



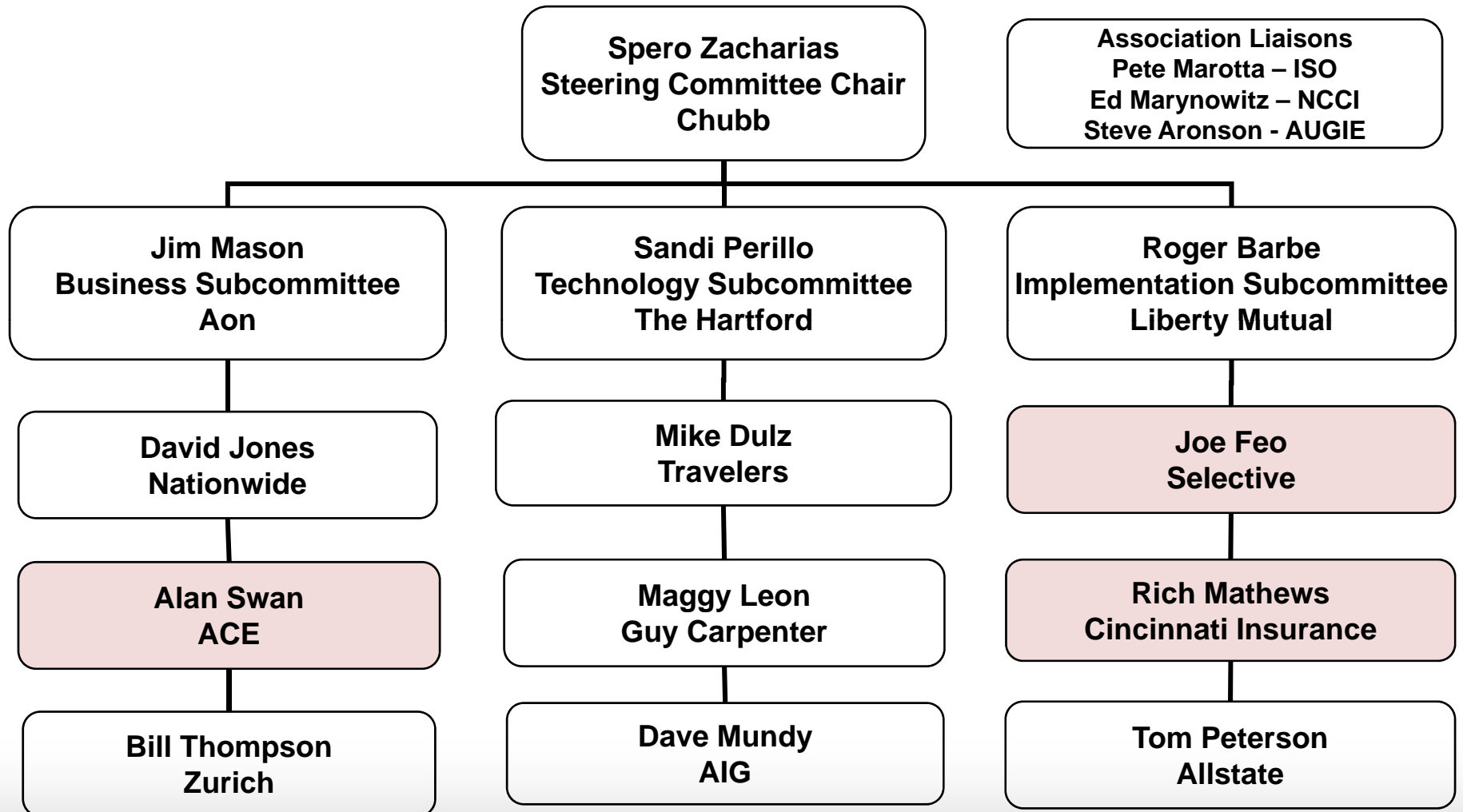
**P&C/Surety
Steering Committee**

**Open Meeting
May 17, 2009**

PCS Steering Committee - Welcome

- Introductions
- Meeting Purpose
- Steering Committee Perspectives
 - Business
 - Implementation
 - Technical
 - Represent Membership

PCS Steering Committee



ACORD's 2009 Corporate Priorities

- Conference (AIF, ISF)
- Information Model
- Designation Program
- eForms Conversion
- Forms Portal
- Testing & Certification Facility (TCF)
- Component Model
- Membership Materials
- OARS Replacement
- Collaboration Environment
- AML Transition



