

40  
years

1970–2010



MEMBERSHIP  
report  
2010





# MEMBERSHIP report 2010



ACORD began in 1970 with a collective vision of cooperation and a promise to break down the barriers for moving information. In 2010, ACORD marks 40 years of progress and success in improving the efficiency of the insurance industry worldwide.

In the early days, it was all about paper and the development of standard forms. Today, we're working with electronic exchange of data across computer networks, enterprise architecture and model-based application development. ACORD has not only accomplished what our founders intended but more than they could have even imagined.

We have become a world class nonprofit standards development organization recognized for our unwavering commitment to cooperation across industry sectors and national borders. We not only publish ACORD standards created by members, we provide expert assistance, tools for software developers, certification services, training, education and noteworthy events.

ACORD members come from all parts of the insurance marketplace and many points on the globe. This report is a celebration of those members: the associations, agents, brokers, broker-dealers, insurers, reinsurers, solution providers, user groups and industry organizations who understand the enormous value of industry cooperation, and their employees who understand the professional and personal benefits of active participation.

The ACORD vision continues to develop as we plan for ACORD 2020. And I am pleased to say that the same spirit of cooperation and purpose continues in our work together as we move to new frontiers.

My heartfelt thanks go to the thousands of executives that have served on governing committees and working groups in the past. And thanks to all of you who participate today.

The insurance industry is in a much better place today than would have been the case without this open cooperative industry effort that we call... ACORD.

A handwritten signature in black ink that reads "Gregory A. Maciag". The signature is fluid and cursive.

**Gregory A. Maciag**  
President and CEO

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# STANDARDS



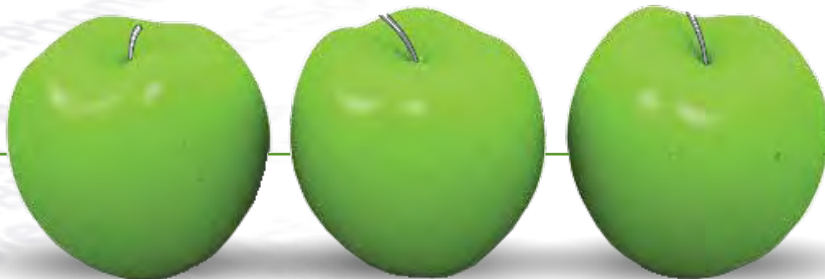
## More consistent, more clearly defined, more usable

2009 saw more than 50 maintenance requests to the LAH Standard. Working groups refined messages around Life products, including everything from product definition through new business and termination, and expanded support of new processes, lines of business and forms.

The result: improved clarity and a wide range of new features and options, making the LAH Standard more usable to ACORD members from all points in the industry.

### Highlights:

- Developed 11 forms for Life, Short and Long Term Disability RFI/RFP process
- Increased development for Long Term Care
- Developed standardized Annuity forms
- Piloted standardized Employee Benefits forms
- Developing Employee Benefits XML message
- Completed updates to Pending Case Status implementation guide
- Automated Vendor Invoicing: Enables insurers and service providers to simplify invoicing process
- Completing message standardization for Automated Vendor Invoicing; simplifies invoicing process



# LAH

# PROPERTY & CASUALTY/SURETY

Increased implementation,  
greater benefits to members



“The ACORD standards  
enable us to service  
Main Street America.”

◀ **Len Brevik**  
Professional Insurance Agents



# PCS

ACORD's PCS activities in 2009 were largely in support of implementation. Forms and standards implementations both grew, driven strongly by agents wanting to use their agency systems to connect with carriers for customer service, retention and cross selling.

## Highlights:

- Improved customer service
  - Increased ability to send XML messages between partners
  - Agents able to inquire about billing, policy or claim status from carriers
  - Synchronization between agency systems and carrier websites
    - Eliminates data re-entry
    - Improves policy processing
  - Increased efficiency through automated first notice of loss and claims download process

## Standards from Placement to Accounting, Claims and Settlement

The Reinsurance and Large Commercial (RLC) Standards Program supports the reinsurance aspects of the Property & Casualty/Surety (PCS) and Life, Annuity & Health (LAH) lines of business.

### Highlights:

- Increased implementations
  - London Market
  - International electronic trading
- Developed standards for all parts of RLC business cycle
- Strengthened support for international implementations
- Created RLC Advisory Committee in U.S.
  - Identified priority areas for new and enhanced standards
  - Creating similar committees in Canada and Bermuda
- RLC placing Implementation Guides support Lloyd's Exchange: Define underlying data, message and process standards
- Published standard binding authority data definition: ER3001
  - Supported by Lloyd's, American Association of Managing General Agents (AAMGA) and London & International Insurance Brokers' Association (LIIBA)
  - Significantly aids exposure reporting
  - Adoption worldwide growing
- Developed Reporting Message Standard
  - Helps aggregators of tax and regulatory information
  - Helps consolidate information from multiple sources
  - Aids in preparation of reports to regulators
- Rueschlikon Initiative: Continental European hub for accounting transaction communications
  - Employs ACORD Implementation guides for eBOT (electronic back office transactions) and eCOT (electronic claims office transaction)

# RLC





▲  
**Sal Branca**  
Chartis

“The whole point of data standards is so we as an insurance community can work together efficiently.”

## Defining XML structures for use across all domains and international markets

### ACORD Messaging Library (AML)

- Provides consistent definitions of business messages
  - Aligned with the ACORD Framework
  - Architecture and design principles of messages for multiple lines of business redesigned to accommodate cross-domain usage
  - Used as development foundation for XML messages in the Australian Property and Casualty market
  - AML uses under consideration: Chinese market, National Insurance Producer Registry (NIPR), Account Current process

### ACORD Document Repository Interface (DRI)

- Defines how documents and other files are routed, stored, and retrieved
  - Well established in the London Market

### ACORD Naming and Design Rules (NDR)

- Standardize common naming conventions, design rules, XML functionality, schema implementation, and data types
  - Based on UN/CEFACT NDR, a cross-industry specification
  - Allows for easier development of tools
  - Facilitates cross-industry interoperability

### Testing and Certification Facility (TCF)

- Allows developers to test and certify ACORD implementations
  - Virtual trading partner; eliminates need to involve business partners in tests
  - Designed to work with any ACORD Standards

# CROSS

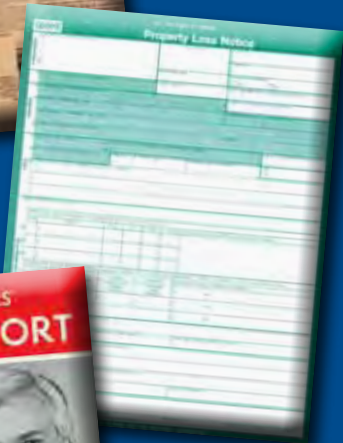
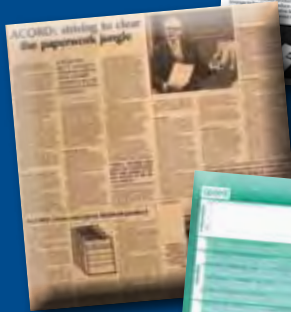




Improving the bottom line doesn't happen overnight. Sometimes it takes ten minutes.

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Introduction to ACORD's new software, "ACORD in Charge!"  
Call 800-444-0241 (4442) for your free video.

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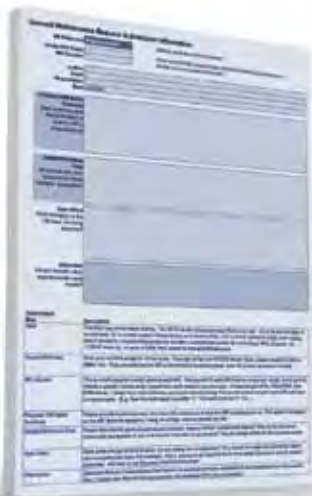
HAPPY anniversary

