Life and Annuity Program

Standards Update

Based on Cycle 1 of 2012

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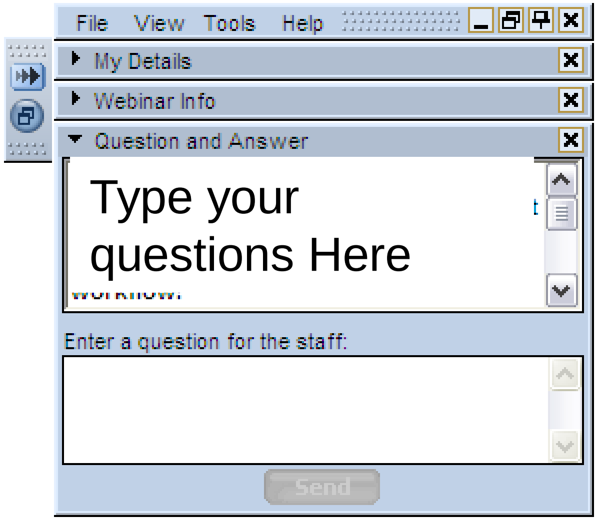
Program Manager, ACORD

Welcome

- All attendees, are muted
- Type questions into the question box
- Questions will be addressed throughout the session



Objective

- Provide an overview of new functionality and enhancements to the L&A Standards within the past 6 months (1st cycle of 2012).

Outcome

- Participants will know how the standards impact their existing implementations.
- Participants will gain an understanding of the new functionality and enhancements available to them to help with their future implementation projects.

