



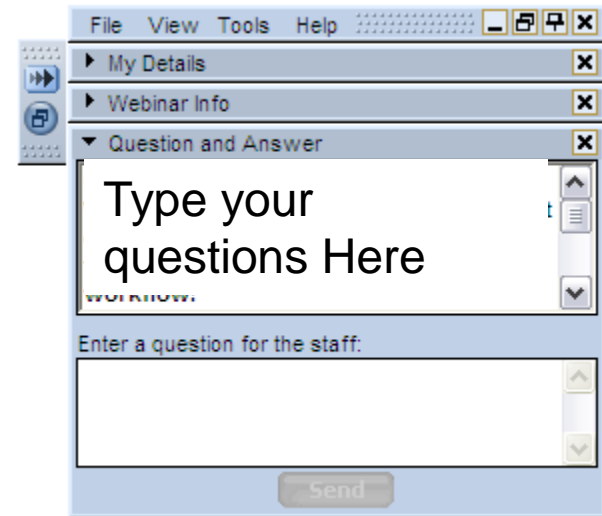
Property & Casualty Program

2012 Spring Cycle Standards Update
August 22, 2012

James Bielak
P&C Program Manager

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 P&C Standards within the past 6 months (1st cycle of 2012).

Outcome

- Participants will understand changes to the P&C standards which may impact their existing implementations.