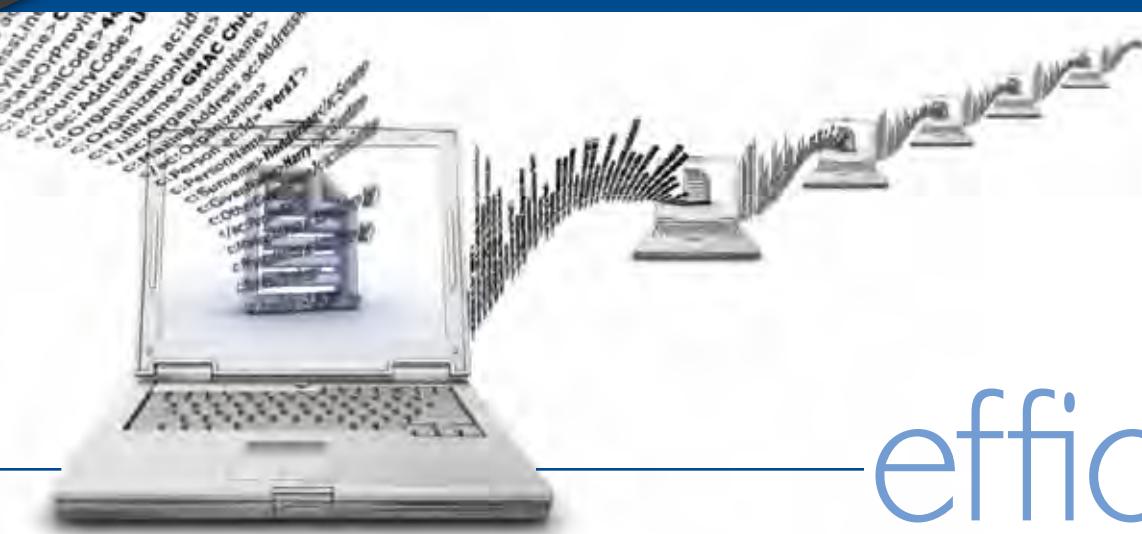
New forms, new web portal,  
eForms live and online

# FORMS/eFORMS

## Developments in ACORD forms:

- Completed review of all Forms Instruction Guide (FIG) text for consistency and compliance
- Monitored insurance regulatory changes and updated forms as needed
- Revised forms as determined by member-driven maintenance requests
- Began flood insurance form development with broad industry support
- Piloted Employee Benefits forms for RFI/RFP process
- Introduced alternative approach to personal lines applications and supplements
  - Base application with related supplements mirrors commercial lines approach
  - Members may still choose to use original ACORD applications
- Partnered with American Association of Managing General Agents (AAMGA)
  - Developed new and revised surplus lines forms





# efficiency

The complete ACORD library of more than 700 forms for both Property & Casualty and Life & Annuity will be available as eForms.

- Distributed ACORD eForms reader that allows viewing and printing
- Made eForms available online for subscription
- Licensed eForms toolkit to more than 100 organizations
  - Improves systems integration
  - Reduces development and maintenance costs
  - eLabel database simplifies mapping to elements and messages within the standards
  - Worked with systems providers to build eForms environments
- Tools in development:
  - eForms Connectivity Tool
  - Message Authentication
  - Message Conversion

First version of the ACORD Information Model delivered to members

# FRAMEWORK



**John Kellington** ▶

“The ACORD Framework will change the insurance industry deeper and further than anything ACORD has done to date.”





## The technical definition of the ACORD Framework is:

Five interrelated models that use different views to define the nature of the insurance industry.

- Business Dictionary
- Capability Model
- Information Model
- Data Model
- Component Model

## What the Framework means to ACORD members is:

A flexible, streamlined approach to standards creation that works across multiple lines of business and geographic borders.

The ACORD Framework is the next evolution of standards development, and a new era in what we deliver to the industry.

# FRAMEWORK

## Highlights:

### Information Model

- Delivered entire first version of Information Model
  - Provides link for traceability of all data items
  - Any data item can be mapped to XML or EDI implementations
  - Initial training presented with accompanying book

#### Next steps:

- Harmonize ACORD Information Model with IBM Business Object Model, creating single source information model for the industry
- Continued enhancements including Reinsurance/Large Commercial information
- More trainings offered
- Complete mapping of Information Model to ACORD standards

### Capability Model

- Re-organized, re-documented, and expanded entire Model
- Delivered updated Model

#### Next steps:

ACORD will deliver a book on the Capability Model in 2010

### Data Model

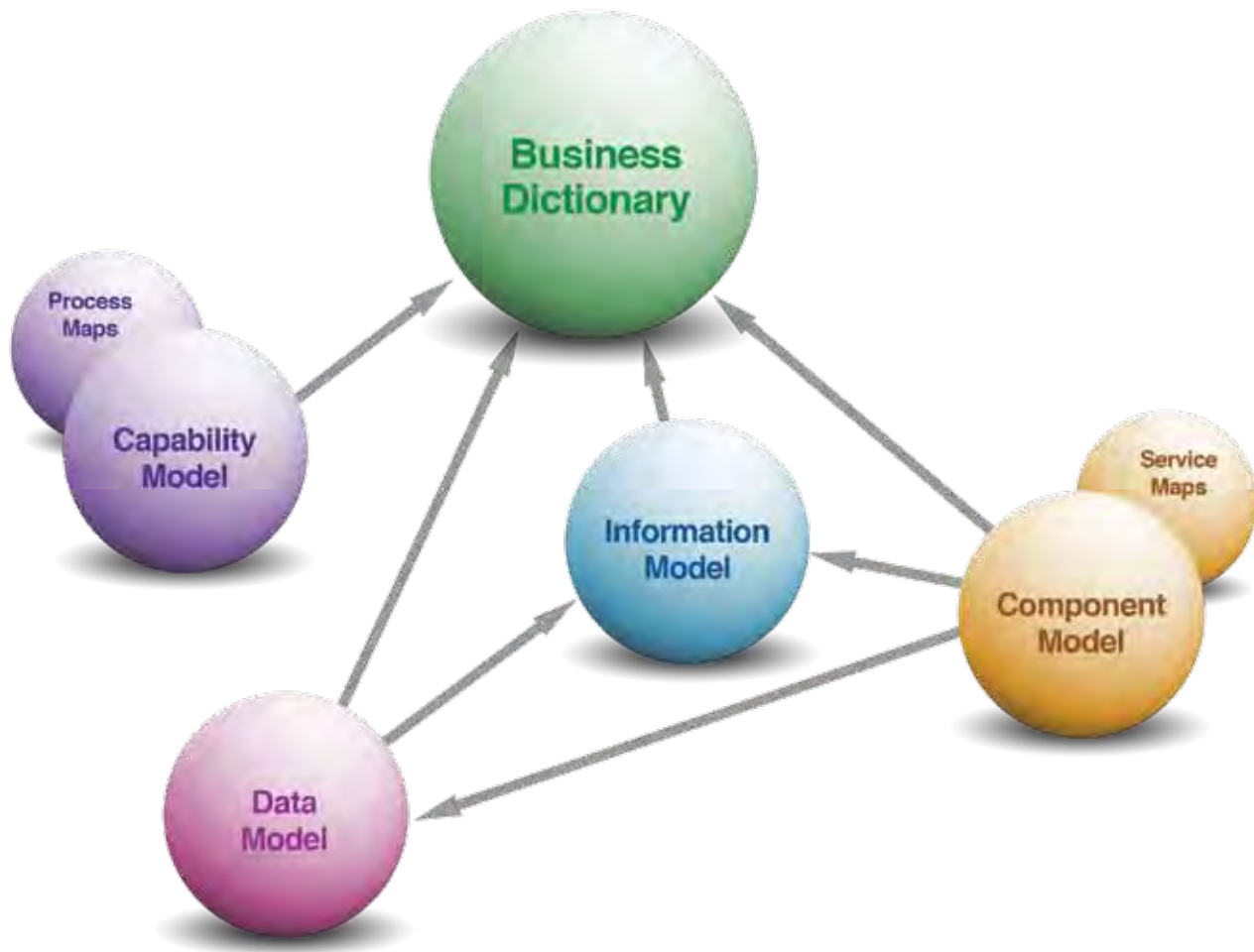
- Started transformation of Information Model into Data Model
  - Logical-level, persistence-oriented reference model for data architects
  - *Party* domain delivered

#### Next steps:

ACORD will deliver entire Data Model in 2010

### Product Schema and Diagramming Technique

- Delivered product definition XML standard closely related to the Framework
  - XML schema generically defines product structure across lines and geographies
  - Diagramming technique provides tool for product design and enhancement, eases process of gathering product specifics from business users



ACORD has received significant donations of intellectual property from members, there has been active and enthusiastic participation in Framework-related working groups, and no less than a dozen ACORD member companies are currently implementing or considering implementing some aspect of the Framework.

# consistency

Paving the way

# ADVOCACY



**Brian O'Connell** ▶  
The Hartford

“I think everybody is starting to realize the value of standards. Efficiency and cost, in this day and age, are critical components.”





## Membership provides the tools for success

ACORD's increasing position as an enabler has significantly improved the membership value proposition.

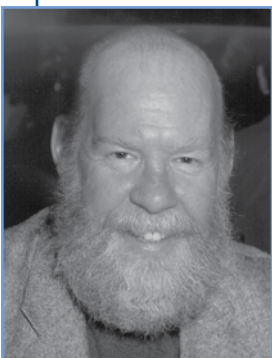
We offer:

- ACORD Framework: Models and guidance on development of systems and databases
- Testing and Certification Facility
- ACORD Certified Expert training

Member implementations of ACORD standards and forms have led to:

- Faster response
- Faster payment of claims
- Reduction in administrative errors
- Reduction of management costs
- Easier maintenance of standard processes
- Increased transparency with trading partners

ACORD's membership team makes it a top priority to service our members today while keeping our eyes fixed on the emerging needs of tomorrow. ACORD has maintained a history of steady membership growth, which speaks to the continued relevance and timeliness of our mission and programs. This year, we welcomed members in Australia and increased our activities in South Africa, bringing the global insurance community one step closer together.