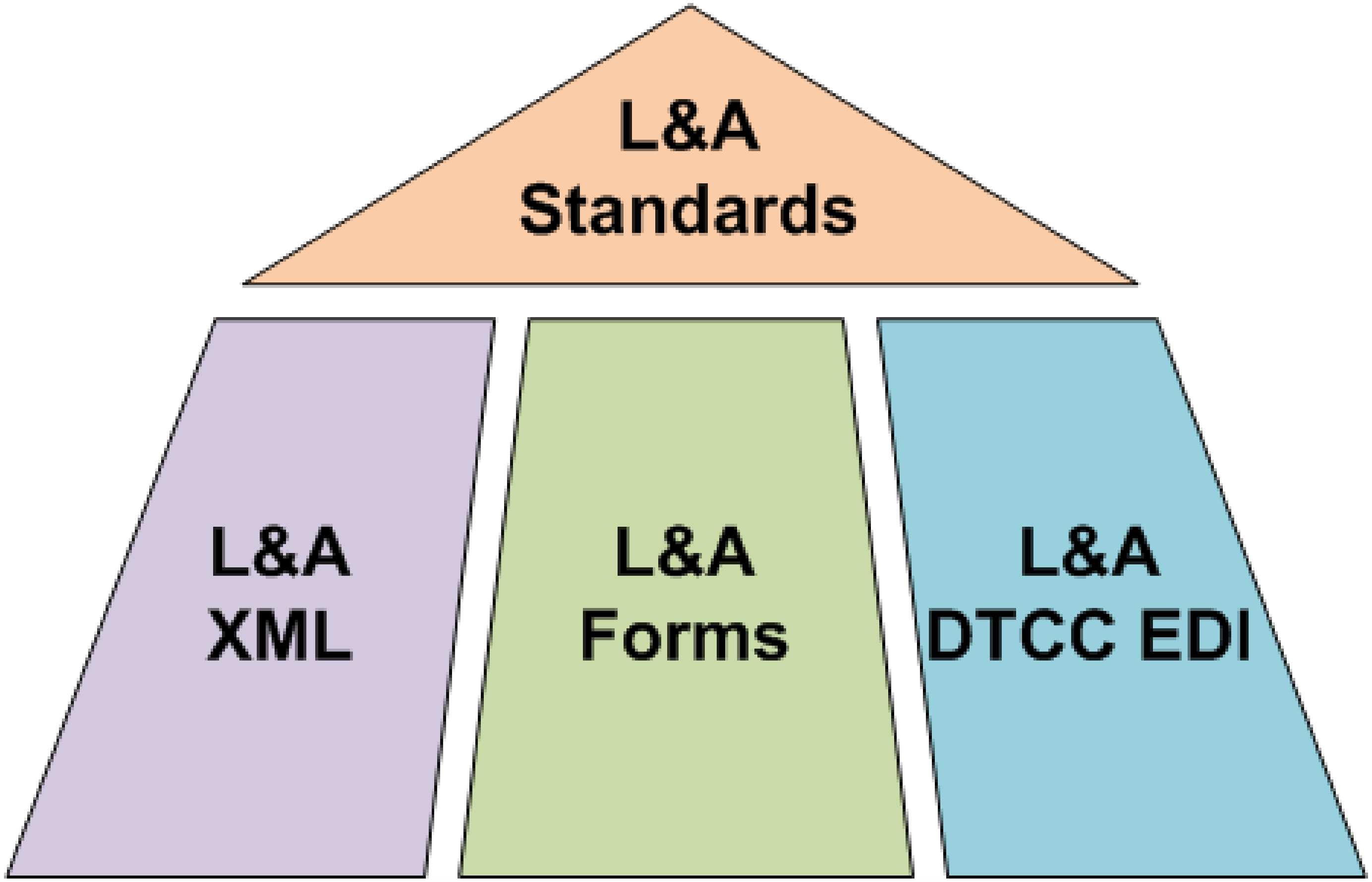
Audience

- Business Analyst
- Project Managers
- ACORD Certified Experts
- Business/Systems Architects
- Anyone who has a vested interest in the standards

L&A Program Priority

- The top priority of the L&A Program is to Improve Standards and the implementability of them.

L&A Program Standards



L&A Program Standards

L&A
XML

2.27.00

New Functionality – Removed Items – Changed Items – Clarifications

Definitions

- **New Functionality** – *Adding* to the standard
- **Removed Items** – *Deprecating* elements
- **Changed Items** – *Modifying* existing standard elements (changing data type, undeprecating, etc.)
- **Clarifications** – *Improving* documents, definitions

New Functionality

- **New Functionality** – *Adding* to the standard
- 62 Approved Maintenance Request
- 42 New Functionality Maintenance Request

ACORD

New Pending Response Tracking

- Web Services:
  - New enhancement to support tracking of a pending response and a final response for Web Services.
- New enhancement to support a pending response and subsequent response that is obtained through a separate request.

New Pending Response Tracking

MR ID	12-1.001.PnP102	12-1.001.PnP103
Title - Purpose	Add new element to support tracking of a pending response for use within Web Services	Add new TransType for Obtain Results
Description - Business Case	As part of our web services definition to support a pending response and separately obtain a successful response. The messaging pattern to support obtaining the 2nd response is a polling / retrieval operation. Thus we need a way to be able to identify that a) a final state message will be delivered and b) rules around how I can go and get that 2nd response.	This transaction applies to the scenario where there is a pending response to a request and a subsequent response to indicate that the transaction has completed. The consumer must then send a separate request to obtain the final result. In this case, the original requestor needs a way to be able to ask the provider to provide the final response once available.
ChangeType	New Functionality	New Functionality
Standard	L&A XML	L&A XML

Improvements to Attachments

- New enhancements include:
  - Ability to capture notes on a policy (i.e. from customer service rep)
  - Ability to capture additional notes (i.e. handwritten notes, strikethroughs, etc.)
  - Added a page count for scanned documents.
  - New Attachment type codes to support documents

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Maintenance & Process

ACORD facilitates an open standards development process. Throughout the year, interested parties may propose a change or enhancement to the ACORD Standards. These proposals, known as maintenance requests or "MRs", are presented semi-annually as a ballot to the appropriate committees for review and vote. ACORD announces dates and deadlines associated with the voting cycle on the ACORD Teams Site under the calendar for each respective program.

