is a forum for ACORD, agents, brokers, insurers, solution providers, and associations to gather information, share ideas and actively shape the future of the insurance industry.

The AUGIE forum provides for collaboration on common concerns that affect the day-to-day and long-term operations of agents and provides agents with a voice in the ACORD standards process with the goal of improving agency efficiency and productivity. Many of these activities are supported via ACORD Standards.

The industry has taken a pragmatic approach with regards to standards development and implementation, a large portion of which supports the agency/insurer relationship. Focus has largely followed the "80/20" rule placing emphasis on high volume areas of activity.

Discussion amongst industry leaders and standards participants has concluded with the following prioritized listing of ACORD Standards implementations that many see as the preferred path or "roadmap" involving PCS Standards support:

- ACORD Forms
- AL3 Download
 - Personal Lines
 - Commercial Lines
 - Commission
- XML Inquiry
 - Claims
 - Policy
 - Billing
- XML Real-Time Rating
- XML Notifications
 - Activities & Notes
 - Claims Download
- Policy Change Processing

The remainder of this document provides details involving the outline above and is designed to provide insights on each to assist with a "getting started" perspective involving implementation efforts.

Data Quality

The phrase "data quality" is perhaps larger than the concept of a roadmap. Its inclusion here is intended as a reminder that use of standards can provide for positive after-effects in various enterprise-wide uses of the data collected. Many organizations have been viewing data as an asset for years. Consider the terms data store, data warehouse, and data mining. Creative uses abound. The collection of "quality data" at the beginning - which flows into repositories for downstream use is critical. Many organizations are utilizing ACORD standards for data collection because of the workflow efficiencies and data quality features embedded in same (e.g. properly formatted dates, names, addresses, etc.).

Another perspective on data quality is specific to the data as assembled for point-to-point communications (AL3, XML). This perspective is more closely associated with certification of ACORD standards implementations and affirming the transaction conforms properly to the standard. For example, there might be two methods of representing something in the standard, and this is intentional with implementation guidance explaining when to use one or the other.



3 ACORD FORMS

ACORD Forms continue to be a viable solution and much of the current PCS activity involves forms – enhancements to existing forms, development of new forms, and the introduction of a new technology option known as “eForms”.

ACORD Forms are receiving a great deal of attention because the industry recognizes their utility as a gateway for data collection and an opportunity to improve the quality of the data for subsequent use.

The following forms categories are prioritized as the preferred order/sequence for support of ACORD’s PCS Forms:

- Personal Lines – applications and supplements
- Commercial Lines – applications and supplements
- Claims – loss notices
- Certificates Of Insurance

The categories of forms above are each comprised of various different forms. Refer to [Appendix E](#) for a more complete listing of the most relevant ACORD Forms in support of PCS.

The categories of forms above are considered a priority because they address high-volume business activities and therefore have the greatest opportunity to impact the business.

ACORD’s PCS Forms are mature and widely supported. The objective is to further increase their acceptance and implementation. The following communities each have an interest in the successful use of ACORD Forms:

- Insurers
 - Affirm forms meet data and compliance requirements
 - Utilize as ease of doing business with agency trading partners
- Producers
 - Promote use of standard forms for ease of doing business with insurer trading partners
- Solution Providers
 - Incorporate ACORD Forms in solutions for easy access to and utilization of ACORD Forms with seamless presentation.

Achieving this objective involves a strategic philosophy, particularly on the part of insurers and also within the systems/solutions designed to incorporate ACORD Forms. Use of standards makes it easier for people and systems to get connected and get things done quickly.

Many agency systems display downloaded data via ACORD Forms which further supports the relevance of the forms as a method of reviewing policy data.

If you’d consider using an ACORD Form, but something is missing, tell ACORD. There are always opportunities to refine and improve the standards and this occurs largely as a result of implementation experience and related data requirements.



3.1 eForms

An eForm is a new file format, now available for nearly all ACORD Forms. The eForm includes new features not previously available. Each eForm is an XFDL file, an XML based format that accounts for the following:

- The form layout (lines, margins, text, font, etc.)
- An atomic definition for each form field (e.g. the “fill-in” field)
 - This includes those fields where a field label may not display on the form. For example, many forms have a “Producer” section in the upper left of page 1 into which the user would input the producer name and components of the producer’s address (street, city, state, postal code) but the only field label displaying on the form is “Producer”. The intent is that the “Producer” section of the form will be utilized for several different data items even though only one field label is visible. Each of these atomic fields is explicit and unique in the eForm.
- The instructional text for each form field (a.k.a. the Forms Instruction Guide – FIG text)
- The assignment of XML tags known as “eLabels” to each form field
 - The eLabels are unique within a given form and consistent across forms.

These features are designed to make it easier to implement the forms. In this case, implementation is not necessarily the end user. The key audiences utilizing the new features are either vendors or insurers. For vendors, it’s those who embed the forms in their products and solutions. For insurers, it involves inbound and outbound data.

For more information, contact Lloyd Chumbley: lchumbley@acord.org

Hear/view the eForms presentation given May 17, 2009 at the ACORD LOMA Forum:

Audio Only: http://www.acordlomaforum.org/2009/presentations/acord_eforms.mp3

Audio with Slides: http://www.acordlomaforum.org/2009/presentations/acord_eforms.mov



4 AL3 DOWNLOAD

ACORD's first electronic standard "AL3" was developed in the 1980's and is the most widely implemented ACORD data standard. It is being utilized for "policy download" service from insurers to their agency partners.

Many agencies have automated their operations, including access to customer and policy data. Prior to AL3 download, agency staff were required to perform a manual data entry task based on the paper received following normal policy activity (e.g. dec page, cancellation notice, etc.) in order to keep the agency system current and in-synch with insurer systems.

The same information sent via paper is instead delivered to the agency electronically and flows directly into the agency system, keeping that system in-synch with the insurer system. This service eliminates the need for manual entry on the part of the agency, allowing for a focus on servicing customers.

The preferred order/sequence for support of ACORD AL3 Policy Download is:

- Personal Lines
- Commercial Lines
- Commission

The categories above are each comprised of various lines of business with the exception of commission data which covers all lines. The AL3 Standard is comprised of a series of standards that collectively form the entire standard. The standard is complemented by several implementation guides. Each standard and guide is assigned a three digit number for immediate identification. The implementation guides are assigned numbers in the 200 series, one of the most useful being the 210 Personal & Business Automobile State Issues Implementation Guideline which includes details for no fault/personal injury protection (PIP) coverages and coverage options as well as uninsured/underinsured motorists coverages and coverage options. The guide was expanded several years ago to include XML. Refer to [Appendix A](#) for a more complete listing of the various standards, guides, and related lines of business contained within AL3 in support of PCS.

In 2007 the PCS membership discussed and agreed that AL3, while designed with a broad scope, had matured into a standard largely serving one function – policy download. Furthermore, with the advent of ACORD XML standards, members concluded it should be made clear the focus of AL3 is now exclusively in support of policy download and therefore voted to retire all of the non-download features of AL3. Current plans are to continue supporting and promoting AL3 for one service: policy download

Discussion involving the future expectations of AL3 remains constant: "If it's not broken, don't fix it". The industry has many years invested in its AL3 implementations and there is little desire to transform the current AL3 policy download into an XML format as most view this as an unnecessary cost that would pull resources away from new implementation activities and also would likely have no impact for the end-user of the AL3 data – the producer community.

The objective is to further increase the support of AL3 by insurers as well as solution providers.

Creative implementation methods are being utilized involving policy download. For example, some insurers are implementing policy download by initially creating policy images in XML. The XML might be ACORD compliant or proprietary depending on the implementation. The XML is then converted to AL3 for import into those systems already enabled to receive AL3. The data conversion from XML to AL3 can be managed by the insurer, or via a third party/solution provider.