“Belonging to ACORD is not just about taking advantage of the standards, but contributing to them.”

◀ **Frank Sentner**  
Council of Insurance Agents & Brokers

## ACORD standards make inroads internationally



“ACORD is a professional operation, it is international, it is making its way in London and Europe. We thought we should be involved in this.”

◀ **Robert Kelly**  
Steadfast Group, Australia

International support for ACORD standards is strong. Implementations continue to grow in continental Europe, the London Market, North America and the Middle East.

- ACORD RLC standards for accounting and claims implemented in Continental Europe
- ACORD RLC standards for accounting, claims and placing implemented in Bermuda
  - New implementations and conversion from EDI to XML
- Developing advocacy and awareness campaign for ACORD in Bermuda
- Developing ACORD presence in China
  - Translated Life Standard help file into Chinese
  - Promoting adoption of ACORD Framework models

# growth

- Developed regional Advisory Committees to aid in standards development
  - Senior leadership from markets such as Australia work to prioritize market needs
- ACORD XML messages are the standard for the London Market Reform Program of electronic claims, accounting and settlement and electronic placing
  - 5,000,000 DRI transactions processed in 2009
- Lloyd's Exchange implemented using the IBM network with ACORD placing standards
  - All Lloyd's Managing Agents are covered by Lloyd's ACORD membership
  - Major global brokers covering 80% of London Market business are ACORD members
- Rueschlikon Initiative: Key European brokers and carriers using ACORD Standards over the SWIFT network
- e-Trading exchanges using ACORD:
  - e-Reinsure
  - RI3K
  - Qatar
- Australia:
  - Developing framework, architecture and message design philosophy that meets the needs of the Australian Business Market using ACORD Naming and Design Rules
  - Developing complete set of P&C policy placement messages to be used between insurers and brokers. Pilot testing underway using Professional Indemnity content



“To create efficiencies in the London Market, ACORD is the way forward.”

Sue Langley ►  
Lloyd's



## Commercial Lines Download top priority, Real Time gains momentum

AUGIE, the ACORD-User Group Information Exchange, represents more than 250,000 agencies committed to data integrity, ease of doing business, training and communication. AUGIE's participants belong to the major agency system user groups and also include, carriers and vendors. AUGIE works closely with ACORD to advocate for standards and engage its community in implementation.



### Highlights

- Created and promoted Real Time Campaign
  - Partnership with the Agents Council for Technology (ACT), vendors and carriers
  - Permits real-time access to carrier information
  - Enables streamlined workflows and improved customer service
- Promoted Commercial Lines Download
  - Based on successful Personal Lines model
  - Maintains data consistency between carrier and agent systems
  - Eliminates manual processes of data entry and management
- Advocated to standardize carriers' company-specific codes
  - Driven by agents' demand for common code use among carriers
  - 43 carriers have submitted lists
  - 22 carriers have agreed to work together



▲  
**Jeff Yates**

Agents Council for Technology

“We couldn't do what we do at ACT without ACORD. As connectivity between agents, carriers, and consumers becomes more important, the standard is absolutely vital.”

**AUGIE**  
ACORD-User Groups  
Information Exchange

## Driving implementation industry-wide



“Standards help us eliminate waste, allow for increased volume, and therefore reduce risk.”

◀ **Adam Bryan**  
Depository Trust & Clearing Corporation

- ACORD helps companies increase efficiency and opportunities through:
  - Health Checks: Assessment of readiness and capabilities for ACORD implementation
  - Design Checks: Assistance with technical solutions to fit with business requirements
  - Standards Implementation guidance
  - Subject matter experts

### Tools to facilitate implementation

ACORD-created tools will eliminate duplication of effort among software developers and allow them to focus on their products rather than on managing ACORD standards within those products. ACORD will work with insurers, suppliers and networks to identify requirements and pilot systems that work with the tools.

support

# COMMUNICATIONS

## Reaching you on multiple media platforms

### Highlights

- Developed new weekly newsletter featuring useful content from ACORD staff and industry contributors
- Redesigned and rebuilt ACORD website for cleaner look and easier navigation
- Produced new ACORD video segments, including:
  - Informational “Ask ACORD” series
  - Interview series on ACORD’s role in the Lloyd’s Exchange
  - “How to Change Standards,” the Maintenance Request process explained
- Published Gregory Maciag’s second book, “The Real-Time World: Enabled by ACORD Standards”



Fresh approaches to learning,  
more networking opportunities

## ACORD events brought the industry together in 2009.

The ACORD LOMA Insurance Systems Forum in May was keynoted by television's McLaughlin group, who addressed current economic and social issues. In a second keynote, futurist David Smith, Chief Executive of Global Futures and Foresight ([www.thegff.com](http://www.thegff.com)) presented projections and strategies for the future of the industry.

The Forum also featured a full day of training and education on ACORD standards as part of the new ACORD Certified Expert program.



In November, the ACORD Implementation Forum provided a hands-on environment for sharing ideas, resolving implementation issues, and learning from both peers and experts. Among the new approaches to learning at AIF was a lunch with subject matter experts featuring specific topics at each table, and sessions with attendee-generated content to assure that attendees' specific needs were addressed.

A fun highlight of AIF was a general session presented as a game show. ACORD CEO Greg Maciag questioned contestants drawn from the AIF sponsors on insurance industry trivia and actual ACORD standards knowledge, in a format that was both entertaining and educational.



ACORD INSURANCE  
LOMA SYSTEMS  
FORUM

# ACORD CERTIFIED EXPERT

ACORD designation adds value to the individual and to the industry

“If you’re going to go with a standard, you want to make sure you’re implementing it correctly”

**Larry Blakeman** ▶  
MetLife



## Highlights

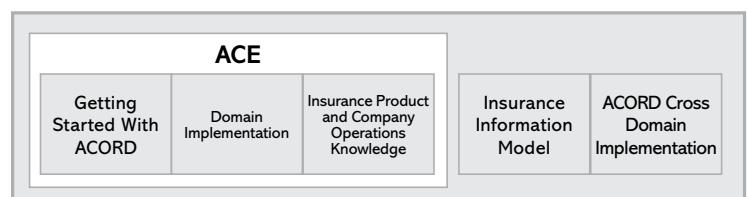
- Completed development of Getting Started examination and accompanying training materials
- Developed Insurance Products examination in conjunction with industry bodies to ensure candidates have industry knowledge and expertise
- Developed domain-specific Domain Implementation examinations on details of implementation within PCS, LAH and RLC domains
- Administered first examination at ACORD Implementation Forum in November 2009
- ACORD will bestow first group of Certified Expert designations at ACORD LOMA Forum in May 2010
- Creating ACORD Certified Expert Society to establish community of certified individuals. Continuing education will be required to maintain certification

The ACORD Certified Expert designation demonstrates knowledge and expertise in ACORD standards implementation for one or more of lines of business. A Certified Expert designation is the only credible way to acknowledge individuals having such expertise. The designation will create a pool of ACORD experts within the industry and help maintain a high standard for implementations.

ACORD Certified Expert candidates must pass 3 examinations at minimum:

- Getting Started with ACORD
- Insurance Product and Company Operations
- Domain Implementation

Additional tests are forthcoming for Developer and Architect certifications.



Current structure of the ACORD Certified Expert Program



# INDUSTRY AND GOVERNMENT AFFAIRS

## Promoting standards to the industry and regulators



Industry and Government Affairs took a new strategic direction focused on specific opportunities. ACORD standards staff established day-to-day contact with industry associations to address their concerns and identify opportunities to promote ACORD, including highlighting the interdependency between standards and regulatory compliance.

Other IGA activities:

- Executed successful joint effort with the National Association of Insurance Commissioners (NAIC)
  - NIPR (National Insurance Producer Registry) receives ACORD-formatted data on producer statuses
- Participated actively in meetings with key regulators and industry bodies including:
  - National Association of Insurance Commissioners (NAIC)
  - International Association of Insurance Supervisors (IAIS)
  - National Conference of Insurance Legislators (NCOIL)
- Building intra-industry working group in Europe and the U.K.
  - Proposing standard format for regulatory requests for information submitted under Solvency II

# 2020 Vision

Forty years of member commitment and collaboration created the ACORD we know today. And we continue to plan for the road ahead. A long range initiative that we call ACORD 2020 will chart the future course.



We have been working with our members to craft a future strategy. As we plan for the long term, ACORD will provide an ecological view for its communities and individual organizations. This will allow us to create roadmaps to maximize the return on your investment in ACORD Standards. It will help to:

- Enable all trading partners to share and exchange information in a consistent manner.
- Promote a global and enterprise view of the entire industry.
- Encourage industry standards compliance across the organization.
- Provide best practices for enterprise architecture where systems are composed of interchangeable components.
- Provide a 360-degree view of people, organizations and risks.
- Enable solution providers to provide components based on ACORD standards individually or as complete systems.
- Expand customer choice for specialized, configurable software products and services based on ACORD Standards.