LIFE & ANNUITY

MR Submissions: **MRVoting@acord.org**
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- ZIP MR Reports Download
- ZIP Maintenance Request Template Download
- ZIP Life EDI DTCC MR Listing Download
- ZIP Life EDI DTCC MR Template Download
- ZIP Life & Annuity MR Voting Results Download

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Standards Documentation

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Life & Annuity Specifications & Documentation - Member

The ACORD Life & Annuity Standards encompass all lines of business based on mortality or morbidity risk including life, annuity, disability, health, and long-term care. The specification anticipates the needs of all participants in the insurance industry including insurance carriers, reinsurers, distributors, service providers, and related financial services.

About XML Standards

The ACORD Life & Annuity XML Standards are built using a model-driven approach. The foundation of the standard is an XML Implementation Model from which all messages are derived. This ensures unprecedented consistency and reuse across all messages in the standard.

Below is the archive of the ACORD Life & Annuity XML Standards releases, including draft releases. Each release includes an Object Reference Model, a high-level object hierarchy representing the L&A Standard Implementation Model; a compiled Help File reference which is the primary documentation for the L&A Standard; various schema files and more. Finally, each version is available in a fully indexed, searchable and printable PDF.

Refer to the "Readme" file associated with each release for a full listing of files and file descriptions.

XML Standards Specifications and Documentation	
Final Release 2.27.00	Jul 2012
Final Release 2.27.00 (PDF Version)	Jul 2012
Final Release 2.26.00	Jan 2012
Final Release 2.26.00 (PDF Version)	Jan 2012

View All

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Improvements to Attachments

MR ID	12-1.008.105	12-1.008.107	12-1.008.108	12-1.078.05
Title - Purpose	Create a transaction to return Change Attachment (Note) records.	Add an element to the Attachment Object that indicates additional notes were written by the customer.	Add a Page Count attribute to the Attachment object.	Additional Attachment Type Codes to support Transamerica`s requirements
Description - Business Case	The 506 Change Attachment (note) Request is used in our organization to write a note on a policy, an inquiry transaction to return attachment notes is needed.	Our process today evaluates a scanned image to identify any additional information provided in the margins or white spaces of a form. In many cases the customer may cross out an address and provide a new address or a corrected spelling of a name. We need the ability to identify forms with additional information to effectively process a customers request.	We currently scanning multiple page documents and we would like the ability to track the number of pages the system has scanned. This helps in when reconciling scanning issues.	Gaps were identified within the ACORD list for the Attachment type codes. Those values listed within this MR. Additionally, Transamerica requested the additon of Requirement Codes (MR 12-1.078.01) and some of those requirements correlate to forms/documents what will be included within the Attachment Object.
ChangeType	New Functionality	New Functionality	New Functionality	New Functionality
Standard	L&A XML	L&A XML	L&A XML	L&A XML

Additional Underwriting Guidelines

- New functionality for uninsurable guidelines relating to:
  - criminal convictions
  - medical treatments
  - miscellaneous factors
- Ability to specify location restrictions