4.1 Personal Lines

Personal Lines AL3 policy download is widely considered a success story, so much so there is now an effort to emulate that success for commercial lines. Personal Lines implementations cover lines of business as well as various types of transactions including and not limited to:

Personal Lines Of Business

- Auto
- Dwelling Fire
- Homeowners
- Personal Package
- Umbrella
- Watercraft

Transactions (also relevant to commercial)

- Quote
- New Business
- Policy Change
- Renewal
- Cancellation
- Reinstatement

4.2 Commercial Lines

The producer community as represented in the AUGIE forum has made AL3 commercial lines download its #1 priority for 2009. They have experienced success with personal lines AL3 policy download and want to emulate same for commercial lines. This view goes back several years and led to the development and publication of a Commercial Lines Download Guide for AL3 in support of the goal in 2005 (Guide #236).

All of the AL3 implementation guides have been made easier to access for visibility and to promote adherence to same, including the Commercial Lines Download Guide. The renewed effort pursuing commercial lines download includes insurers who've already implemented commercial lines as an opportunity to enhance/improve existing implementations. In addition, the guide and related advocacy is targeting new implementations for those companies yet to step into this service area.

For example, there are many different lines of business that qualify as "commercial lines". At present, ACORD has developed PCS AL3 standards for the primary commercial lines of business (refer to [Appendix A](#) for list). No single company is known to have implemented standards for all lines. Rather, the "80/20" philosophy has resulted in a widespread implementation of the primary/main commercial lines of business:

- Auto
- BOP (Business Owners Policy)
- General Liability
- Property
- Workers Compensation

The implementation guide focuses on the five commercial lines of business above, including minimum data sets for each.

Discussions are occurring that involve expanding the Commercial Lines Download Guide to include additional lines of business as well as a fresh review of the minimum data sets previously developed.

ACORD is also considering an enhanced certification program that recognizes the latest expectations on data requirements.



5 XML & REAL-TIME

5.1 Inquiry

ACORD's XML standard for PCS is being utilized for business functions not associated with AL3, as well as some concepts envisioned but never implemented in AL3. This includes activities associated with the concept of "Real-Time" where an activity is initiated and can achieve an immediate result. Implementation areas include:

- Inquiry
 - Account
 - Claim
 - Policy
 - View

Inquiry transactions are perhaps the most simple with regards to utility. For example, a customer contacts her agent and asks when the next bill is due and for what amount. The agency staff locate the policy in the agency system and with a simple "click" an XML billing inquiry request message is created and transmitted to the insurer – who supports such a billing inquiry service. The insurer follows its security protocols and following a match on the policy number returns the requested data to the agency staff, who then provide the customer with the answers – in a matter of seconds.

The inquiry request message is a "thin" message as it only carries as much data as is needed to make a match and the data returned is often intuitive and a matter of common sense based on the type of inquiry (billing, claim, etc.) with the insurer selecting which data will be provided back to the client/agency.

5.2 Download & Batch

Policy Activities & Notes is an XML batch download of various policy activities as a service to the agencies receiving it. For example, a bill may be a few days overdue and in a few more days, if no funds are received, a cancellation for non-payment will be initiated. Sending a notice of a pending activity to an agency allows the agency an opportunity to follow-up with the policyholder based on the nature of the activity. This message set was designed primarily in support of policy activity, but does include some limited support for billing/payment as well as some claims activities.

Claim download is an XML batch download of various claims activities as a service to the agencies receiving it. This may be viewed as the XML claims equivalent to AL3 policy download.



5.3 Real-Time Rating

ACORD's XML standard for PCS is being utilized for business functions not associated with AL3. This includes activities associated with the concept of "Real-Time" where an activity is initiated and can achieve an immediate result (e.g. inquiry, quote, etc.).

Most of the PCS XML implementations have been in support of "Real-Time" activities such as policy quote, new business submission and inquiry. The implementations are associated with the high-volume lines of business or service activities, including:

- Personal lines (auto, home, package)
- Commercial Lines (auto, BOP, liability, property, package)

We expect these implementations to grow as the producer community is advocating and promoting same to improve efficiencies in their customer service operations.

5.4 Attachments

One valuable aspect of the XML standard that is often overlooked involves the ability to include one or more file attachments as part of the XML message. That functionality is frequently utilized in real-time transactions, and there are a number of insurers planning to leverage that functionality in the XML download workflow too. For example, upon receipt of an XML policy inquiry request, an insurer might provide the corresponding response message with an attachment, such as an Adobe/PDF file representation of the policy or policy declarations pages, including insurer graphics, logo, etc. This provides the insurer with the ability to present the data back to the requesting party in a manner most familiar with the requestor. This type of service has utility for both external and internal use.

5.5 Policy Change Processing

The industry recognizes policy change processing as one of the more difficult services to provide. The current industry environment, which includes silo's of data as well as various policy management and legacy systems, has encouraged insurers to take the interim step to let the user perform the update on their websites. While this implementation style may seem contradictory to the general philosophy of Real-Time, it can be implemented with an awareness of workflows and agency staff always starting customer support in the agency system. For example, the agency staff might locate the customer and policy in the local system, and with the "click" of a button be "bridged" to the insurer's website with all security protocol managed in a seamless manner. The result is the presentation of the insurer's screens into which the agency staff applies the changes. The insurer may additionally provide an immediate electronic transaction back to the agency as a courtesy record of the changes input, and/or may also provide the resulting policy download in AL3 to keep the agency system in-synch with the insurer.



5.6 Related Services

The use of the XML is not limited to functions previously described as policy upload, download, and inquiry. For example, it is common that trading partners need to exchange simple sets of data for other functions including but not limited to: rate request, submission review (not a quote / not a request to issue), notification of quote, mixed information presentation – some XML formatted data complemented by attachments (binary files).

These types of transactions often utilize reasonably concise data sets and are sometimes referred to as “thin” messages because of the use of attachments. For many, these types of implementations are the most practical, especially when getting started and also as related to systems limitations.

Regardless, the business data associated with these and other types of business messages should ideally exist in the standard for implementation, even if current implementation is managed via something like an attachment. Explicit data inclusion enables information exchange involving fuller data sets required for more robust business functions. Once the standard meets the minimum data requirements, implementation largely becomes a mapping effort – locate the message most closely designed for a particular service and then map the critical data to that message. In some cases, implementation guides provide the related details.



6 CERTIFICATION

ACORD certifies member implementations, ensuring that ACORD standards are implemented accurately and meet the specification. ACORD certification shows that your organization implemented the ACORD data standards, met the technical requirements, and reported those achievements to ACORD. Only ACORD members are eligible for certification.

Members achieving ACORD certification receive:

- An ACORD certification that can be published in any member materials (i.e., collateral materials, websites).
- Eligibility for ACORD Awards that are presented during the ACORD LOMA Insurance Systems Forum each year. Winners are publicly honored and listed on the ACORD Web site.
- The business benefits of increased data sharing such as Web services.
- A competitive edge in terms of communication capabilities, cost savings, data quality and transparency, and increased efficiency.
- ACORD certification ensures your customers, members, carriers, distributors, and trading partners can be sure that your applications follow ACORD Standards.

Additional details concerning certification can be found at the following page:
<http://www.acord.org/standards/implementation/certification/Pages/default.aspx>

Most of the AL3 and XML transactions assume two key actors: insurers and producers. Solution providers enable the producers (and sometimes insurers) and therefore also have an implementation role.

When an insurer decides to implement either AL3 or XML, it may opt to certify its implementation with ACORD to affirm compliance to the standard. This practice was made easier with the advent of the XML standard and tools like schema - available from ACORD (keeping it simple - think of the schema as something akin to a spell-checker).

Many insurers believe that after self-checking with the schema or receiving ACORD Certification that they have enabled "plug-and-play" with external systems that support the same transaction. Those external systems include agency management systems and rating systems developed by various solution providers. Implementation experience suggests "plug & play" expectations are perhaps naive. The standard is intentionally designed to accommodate all data deemed to be standard, but not every implementation of the standard uses exactly the data elements specified in the standard. Some implementations use a sub-set of the data specified in the standard. Others extend the standard data elements using techniques defined in the standard. In some cases there are alternative data representations specified in the standard, so an implementation will use only one of them. Not all companies are positioned to support a single, optimal method. For example, consider the management of name information for persons. Are all names captured in separate fields for title, given name, surname, etc. - OR - is the entire name captured exclusively in a single field? The standard supports both methods.