Above all, the ACORD 2020 vision will establish the foundation for positioning ACORD as an enabler, providing tools and utilities that help to implement the standards we publish. The future is always shaped or influenced by people and groups with a vision; ACORD 2020 will strive to provide the compass in shaping our collective journey.

Who we are, how we work

# INSIDE ACORD

ACORD operates as a Section 501(c)(6) organization under the U.S. Internal Revenue Code. It is governed by a Board of Directors elected by members eligible to vote. The Board is comprised of industry executives from our members around the world whose leadership and guidance help define the vision and direction for ACORD.

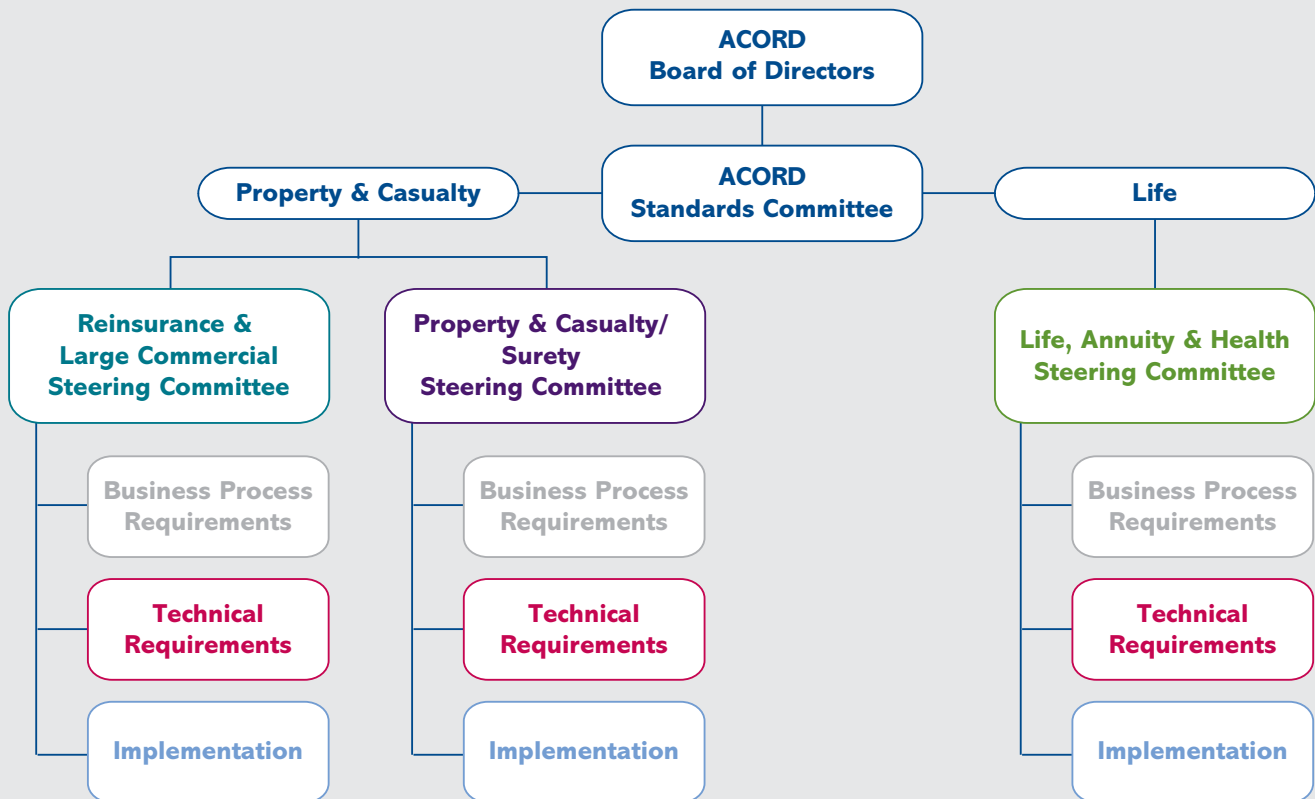


# GOVERNANCE & COMMITTEES

## Standards Governance

The ACORD Standards Committee (ASC) provides oversight for ACORD's standards development process. The ASC's fifteen members are approved by the ACORD Board and work closely with ACORD's three Domain Steering Committees (DSC), to assure that all standards initiatives are coordinated across the domains.

## ACORD Standards Governance



## ACORD Steering Committee Members

### ACORD Standards Committee Leadership

#### ACORD Directors

**Keith Savino**  
PIA  
Vice-Chair

**Andy Fogarty**  
At-Large  
Chair

**Tom Nowak**  
Chartis  
Vice-Chair

#### Reinsurance & Large Commercial

**Monique Hesseling**  
Zurich  
Chair

**Anne Rannie**  
Lloyd's  
Business Requirements

**Amer Ahmed**  
Allianz Re

**Ute Morlock**  
Munich Re

**Regis Delayat**  
SCOR  
Implementation

**Peter Arbenz**  
Swiss Re

**Tom Neff**  
AON Re

**Patrick Vice**  
Frank Cowan

**Robert Gorski**  
XL Re  
Technical Requirements

**Tom Payne**  
Kiln

**Steve Williams**  
JLT Group

#### Property & Casualty/ Surety

**Spero Zacharias**  
Chubb Group  
Chair

**James Mason**  
AON  
Business Requirements

**David Jones**  
Nationwide

**Alan Swan**  
ACE Insurance

**Bill Thompson**  
Zurich

**Roger Barbe**  
Liberty Mutual  
Implementation

**Joe Feo**  
Selective Insurance

**Rich Mathews**  
Cincinnati Insurance

**Thomas Peterson**  
Encompass Group

**Sandi Perillo**  
The Hartford  
Technical Requirements

**Michael Dulz**  
Travelers

#### Life, Annuity & Health

**Joan Falcetta**  
MetLife  
Chair

**Frank Barresi**  
MassMutual  
Business Requirements

**Terry Flaten**  
AEGON USA

**Raymond Slider**  
Prudential Financial

**Brent Osborne**  
Lincoln Financial Group

**Betty Ann Scott**  
New York Life  
Implementation

**Todd Johnston**  
Genworth Financial

**Dixie Neilson**  
Securian

**Walter Berkowicz**  
Allstate Financial  
Technical Requirements

**Chris Bertelsen**  
Protective Life

**David Williams**  
AXA

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President & CEO  
MEMIC



**Andrew G. Cassidy**  
Council of Insurance Agents  
and Brokers (CIAB)



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**Jeremy Cooke**  
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**Gregory A. Maciag**  
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**Andy Fogarty**  
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**Lawrence Blakeman**  
Senior Vice President & CIO,  
Individual Business  
MetLife



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**Rainer Janssen**  
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Senior Vice President  
Chartis Insurance



**Art Jetter**  
Past Chairman  
National Association of Independent  
Life Brokerage Agencies (NALBA)



**Lawrence G. Brandon**  
President Emeritus  
American Institute for CPCU  
(AICPCU)



**James Knight**  
Executive Vice President & Global CIO  
Chubb & Son Insurance Company

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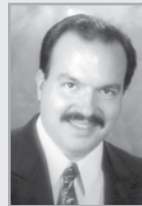
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*Prudential Financial*