Additional Underwriting Guidelines

MR ID	12-1.PPFL.111A	12-1.PPFL.119
Title - Purpose	To add functionality to the UnderwritingGuidelines construct for uninsurable guidelines relating to criminal convictions, medical treatments, and miscellaneous factors.	Allow location-specific restrictions when documenting Underwriting Guidelines that involve locations.
Description - Business Case	In the November 2010 cycle, the PPFL working group introduced the concept of representing underwriting guidelines in a standardized electronic format. This format can easily be consumed by an application in order to facilitate the producer`s prediction of a client`s underwriting class for each carrier or product. Many of the component guidelines were added to the model in MR`s 10-2.PPFL.18 and 11-1.PPFL.18A-D. There was a general understanding that more component guidelines would be added as they were developed. This MR proposes the addition of 3 more component guidelines to handle risks relating to criminal convictions, medical treatments, and miscellaneous factors in order to support the need to define guidelines for outright rejection (uninsurable).	In past cycles, maintenance request 10-2.PPFL.18 added high-level modeling for travel restrictions needed when a carrier`s underwriting guidelines do not specify individual locations. Maintenance 11-1.PPFL.18B added modeling to assign risks to specific locations, but stopped short of allowing these locations to specify their particular restrictions. There is a business need to be able to specify the restrictions that contribute to the risk assignment for a particular TravelLocationRating. This request proposes modeling to meet this business need. There is also a need to provide details about a particular restriction, both when the LocationRestrictionType is set to OLI_OTHER and when it is set to an existing value in the table. This MR proposes the addition of the Description element to LocationRestrictionInfo, to be used in connection with LocationRestrictionType.
ChangeType	New Functionality	New Functionality
Standard	L&A XML	L&A XML

New Living Benefit Quote

- Ability to request a living benefit needs quote or calculation.
- Added as a sub-transaction to the existing values inquiry message.

New Living Benefit Needs Business Message

MR ID	12-1.008.100
Title - Purpose	Add Sub-transaction code to Values Inquiry to generate a Living Benefit Quote.
Description - Business Case	In our organization today we offer a benefit that allows our customer to take out a portion of their death benefit due to a life threatening disease.
ChangeType	New Functionality
Standard	L&A XML

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Improved Signature Capture

- On a form there are spots where a full electronic signature is required and other places where just Initials are required.
  - Ability to specify if a signature or initials are required
  - Various items clarified to improve the documentation of definitions

Improved Signature Capture

MR ID	12-1.225.01
Title - Purpose	To be able to specify if a specific SignatureInfo requires a Full Signature or Initials only.
Description - Business Case	To be able to specify if a specific SignatureInfo requires a Full Signature or Initials only. On a form there are spots where a Full electronic signature is required and other places where just Initials are required. There needs to be a way to show an e-signature tool that a specific field on a form requires one or the other.
ChangeType	New Functionality
Standard	L&A XML

Method of Tracking Privacy Information

- Customers have the right to decide who can and cannot get their personal information.
- New Codes were added to provide the ability to specify privacy requirements.

Method of Tracking Privacy Information

MR ID	12-1.133.01
Title - Purpose	This MR establishes a method of tracking Privacy Information for a Party on a Policy by adding Privacy restriction reason information to the RestrictionInfo aggregate.
Description - Business Case	In today's world where laws such as Gramm-Leach-Bliley have made it mandatory that customers have the right to decide who does and does not get their personal information; there are many situations in which the client can decide that they want to participate in (Opt In) or not (Opt Out) in how their personal information is shared. Now customers can decide if they want to receive phone calls or mailings or other forms of communication. ACORD currently does not have the ability to handle more than one Privacy Code and one Privacy Option, This Maintenance Request is an attempt to give the ACORD Data Model the flexibility that it needs to handle all of today's credit options.
ChangeType	New Functionality
Standard	L&A XML

New Distributor Profile & Carrier Profile

- Added new type codes to the TransactionSubType lookup to support the Distributor Profile and Carrier Profile

New Distributor Profile & Carrier Profile

MR ID	12-1.PPFL.76
Title - Purpose	Adding new type codes to the TransactionSubType lookup to support the Distributor Profile and Carrier Profile versions of the 204 and 1204 transactions.
Description - Business Case	Adding new type codes to the TransactionSubType lookup to support the Distributor Profile and Carrier Profile versions of the 204 and 1204 transactions.
ChangeType	New Functionality
Standard	L&A XML

Removed Items

- **Removed Items** – *Deprecating* elements
- Total MR's = 4

Removed the attribute version of RelatedRefID

- Eliminate a redundant model element name via deprecation of the attribute version of RelatedRefID.