PCS Steering Committee 2009 Goals

- Promote Standards Adoption
- Maintain Productive Working Groups
- Provide for Standards Support & Development
- Collaborate on Cross-Domain Topics
- Communicate / Engage Effectively

Meeting Agenda

- Implementation Focus
- AUGIE
- AL3 Commercial Lines Download
- Real Time
- Certification Expectations/Experiences
- Designation Program
- Working Groups
- Discussion

Implementation Focus

- **Forms**
 - Fresh Approach / Broad Review
 - Eliminate Non-ACORD Forms
 - eForms
 - eLabels & FIG Text
- **AL3**
 - New Implementations Growing (still)
 - Commercial Lines Download
- **XML**
 - Expand to utilize for more than Real-Time
 - Claims Download
 - Activities & Notes



PCS Forms - WG Activities 2006-2009

Form Categories	Form Numbers	New Forms	Existing Forms
Agriculture (Applications & Supplements)	401-408	2	6
Certificates	23, 24, 25, 27, 28		5
Claims	1, 2, 3		3
Common	45, 190, 610		3
Commercial Lines (Applications & Supplements)	125, 160, 185, 186, 802		5
Personal Lines (Applications & Supplements)	42, 70-74, 81-83, 88-93, 822	2	14*
Producer Appointment	808, 817, 818, 819	4	
Specialty Lines	807, 825, 827, 828	4	
Totals		12	36*

* The 90 series for personal auto includes 50+ forms (states, territories, DC).



ACORD Forms Activities/Reviews

Personal Lines (17)

Form #	Form Title
42	Residential Property Replacement Cost Information Supplement
45	Additional Interest
70	Personal Policy Change Request (Except Auto)
71	Personal Auto Policy Change Request
72	Certification of Mobile Home Tie Downs / Supplement to Residential Section
73	Solid Fuel Questionnaire / Supplement to Residential Section
74	Residence Based Business / Supplement to Residential Section
81	Personal Inland Marine
82	Watercraft
83	Personal Umbrella
88	Personal Insurance Application - Applicant Information Section *
89	Residential Section *
90's	Personal Auto Application Section (Maryland example)
91	Good Student Driver Training
92	Medical Statement
93	Young Driver Questionnaire
822	Personal Auto Application Supplement / Driver Work - School Address Information

* Indicates Review Ongoing



ACORD Forms Activities/Reviews

Commercial Lines & Agriculture (16)

Form #	Form Title
125	Commercial Insurance Application Applicant Information Section
160	Business Owners Section
185	Restaurant / Tavern Supplement *
186	Contractors Supplement *
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
802	Hotel / Motel Supplement *
807	Directors & Officers Liability Section
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