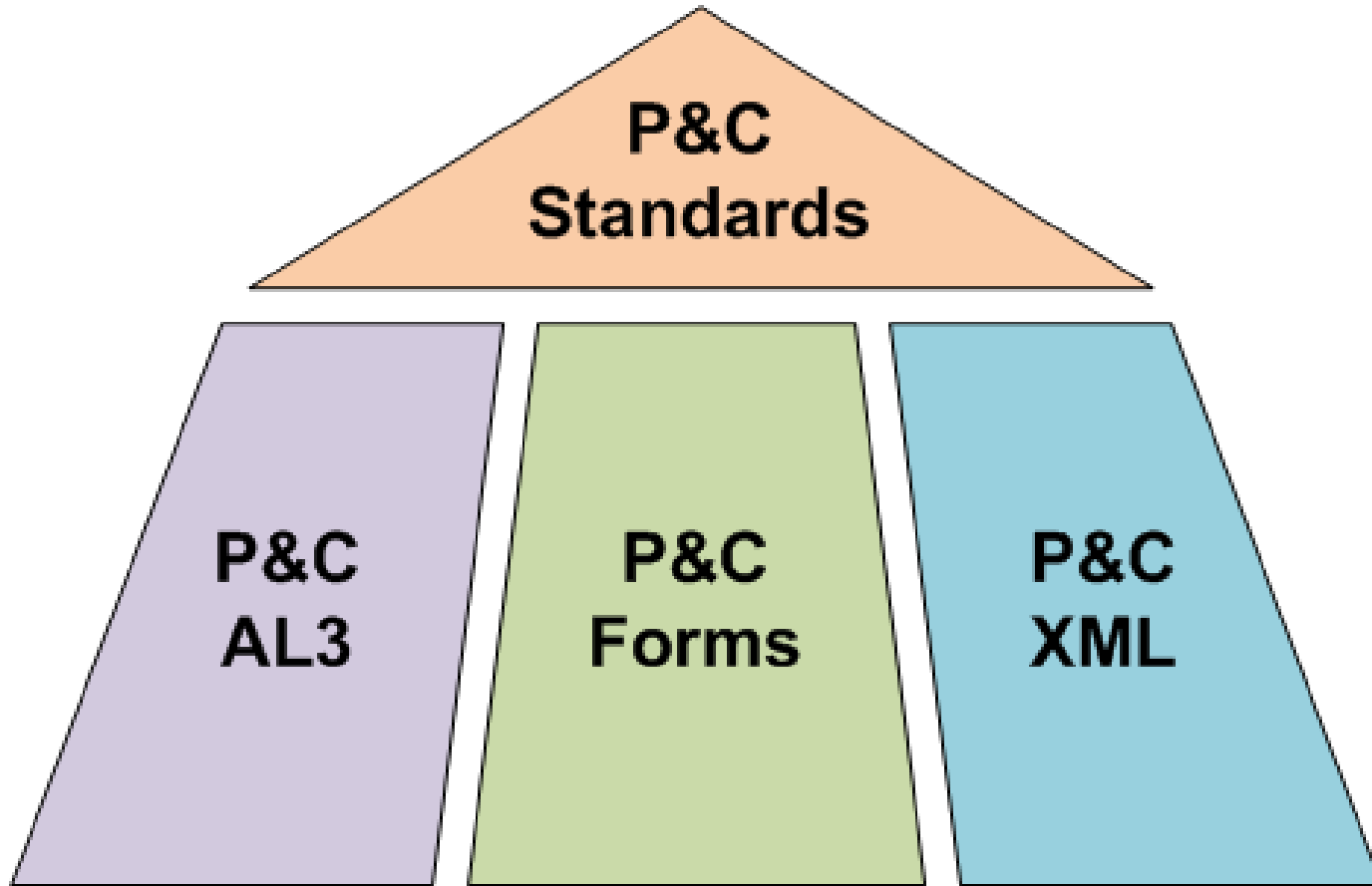
Audience

- Business Analyst
- Project Managers
- ACORD Certified Experts
- Business/Systems Architects
- Anyone who has an interest in the ACORD P&C standards

P&C Program Vision

- Enable data quality and consistency that allows single implementations to connect with multiple business partners

P&C Program Standards



New Functionality – Removed Items – Changed Items – Clarifications

AL3 Standard MRs

- Changed Items – 1
- Clarifications – 5
- New Functionality – 5
 - All involved new codes

Changed Items – AL3

- 6PVH19 (Passive Restraint Code in Personal Auto Vehicle Supplement Group) changed from A (alpha) to AN (alphanumeric)
- This change was driven by ISO codes adopting alphanumeric values
- Element data types are explained in Standard 900, section 2.2.5 (DATA TYPE)

Changed Items – AL3

MR ID	MR 12-1-27909
ChangeType	Changed Items
Standard	AL3
Title	Change the Class of 6PVH19 (Passive Restraint Code) from Alpha (A) to AlphaNumeric (AN) in the AL3 Personal Automobile Vehicle Supplement Group (6PVH).
Description	ISO codes for passive restraints in vehicles are now alpha or numeric. This change allows AL3 transactions to properly report numeric and alphanumeric passive restraint codes.

Clarifications – AL3

- Five MRs addressed documentation improvements. *The P&C Program views properly documented and explained standards as a #1 priority.*
- Four clarifications involved improvements to data element descriptions.
- One clarification affects Standard 910 (Transaction Structure Standard).

Clarifications – AL3

MR ID	MR 12-1-27908
ChangeType	Clarifications
Standard	AL3
Title	Update the definition of Insured's Name (5ORP01) in the AL3 Other Related Policies Group (5ORP).
Description	<p>The definition of 5ORP01 has been "#####..." since the 5ORP group inception. The definition was updated to read as stated in the original MR:</p> <p>"The insured's name can either be an individual's name, a family name or a free form text name. If additional names are required to properly identify the insured, for example a DBA (Doing Business As) name, this name will be contained in a Supplementary Name Group defined in section 4.2 of this document.</p> <p>Names are in one of three formats. If the Insured is an individual (John Smith), the individual name format is used. If the insured is a family (John and Mary Smith), the family name format is used. If neither of these formats is appropriate, the free form text format may be used. If the name requires more characters than the name field provides, it may be continued in one or more Supplementary Name Groups."</p>

Clarifications – AL3

MR ID	MR 12-1-27908
ChangeType	Clarifications
Standard	AL3
Title	Update the definition of Company Code (5ORP03) in the AL3 Other Related Policies Group (5ORP)
Description	<p>The definition of 5ORP03 has been "#####..." since the 5ORP group inception. The definition was updated to read as stated in the original MR:</p> <p>"A code assigned to a carrier chartered under state or provincial laws to act as an insurer. (The valid list is published by NAIC.) The insurer, in this case, is the writing company. If the transaction is an application that is being directed to a Company Group rather than an individual writing company, this data element should contain blanks."</p>