Because of these and other variances, many solution providers require their own certification for new partners. This certification may optionally require ACORD certification as a prerequisite. This certification may also be unique to each solution provider product.

As a result, insurers are finding their implementations take-on an "80/20" personality where the majority is identical for all partners and the minority requires unique standards handling for certain partners/systems/products.



6.1 ACORD Testing and Certification Facility

To assist with the challenges noted above, ACORD has developed the Testing & Certification Facility (TCF). TCF is a live application which developers can interact with in order to test and certify implementations of ACORD messages. TCF has two modes: message only certification and business trading partner certification. The message only certification simply checks your XML message to see if it follows the various rules required by the standards. However, with the "virtual" business partner, you can send ACORD messages to the TCF, it will validate the messages, and then the TCF will send back responses indicating acceptance or error(s). The TCF can also trigger messages to be sent to you.

ACORD staff will be there to support you in your testing. They will monitor your test messages at a detailed level and then help you analyze successful and unsuccessful tests. If you are new to Webservices and/or ACORD messaging and need more help in getting your system working, ACORD can also offer implementation assistance at a daily rate

When you are ready to apply for certification of your messages, we will clear your test environment and then monitor your messages as you go through the suite of tests required for certification of the standards concerned.

Additional details concerning TCF can be found at the following page:
<http://www.acord.org/standards/implementation/tcf/Pages/default.aspx>

6.2 Plug & Play - Advanced Topics

The concept of "plug & play" is relatively easy to reference in discussion, but more complex when moving from discussion to implementation. What message are you trying to implement? What level of response are you expecting? What is the complexity of the business process? AL3 download brings very different issues to the table than a real-time XML service interface.

Relatively straight-forward transactions, like download, should be better suited for "plug & play" because no automated decision making needs to take place. The data describes "it" (the policy). It is what it is. The variable is really in the data format, like name and then any company unique data that needs to be described that is outside of the standards. This should not be interpreted to diminish the fact that receiving/handling the data is still complex in nature, but fairly straight-forward.

Service interfaces using XML have a host of other issues other than the data depending on the complexity of the process. Most XML transactions in the PCS standard are complex and usually a composition of many processes necessary to fulfill the desired response.

Quote, Add (issue) and Mod (change) transactions all involve complex business processes that require vastly different amounts of data depending on the level of response expected. Is the goal to 'submit' a request for off-line processing and underwriting? Is the goal to produce the quote/policy/change? The latter requires a level of automation that may in turn require much more data.

Not every provider needs the same data, or even the same data in the same format. These complex, composite services will most likely never achieve true "plug & play". Standardizing the data is a great first step and can make the implementations easier across many providers or producers. The providers still have different needs and expectations for these complex transactions which is why variances are normal and expected.



7 APPENDIX A: AL3 STANDARDS

Standard Number	Standard Name
000	Standards Documentation Conventions
010	Data Dictionary
210	Personal & Business Automobile State Issues Implementation Guideline
211	Personal Umbrella & Excess Implementation Guide
212	Personal Lines Implementation of Additional Residences Guideline
213	ACORD Homeowners Coverage Code to ISO Forms Comparison Guideline
214	Business Owners Policy (BOP) Implementation Guideline
215	Massachusetts Auto Implementation Guideline
222	Cancellation - Nonrenewal Guide
225	Personal Inland Marine Implementation Guide
226	Surety Standard Implementation Guide
229	Defensive/Mature Driver Accident Prevention Course Implementation Guideline
230	ACORD AL3 Standards Versioning Conventions Implementation Guideline
231	Commercial Lines Coverage Group Implementation Guideline
234	ACORD AL3 Hierarchies Implementation Guide
235	Surety Electronic Bond Request and Approval Implementation Guide
236	Commercial Lines Data Quality and Download Implementation Guide
237	Policy Commission Download Implementation Guide
238	Changing Policy Number and/or Writing Company with Download Implementation Guideline
301	Homeowners and Dwelling Fire Transactions Standard
302	Personal Automobile Data Standard
320	Personal Lines Shared Data Element Groups
501	Commercial Auto and Garage Liability Standard
502	Workers Compensation Data Standard
503	Commercial General Liability (Other Than Professional) Data Standard
504	Commercial Property Data Standard
505	Crime Data Standard
507	Boiler and Machinery Data Standard
508	Commercial Lines Inland Marine Data Standard
510	CL Umbrella - Excess Data Standard
513	Surety Standard
514	Specialty Lines Data Standard
520	Commercial Lines Shared Data Element Groups
701	Account Current Transaction Standard
702	Policy Accounting Information Standard
703	Direct Bill Commission Statement Download Transaction Standard
900	Element Groups and Data Elements Structure, Conventions and Lists Standard
910	Transaction Structure Standard
917	Data Base Synchronization Transaction Processing Standard



920	Insurance Policy Transactions -- Common Groups
921	Insurance Policy Transactions - Hierarchy
922	Insurance Policy Payment Information Data
923	Flood Information Standard
925	Code List Standard
933	Renewal and Cancellation Transaction Processing Standard
937	Policy Image Download Standard
938	Split and Partial Image Download Standard
950	Insurance Work Station Standard Inter-Application Data Exchange

8 APPENDIX B: XML TRANSACTIONS

Policy Life-cycle

Lines Of Business	Transaction Types
<ul style="list-style-type: none"> • Commercial Lines <ul style="list-style-type: none"> ○ Aircraft ○ Airport FBO ○ Aviation Package ○ Auto ○ Boiler & Machinery ○ BOP ○ Crime ○ D&O ○ E&O ○ EPLI ○ General Liability ○ Hangar Liability ○ Inland Marine ○ Package ○ Products Liability ○ Property ○ Umbrella ○ Workers Compensation • Farm • Personal Lines <ul style="list-style-type: none"> ○ Auto ○ Dwelling Fire ○ Home ○ Inland Marine ○ Package ○ Umbrella ○ Watercraft • Surety 	<ul style="list-style-type: none"> • Add (new business) • Cancellation • Mod (modification/policy change) • Quote • Reinstatement • Reissue • Renew



9 APPENDIX C: BUSINESS FUNCTIONS / STANDARDS SUPPORT

While the business data may be seen as the life-blood of the industry, business data alone is meaningless. Business data supports business functions. Refer to the “ACORD Business Capability Model 1.0 and High-Level Process Maps” for a perspective on insurance processes.

Specific to PCS, refer to the sections below for an understanding of the functions for which the industry has developed standards and more specifically, the ACORD standard(s) being implemented in support of same.