**William Pieroni**  
Operations Vice President  
*State Farm Insurance Companies*



**Sue Langley**  
Director, Market Operations  
*Lloyd's*



**Keith Savino**  
National Association of Professional  
Insurance Agents (PIA)



**Frank Liu**  
Regional President  
*China Life Insurance Company Ltd.*



**Markus Schmid**  
Member of the Group Executive  
Board and Head of IT  
*Swiss Re*



**Dennis Mahoney**  
Outside Director



**Robert Slocum**  
Independent Insurance Agents &  
Brokers of America (IIABA)



**Brian O'Connell**  
Senior Vice President & CIO  
*The Hartford Financial Services  
Group, Inc.*



**Tim Wright**  
Chief Operating Officer  
*Willis Group*



**Jim Pedersen**  
Senior Vice President & CIO  
*Fireman's Fund*



# SENIOR STAFF



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President and CEO



**Ann Henstrand**  
Chief Compliance Officer,  
Industry and Government Affairs



**Gary Bel**  
Vice President, General Counsel &  
Corporate Secretary



**Tanya Krochta**  
Vice President and  
Chief Administrative Officer



**Lloyd Chumbley**  
Vice President, Standards



**Roy Laker**  
Vice President, London Office



**Beth Grossman**  
Chief Learning Officer



**Frank Neugebauer**  
Chief Technology Officer

# PARTICIPANTS *As of March 11, 2010*

## Insurance Carriers, Reinsurers, Agents, Brokers and Financial Services

5Star Life Insurance Company	Brotherhood Mutual Insurance Company
AAA Mid-Atlantic Insurance Group	Buckeye Insurance Group
ACCC Insurance Company	California Mutual Insurance
Access Insurance Holdings, Inc.	Cameron Mutual Group
Accident Fund Group	Capital Insurance Group
ACE Group of Companies	Casualty Underwriters Insurance Company
ACUITY	Celina Insurance Group
AEGON USA Group	Central Insurance Companies
Affirmative Insurance Group, Inc.	Central Services Group
Alfa Insurance Group	Century-National Insurance Company
Alliance United Insurance Company	CGU Insurance Limited
Allianz AG Consolidated	Chartis
Allianz Insurance	China Life Insurance Company Ltd.
Allstate Financial	Chubb Group of Insurance Companies
Allstate Insurance Group	Cincinnati Insurance Companies
American Compensation Insurance Company	Civil Service Employees Group
American General Group	CNA Insurance Companies
American Modern Insurance Group Inc.	Co-operative Insurance Company
American Reliable Insurance Company	Columbia Insurance Group
American Strategic Insurance Group	Commerce Group Inc.
Americo Life Group	Commercial Alliance Insurance Company
Ameriprise Group	Concord Group Insurance Companies
Amerisafe Insurance Group	Consumers Insurance USA Inc.
Andover Companies	Cornerstone National Insurance Group
Antares Underwriting Services Limited	Cumberland Insurance Group
Aon Corporation	Cypress Property & Casualty Group
Arbella Insurance Group	Donegal Group
Arrowhead General Insurance Agency	Dongbu Insurance
Assurance America Insurance Company	Electric Insurance Group
Assurity Security Group	EMC Insurance Companies
Austin Mutual Insurance Group	Employers Direct Insurance Company
Auto-Owners Insurance	Employers Insurance Group
Automobile Club Casualty Company	Enumclaw Insurance Group
Aviva USA	Erie Insurance Group
AXA Financial Group	Everest Security Insurance Company
AXIS Specialty US Holdings	Farmers Alliance Companies
Berkley Regional Insurance Companies-BRIC	Farmers Mutual Ins. Co. of Nebraska
Bremen Farmers' Mutual Insurance Co.	Fidelity National Group
Brethren Mutual Insurance Company	First American Corporation P&C Companies

First Protective Insurance Company  
 Florida Family Insurance Company  
 Frank Cowan Company Ltd.  
 Frankenmuth Financial Group  
 Franklin Mutual Group  
 Frederick Mutual Insurance Group  
 Fremont Insurance Company  
 Gateway Insurance Company  
 General Re Group  
 Genworth Financial Group  
 German Mutual Insurance  
 Germania Mutual Group  
 Global Aerospace Underwriting Managers  
 Goodville Mutual Casualty Company  
 Grange Mutual Casualty Group  
 Great American Group  
 Great Northwest Group  
 Grinnell Mutual Group  
 The Grotenhuis Group  
 GuideOne Insurance Group  
 Gulfstream P&C Insurance Co.  
 Hallmark Financial Services  
 Hanover Insurance Group P&C Cos.  
 Harleysville Insurance Companies  
 Hart Re Group  
 The Hartford Insurance Group  
 Hartford Life  
 Hastings Mutual Insurance  
 Haulers Insurance Company Inc.  
 Hawaii Employers Mutual  
 Hingham Group  
 Hochheim Prairie Insurance  
 Home Wise Management Company  
 IBNA Limited  
 IMT Insurance Company  
 Indiana Lumbermens Group  
 ING Group  
 Insurance Company of the West  
 Insurance Intermediaries Inc.  
 International Ins. Co. of Hannover Ltd.  
 Jardine Lloyd Thompson Group PLC  
 Kiln Ltd.  
 The Legal & General America Companies  
 Liberty Life Assurance Boston  
 Liberty Mutual Companies Group  
 Lincoln Financial Group  
 Lititz Mutual Group  
 Lloyd's  
 Loudoun Mutual Insurance Company  
 M Financial Group  
 Main St America Group  
 Manulife Financial Consolidated  
 Markel Corporation Group  
 Marlborough Underwriting Agency Ltd.  
 Marsh Inc.  
 Marysville Mutual  
 MassMutual Financial Group  
 Maxum Specialty Insurance Group  
 MEMIC Group  
 Mennonite Mutual Insurance Company  
 Merchants Insurance Group  
 Mercury General Group  
 MetLife  
 MetLife Auto & Home  
 Michigan Millers Mutual Ins. Co.  
 Middlesex Mutual and Holyoke Mutual  
 Miller Insurance Services Limited  
 Millville Mutual Insurance Companies  
 MMG Insurance Company  
 Morgan Stanley  
 Motorists Insurance Group  
 Munich Re America Corp Group  
 Mutual & Federal Ins. Co. Ltd.  
 Mutual Benefit Group  
 Nationwide  
 New Mexico Mutual Group  
 New York Life  
 Nonprofits' Ins. Alliance of California  
 The Norfolk & Dedham Group  
 Northwest G F Mutual  
 Ohio Mutual Insurance Group  
 OneBeacon Insurance Group  
 Oregon Mutual Insurance Company  
 Pacific Life Insurance Company  
 PartnerRe US Group  
 Partners Mutual Insurance Company  
 Paychex Agency, Inc.  
 Pekin Insurance Group  
 PEMCO Insurance Companies  
 Penn Millers Insurance  
 Penn National Insurance  
 Penn. Lumbermens Mutual Ins. Co.  
 Philadelphia Contributionship Group  
 Philadelphia Insurance Company  
 Pinnacol Assurance  
 Pioneer State Mutual Insurance Company  
 Preferred Mutual Insurance Company  
 Principal Financial Group  
 Progressive Group  
 Protective Life & Annuity Insurance  
 Prudential Financial  
 QBE Management Services PTY Limited  
 Quincy Mutual Group  
 Republic Group of Insurance Companies  
 RVOS Farmers Mutual Group  
 Safety Group  
 Santam Ltd.  
 SBLI USA Group  
 SCOR Group  
 SECURA Insurance Companies  
 Securian Financial Group  
 Selective Insurance Company of America  
 Sentry Group  
 Service Insurance Group  
 SFM Mutual Insurance Companies  
 Sportscover Australia Pty Ltd.  
 Standard Insurance Group  
 Star Casualty Insurance  
 State Auto Insurance Companies  
 State Farm Group  
 Steadfast Group Limited  
 Sterling Insurance Company  
 Stonetrust Commercial Insurance Co.  
 Strongwood Insurance Holdings Corp.  
 Sun Life Group  
 Suncorp  
 Swiss Re Group  
 Swiss Re Life Group  
 Texas Mutual Insurance Company  
 TIAA-CREF Life Insurance Company  
 Tokio Marine Management, Inc. U.S.  
 The Travelers Companies Inc.  
 Tuscarora-Wayne Group  
 Union Mutual of VT Companies Group  
 United America Indemnity Group  
 United Fire & Casualty Group  
 United Heritage P&C Group  
 Unitrin Inc. Group  
 Upland Mutual Insurance Inc.  
 Utica First Insurance Company  
 Utica National Insurance Group  
 Vermont Mutual Group  
 West Bend Mutual Group  
 Western National Insurance Group  
 Western Reserve Group  
 Westfield Group  
 Willis

Wisconsin American Mutual Ins. Grp.  
Wisconsin Mutual Insurance Company  
Wolverine Mutual Insurance Company  
XL Reinsurance  
Zurich Insurance Group-NA

## Solution Providers

Accenture  
Acxiom Risk Mitigation  
Adobe Systems  
Advantage Information Systems Inc.  
AequiCAP Program Administrators  
Agency Business System  
Agency Computer Systems Inc.  
Agency Software Inc.  
Agency Technologies Inc.  
AgencyPort  
AgileLayer Services Corporation  
American Para Professional Systems Inc.  
Aon eSolutions  
Applied Systems Inc.  
Appulate, Inc.  
AQS Inc.  
Artizan Internet Services  
ASTUTE Financial Services Exchange  
BIPT Inc.  
Blue Frog Solutions  
BlueAlly  
Boston Software Corporation  
Camilion Solutions Inc.  
Cedar Springs Technologies Inc.  
CGI Technologies and Solutions, Inc.  
Cisco Systems, Inc.  
Clinical Reference Laboratory  
CodeObjects  
Cognizant  
Computer Solutions & Software  
International Inc.  
Connective Technologies Inc.  
Cover-All Technologies Inc.  
Crump/AgencyWorks  
CS Stars  
CSC Financial Group  
Data Foundations Inc.  
Dell Services  
Deloitte Consulting  
Delphi Technology Inc.  
Discovery Solutions, LLC  
DTCC