Clarifications – AL3

MR ID	MR 12-1-27923
ChangeType	Clarifications
Standard	AL3
Title	Improve the description of elements in AL3 Exposure Rating (6EXI) and Homeowners and Dwelling Fire Rating / Underwriting Groups (6HRU).
Description	Descriptions on elements of the Exposure Information Group (6EXI) and Homeowners and Dwelling Fire Rating / Underwriting Group (6HRU) were clarified, including Exposure Description (6EXI02), Exposure (6EXI03) and Hurricane Resistive Glass Indicator (6HRU90), improving consistent understanding of the use of these elements.

Clarifications – AL3

MR ID	MR-12-1-27924
ChangeType	Clarifications
Standard	AL3
Title	Improve the definition of the Commercial Property Subject of Insurance Group element SOI Code 1.
Description	Modify AL3 definition of 6SOI15 (Subject Of Insurance Code1) element to: "A coded element used to further define the subject of insurance used in the 6SOI01. For example, if 6SOI01 = POOLS, use codes from the Pool Construction Type Codes list. This field should be used for Retrofit Type and Construction Type codes only with the expired 6COL coverage group; this has been replaced by the 5CVG coverage group."

Clarifications – AL3

MR ID	MR 12-1-27920
ChangeType	Clarifications
Standard	AL3
Title	Revise AL3 Standard 910 regarding Compression Software.
Description	The AL3 910 Standard chapter 2.2.1 (on Compression Software) was revised to instruct the reader to contact IVANS (rather than ACORD) for more information about compression software.

New Functionality – AL3

- Four MRs resulted in adding several new coverage codes. Robust standard coverage codes are critical in ensuring business partners communicate policy information correctly, and alleviate the need for company-unique codes.
- New codes were also added to the Special Use, Driver Relationship to Applicant, Transaction and Adjustment Types, and Construction Type code lists.
- These new codes increase the range of descriptive information that can be downloaded to agencies.

New Functionality – AL3

MR ID	MR 12-1-27921
ChangeType	New Functionality
Standard	AL3
Title	Add AL3 codes to support Liquor Liability in Minnesota.
Description	<p>New coverage codes and Limit Qualifier codes were added to support ISO Form BP 14 59 05 11 used for Liquor Liability in Minnesota.</p> <p>COVCD - SubList Value Description BOP LIQR Liquor Liability (added to BOP list) BOP LIQBI Liquor Liability Bodily Injury BOP LIQMS Liquor Liability Loss of Means of Support BOP LIQPD Liquor Liability Property Damage BOP LIQPL Liquor Liability Other Pecuniary Loss</p> <p>LIMBA - SubList Value Description BOP CC Common Cause BOP ECC Each Common Cause BOP PP Per Person Liquor Liability Other Pecuniary Loss</p>

New Functionality – AL3

MR ID	MR-12-1-27972
ChangeType	New Functionality
Standard	AL3
Title	Add a new coverage code to AL3 support the new Hospitality Endorsement
Description	<p>The Hospitality Endorsement is a non-contractor (policy level) coverage only offered for hotel/motel risks. This BOP coverage (HOSPI) modifies insurance provided under the Businessowners policy regarding:</p> <ol style="list-style-type: none">1) Loss or Damage to Customers' Autos (legal liability coverage)2) Outdoor Signs3) Utility Services - Direct Damage4) Utility Services - Time Element

New Functionality – AL3

MR ID	MR-12-1-27979
ChangeType	New Functionality
Standard	AL3
Title	Add coverage codes to AL3 for Personal Lines Auto - paying unpaid loan balance
Description	A new coverage code was added to AL3 where a total loss to an auto will result in covering any unpaid amount due on the lease or loan.