Removed the attribute version of RelatedRefID

MR ID	12-1.LAWG.03
Title - Purpose	To eliminate a redundant model element name via deprecation of the attribute version of RelatedRefID.
Description - Business Case	The RelatedRefID name is used in two different locations in the data model. The RelatedRefID is used as an IDREF on the SettlementInfo object and is used as a String data property on the AssociatedObjectInfo, AssocParticipantObjectInfo, and Relation objects. This name conflict violates the ACORD Naming and Design Rules (#313) and can cause problems for tools that use the data element name as a unique identifier. LAWG attempted an MR last cycle to address this particular modeling concern, but found that the intended use of the RelatedRefID attribute on SettlementInfo was unclear. The MR was withdrawn to allow time for the research needed to most appropriately settle the conflict. That research has now been complted. **See MR for Additional details.....**
ChangeType	Removed Items
Standard	L&A XML

Clean up the Object Type table and some associated elements

- There are code values representing non-existent objects, duplicate code values, etc., that cause confusion and inconsistant implementations
- Deprecate unusable or duplicate Object Types and objects

Clean up the Object Type table and some associated elements

MR ID	12-1.LAWG.15
Title - Purpose	To clean up the Object Type table and some associated elements. There are code values representing non-existent objects, duplicate code values, etc. that can cause confusion and inconsistent implementation.
Description - Business Case	Rules applied to the Object Type Cleanup: 1. There should be only one Object Type per object. If duplicates are found, the higher code value will be deprecated in favor of the lower code value, which theoretically has been around longer and is therefore more widely implemented. 2. Any object types that do not have corresponding objects will be deprecated. 3. The object type for any objects that are deprecated in all usages should also be deprecated. 4. Ensure that all deprecations, both existing and proposed, have appropriate usage notes explaining the deprecation and alternate modeling where appropriate. **See MR for addtional details....**
ChangeType	Removed Items
Standard	L&A XML

Remove duplicity and provide clarity for Arrangements

- Focused on arrangement types specific to supporting payments
- Deprecation of 3 Arrangement Types with usage instructions

Remove duplicity and provide clarity for Arrangements

MR ID	12-1.PPFL.132P
Title - Purpose	Cleanup the ArrType lookup and remove duplicity and provide clarity.
Description - Business Case	This MR is focused on arrangement types specific to supporting payments and were part of a joint PLC, PPfL and PnP review
ChangeType	Removed Items
Standard	L&A XML

Remove duplicity and provide clarity for Arrangements

- Focused on arrangement types specific to withdrawals & Transfers
- Deprecation of 22 Arrangement Types

Remove duplicity and provide clarity for Arrangements

MR ID	12-1.PPFL.132W
Title - Purpose	Cleanup the ArrType lookup and remove duplicity. The combination of ArrType and ArrSubType should be used to define a specific Arrangement.
Description - Business Case	The ArrType lookup allows the user to specify both generic arrangements and also specific arrangements. For example, generically DCA can be defined as tc=2. This encompasses Regular DCA, Special DCA, Interest Sweep and Earnings Plus Principle DCA. The latter four types of DCA programs are ArrSubTypes. There is no way to define Interest Sweep or Earnings Plus Principle DCA with just ArrType in the current model. The combination of ArrType and ArrSubType allow the definition of specific DCA programs. The same is true for Systematic Withdrawals tc=38. There are many flavors of the generic Systematic Withdrawal Arrangement. The ArrSubType lookup is sublisted with the appropriate ArrTypes for each type code. We have recently standardized and removed the redundancy off of the RiderTypeCode and RiderSubTypeCode lookups as well. **See MR for additional details....**
ChangeType	Removed Items
Standard	L&A XML