* Indicates Review Ongoing

ACORD Forms Activities/Reviews

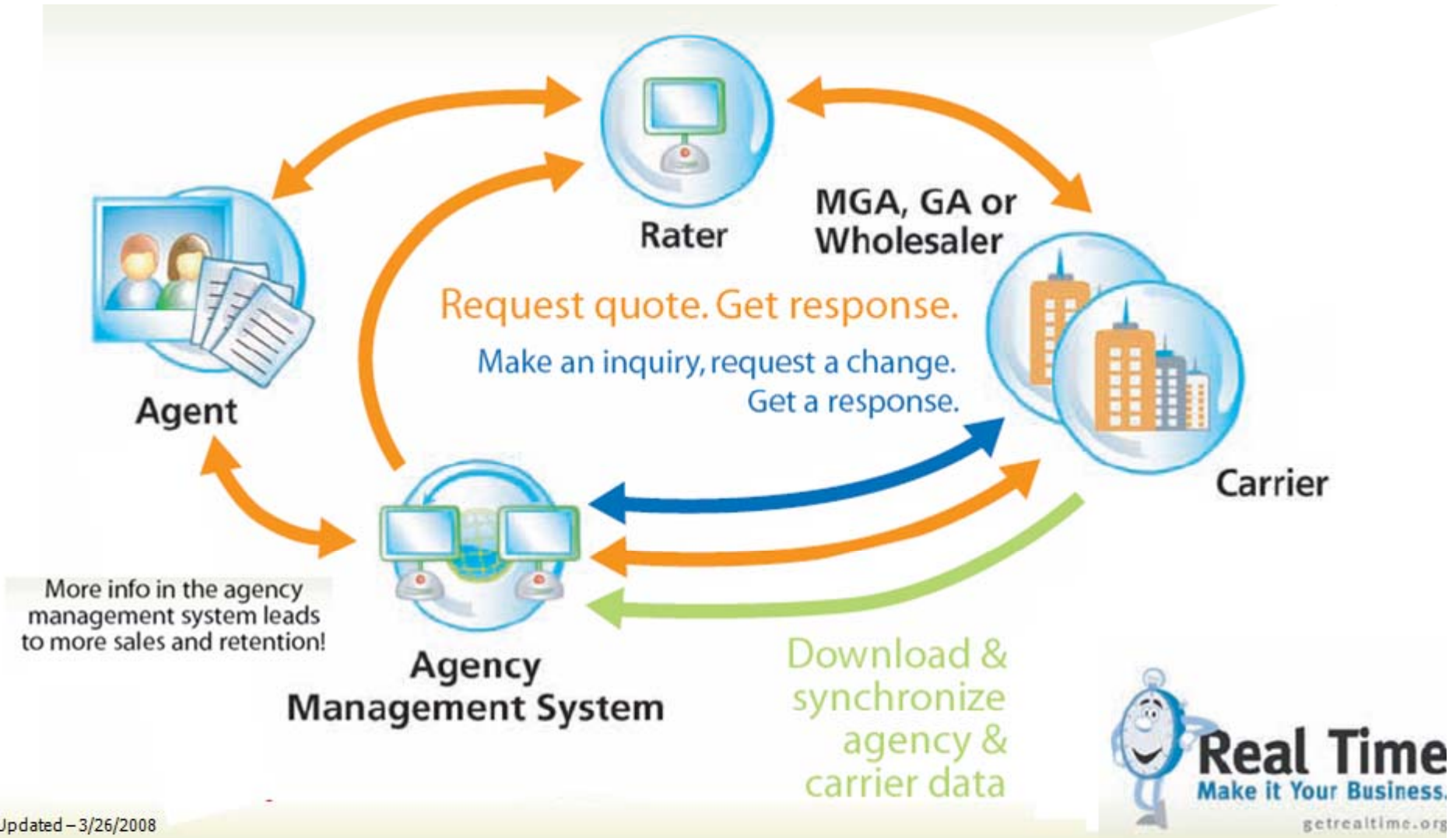
Miscellaneous (14)

Form #	Form Title
1	Property Loss Notice *
2	Automobile Loss Notice *
3	General Liability Notice of Occurrence / Claim *
23	Automobile Certificate of Insurance *
24	Certificate of Property Insurance *
25	Certificate of Liability Insurance *
27	Evidence of Personal Property Insurance *
28	Evidence of Commercial Property Insurance *
190	Supplemental Property Application
610	Premium Payment Supplement
808	P&C Agency Appointment Form
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

* Indicates Review Ongoing



Automated Independent Agent



Road Map to Ease of Doing Business!

- ACORD Forms
- Download
 - Personal & Commercial Lines (AL3)
 - Commission Statement (AL3)
 - Claims (XML)
 - Activities & Notes (XML)
- Inquiry
 - Billing, Policy, Claims (all XML)
- Rating/Endorsement Processing (XML)



AUGIE 2009 Priorities

- **AL3 Commercial Lines Download**
 - “small” commercial lines
 - Webinar being developed for mass distribution of our message
- **ACORD Forms**
 - More Use / Current Editions
- **“Real Time”**