New Functionality – AL3

MR ID	MR-12-1-27970
ChangeType	New Functionality
Standard	AL3
Title	Add new codes to AL3 Coverage Code (COVCD) and Special Use (SVHUS) code lists.
Description	AL3 Code List / AL3 Code SubList AL3 Code: Description COVCD / Comml Lines - Auto Liability Coverages List HAC: Hired Auto Cargo COVCD / Comml Lines - Auto Liability Coverages List HNTL: Hired Non-Trucking Liability COVCD / Comml Lines - Auto Liability Coverages List HNPIP: Hired Non-Trucking Personal Injury Protection COVCD / Comml Lines - Auto Liability Coverages List HNTMP: Hired Non-Trucking Medical Payments COVCD / Commercial Lines - Inland Marine Coverages List MTC: Motor Truck Cargo SVHUS / (none) SP: Spare SVHUS / (none) DP: Dump with Belly Trailer

New Functionality – AL3

MR ID	MR-12-1-27980
ChangeType	New Functionality
Standard	AL3
Title	Add new codes to AL3 code list Driver Relationship to Applicant Code in the Personal Automobile Driver Supplementary Information group (6PDR)
Description	<p>Add new codes to AL3 code list Driver Relationship to Applicant Code (DRACD - 6PDR03) in the Personal Automobile Driver Supplementary Information group (6PDR) to satisfy the same values present in the XML DriverRelationshipToApplicantCd code list. Values include:</p> <ul style="list-style-type: none">1 - Domestic Partner2 - Officer of Corporation3 - Roommate4 - Resident Relative other than Spouse or Child5 - Third PartyH - HusbandW- Wife

New Functionality – AL3

MR ID	MR 12-1-27922
ChangeType	New Functionality
Standard	AL3
Title	Add AL3 codes to support Direct Bill Commission Statement Implementation Guide 239.
Description	Implementation Guide 239 - Direct Bill Commission Statement suggests usage of code FEE which is not present in the specified code tables. FEE (Fee) and SCF (Service Center Fee) codes were added to the Transaction Type Code list (TRAN) and Adjustment Type code (ADTCD) tables for consistency and completeness.

New Functionality – AL3

MR ID	MR 12-1-27919
ChangeType	New Functionality
Standard	AL3
Title	Add new construction type codes to the AL3 Subject of Insurance (SOI Code 1 - FCPCD) code list.
Description	New construction type codes for Brick and Brick Veneer were added to the AL3 Subject of Insurance code list for completeness and accuracy of data transmission

P&C Forms MRs

- Changed Items – 2
- Clarifications – 2
- New Functionality - 1

Changed Items – P&C Forms

- Two forms were modified this cycle, improving ease-of-use and reducing user confusion.

Changed Items – P&C Forms

MR ID	MR 12-1-27902
ChangeType	Changed Items
Standard	P&C Forms
Title	Modify the ACORD 105 - Apartment Building Supplement.
Description	Page 3 of this form describes an apartment building, its fire protection and security. An application describing multiple buildings will have multiple page 3s, with each building reported on a single page 3. The form was modified, placing BLDG# at the top of the page and removing BLDG# on each section, making the form easier to complete.

Changed Items – P&C Forms

MR ID	MR 12-1-27903
ChangeType	Changed Items
Standard	P&C Forms
Title	Modify the ACORD 25 - Certificate of Liability Insurance.
Description	<p>The abbreviation INSR is used everywhere on ACORD certificate forms to signify INSURER. Similarly, ADDL INSD signifies Additional Insured.</p> <p>The Certificate of Liability Insurance was corrected to replace ADDL INSR with ADDL INSD, making the ACORD 25 consistent with other certificates.</p>

Clarifications– P&C Forms

- Form Instruction Guides (FIGs) are available for all ACORD forms. These documents instruct a user how to complete a form, indicating what type of information is needed in each data field.
- Two MRs this cycle improved wording on various FIGs

Clarifications– P&C Forms

MR ID	MR 12-1-27905
ChangeType	Clarifications
Standard	P&C Forms
Title	Modify the Form Instruction Guide for ACORD 29 - Evidence of Flood Insurance.
Description	<p>The description for the Authorized Representative field in the Evidence of Flood Insurance form was changed to be consistent with the same field on other ACORD forms. The description now correctly reads:</p> <p>"Accommodates the signature of a representative (e.g. producer, agent, broker, etc.) authorized by all listed insurers to issue Certificates. This is required in most states. As used here, the representative authorized by all listed insurers to issue Certificates."</p>