Changed Items

- **Changed Items** – *Modifying* existing standard elements (changing data type, undeprecating, etc.)
- Total MR's = 1

Undeprecate item on Nation Table

- Updated the Nation table to align the Nation table with the ISO 3166-1 standard
- Curacao was undeprecated

Undeprecate item on Nation Table

MR ID	12-1.017.02
Title - Purpose	Update the Nation table to reflect a nation name change, undeprecate one entry, update another and to make 5 additions
Description - Business Case	This change is being requested to align the Nation table with the ISO 3166-1 standard.
ChangeType	Removed Items
Standard	L&A XML

Clarifications

- **Clarifications** – *Improving* documents, definitions
- Total MR's = 11

Corrected Inconsistencies

- Over time, various errors, anomalies and inconsistencies in the Help File documentation have been reported by members and ACORD staff.
- Updates Applied to: Usage Notes, Definitions, Descriptions.

Documentation Updates

- Added documentation to frequently referenced type codes for which the original documentation was lost.
- Updates Applied to: Usage Notes, Definitions, Descriptions.

Corrected Inconsistencies & Documentation Updates

MR ID	12-1.001.01	12-1.001.03
Title - Purpose	To correct various inconsistencies in the Help file.	To add documentation to frequently referenced type codes for which the original documentation was lost and has now resurfaced.
Description - Business Case	Over time, various errors, anomalies and inconsistencies in the Help File documentation have been reported by members and ACORD staff. This maintenance request is correcting many of these.	During the course of model support provided by ACORD staff, we discovered a spreadsheet from version 2.2 of the standard that contains the original documentation for many type codes that are frequently included in inquiries. This MR is incorporating that documentation for some codes, merging in with existing documentation where necessary. This is a continuation of the effort started in MR 11-2.001.13.
ChangeType	Clarifications	Clarifications
Standard	L&A XML	L&A XML

Requirement Code Documentation Updates

- Document the sublisting of the Requirement Code table and correct various inconsistencies in current sublist values.
- Updates Applied to: Usage Notes, Definitions, Descriptions and Sublist.

Requirement Code Documentation Updates

MR ID	12-1.001.02
Title - Purpose	To document the sublisting of the Requirement Code table and correct various inconsistencies in current sublist values.
Description - Business Case	The Underwriting Requirements WG (2003-2006) established a convention for sublisting the Requirement Code list. The convention is that the codes should be sublisted with their corresponding value from the Requirement Category code list. The documentation in the Underwriting Requirements depends on this convention. This convention was not documented in the model so many recently added codes do not follow it. This MR adds the necessary documentation to the table as well as cleans up the table so that all values have appropriate sublists. Some of the updates required changes to the Requirement Category table as well. Corresponding line items are included in this MR.
ChangeType	Clarifications
Standard	L&A XML

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Clarified Usage of Service Name

- Clarified the usage of ServiceName when used on TXLifeRequest/BusinessService, as it ties to AWSPUpdates

Clarified Usage of Service Name

MR ID	12-1.001.PnP101
Title - Purpose	To clarify the usage of ServiceName when used on TXLifeRequest/BusinessService, as it ties to AWSP
Description - Business Case	PnP worked through very detailed requirements pertaining to the use of ServiceName as it corresponds to AWSP. This MR adds this documentation to the standard itself.
ChangeType	Clarifications
Standard	L&A XML

Clarified Time Zone Documentation

- Clarify time value represented in time zone format

Clarified Time Zone Documentation

MR ID	12-1.078.201
Title - Purpose	Clarify time value represented in timezone format
Description - Business Case	The specification is unclear as to what value is put for the time in the timezone format. Is it UTC or local time? Based on the w3 specification, it looks like the base time is in local time and the timezone allows you to determine UTC time.
ChangeType	Clarifications
Standard	L&A XML

Clarified QualPlan Documentation

- Clarifications to OLI_LU_QUALPLAN lookup.
- Also includes deprecation of QualifiedPlanCC in favor of QualifiedPlanOption on PeriodCertainCC and PolicyProduct.