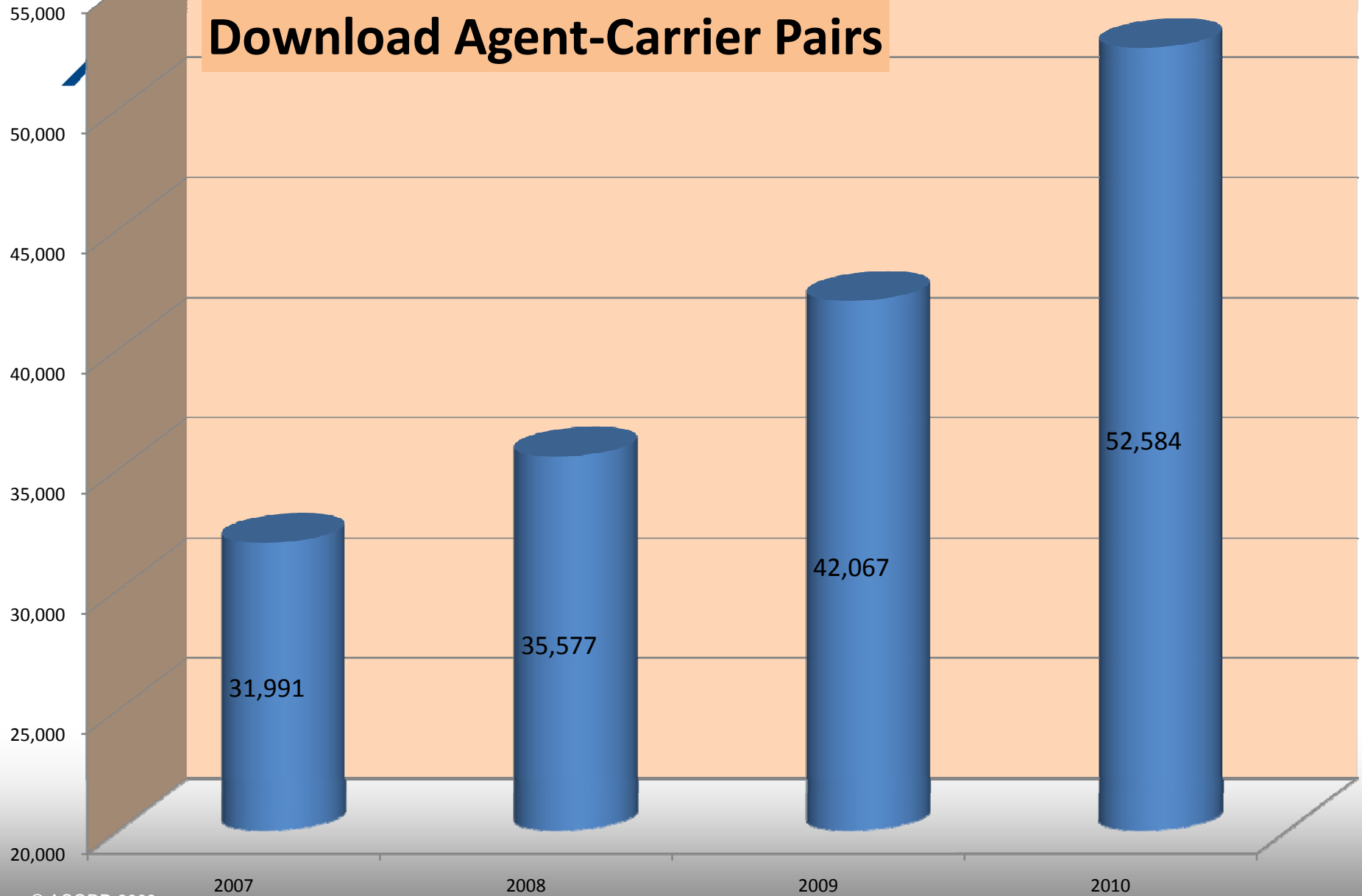


AL3 Commercial Lines Download

- Personal Lines Success
 - Emulate for Commercial Lines
 - Start with “small” commercial
- Standards Utilization
 - ACORD Commercial Lines Forms
 - AL3 Guide 236 – 5 LOB’s
 - Working group submission: review of minimum data sets and potential addition of more LOB’s
- Measurement of Success
 - Annual collection of download partner counts
 - AUGIE Commercial Lines Download Award