Clarifications – P&C Forms

MR ID	MR-12-1-27976
ChangeType	Clarifications
Standard	P&C Forms
Title	Modify the Form Instruction Guide (FIG) for the ACORD 25 - Certificate of Liability Insurance
Description	<p>Additional Insured, and Waiver of Subrogation do not apply to umbrella and excess liability policies and thus, the presence of adjacent check boxes on the form is misleading and incorrect.</p> <p>This change will modify the FIG entry for ADDL INSD in the Umbrella section to “Enter Y for a "Yes" response, Input N for "No" response. Indicates if the certificate holder has been named as an additional insured on the policy. As used here, place a "Y" next to each coverage where an additional insured endorsement has been issued <i>OR (for umbrella/excess) there is an additional insured on the underlying primary policy and this umbrella/excess is follow form.</i>”</p> <p>Also, the entry for SUBR WVD in the Umbrella section is changed to “Enter Y for a "Yes" response, Input N for "No" response. Indicates subrogation has been waived on the policy <i>OR (umbrella/excess) subrogation has been waived on the underlying primary policy and this umbrella/excess is follow form.</i>”</p>



New Functionality – P&C Forms

- One new P&C form was generated and approved this cycle – the ACORD 31 - Certificate of Marine / Energy Insurance.
- The new form has Hull & Machinery, Protection & Indemnity, Vessel Pollution Liability, Maritime Employers Liability, General Liability, Auto Liability, WC and Employers Liability, US Longshore & Harbor Workers, Aircraft, Excess & Bumbershoot, and Energy coverage sections.
- This 2-page form addresses a business need driven primarily by recent Texas legislation.

New Functionality – P&C Forms

MR ID	MR-12-1-27975
ChangeType	New Functionality
Standard	P&C Forms
Title	Publish the new certificate ACORD 31 - CERTIFICATE OF MARINE / ENERGY INSURANCE
Description	A new certificate was created by the Certificate Forms working group, addressing the need for a marine and energy certificate of insurance.

P&C XML MRs

- Changed Items – 2
- Clarifications – 1
- New Functionality – 10
 - New transactions – 2
 - New data items – 4
 - New codes - 5

Changed Items - XML

- Two existing XML data elements were changed this cycle, to provide greater range in information delivery.
 - One MR involved removing a restriction from a coverage type.
 - The other MR undeprecated a Construction Type code, making the value available again.

Changed Items - XML

MR ID	MR 12-1-27904
ChangeType	Changed Items
Standard	P&C XML
Title	Remove "Ohio" from the description of coverage FPRI - FAIR Plan Underwriting Association Rate Increment.
Description	The coverage code FPRI (FAIR Plan Underwriting Association Rate Increment) is applicable to multiple states, yet the code description specifically called out the state of "Ohio." "Ohio" was removed from the description to allow the coverage code to apply to multiple states.

Changed Items - XML

MR ID	MR 12-1-27919
ChangeType	Changed Items
Standard	P&C XML
Title	Undeprecate the Brick Veneer code BrkVen in the XML Construction Type code list.
Description	Undeprecating the Brick Veneer code BrkVen in the XML Construction Type code list keeps codes in sync with the new AL3 code

Clarifications - XML

- A change to the XML element StateProvCd description fixes a broken URL, and expands the definition for greater clarity.
- Note that URL links (e.g. <http://>) listed in the XML Help File cannot be launched from *within* the Help File – you must copy the URL and paste it into your browser.