Duck Creek Technologies Inc.  
eBaoTech Corporation  
Ebix Inc.  
Effisoft  
EMC-Document Sciences  
EMSI  
Epic-Premier Insurance Solutions, Inc.  
Ereinsure.com  
Eurobase  
Evolution Agency Management LLC  
ExamOne  
Exaxe Ltd.  
Exigen Insurance Solutions  
EZLYNX by Webcetera LP  
FAST  
FICO  
FINEOS Corporation  
First Best Systems  
FJA-US Inc.  
Gamma-DynaCare Medical Labs  
Genpact  
Global IQX  
Grinnell InfoSystems Inc.  
Guidewire Software  
Harcase Software Ltd.  
Hawksoft Inc.  
Hewlett Packard  
Hooper Holmes  
HTC Global Services Inc.  
Hyland Software Inc.  
IBM  
IDMI  
Impowersoft Inc.  
Informatica  
InformINS Inc.  
Innovation Group  
INSTECH  
Insurance Systems Inc.  
Insurance Technologies  
Insurance Technologies Corporation  
Insurance Technology International Inc.  
InsuranceCONNECT Pty Ltd.  
InSure Vision Technologies, LLC  
Intech Solutions  
Intellect SEEC  
iPipeline  
ISCS Inc.  
iter8 Inc.  
IVANS

Jarus Technologies, Inc.  
Jenesis Development  
Kaplan Compliance Solutions  
L&T Infotech  
LexisNexis  
MajescoMastek  
McCamish Systems  
MFX  
MIB Group Inc.  
Microsoft  
MSG Systems  
NeST Technologies  
NetRate Systems Inc.  
NIIT-Technologies  
No Magic Inc.  
North American Software Associates  
NOWCOM Corp.  
NxTech Inc.  
Oceanwide Inc.  
One Inc.  
OneShield Inc.  
OpenGambit, LLC  
Oracle Corporation  
Patni Americas Inc.  
PDMA Inc.  
Pegasystems Inc.  
Perspective Technologies Ltd.  
PilotFish Technology  
Pitney Bowes Business Insight  
PricewaterhouseCoopers, LLP  
Prima Solutions  
Progress Software Corporation  
Qatar Insurance Services LLC  
QQ Solutions  
QuotePro  
RI3K  
RGA Technology Partners  
Risk Management Solutions  
Riverswave  
ROOM Solutions Ltd.  
RSA Medical  
Salesforce.com  
SAP  
SAS Institute Inc.  
Scyllogis Consulting  
Sequel Business Solutions Limited  
Siebre Systems Ltd.  
Silverlake Software LLC  
Silvermoon Business Systems

Sinosoft Co., Ltd.  
Sircon Corporation  
SOA/EA Consulting LLC  
Software Solutions Partners  
Special Agent  
Strategic Insurance Software LLC  
Sterling Commerce  
StoneRiver  
Sun Microsystems  
SunGard  
Superior Access Insurance Services Inc.  
Superior Mobile Medics Inc.

Syntel Ltd.  
Tata Consultancy Services  
Teradata  
Terrace Software Inc.  
Thunderhead  
Tibco Software  
Tindall Associates Inc.  
TIW Group Ltd.  
Total Objects Limited  
Trace Isys Ltd.  
TriSystems Limited  
UniRisX Limited

Vallue Consulting  
ValueMomentum Inc.  
Verisk Analytics  
Vertafore Inc.  
VERTEX Inc.  
Vizagent  
VRC Insurance Systems  
Web Connectivity Limited  
Webgate  
Xanatek Inc.  
Xchanging Ins-sure Services Limited  
ZSL Inc.

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## Associations

AAMGA - American Association of Managing General Agents  
AIPSO - Automobile Insurance Plans Service Office  
ASA - Aviation Software Alliance  
CIAB - Council of Insurance Agents & Brokers  
CLIEDIS - The Canadian Life Insurance Standards Association  
CAR - Commonwealth Automobile Reinsurers  
CSIO - Centre for Study of Insurance Operations  
Fenaseg  
FIA - Financial Intermediaries Association of South Africa  
HR - XML  
IAIABC - International Association of Industrial Accident Boards and Commissions  
ISRB - Idaho Surveying & Rating Bureau  
IDMA Inc. - Insurance Data Management Association  
IFX Forum Inc. - Interactive Financial eXchange Forum  
IIABA - Independent Insurance Agents & Brokers of America  
IBC - Insurance Bureau of Canada  
IRI - Insured Retirement Institute  
IUA - International Underwriting Associations  
LIIBA - London and International Insurance Brokers' Association  
LMA - Lloyd's Market Association  
NAILBA - National Association of Independent Life Brokerage Agencies  
NAPSLO - National Association of Professional Surplus Lines Offices, Ltd.  
NASBP - National Association of Surety Bond Producers  
NCCI - National Council of Compensation Insurance  
NIPR - National Insurance Producer Registry  
OMG - Object Management Group  
PIA - National-Professional Insurance Agents  
RAPA - Reinsurance Administration Professionals Association  
RIMS - The Risk & Insurance Management Society  
SFAA - The Surety & Fidelity Association of America  
The South African Insurance Association  
SGI - Success Group International LLC  
URB - Underwriters Rating Board  
WSRB - Washington Surveying & Rating Bureau  
WCIO - Workers Compensation Insurance Organizations.

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## Others

AMS Users Group  
ANeU - Affiliated Network of ebix Users  
ASCnet - Applied Systems Client Network  
Business Insurance Magazine  
NASPA - National Association of SIS  
Partner Agents, Inc.  
Nexsure User Group  
NIUG - National InStar Users Group  
NUDGMI - National Users Development  
Group for MI, Inc.

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## ACORD Forms Participants

1st Auto & Casualty Insurance Company  
Accident Fund General Insurance Co.  
Accident Fund Ins. Co. of America  
Accident Fund National Insurance Co.  
ACE American Insurance Co.  
ACE Fire Underwriters Insurance Co.  
ACE Indemnity Insurance Company  
ACE Insurance Company of the Midwest  
ACE Property & Casualty Insurance Co.  
ACUITY A Mutual Insurance Company  
Admiral Americas  
Advantage Workers Comp. Ins. Co.  
Affinity Mutual Insurance Company  
AGCS Marine Insurance Company  
AgriGeneral Insurance Company  
Aioi Insurance Company Ltd.  
Alamance Insurance Company  
Alaska National Insurance Company  
Alfa Alliance Insurance  
Allegany Co-Op Insurance Company  
Alliance Mutual Insurance Company  
Allianz Global Risks US Insurance Co.  
America West Insurance Company