9.1.1 Policy Placement (quote, new business)

Activity/Service	Methodology
Request for Quote	XML
Request for Issuance of policy (new business)	Forms, XML
Notification/Result of policy issuance	AL3

9.1.2 Policy Administration (policy change, cancellation, reinstatement, renew)

Activity/Service	Methodology
Request for Change, cancel, etc.	Form, XML, Insurer Website
Notification/Result of policy change, cancel, etc.	AL3

9.1.3 Policy Status

Activity/Service	Methodology
Inquiry: Billing/Payment Status	XML
Inquiry: Policy Status / View	XML

9.1.4 Claim Management

Activity/Service	Methodology
Request to Initiate New Claim/Notice Of Loss (auto, liability, property, work comp)	Forms, XML
Inquiry: Billing/Payment Status	XML
Notification/Result of claim activity	XML

9.1.5 Other/Miscellaneous

Activity/Service	Methodology
Binder	Forms
Certificate(s) of Insurance	Forms, XML
Notification: Activities & Notes (a.k.a. “alerts”)	XML
Producer Appointment	Forms, XML*



10 APPENDIX D: BUSINESS PROCESSES / STANDARDS DETAILS

10.1.1 Policy Placement (quote, new business)

Activity/Service	Methodology
Request for Quote	XML
Request for Issuance of policy (new business)	Forms, XML
Notification/Result of policy issuance	AL3

Lines of Business	Form #	AL3	XML
Commercial Lines: Auto	127	X	X
Commercial Lines: Aviation – includes property, liability, etc.	Yes	X	X
Commercial Lines: Boiler & Machinery	155 BM	X	X
Commercial Lines: BOP	160	X	X
Commercial Lines: Crime	141 C	X	X
Commercial Lines: D&O (Directors & Officers)	807	X	X
Commercial Lines: E&O (Errors & Omissions)	180	X	X
Commercial Lines: EPLI (Employment Practices Liability)	827	X	X
Commercial Lines: GL (General Liability)	126	X	X
Commercial Lines: Inland Marine (accounts receivable, equipment, etc.)	Yes	X	X
Commercial Lines: Ocean Marine & Cargo	193		X*
Commercial Lines: Package	Yes	X	X
Commercial Lines: Products Liability			X
Commercial Lines: Property	140	X	X
Commercial Lines: Umbrella	131	X	X
Commercial Lines: Workers Compensation	130	X	X
Farm: Includes property & liability	Yes	X	X
Flood	Yes	X	X
Personal Lines: Auto	90	X	X
Personal Lines: Inland Marine	81	X	X
Personal Lines: Package	Yes	X	X
Personal Lines: Residential (Dwelling Fire, Homeowners, Mobile-Home)	89	X	X
Personal Lines: Umbrella	83	X	X
Personal Lines: Watercraft	82	X	X
Surety	501	X	X

Note: Form # column entries marked “Yes” indicate multiple forms apply.

* The XML being developed for this area is AML.



10.1.2 Policy Administration (policy change, cancellation, reinstatement, renew)

Activity/Service	Methodology
Request for Change, cancel, etc.	Form, XML, Insurer Website
Notification/Result of policy change, cancel, etc.	AL3

The same grid for “Policy Placement” above applies here. The key difference involves forms as the following forms are specifically designed to support “policy change”:

- ACORD 70 - Personal Policy Change Request (Except Auto)
- ACORD 71 - Personal Auto Policy Change Request
- ACORD 175 - Commercial Policy Change Request

10.1.3 Policy Status

Activity/Service	Methodology
Inquiry: Billing/Payment Status	XML
Inquiry: Policy Status / View	XML

10.1.4 Claim Management

Activity/Service	Methodology
Request to Initiate New Claim/Notice Of Loss (auto, liability, property, work comp)	Forms, XML
Inquiry: Claim Status	XML
Notification/Result of claim activity	XML

Activity/Service	Form #	AL3	XML
Claims: Notice Of Loss - Auto	2	N/A	X
Claims: Notice Of Loss - Liability	3	N/A	X
Claims: Notice Of Loss - Property	1	N/A	X
Claims: Notice Of Loss - Workers Compensation	4	N/A	X



10.1.5 Other/Miscellaneous

Activity/Service	Methodology
Binder	Forms
Certificate(s) of Insurance	Forms, XML
Notification: Activities & Notes (a.k.a. "alerts")	XML
Producer Appointment	Forms, XML*

* The XML being developed for this area is AML.

Activity/Service	Form #	AL3	XML
Binder	75	N/A	
Certificate of Insurance: Automobile	23	N/A	X
Certificate of Insurance: Property	24	N/A	X
Certificate of Insurance: Liability	25	N/A	X
Evidence of Insurance: Personal Property	27	N/A	X
Evidence of Insurance: Commercial Property	28	N/A	X
Activities & Notes (a.k.a. "alerts")		N/A	X
P&C Agency Appointment Form	808	N/A	
Agency Questionnaire	812	N/A	X
P&C Producer Appointment Form – Appointment Section	817	N/A	X*
P&C Producer Appointment Form – Background Questions	818	N/A	X*
P&C Producer Appointment Form – Additional Appointment or Termination	819	N/A	X*

* The XML being developed for this area is AML.



11 APPENDIX E: ACORD FORMS

ACORD PCS Forms – Total Count: 608

Form Types:

- Agency Management
- Application
- Binder
- Cancellation
- Certificate
- Change Request
- Customer Assistance
- ID Card
- Loss Notice
- Policy Service (N.O.C.)
- Schedule
- Supplement

Lines Of Business

- All
- Auto
- Aviation
- Boiler & Machinery
- BOP
- Crime
- Dealers
- Farm
- Flood
- Garage And Dealers
- Inland Marine
- Liability
- Ocean Marine
- Professional Liability
- Property
- Surety
- Truckers
- Umbrella
- Umbrella / Excess
- Watercraft
- Workers Compensation

Form Number	Form Title
1	Property Loss Notice
2	Automobile Loss Notice
3	General Liability Notice of Occur/Claim
4 WI	WI Employer's First Report of Injury or Disease
4	Workers Compensation - Employers 1st Rep
5	Aircraft Loss Notice
6	Aviation Witness / Passenger Schedule
7	Aviation Injured Schedule
11	Auto Accident Information Form
12	Exchange of Information Form
13	Witness Card
20	Certificate of Aviation Liability Insurance
21	Certificate of Aircraft Insurance
22	Intermodal Interchange Certificate of Insurance
23	Automobile Certificate of Insurance
24	Certificate of Property Insurance



Form Number	Form Title
25	Certificate of Liability Insurance
26	Certificate Log
27	Evidence of Personal Property Insurance
28	Evidence of Commercial Property Insurance
35	Cancellation Request/Policy Release
36	Agent/Broker of Record Change
37	Statement of No Loss
38 AZ	Arizona Notice of Information Practices (Privacy)
38 DE	Delaware Personal Insurance Supplement - Notice of Information Practices (Privacy)
38 KS	Kansas Personal Insurance Supplement - Notice of Insurance Information Practices
38 MN	Minnesota Authorization
38 ND	North Dakota Personal Insurance Supplement - Notice of Information Practices
38 NY	New York Personal Insurance Supplement - Notice of Insurance Information Practices
38 OR	Oregon Notice of Information Practices (Privacy)
38 WV	West Virginia Personal Insurance Supplement - Notice of Insurance Information Practices
38	Notice of Information Practices (Privacy) for states of CA/CT/GA/IL/NV/NJ/RI/VA/WA
39 MD	MD Application Supplement Notice of Intent to Use Credit History
42	Residential Property Replacement Cost
45	Additional Interest Schedule
50 AL	Alabama Insurance Identification Card
50 AR	Arkansas Proof of Insurance Card
50 AZ	Arizona Insurance Identification Card
50 CA	California Insurance Identification Card
50 CO	Colorado Insurance Identification Card
50 CT	Connecticut Insurance Identification Card
50 FL	FL Personal Auto ID Card
50 GA	Georgia Insurance Policy Information Card
50 HI	HI Auto ID Card
50 IA	Iowa Financial Responsibility Card
50 ID	State of Idaho Liability Insurance Identification Card
50 IL	Illinois Insurance Identification Card
50 IN	Indiana Insurance Identification Card
50 KY	Commonwealth of KY Proof of Insurance (2 part)
50 LA	LA Auto ID Card Set (2 part)
50 ME	Maine Motor Vehicle Insurance Identification Card
50 MI	Michigan Insurance Auto ID Card
50 MO	Missouri Auto Insurance ID Card
50 MS	Mississippi Auto Insurance ID Card
50 ND	North Dakota Insurance Identification Card
50 NE	Nebraska Auto Liability Insurance Identification Card
50 NJ	Temporary State of New Jersey Insurance Identification Card
50 OK	OK Owners Security Verification Form
50 PA	Pennsylvania Financial Responsibility Identification Card
50 RI	Rhode Island Insurance Identification Card
50 SC	South Carolina Insurance Identification Card