Clarifications - XML

MR ID	MR-12-1-27971
ChangeType	Clarifications
Standard	P&C XML
Title	Improve the XML State Province Code (StateProvCd) description - Fix inoperative URLs, include a Canadian URL, and improve the definition.
Description	<p>The definition for StateProvCd was improved to: A code identifying the state, province or national subdivision. The specific code values depend upon the national jurisdiction.</p> <p>For the USA, the state code list is https://www.usps.com/send/official-abbreviations.htm.</p> <p>For Canada, the province code list is http://www.canadapost.ca/tools/pg/manual/PGaddress-e.asp.</p> <p>The new definition also added the following to help avoid confusion:</p> <p>NOTE: these links cannot be launched from within the Help File.</p>

New Functionality - XML

- Two new P&C XML transactions (four messages)
- Four MRs added new elements to existing aggregates
- Several new codes added:
 - A new PlumbingTypeCd list
 - Added coverage codes
 - Added a sublist and codes to the Risk code list
- These additions address the need for new and enhanced functionality in real-time and batch transactions.

New Functionality - XML

MR ID	MR-12-1-27967
ChangeType	New Functionality
Standard	P&C XML
Title	Create an Online Verification (OLV) vehicle insurance verification transaction (request/response) in collaboration with IICMVA.
Description	This new message allows state supported motor vehicle departments to request verification of vehicle insurance from an insurer, during registration, enforcement stops, and other situations.

New Functionality - XML

MR ID	MR-12-1-27966
ChangeType	New Functionality
Standard	P&C XML
Title	Add new Premium Bordereau Notify/Response messages and supporting elements/aggregates to XML.
Description	A new XML message was developed to replace the existing Lloyd's Excel Premium Bordereau spreadsheet. This new message communicates multiple (two or more) individual premium transaction items as a "batch" transmission.

New Functionality - XML

MR ID	MR 12-1-27906
ChangeType	New Functionality
Standard	P&C XML
Title	Add the XML element <TotalClaimLossPaidAmt> to <ClaimsPayment>.
Description	There is a need to send a separate XML tag with "total claim loss paid amount" when and only when the status of the claim changes to Closed. Not all agents want individual payment information; however, they are very interested in the final total loss amount.

New Functionality - XML

MR ID	MR-12-1-27974
ChangeType	New Functionality
Standard	P&C XML
Title	Add new data elements to homeowners XML in support of Lloyd's Canadian habitational business.
Description	Several new elements and codes were added to PersPolicy, InsuredOrPrincipal, Producer, Dwell, CycleBusinessPurposeCode and others, to support Canadian habitational policy requirements.

New Functionality - XML

MR ID	MR-12-1-27968
ChangeType	New Functionality
Standard	P&C XML
Title	Improve the XML Activity Note message to enable carriers to send electronic communications to agencies.
Description	<p>This request added the following data elements to the Activity Note Response message:</p> <ul style="list-style-type: none">Add MsgSeqNumber to CommonSvcRsAdd MsgSeqNumber to ActivityNoteRsAdd BusinessPurposeTypeCd to ActivityNoteRsAdd AdjusterParty to ActivityNoteRsAdd ClaimsPayment to ActivityNoteRsAdd OtherOrPriorPolicy to PartialPolicy

New Functionality - XML

MR ID	MR-12-1-27973
ChangeType	New Functionality
Standard	P&C XML
Title	Add several new description elements to XML to explain when an indicator of "Other" is selected.
Description	<p>Add the following description elements:</p> <ul style="list-style-type: none">OtherHeatSourcePrimaryDesc (optional, C-255) to DwellInspectionValuationOtherOilStorageTankLocationDesc (optional, C-255) to DwellWiringTypeDesc (optional, c-255) to DwellOtherPlumbingTypeDesc (optional, C-255) to DwellOtherRoofMaterialTypeDesc (optional, C-255) to RoofingMaterial <p>Add a new code list PlumbingTypeCd</p> <p>Add the following code values to the new code list PlumbingTypeCd:</p> <ul style="list-style-type: none">CopperPVCCastironMultipleOther

New Functionality - XML

MR ID	MR-12-1-27972
ChangeType	New Functionality
Standard	P&C XML
Title	Add a new coverage code to XML to support the new Hospitality Endorsement
Description	<p>The Hospitality Endorsement is a non-contractor (policy level) coverage only offered for hotel/motel risks. This BOP coverage (HOSPI) modifies insurance provided under the Businessowners policy regarding:</p> <ol style="list-style-type: none">1) Loss or Damage to Customers' Autos (legal liability Coverage)2) Outdoor Signs3) Utility Services - Direct Damage4) Utility Services - Time Element

New Functionality - XML

MR ID	MR-12-1-27979
ChangeType	New Functionality
Standard	P&C XML
Title	Add coverage codes to XML for Personal Lines Auto - paying unpaid loan balance.
Description	A new coverage code was added to XML where a total loss to an auto will result in covering any unpaid amount due on the lease or loan.