Clarified QualPlan Documentation

MR ID	12-1.225.02
Title - Purpose	To clean up the OLI_LU_QUALPLAN lookup and add additional definition to some codes. Also deprecating QualifiedPlanCC in favor of QualifiedPlanOption on PeriodCertainCC and PolicyProduct.
Description - Business Case	To get additional clarity for this lookup table.
ChangeType	Clarifications
Standard	L&A XML

Clarified Items from Life & Annuity Architecture Working Group

- Documentation update for CriteriaExpression and related elements
- Clarified the use of the PrimaryObjectType.
- Removed usage specific type code restrictions for the App Submission Type table.

Clarified Items from Life & Annuity Architecture Working Group

MR ID	12-1.LAWG.07	12-1.LAWG.34	12-1.LAWG.35
Title - Purpose	Documentation update for CriteriaExpression and related elements	To clarify the use of the PrimaryObjectType element and enable consistent implementation of this element.	To remove usage specific type code restrictions for the App Submission Type table.
Description - Business Case	Get CriteriaExpression in line with Naming convention.	The PrimaryObjectID element exists on TXLifeRequest and TXLifeResponse in order to provide the focus of a particular transaction. TXLifeRequest also has a qualifying PrimaryObjectType element that further describes the object referenced by PrimaryObjectID. This element does not currently reside on TXLifeResponse, which causes some inconsistency in the standard: 1. The model should have the ability to qualify PrimaryObjectID in all usages. 2. There is an effort to establish a best practice of documenting the "Primary Object" for all transactions/messages. This concept is more rigorously described when @PrimaryObjectID and PrimaryObjectType are used together. 3. If PrimaryObjectType is provided on a TXLifeRequest, the model should allow for it to be echoed back on the corresponding TXLifeResponse. 4. At least one transaction - the 201 PolicyProduct Inquiry - requires the use of PrimaryObjectType on TXLifeResponse. This message cannot currently be implemented as documented.	MR 12-1.225.01 is removing usage notes from the SubmissionType element that restrict the values that can be used. For consistency, ACORD Staff is removing similar usage notes from other properties that reference the App Submission Type table as well as the table itself.
ChangeType	Clarifications	Clarifications	Clarifications
Standard	L&A XML	L&A XML	L&A XML

ACORD

Clarified Items from Long Term Care Working Group

- Added a transaction sub type for LTC products to the New Business Submission message
  - Includes LTC example in documentation
- Update the LifetimeMaxAmt usage note to clarify it is used for the policy level

Clarified Items from Long Term Care Working Group

MR ID	12-1.LTC.112129	12-1.LTC.121130
Title - Purpose	Add a transaction sub type for Long Term Care products to the New Business Submission message for Long Term Care products.	Update the LifetimeMaxAmt usage note to clarify it is used for the policy level
Description - Business Case	A Long Term Care version of the GSU for the 103 New Business Submission Transaction is being added to the model. This MR is to add the new subtype of 10303 to the lookup table.	This MR is updatating the usage note for LifetimeMaxAmt to explicitly state that it is used for the policy. The Long Term Care working group is in the process of updating the 103 New Business Submission and wanted to be sure the usage of this property was clear to implementers.
ChangeType	Clarifications	Clarifications
Standard	L&A XML	L&A XML

Clarified Items from Life Product Working Group

- Correct element names in section 6.11.5 relating to Entity Recognition
- Updated the 234 and 1234 Transactions to clarify the PrimaryObject is the DistributionAgreement.
- Updated the properties in BenefitLimit and BenefitLimitOption to follow ACORD naming conventions.
- Documented the joint working group coverage vs. option guidelines and recommendations relating to some commonly mis-modeled insurance components.