Form Number	Form Title
50 SD	South Dakota Insurance Identification Card
50 TN	Tennessee Insurance Identification Card
50 TX	Texas Liability Insurance Card
50 VT	Vermont Automobile Insurance Identification Card
50 WM	ACORD auto ID card (w/watermark)
50 WV	West Virginia Certificate of Insurance
50	ACORD Insurance ID Card
51 CA	California Evidence of Liability Insurance
51 FL	FL Commercial Auto ID Card
51 GA	Georgia Fleet Policy Information Card
51 NJ	Permanent State of New Jersey Insurance Identification Card
51 NV	Nevada Temporary Insurance Identification Card
51 OK	OK Operators Security Verification Form
52 CA	California Fleet Auto Insurance Identification Card
54	Financial Responsibility Form
57	Financial Responsibility Form Cancellation
58	Notice of Cancellation or Termination of Policy
60 HI	Hawaii Auto Supplement
60 LA	Louisiana Dwelling Supplement
60 MA	Massachusetts Property Insurance Underwriting Association Application for Homeowners Insurance
60 MT	Montana Application Supplement - Refusal to Renew
60 NJ	New Jersey Homeowners Insurance Supplement Flood Exclusion
60 NM	New Mexico Confidential Abuse Disclosure
60 NY	New York Homeowners Supplement
60 OK	Oklahoma Auto Supplement
60 PA	PA Unins Mot Cov Select/Reject
60 TX	TX Auto Sup, Cons Bill Right Pers Auto
60 US	Insurance Supplement – Notice – Offer of Terrorism Coverage
60 VA	Virginia Auto Supplement
60 WV	West Virginia Personal Auto Supplement
60	Flood Insurance Selection / Rejection
61 AK	AK Auto Supplement
61 AR	AR Auto Sup, Unin/Under Prot
61 AZ	AZ Auto Supplement
61 CA	CA Auto Sup, Mand Unin Motor BI Offer
61 CO	Colorado Auto Supplement
61 CT	CT Auto Supplement UM Coverage
61 DE	DE Auto Supplement, Delaware Motorist's Protection Act
61 FL	FL Auto Sup, Rejection/Election UM
61 IA	IA Auto Supplement
61 ID	Idaho Auto Supplement – Idaho Uninsured Motorist and Underinsured Motorist Disclosure Statement
61 IL	IL Auto Sup, Unin/Under Motorist
61 LA	Louisiana Homeowners Supplement
61 MA	Massachusetts Property Insurance Underwriting Association Instruct. for Completing Homeowners App ACORD 60 MA



Form Number	Form Title
61 MS	Mississippi Auto Supplement Non-Stacking UM Insurance
61 NJ	NJ Auto Ins. Buyer's Guide
61 NM	NM Auto Supplement - Selection/Rejection UM Coverage
61 NV	NV Auto Sup, Mand Offr MedPay & Un
61 NY	New York Auto Supplement
61 OK	Oklahoma Auto Supplement
61 OR	Oregon Auto Supplement
61 PA	PA Auto Supp, 1st Party Benefits Cov
61 RI	RI Auto Supp, Uninsured Motorists
61 SC	SC Auto Supplement, Offer of Optional UM/UIM Coverage.
61 UT	Utah Auto Supplement UM/UIM Coverage Selection
61 WV	WV Uninsured/Underins Motor - Split
62 AK	Alaska Auto Supplement
62 AL	Alabama Insurance Application Supplement
62 CO	CO Personal Property Supplement
62 DE	Delaware Auto Supplement - PIP Deductible Options
62 FL	FL Auto Sup, Personal Injury Protection Options
62 IA	Iowa Auto Supplement
62 IL	Illinois Property Supplement - Notice of Availability of Earthquake Insurance
62 LA	Louisiana Commercial Property Supplement
62 MD	Maryland Commercial Auto Supplement
62 MI	MI Collision Insurance Options Notice
62 MN	Minnesota Auto Supplement
62 MO	Missouri Property Supplement - Notice of Availability of Earthquake Insurance
62 NC	N. Carolina Fair & Beach Plan Coverage
62 NJ	NJ Auto Supp Basic Policy Coverage
62 NV	Nevada Umbrella Supplement
62 NY	NY Application For Dwelling Insurance
62 OK	Oklahoma Property Supplement - Notice to Property Owners in Rural Fire Protection Districts
62 OR	Oregon Personal Lines Supplement – Notice of Use of Loss History Report – Home Insurance
62 PA	Pennsylvania Auto Supplement - UIM Coverage Sel/Reject
62 RI	Rhode Island Property Supplement – Notice of Flood Coverage Exclusion
62 SC	South Carolina Commercial Auto Supplement
62 TX	Texas Auto Supplement (Spanish Version)
62 US	Insurance Supplement – Standard Fire Policy Only Notice – Offer of Terrorism Coverage
62 VA	Virginia Property Supplement
62 WV	WV Uninsured/Underins Motor - Single
63 OK	Oklahoma Fraud Statement (life only)
63 UT	Utah Fraud Statement (Workers Comp)
63	Fraud Statements
64 CA	California Insurance Supplement
64 CO	Colorado Auto Supplement – Colorado Offer of Medical Payments Coverage
64 DC	Application to DC Property Insurance Facility
64 DE	Insurance Placement Facility of Delaware Basic Property Insurance Application



Form Number	Form Title
64 FL	Florida Auto Supplement Notice to Policyholders - Florida Notification of Availability of Uninsured Motorist Coverage
64 GA	Georgia Auto Supplement – Georgia Auto Disclosure Form, Notice to Policyholders, Uninsured Motorist Coverage Selection
64 IA	Iowa Auto Supplement
64 KY	Kentucky FAIR Plan Homeowners Application
64 LA	Louisiana Homeowners Supplement
64 MA	MA Residential Prop Liability Supp: Lead Poisoning Liability
64 MD	Maryland Essential Property Inspection
64 MI	MI Basic Property Insurance Assn Ins. Application
64 NC	North Carolina Property Supplement
64 NJ	NJ Auto Supp Standard Policy Coverage
64 NY	New York Auto Supplement
64 OK	Oklahoma Liability Supplement
64 PA	Insurance Placement Facility of Pennsylvania Basic Property Insurance Application
64 RI	RI Joint Ins Association - Application for Homeowners Ins.
64 SC	South Carolina Personal Property Supplement – Cancellation Rules Disclosure
64 TX	TX Windstorm Ins. Assn. Application
64 US	Insurance Supplement – Workers’ Compensation Only Notice – Offer of Terrorism Coverage
64 VA	VA Property Supplement Flood Ins. Exclusion
64 WV	WV Essential Property Ins Assn Basic Property Ins App
65 CA	California Insurance Supplement
65 FL	Florida Residential Property Supplement
65 IA	Iowa Auto Supplement - (Aftermarket Crash Parts)
65 KY	Kentucky FAIR Plan Dwelling Fire Application
65 LA	Louisiana Homeowners Supplement
65 MA	Massachusetts Property Insurance Underwriting Association Application for Dwelling Fire Insurance Inspection and Placement
65 MD	Application to MD Joint Insurance Association (p. 1 of 2)
65 MN	Minnesota Guaranty Association
65 NC	North Carolina Auto Supplement – Notice of Right to Purchase Higher Limits of Uninsured Motorist (UM) and Underinsured Motorist (UIM) Coverage
65 NJ	New Jersey Property Insurance Supplement
65 NY	New York Auto Supplement - Spousal Liability Coverage
65 PA/DE/WV	FAIR Plan Supplementary Questionnaire
65 RI	RI Joint Ins Association - Instructions for Homeowners App
65 WV	WV Umbrella Liability Supplement Important Notice
66 CA	California Offer of Earthquake Coverage
66 CT	CT FAIR Plan Application for Property/Liability Insurance
66 DC	District of Columbia Property Insurance Facility - Essential Homeowners Insurance Inspection and Placement - Application page 1
66 FL	FL Insurance Supplement
66 IA	Iowa Personal Ins Suppl - Disclosure Use of Claims History
66 KY	Kentucky FAIR Plan Farm Fire Application
66 LA	Louisiana Dwelling Supplement
66 MA	Massachusetts Property Insurance Underwriting Association Inspection Notice, Credit Reporting Notice and Instructions for Completing Dwelling Fire Application ACORD