American Alternative Insurance Corporation  
 American Automobile Insurance Company  
 American Bankers Ins. Co. of Florida  
 American Country Insurance Company  
 American Family Home Insurance Co.  
 American Family Insurance Co.  
 American Family Mutual Insurance Co.  
 American Insurance Company  
 American International Ins. Co. of PR  
 American Interstate Insurance Company  
 American Interstate Ins. Co. of Texas  
 American Mining Insurance Company  
 American Modern Home Insurance Co.  
 American Modern Insurance Co. FL  
 American Modern Surplus Lines Ins. Co.  
 American Modern Lloyd's Insurance Co.  
 American Modern Select Insurance Co.  
 American Reliable Insurance Company  
 American Resources Ins. Co. Inc.  
 American Service Insurance Company Inc.  
 American Southern Home Ins. Co.  
 American Southern Insurance Company  
 American Standard Lloyd's Ins. Co.  
 American Western Home Ins. Co.  
 Americas Insurance Company  
 Amerisure Insurance Company  
 Amerisure Mutual Insurance Company  
 AmeriTrust Insurance Corporation  
 AmGuard Insurance Company  
 AmTrust Insurance Company of Kansas  
 Arbella Protection Insurance Company  
 Argonaut Great Central Insurance Co.  
 Argus Fire and Casualty Insurance Co.  
 ARI Casualty Company  
 ARI Mutual Insurance Company  
 Arizona Home Insurance Company  
 Associated Indemnity Corporation  
 Associated Mutual Insurance Cooperative  
 Association Insurance Company  
 Atlantic Employers Insurance Company  
 Attorneys Insurance Mutual of Alabama  
 Audubon Insurance Company  
 Austin Mutual Insurance Company  
 Autoglass Insurance Company  
 AXIS Insurance Company  
 AXIS Reinsurance Company  
 AXIS Specialty Insurance Company  
 Axis Surplus Insurance Company  
 Balboa Insurance Company  
 Baldwin Mutual Insurance Company  
 Bankers Insurance Company  
 Bankers Standard Fire & Marine Co.  
 Bankers Standard Insurance Company  
 Barnstable County Insurance Company  
 Barnstable County Mutual Ins. Co.  
 Bear River Mutual Insurance Company  
 Bituminous Casualty Corporation  
 Bituminous Fire and Marine Insurance  
 The Brethren Mutual Insurance Company  
 Briar Creek Mutual Insurance Company  
 BrickStreet Mutual Insurance  
 Brookwood Insurance Company  
 Broome Co-operative Insurance Company  
 Brotherhood Mutual Insurance Company  
 Builders Insurance  
 Builders Mutual Insurance Company  
 Callicoon Co-operative Insurance Co.  
 Capital City Insurance Company Inc.  
 Carolina Casualty Insurance Company  
 Catawba Insurance Company  
 Caterpillar Insurance Company  
 CEM Insurance Company  
 Centennial Insurance Company  
 Central Cooperative Insurance Co.  
 Century Indemnity Company  
 Century Surety Company  
 Century-National Insurance Company  
 Chautauqua Patrons' Insurance Company  
 Cherry Valley Co-operative Ins. Co.  
 Chicago Insurance Company  
 Church Mutual Insurance Company  
 Claverack Cooperative Insurance Co.  
 Colonial Cooperative Insurance Co.  
 Colorado Farm Bureau Mutual  
 Columbia Insurance Company  
 Commercial Mutual Insurance Company  
 Community Mutual Insurance Company  
 Companion Commercial Insurance Co.  
 Companion Property & Casualty Ins. Co.  
 Compensation Rating and Inspection  
 Bureau of NJ  
 CompSource Oklahoma  
 Continental Divide Insurance Company  
 Continental Insurance Group of PR  
 Continental Western Insurance Company  
 Cooperative Mutual Insurance Company  
 Cornhusker Casualty Company  
 Cotton States Mutual Insurance Co.  
 Country Mutual Insurance Company  
 Country-Wide Insurance Company  
 Countryway Insurance Company  
 Crum & Forster Indemnity Company  
 Cumberland Insurance Company Inc.  
 Cumberland Mutual Fire Insurance Co.  
 Cypress Insurance Company(California)  
 Dairyland County Mutual Ins. Co. (Texas)  
 Dairyland Insurance Company  
 Dallas National Insurance Company  
 De Smet Insurance Company of SD  
 Deerbrook Insurance Company  
 Dentists Benefits Insurance Company  
 Diamond State Insurance Company  
 Dryden Mutual Insurance Company  
 DTRIC Insurance Company Ltd.  
 DTRIC Insurance Underwriters, Ltd.  
 Eastern Mutual Insurance Company (NY)  
 Electric Insurance Company  
 Encompass Floridian Indemnity  
 Encompass Floridian Insurance Co.  
 Encompass Indemnity Co.  
 Encompass Insurance Company  
 Encompass Insurance Company of NJ  
 Erie And Niagara Insurance Association  
 Erie Insurance Company  
 Erie Insurance Company of NY  
 Erie Insurance Exchange  
 Erie Insurance Property & Casualty Co.  
 Everest Indemnity Insurance Company  
 Everest National Insurance Company  
 Everest Reinsurance Company  
 Explorer Insurance Company  
 F B Insurance Company  
 F M Scion Service Corp  
 Fairmont Ins. Co. c/o MFXChange US Inc.  
 Fairmont Premier Ins. Co. c/o MFXChange  
 US Inc.  
 Fairmont Specialty Insurance Company  
 Farm Bureau Mutual Insurance Company  
 Farm Bureau Mutual of ID  
 Farm Family Casualty Insurance Co.  
 Farm Insurance Brokerage Company Inc.

Farmer Mutual Ins. Co. of Noble County  
 Farmers & Merchants Mutual Fire  
 Farmers Fire Insurance Companies (PA)  
 Farmers Insurance Co. of Flemington  
 Farmers Mutual Insurance Company (WV)  
 Farmers Town Mutual  
 Farmers Union Co-Operative Ins. Co.  
 Farmers Union Mutual Insurance (MT)  
 Farmers Union Mutual Insurance (ND)  
 Federated Mutual Insurance Company  
 Federated Service Insurance Company  
 FFVA Mutual Insurance Company  
 Fidelity National Indemnity Insurance  
 Fidelity National Insurance Company  
 Fidelity National P&C Insurance Co.  
 Financial Pacific Insurance Company  
 Finger Lakes Fire & Casualty Company  
 Fire Districts of New York Mutual  
 Fireman's Fund County Mutual Ins. Co.  
 Fireman's Fund Indemnity Corporation  
 Fireman's Fund Insurance Company  
 Fireman's Fund Insurance Co. of Hawaii  
 Fireman's Fund Ins. Co. of Louisiana  
 First Benefits Insurance Mutual  
 First Chicago Insurance Company  
 First Nonprofit Insurance Company  
 FirstComp Insurance Company  
 Firstline National Insurance Company  
 Flagship City Insurance Company  
 Florida Farm Bureau Casualty  
 Florists' Mutual Insurance Company  
 Forestry Mutual Insurance Company  
 Founders Insurance Company  
 Founders Insurance Co. of Michigan  
 Franklin Fire Insurance Co.  
 Franklin Insurance Company  
 FUBA Workers' Comp  
 Galen Insurance Company  
 Genesee Patrons' Co-operative Ins. Co.  
 Geneva Insurance Company  
 Georgia Casualty and Surety Company  
 Germania Insurance Company  
 Germantown Mutual Insurance Company  
 Grain Dealers Mutual Insurance Company  
 Granada Insurance Company  
 Grange Insurance Association  
 Granite State Insurance Company  
 Great Divide Insurance Company  
 Great West Casualty Company  
 Greater New York Mutual Insurance Co.  
 Greenwich Insurance Company  
 Halifax Mutual Insurance Company  
 Harco National Insurance Company  
 The Harford Mutual Insurance Company  
 Highmark Casualty Insurance Company  
 Hiscox Insurance Company  
 HM Casualty Insurance Co.  
 Hochheim Prairie Casualty Ins. Co.  
 Hochheim Prairie Farmers Mutual  
 Housing Authority Property Insurance  
 Housing Authority Risk Retention Group  
 Housing Enterprise Risk Services  
 Illinois Casualty Company  
 Illinois FAIR Plan Association  
 Illinois Union Insurance Company  
 Indemnity Ins. Co. of North America  
 Indiana Farmers Mutual Insurance  
 Indiana Lumbermens Mutual  
 Injured Workers Insurance Fund  
 Insurance Company of Greater New York  
 Insurance Company of North America  
 Insurance Company of the West  
 InsureMax Insurance Company  
 Insurors Indemnity Company  
 Integon General Insurance Corporation  
 INTEGRAND Assurance Company  
 Interboro Insurance Company  
 Interinsurance Exchange of the  
     Automobile Club  
 Jewelers Mutual Insurance Company  
 Joint Insurance Association (MD)  
 Juniata Mutual Insurance Company  
 Kentucky Employers Mutual Insurance  
 Kentucky Farm Bureau Mutual  
 Kentucky National Insurance Company  
 LA Home Builders Self Insurers  
 Lackawanna American Insurance Co.  
 Lackawanna Casualty Company  
 Lackawanna National Insurance Co.  
 Leatherstocking Cooperative Ins. Co.  
 Lebanon Mutual Insurance Company  
 Little Black Mutual Insurance Company  
 Lone Star National Insurance Company  
 Louisiana Commerce and Trade Assoc.  
 Louisiana Pest Control Ins. Co. (LPCIC)  
 Louisiana Workers Compensation Corp.  
 Lumbermen's Underwriting Alliance  
 Madison Mutual Insurance Co. (NY)  
 Maine Employers' Mutual Insurance Co.  
 Manufacturers Alliance Insurance Co.  
 MAPFRE Insurance Company of Florida  
 MAPFRE Pan American Insurance Co.  
 MAPFRE PRAICO Insurance Company  
 MAPFRE Preferred Risk Ins. Co.  
 Markel Insurance Company of Canada  
 Max Specialty Insurance Co.  
 Medical Liability Mutual Insurance Co.  
 MEEMIC Insurance Company  
 MEMIC Indemnity Company  
 Mercer Insurance Company  
 Mercer Insurance Company of NJ  
 Mercury Casualty Company  
 Meredith Insurance Company  
 Meritplan Insurance Company  
 Mid-Hudson Co-Operative Ins. Co.  
 Middlesex Insurance Company  
 Middleton Insurance Company  
 Midrox Insurance Company  
 Midstate Mutual Insurance Company  
 Midway Insurance Company of Illinois  
 Midwest Family Mutual Insurance Co.  
 Millers Capital Insurance Company  
 Millers Classified Insurance Company  
 Millers First Insurance Company  
 Milwaukee Casualty Insurance Co.  
 Missouri Employers Mut Ins Co.  
 Missouri Valley Mutual Insurance Co.  
 MLBA Mutual Insurance Company  
 Monroe Co-Op Insurance Company  
 Mount Carroll Mutual Fire Insurance Co.  
 Mount Vernon Fire Insurance Company  
 Mountain States Indemnity Co.  
 Mountain States Mutual Casualty  
 National American Insurance Co. (OK)  
 National Continental Insurance Co.  
 National Fire & Indemnity Exchange  
 National Fire & Marine Insurance Co.  
 National Indemnity Company  
 National Indemnity Co. of the South  
 National Indemnity Co. of Mid-America  
 National Liability & Fire Insurance Co.