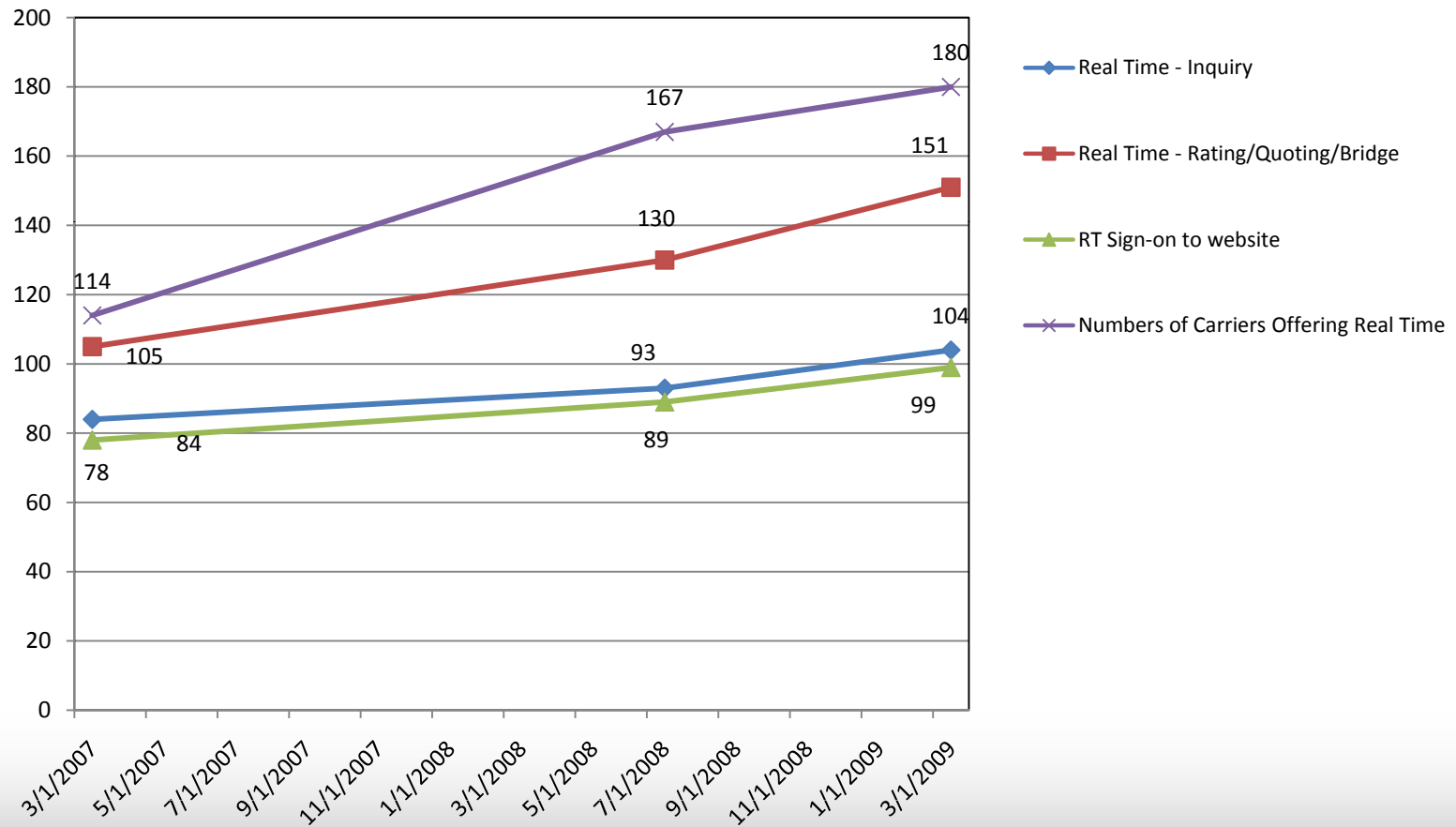
Growth in CL Download Agent-Carrier Pairs



Real Time

- Continued industry promotion of Real Time and download offerings and use.
- Monthly Webinar's
 - Averaging over 300 participants
- Carriers engagement in Real Time and Download is growing
 - See chart on www.getrealtime.org
- Agent usage is expanding

Number of Real Time Carriers



2009 Agency Survey Results

3,000 + respondents!

- **54% use Real Time service tools, such as inquiry, endorsements and more.**
- **43% use Real Time rating tools for personal lines policies.**
- **18% use Real Time for commercial lines rating.**

Certification

- AL3 & XML
- ACORD & Non-ACORD
- Expectations
- Experience
- Testing & Certification Facility (TCF)

Designation Program

- Purpose of the program
 - Ensure sufficient industry resources to drive implementation
 - Assist companies, vendors and solution providers in identifying ACORD expertise
- Scope
 - Participation in the process
 - Standards expertise (XML, Forms, AL3)
 - Mapping and transformation
 - Integration issues
 - Insurance domain expertise
- Program Development
 - Process
 - Status



Working Groups

PCS Focused

- Certificates
- Commercial Forms
- Forms
- Implementation Guides
- MR Review
- Specialty Lines
- Surety
- Workers Compensation
- Australia
 - Business & Architecture

Cross Domain/PCS Relevant

- Account Current
- AML
- AWSP
- Capability Model
- Cat Exposures
- Data Model
- Information Model
- Loss Control
- MR Review
- NDR
- Product Schema



Certificates WG

- **Chairs:**
 - Nancy Massenburg, Prudential
 - Jason Schupp, Zurich
- **Status: Work ongoing**
- **Certificates Forms Review**
 - ACORD 28, Evidence Of Commercial Property (#1 priority)
 - ACORD 23, 24, 25 work-in-progress