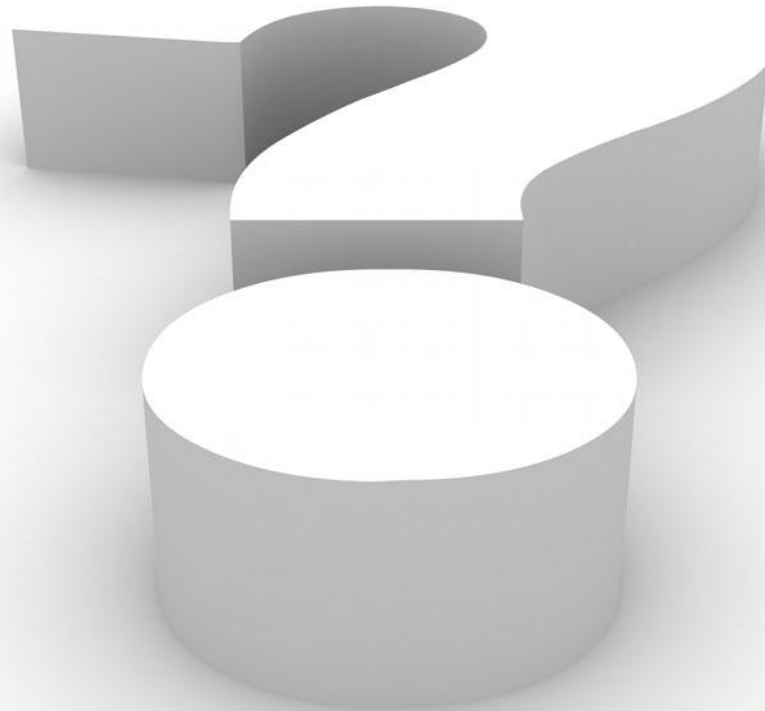
New Functionality - XML

MR ID	MR-12-1-27970
ChangeType	New Functionality
Standard	P&C XML
Title	Add new codes to XML Coverages and VehicleSpecialUse code lists.
Description	<p>XML Code List / XML Code Sublist XML Code: Description Coverages / Comml Lines - Auto Liability Coverage List HAC: Hired Auto Cargo Coverages / Comml Lines - Auto Liability Coverage List HNTL: Hired Non-Trucking Liability Coverages / Comml Lines - Auto Liability Coverage List HNPIP: Hired Non-Trucking Personal Injury Protection Coverages /Comml Lines - Auto Liability Coverage List HNTMP: Hired Non-Trucking Medical Payments</p> <p>Coverages /Comml Lines - Inland Marine Coverages List MTC: Motor Truck Cargo</p> <p>VehicleSpecialUse / (none) SP: Spare VehicleSpecialUse / (none) DP: Dump with Belly Trailer</p>

New Functionality - XML

MR ID	MR 12-1-27907
ChangeType	New Functionality
Standard	P&C XML
Title	Add a ClaimsProperty sublist to the Risk code list and add new RISK codes in the sublist.
Description	The Risk code list contains a ClaimsProperty sublist. The sublist ClaimsLiability was added to Risk, and the codes COMOPS (completed operations), PREM (premises), OTLIAB (other liability), PROD (products) were added to the new ClaimsLiability sublist.

www.acord.org





Two Blue Hill Plaza
3rd Floor
Pearl River, NY 10965
USA
+1 845 620 1700

London Underwriting Centre
Suite 1/3
3 Minster Court
Mincing Lane
London EC3R 7DD
United Kingdom
+44 (0)20 7617 6400