Form Number	Form Title
	65 MA
66 MD	Application to MD Joint Insurance Association (p. 2 of 2)
66 NC	North Carolina Insurance Supplement
66 RI	Rhode Island Joint Reinsurance Association - Application for Dwelling Fire Insurance Inspection and Placement
66 UT	Utah Insurance Supplement
66 VT	VT Insurance Sup, Fair Crdt Reprtnng Act
66 WV	WV Umbrella Liability Supplement Uninsured/Underinsured Motorists Coverage (Split Limits)
67 AR	Arkansas Declination of Res. Earthquake Coverage
67 CA	California Residential Property Ins Dis
67 DC	District of Columbia Property Insurance Facility - Essential Homeowners Insurance Inspection and Placement – Application page 2
67 FL	Florida Homeowners Supplement
67 LA	Certification of Mobile Home Tie Downs
67 MA	Massachusetts Property Insurance Underwriting Association Application for Commercial Fire Insurance Inspection and Placement
67 MD	Maryland Personal Auto Supplement - Mandatory Offer of Increased Liability Coverage for Claims of Family Members at an Additional Premium (New Business), Mandatory Personal Injury Protection Waiver, and Mandatory Uninsured Motorist Coverage Waiver for Private Passenger Motor Vehicle Liability Insurance in the State of Maryland
67 MO	Missouri FAIR Plan Insurance Application
67 NJ	New Jersey Underwriting Insurance Association Dwelling Fire Application
67 NY	Instructions/Completion of ACORD 62 NY
67 OH	Ohio Mine Subsidence
67 RI	Rhode Island Joint Reinsurance Association - Inspection Notice, Credit Reporting Notice and Instructions for Completing Dwelling Fire Application ACORD 66 RI
67 TX	Texas Homeowners and Personal Property
67 UT	UT Auto, PIP Cov, Waiv Loss Income
67 VA	Virginia Property Insurance Assoc. Application
67	IL, IN, KY, WV Mine Subsidence
68 CA	CA Scheduled Personal Property - Loss Computation Disclosure
68 FL	Citizens Property Insurance Corporation, Residential - Dwelling Wind Only
68 KY	Kentucky FAIR Plan Commercial Fire Application
68 LA	Louisiana Plan Services App. for Ins.
68 MA	Massachusetts Property Insurance Underwriting Association Inspection Notice, Credit Reporting Notice and Instructions for Completing Commercial Fire Application ACORD 67 MA
68 MD	Maryland Personal Property Supplement – Statement Regarding Flood Insurance
68 ND	North Dakota Supplement to Property Ins
68 NJ	New Jersey Insurance Under Assn - Commercial Fire App
68 NY	New York Liability Supplement - "Claims-Made Policy"
68 OH	Ohio Offer Mine Subsidence Ins
68 RI	Rhode Island Joint Reinsurance Association - Application for Commercial Fire Insurance Inspection and Placement
68 TX	Texas Homeowners and Personal Prop (Spanish)
68 WV	WV Umbrella Liability Supplement Uninsured/Underinsured Motorists Coverage (Single Limit)



Form Number	Form Title
69 FL	Citizens Property Insurance Corporation, Wind Only Supplemental Residential Application Schedule
69 IL	IL FAIR Plan App for Homeowners/Dwelling
69 KY	Kentucky FAIR Plan Woodstove Questionnaire
69 MD	Maryland Insurance Supplement – Notice of Underwriting Period
69 NY	New York Personal Property Supplement - Important Flood Insurance Notice
69 RI	Rhode Island Joint Reinsurance Association - Inspection Notice, Credit Reporting Notice and Instructions for Completing Commercial Fire Application ACORD 68 RI
69 TX	Texas Special Mobile Home Windstorm & Hail Application
70 NY	NYPIUA Instructions for Completing Application for Commercial Insurance
70	Personal Policy Change Request (Except Auto)
71 SC	Associated Auto Ins Plan of SC - Private Passenger Policy Change Request
71	Personal Auto Policy Change Request
72	Certification of Mobile Homes Tie-downs Supplement
73	Solid Fuel Questionnaire
74	Residence Based Business
75	Insurance Binder
76	Binder Log
81	Personal Inland Marine Application
82	Watercraft Application
83	Personal Umbrella Application Section
88	Personal Insurance Application – Applicant Information Section
89	Residential Section
90 AK	Alaska Personal Auto Application
90 AL	Alabama Personal Automobile Application
90 AR	Arkansas Personal Automobile Application Section
90 AZ	Arizona Personal Automobile Application
90 CA	California Personal Auto Application
90 CO	Colorado Personal Automobile Application Section
90 CT	Connecticut Personal Automobile App
90 DC	District of Columbia Personal Auto Application
90 DE	Delaware Personal Auto Application Section
90 FL	Florida Personal Automobile Application
90 GA	Georgia Personal Automobile Application Section
90 HI	Hawaii Personal Automobile Application
90 IA	Iowa Personal Auto Application
90 ID	Idaho Personal Automobile Application Section
90 IL	Illinois Personal Automobile Application
90 IN	Indiana Personal Automobile Application
90 KS	Kansas Personal Auto Application
90 KY	Kentucky Personal Auto Application
90 LA	Louisiana Personal Automobile Application Section
90 MA	Application for Massachusetts Motor Vehicle Ins
90 MD	Maryland Personal Automobile Application Section
90 ME	Maine Personal Auto Application
90 MI	Michigan Personal Automobile Application Section



Form Number	Form Title
90 MN	Minnesota Personal Automobile App
90 MO	Missouri Personal Automobile App
90 MS	Mississippi Personal Auto Application
90 MT	Montana Personal Auto Application
90 NC	North Carolina Personal Auto Application Section
90 ND	North Dakota Personal Auto Application
90 NE	Nebraska Personal Auto Application
90 NH	New Hampshire Personal Automobile App
90 NJ	New Jersey Personal Automobile App
90 NM	New Mexico Personal Automobile App
90 NV	Nevada Personal Auto Application
90 NY	New York Personal Automobile Application
90 OH	Ohio Personal Automobile Application
90 OK	Oklahoma Personal Automobile Application
90 OR	Oregon Personal Automobile Application
90 PA	Pennsylvania Personal Automobile App Section
90 PR	Puerto Rico Personal Auto App.
90 RI	Rhode Island Personal Auto Application Section
90 SC	South Carolina Personal Auto Application
90 SD	South Dakota Personal Auto Application
90 TN	Tennessee Personal Auto Application
90 TX	Texas Personal Auto Application
90 UT	Utah Personal Automobile Application
90 VA	Virginia Personal Automobile Application
90 VI	Virgin Islands Personal Automobile Application
90 VT	Vermont Personal Automobile Application
90 WA	Washington Personal Automobile Application Section
90 WI	Wisconsin Personal Automobile App
90 WV	West Virginia Personal Auto Application
90 WY	Wyoming Personal Automobile Application
91	Good Student Driver Training
92	Medical Statement
93	Young Driver Questionnaire
94 HI	Hawaii Vehicle Inspection Report Supp
94 NJ	Insurance Inspection Report
95 MA	Massachusetts Renewal Application (Statement of Facts)
97 SC	Assoc Auto Insurers Plan of SC - Private Passenger Auto App
97 WI	Wisconsin Automobile Insurance Plan - Private Passenger Auto Application
99	Accidents / Convictions Schedule
101	Additional Remarks Schedule
103	Personal Auto Application Schedule – Additional Resident and Driver Information Section
125	Commercial Insurance Application Applicant Information Section
126	Commercial General Liability Section
127	Business Auto Section
128	Garage and Dealers Section