Commercial Forms WG

- Chair:
 - Brian Bartosh, Top O' Michigan Ins.
- Status: Work Ongoing
- Concluded Review of Existing Forms:
 - ACORD 125 Commercial Applicant Section
 - ACORD 160 BOP Section
 - Now like other commercial lines sections
- Reviews Ongoing/Planned
 - ACORD 185 Restaurant/Tavern Supplement
 - ACORD 802 Hotel/Motel Supplement
 - ACORD 186 Contractors Supplement



Forms WG

- Chair:
 - Jo Ann Litwin, Litwin, Castle & Christ
- Status: Work ongoing
- Review All New Forms Developments
- Advocates for Forms Design and Use
- Current Focus
 - ACORD 88 Personal Applicant Section
 - ACORD 89 Residential Section
 - ACORD 1, 2, 3 – Loss Notices

Implementation Guides WG

- **Chairs:**
 - Donna Barr, Leavitt Group
- **Status: Work ongoing**
- **Concluded Development(s)**
 - Claims Workflow Implementation Guide
- **Current Focus**
 - Renewal Processing Guide

MR Review WG

- Chair:
 - open
- Status: Work ongoing
- Review All New MR's
 - Forms, AL3, XML
- Final MR Preparation prior to Plenary and Voting

Specialty Lines WG

- Chair:
 - Keith Savino, WRG
- Status: Work ongoing
- New Forms Developed
 - ACORD 825 – Applicant Section
 - ACORD 827 – EPLI Section
 - ACORD 828, Fiduciary Liability Cov. Section
- Future:
 - Advocacy & Promotion
 - New Forms Developments: E&O, Crime



Surety WG

- **Chairs:**
 - Mike Dulz, Travelers
 - Mele Fuller, Liberty Mutual
- **Status: Work ongoing**
- **Current Focus:**
 - Surety Implementation Guide

Workers Compensation WG

- **Chairs:**
 - Randy Mellin, WCIRB
 - Randy Molnar, CSC
- **Status: Work ongoing**
- **Activities:**
 - Transformation of WCIO transactions into XML
 - Pilot Implementations
- **Future**
 - Continue transformation & support of pilots

Australia WG's

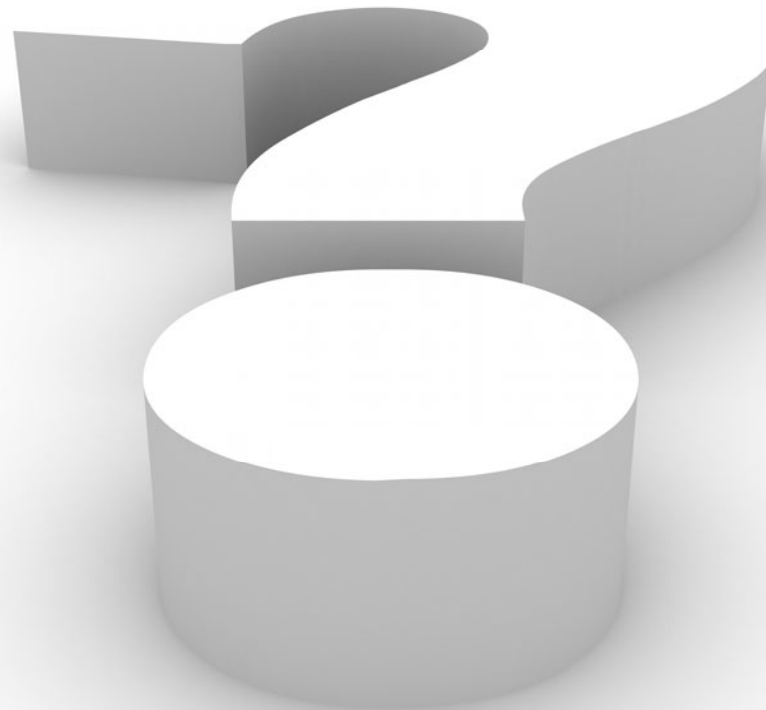
- Architecture Chairs:
 - Garry Gale, Allianz
 - Michael Fazzalore, QBE
- Business Chair
 - Peter Imeson, Steadfast
- Status: Work ongoing
- Development Activities
 - Forms: Certificate of Currency, Applications
 - XML: Professional Indemnity, Industrial Special Risk



Discussion



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



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