Clarified Items from Life Product Working Group

MR ID	12-1.PPFL.124	12-1.PPFL.129	12-1.PPFL.134	12-1.PPFL.70
Title - Purpose	Correct element names in section 6.11.5 relating to Entity Recognition	Updating the 234 and 1234 Transactions to clarify the PrimaryObject is the DistributionAgreement.	Update the properties in BenefitLimit and BenefitLimitOption to follow ACORD naming conventions.	To document the joint working group coverage vs. option guidelines and recommendations relating to some commonly mis-modeled insurance components.
Description - Business Case	Some of the elements identified for use in the entity recognition section of the Help File (Section 6.11.5) do not exist or are misspelled. This MR is updating these to use the correct intended element names. As part of this cleanup effort, some minor model documentation updates are proposed in cases where the element name corrections from section 6.11.5 affect this documentation. This affects the documentation for three objects: Ownership, PolicyProduct, and Arrangement.	To help clarify and differentiate this message from the 1204 (204). The approach was discussed in detail at the fall 2011 Plenary session as well as the Life Product Face to Face meeting at the 2011 ACORD Implementation Forum. This MR is a follow-up on implementing the recommendations from those sessions.	Update the properties in BenefitLimit and BenefitLimitOption to follow ACORD naming conventions.	There has been longstanding debate about the modeling of certain insurance components as coverages vs options. The issue has been on the logs for both the Policy Life Cycle (PLC) and the Life Product (PPFL) working groups for several cycles. These groups have had several joint meetings to develop guidelines relating to the determination of coverages vs options. They validated these guidelines by applying them to several commonly mis-modeled insurance components (Accidental Death Benefit, Waiver of Premium, Child Riders, and Return of Premium) then documenting the results of that validation. This MR proposes the addition of these recommendations as documentation updates on the affected type code values. It also documents the guidelines themselves as an implementation convention in the Help File.
ChangeType	Clarifications	Clarifications	Clarifications	Clarifications
Standard	L&A XML	L&A XML	L&A XML	L&A XML

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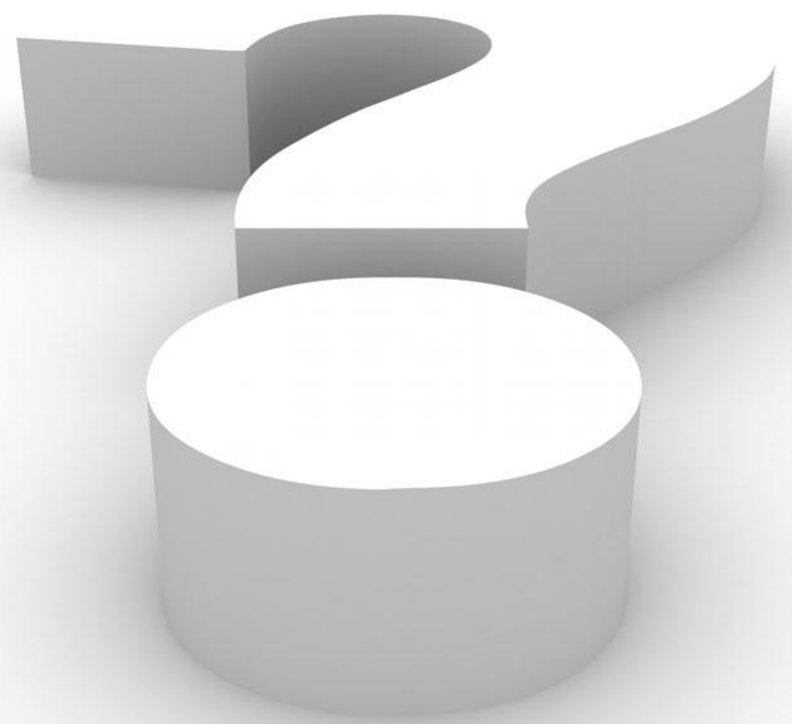

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