Form Number	Form Title
129 SC	Assoc Ins Plan of SC - Vehicle Schedule
129	Vehicle Schedule
130 FL	Florida Workers Comp Application
130	Workers Compensation Application
131	Umbrella / Excess Section
132 NJ	NJ Workers Compensation Insurance Plan Instructions/Rules
132	Truckers / Motor Carriers Section
133 FL	FL Workers Comp. Addendum to 130FL
133 MI	MI Application for Workers' Compensation Insurance
133 MT	Montana Worker's Comp. Supplement
133 NJ	NJ Workers Compensation Insurance Application
133 TN	TN Assigned Risk Supplement
133 WI	WI Workers Compensation Insurance Pool
133	Workers Compensation Insurance Plan - Assigned Risk
134 FL	FL Workers Comp. Instructions
134 NJ	NJ Workers Compensation Insurance Plan
134 WI	WI Supplementary Non-Election Form
135 NC	North Carolina Workers Compensation Insurance Plan – Application for Designation of an Insurance Company
135 NJ	New Jersey Workers Compensation Insurance Plan Supplemental Employee Leasing Application
135 WI	WI Supplementary Election of Coverage
136 NC	North Carolina Workers Compensation Insurance Plan – Instructions for Completing ACORD 135 NC Application
136 NJ	NJ Workers Compensation Ins Plan - Truckers Suppl App
136 WI	WI Supp. Ltd. Other States Coverage Req.
137 AK	Alaska Commercial Auto
137 AL	Alabama Commercial Auto
137 AR	Arkansas Commercial Auto
137 AZ	Arizona Commercial Auto
137 CA	California Commercial Auto
137 CO	Colorado Commercial Auto
137 CT	Connecticut Commercial Auto
137 DC	District of Columbia Commercial Auto
137 DE	Delaware Commercial Auto
137 FL	Florida Commercial Auto
137 GA	Georgia Commercial Auto
137 HI	Hawaii Commercial Auto
137 IA	Iowa Commercial Auto
137 ID	Idaho Commercial Auto
137 IL	Illinois Commercial Auto
137 IN	Indiana Commercial Auto
137 KS	Kansas Commercial Auto
137 KY	Kentucky Commercial Auto
137 LA	Louisiana Commercial Auto
137 MA	Massachusetts Commercial Auto
137 MD	Maryland Commercial Auto



Form Number	Form Title
137 ME	Maine Commercial Auto
137 MI	Michigan Commercial Auto
137 MN	Minnesota Commercial Auto
137 MO	Missouri Commercial Auto
137 MS	Mississippi Commercial Auto
137 MT	Montana Commercial Auto
137 NC	North Carolina Commercial Auto
137 ND	North Dakota Commercial Auto
137 NE	Nebraska Commercial Auto
137 NH	New Hampshire Commercial Auto
137 NJ	New Jersey Commercial Auto
137 NM	New Mexico Commercial Auto
137 NV	Nevada Commercial Auto
137 NY	New York Commercial Auto
137 OH	Ohio Commercial Auto
137 OK	Oklahoma Commercial Auto
137 OR	Oregon Commercial Auto
137 PA	Pennsylvania Commercial Auto
137 RI	Rhode Island Commercial Auto
137 SC	South Carolina Commercial Auto
137 SD	South Dakota Commercial Auto
137 TN	Tennessee Commercial Auto
137 TX	Texas Commercial Auto
137 UT	Utah Commercial Auto
137 VA	Virginia Commercial Auto
137 VT	Vermont Commercial Auto
137 WA	Washington Commercial Auto
137 WI	Wisconsin Commercial Auto
137 WV	West Virginia Commercial Auto
137 WY	Wyoming Commercial Auto
138 AK	Alaska Garage and Dealers
138 AL	Alabama Garage and Dealers
138 AR	Arkansas Garage and Dealers
138 AZ	Arizona Garage and Dealers
138 CA	California Garage and Dealers
138 CO	Colorado Garage and Dealers
138 CT	Connecticut Garage and Dealers
138 DC	District of Columbia Garage and Dealers
138 DE	Delaware Garage and Dealers
138 FL	Florida Garage and Dealers
138 GA	Georgia Garage and Dealers
138 HI	Hawaii Garage and Dealers
138 IA	Iowa Garage and Dealers
138 ID	Idaho Garage and Dealers
138 IL	Illinois Garage and Dealers
138 IN	Indiana Garage and Dealers



Form Number	Form Title
138 KS	Kansas Garage and Dealers
138 KY	Kentucky Garage and Dealers
138 LA	Louisiana Garage and Dealers
138 MA	Massachusetts Garage and Dealers
138 MD	Maryland Garage and Dealers
138 ME	Maine Garage and Dealers
138 MI	Michigan Garage and Dealers
138 MN	Minnesota Garage and Dealers
138 MO	Missouri Garage and Dealers
138 MS	Mississippi Garage and Dealers
138 MT	Montana Garage and Dealers
138 NC	North Carolina Garage and Dealers
138 ND	North Dakota Garage and Dealers
138 NE	Nebraska Garage and Dealers
138 NH	New Hampshire Garage and Dealers
138 NJ	New Jersey Garage and Dealers
138 NM	New Mexico Garage and Dealers
138 NV	Nevada Garage and Dealers
138 NY	New York Garage and Dealers
138 OH	Ohio Garage and Dealers
138 OK	Oklahoma Garage and Dealers
138 OR	Oregon Garage and Dealers
138 PA	Pennsylvania Garage and Dealers
138 RI	Rhode Island Garage and Dealers
138 SC	South Carolina Garage and Dealers
138 SD	South Dakota Garage and Dealers
138 TN	Tennessee Garage and Dealers
138 TX	Texas Garage and Dealers
138 UT	Utah Garage and Dealers
138 VA	Virginia Garage and Dealers
138 VT	Vermont Garage and Dealers
138 WA	Washington Garage and Dealers
138 WI	Wisconsin Garage and Dealers
138 WV	West Virginia Garage and Dealers
138 WY	Wyoming Garage and Dealers
139 MI	Michigan Automobile Insurance Placement Facility Supplement to ACORD App. Application for Commercial, Public Automobiles and Corporately Owned Vehicles
139 MS	Mississippi Statement/Schedule of Values
139	Statement/Schedule of Values
140	Property Section
141 C	Crime Section 2000
143	Transportation Section
144	Glass And Sign Supplement
145	Accounts Receivable/Valuable Papers
146	Equipment Floater
147	Installation/Builder's Risk



Form Number	Form Title
148	Electronic Data Processing
149	Dealers Section
151	Miscellaneous Crime Coverage Section
155 BM	Boiler & Machinery Section 2002
159	Schedule of Insurance
160	Business Owners Application
163	Commercial Auto Driver Info. Schedule
170 OH	Ohio FAIR Plan Underwriting Association - Instructions for Completion of Insurance Applications
171 AK	AK Petition For Executive Officer Waiver
171 CO	CO Rejection of Cov'g by Corp. Officers
171 CT	Coverage Election by Employee Who Is an Officer of a Corporation, Manager of an LLC, or Member of a Multiple-Member LLC
171 DE	Delaware Executive Officer(s) Exclusion
171 FL	FL Notice of Election of Coverage
171 GA	GA Workers' Comp - Corp. Officer Rejection
171 IL	IL FAIR Plan App for Commercial Property Insurance
171 KS	KS Elec. of Individual, Partner or Self-Employed Individual
171 MI	MI App for Exclusion of Executive Officers of a Corp or Members/Managers of a Limited Liability Co
171 NJ	NJ Workers Compensation Insurance Plan NJ Workers Compensation and Employers Liability Manual, Part 3, Section 14
171 NM	NM Executive Employee Affirmative Election Form
171 NY	NY Notice of Election of a Corporation
171 OH	Ohio FAIR Plan Underwriting Association - Application for Insurance - Basic Property Application
171 PA	PA App. for Executive Exemption
171 VA	VA Rejection of Cov'g-Workers' Comp Act
172 CT	Coverage Election by Employees who are Members of a Partnership
172 FL	FL Revocation of Election to be Exempt
172 KS	KS Cancel. of Elec. of Individual Partner or Self-Employed Ind.
172 MI	MI Application for Exclusion
172 NM	NM Election to Accept
172 NY	Cov'g of Partners and Self-Employed
172 OH	Ohio FAIR Plan Underwriting Association - Application for Insurance - Homeowners Supplement
172 PA	PA Executive Officers Declaration
172 VA	VA Notice Terminating Prior Rej. of Covg
173 CT	Coverage Election by Sole Proprietor or Single-Member LLC
173 FL	FL Notice of Election to be Exempt
173 KS	KS Cancel. of Elec. Not to Accept Coverage
173 MI	MI Workers Comp Facility Specific Person Exclusion Form
173 NM	NM Revocation
173 NY	Executive Cov'g-relig, charity, vet. orgs
173 OH	Ohio FAIR Plan Underwriting Association – Dwelling Fire Supplement
174 FL	Florida Revocation of Election of Coverage
174 KS	KS Election Not To Accept Coverage



Form Number	Form Title
174 NM	NM Limited Liability Company Member Affirmative Election Form
174 NY	Revocation of Exec Cov'g (form 173 NY)
174 OH	Ohio FAIR Plan Underwriting Assn Commercial Supplement
175 FL	FL Workers Compensation Monthly Change Sheet
175 OH	Ohio FAIR Plan Underwriting Assn Farm Supplement
175 SC	Assoc Auto Ins Plan of SC - Comm Auto Policy Change Req
175	Commercial Policy Change Request
176 KS	KS Election of Employer to Cover Employees
176 OH	Ohio FAIR Plan Underwriting Association - Rehabilitation Supplement
177 CA	CA Auto Body Repair Consumer Bill of Rights
177 KS	KS Election of Coverage for Volunteer Workers
177 NY	NYPIUA Application for Commercial Insurance
177 OH	Ohio FAIR Plan Underwriting Assn Bowling Alley Supplement
177 SC	Assoc Auto Ins Plan of SC - Comm Auto Application
177 WI	WI Auto Insurance Plan - Business Auto Application
178 KS	KS Cancel. of Election of Employer to Cover Employees
178 WI	WI Auto Insurance Plan - Truckers Application
179 KS	KS Cancel. of Election of Coverage for Volunteer Workers
179 SC	Assoc Auto Ins Plan of SC - Garage Application
180 KS	KS Election of Coverage for Persons Performing Public Service
180	Errors and Omissions Section
181 KS	KS Cancel. Election of Coverage for Persons Performing Public Service
181 SC	Assoc Auto Ins Plan of SC: Co Performance Complaint Form
182 KS	KS Election of a Noncompensated Volunteer to be Covered
182 SC	Assoc Auto Ins Plan - Producer Perform. Complaint Form
183 KS	KS Cancellation Election of a Noncompensated Volunteer to be Covered
183 SC	Assoc Auto Ins Plan of SC - Automobile Loss Notice
184 SC	Assoc Auto Ins Plan of SC - Garage Supplemental Form
185 SC	Assoc Auto Ins Plan of SC - Unin/Under Private Pass Risks
185	Restaurant/Tavern Supplement
186 SC	Assoc Auto Ins Plan - Unin/Under Cvge for Comm Risks
186	Contractors Supplement
187 SC	Assoc Auto Ins Plan of SC - Name and/or Ownership Change
187	Professional Liability Supplement
188 SC	Assoc Auto Ins Plan of SC - Endorsement Voiding Auto Insurance While Named Person is Operating Car
188	Employment Related Practices Liability Section
190	Supplemental Property Application
193	Open Cargo Section
194	Truckers / Motor Carrier Supplement
195	Design Professional's Ind. Prop. Survey
196	Medical Professional Liability Insurance App.
199	Application Supplement - Undertaking
200	Producer Account
201	Producer Account Discrepancy Notice
210	Yacht Section



Form Number	Form Title
220 FL	Citizens Property Insurance Corporation, Commercial and Commercial - Residential Wind Only
221 FL	Citizens Property Insurance Corporation, Wind Only - Supplemental Application Schedule Commercial and Commercial - Residential
225	Policyholders Report
226	Statement of Premium Adjustment
275	Aviation Insurance Binder
276	Aircraft Insurance Binder
301	NFIP - Flood Insurance Application
302	NFIP - Flood Insurance Gen'l Change Endorsement
303	NFIP - Flood Ins. Preferred Risk Policy App.
304	NFIP - Flood Ins. Cancellation/Nullification
325	Aviation Insurance Application – Applicant Information Section
326	Airport Property Supplement
327	Airport and FBO Liability Section
328	Private Hangar Liability Section
329	Aviation Products Liability
330	Aircraft Section
331	Pilot Experience
332	Hangar Schedule
333	Aircraft Schedule
335	Aviation Policy Change Request – Applicant Information Section
336	Airport Property Change Request
337	Airport and FBO Liability Change Request
338	Private Hangar Liability Change Request
339	Aviation Products Liability Change Request
340	Aircraft Change Request
341	Pilot Experience Change Request
342	Hangar Change Request
350 WM	Watermark Paper- 20#
360 WM	Watermark Paper- 32# ID Card Stock (Landscape))
370 WM	Watermark Paper- 32# ID Card Stock (Portrait)
401	Agriculture Application
402	Agriculture Property Section
403	Agriculture Property Section – Scheduled and Unscheduled Farm Personal Property
404	Agriculture Liability Section
405	Agriculture Premises / Location Diagram
406	Agriculture Supplement – Unscheduled Farm Personal Property Inventory Form
407	Livestock Mortality Section
408	Equine Liability Supplement
410	Small Farm/Ranch Application
501	Surety Report of Execution
610	Premium Payment Supplement
801	Railroad Protective Liability Supplement
802	Hotel/Motel Supplement
807	Directors & Officers Liability Section



Form Number	Form Title
808	P&C Agency Appointment Form
810	Business Income / Extra Expense / Rental Value Supplement to Property Section
811	Value Reporting Information Supplement to Property Section
812	Agency Questionnaire
813	Request for Proof of Property Insurance
815	International Liability Exposure Supplement
816	International Property Exposure Supplement
817	P&C Producer Appointment Form – Appointment Section
818	P&C Producer Appointment Form – Background Questions
819	P&C Producer Appointment Form – Additional Appointment or Termination
822	Driver Work / School Address Information Supplement
823	Additional Premises Information Schedule
825	Professional / Specialty Insurance Application - For Use in Management, Executive & Professional Lines - Applicant Section
827	Employment Practices Liability Insurance Section
828	Fiduciary Liability Coverage Section
829	Forms and Endorsements Schedule
830	Property Insurance Card
851 MD	Maryland Personal Property Supplement - Loss from Water and Sewer Backup
851 SC	Assoc Auto Ins Plan of SC - Electronic App Submission Interface Retraction Request Form
851 TX	Texas Personal Lines Supplement - Use of Credit Information Disclosure
852 TX	Texas Personal Lines Supplement (Spanish Version) - Use of Credit Information Disclosure
855 CA	California FAIR Plan Property Insurance - Application for Property Insurance
856 CA	California FAIR Plan Property Insurance - Business Owners Application
857 CA	California Earthquake Authority - Application for Earthquake Insurance
860 CA	California Auto Supplement - Driver Self Certification
861 CA	California Residential Property Ins Bill of Rights
861 LA	Louisiana Auto Supplement - Active Military Personnel Affidavit
862 LA	Louisiana Property Supplement – Hurricane Loss Mitigation Survey
862 WV	West Virginia Property Supplement - Notice of Flood Coverage Exclusion



12 REVISION HISTORY/CHANGE SUMMARY

Version	Date	Description of Change