National Specialty Insurance Company  
 National Surety Corporation  
 Nautilus Insurance Company  
 Nazareth Mutual Insurance Company  
 New Hampshire Insurance Company  
 New York Mutual Underwriters Group  
 Newport Insurance Company  
 Nodak Mutual Insurance Company  
 North American Specialty Ins. Co.  
 North Country Insurance Company  
 North Pointe Casualty Insurance Co.  
 North River Insurance Company  
 North Star Mutual Insurance Company  
 Northbrook Indemnity Company  
 Northern Mutual Insurance (MN)  
 Northern Neck Insurance Company  
 Northern Plains Insurance Company  
 Northwest Dentists Insurance Company  
 NY Property Insurance Underwriters Assoc.  
 Oak River Insurance Company  
 Old Republic Insurance Company  
 Ontario Insurance Company  
 Oriska Insurance Company  
 Oswego County Mutual Insurance Co.  
 Oswego County Mutual Ins. Co. (URB)  
 Otsego County Patrons Co-operative Fire  
 Otsego Mutual Fire Insurance Company  
 Pacific Employers Insurance Company  
 Palisades Insurance Company  
 Palisades P&C Ins. Co.  
 Palisades Safety & Insurance Association  
 Parrot Bay Insurance  
 Partners Mutual Insurance Company  
 Patriot General Insurance Company  
 Penn-America Insurance Company  
 Penn-Patriot Insurance Company  
 Penn-Star Insurance Company  
 Pennsylvania Manufacturers Indemnity Co.  
 Pennsylvania Manufacturers' Assoc.  
 Ins. Co.  
 Pharmacists Mutual Insurance Co.  
 Phenix Mutual Fire Insurance Company  
 Philadelphia Indemnity Insurance Co.  
 Piedmont Mutual Insurance Company  
 Pittstown Co-op  
 Preferred Professional Insurance Co.  
 Princeton Insurance Company  
 Providence Mutual Fire Insurance  
 Public Service Mutual Insurance Co.  
 Rainer Insurance Company  
 RAM Mutual Insurance Company  
 Red Shield Insurance Company  
 Redwood Fire & Casualty Insurance Co.  
 Republic Fire & Casualty Insurance Co.  
 Republic Lloyds  
 Republic Underwriters Insurance Co.  
 Republic Western Insurance Company  
 Republic-Vanguard Insurance Company  
 RLI Insurance Company  
 Rochdale Insurance Company  
 Rockford Mutual Insurance Company  
 Rockingham Casualty Company  
 Rockingham Mutual Insurance Company  
 Rocky Mountain Fire and Casualty Co.  
 Rural Mutual Insurance Company  
 Safety First Insurance Company  
 Safety Indemnity Insurance Company  
 Safety Insurance Company  
 Safety National Casualty Corporation  
 SAIF Corporation  
 Sauquoit Valley Insurance Company  
 Savers Property & Casualty Ins. Co.  
 SC Home Builders Self Insurers Fund  
 SeaBright Insurance Company  
 Security Mutual Insurance Co.  
 Security National Insurance Company  
 Sentry Casualty Company  
 Sentry Insurance A Mutual Company  
 Sentry Select Insurance Company  
 Service Lloyds Insurance Company  
 Silver Oak Casualty Inc.  
 Society Insurance a Mutual Company  
 Sompo Japan Insurance Co. of America  
 Sompo Japan F&M Ins. Co. of America  
 Southern Insurance Company  
 Southern Mutual Church Insurance Co.  
 Southern Mutual Insurance Company  
 Southern Trust Insurance Company  
 Southern Underwriters Insurance Co.  
 Southern Vanguard Insurance Company  
 SPARTA Insurance Company  
 Standard Mutual Insurance Company  
 Star Insurance Company (MI)  
 State Compensation Insurance Fund of CA  
 State National Insurance Company Inc.  
 Sterling Insurance Company  
 STICO Mutual Insurance Co., RRG  
 Stonington Insurance Company  
 Sutter Insurance Company  
 T.H.E. Insurance Company  
 Technology Insurance Company Inc.  
 Texas Mutual Insurance Company  
 Thames Insurance Company Inc.  
 TIG Insurance Company c/o MFXChange  
 US Inc.  
 Tower National Insurance Company  
 Transportation Liability Insurance Co.  
 Triangle Insurance Company  
 U.S. Underwriters Insurance Company  
 Ulico Casualty Company  
 Umialik Insurance Company  
 Underwriters Rating Board  
 Union Insurance Company  
 United Automobile Insurance Company  
 United Farm Family Insurance Company  
 United Farm Family Mutual Insurance Co.  
 United Frontier Mutual Insurance Co.  
 United National Casualty Insurance Co.  
 United National Insurance Company  
 United National Specialty Insurance  
 United States Fire Insurance Company  
 United States Liability Insurance Co.  
 United Wisconsin Insurance  
 Universal Insurance Company (NC)  
 Universal Insurance Company of Texas  
 Universal Insurance of North America  
 Valiant Insurance Company  
 Vanliner Insurance Company  
 Vinings Insurance Company  
 Walton Cooperative Fire Insurance Co.  
 Washington County Co-op Fire Ins. Co.  
 Washington State Transit Insurance Pool  
 Wayne Cooperative Insurance Company  
 Wayne Mutual Insurance Company  
 Wesco Insurance Company  
 Westchester Fire Insurance Company  
 Westchester Surplus Lines Insurance  
 Western Agricultural Insurance Co.  
 Western Community Insurance Co.  
 Williamsburg National Insurance Co.  
 Wilshire Insurance Company



Wisconsin Municipal Mutual Insurance  
Workers Compensation Fund of Utah  
XL Specialty Ins. Co.  
Zenith Insurance Company  
ZNAT Insurance Company

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## Forms Licensees

Abacus Insurance Brokers Inc.  
Advantage Information Systems Inc.  
Agency Computer Systems Inc.  
Agency Resources  
Agency Software Inc.  
Agency Systems  
Agency Technologies Inc.  
AgencyPort  
American Wholesalers Underwriting  
Anchor Bay Insurance Managers Inc.  
Aon Corporation  
Applied Systems Inc.  
Arrowhead General Insurance Agency  
Artizan Internet Services  
Assurance Systems Inc.  
Atlatl  
Automotive Risk Management Ins.Services  
Barney & Barney LLC  
BIPT Inc.  
Boston Software Corporation  
Braishfield Associates  
Britt/Paulk Insurance Agency Inc.  
Builders & Tradesmen's Ins. Services, Inc.  
CCiComputer Services Inc.  
Cedar Springs Technologies Inc.  
Certificate Exchange  
CGI Technologies and Solutions, Inc.  
CHM Hill  
ChoicePoint-A LexisNexis Company  
Choices Software Inc.  
City of Los Angeles  
Cochrane & Company  
Combined Independent Agencies Inc.  
Consolidated Risk Solutions

Crump Insurance Services of TX  
CS Stars  
CSC Financial Group  
Duck Creek Technologies Inc.  
Ebix Inc.  
Epic-Premier Insurance Solutions, Inc.  
Evolution Agency Management LLC  
Exigis  
EZLYNX by Webcetera LP  
Farmers Mutual Insurance Agency  
FergTech Inc.  
First Best Systems  
First Internet Solutions  
Five Star Specialty Program  
GBS Inc.  
Global Aerospace Underwriting  
Managers  
Grinnell InfoSystems Inc.  
HarvestGold  
Hawksoft Inc.  
Hays Companies  
Hoffman Computer Systems  
ICE Systems Inc.  
Impowersoft Inc.  
Impressive Publishing  
Insurance Technologies Corporation  
Insurance Visions Inc.  
Intercontinental Insurance Services Inc.  
International Risk Management Institute  
Iroquis Group Inc.  
ISCS Inc.  
iter Inc.  
IVANS  
Kapnick & Company Inc.  
Leading Insurance Services Inc.  
Lockton Company  
M & R Information Services Inc.  
M J Kelly Company  
MajescoMastek  
myCOI  
NetRate Systems Inc.

Networked Insurance Agents  
North American Software Associates  
OCI Options and Choices Inc.  
Oracle Corporation  
PaperFree Corporation  
Policy Works Inc.  
QQ Solutions  
Quomation Insurance Services Inc.  
Rain & Hail LLC  
Risk Placement Services Inc.  
Service First Insurance Group LLC  
Silverlake Software LLC  
Single Entry Systems Inc.  
Sircon Corporation  
Special Agent  
StoneRiver  
Strategic Insurance Software LLC  
Summit Consulting Inc.  
Superior Access Insurance Services Inc.  
Support Systems International  
Symmetry Technology Labs Inc.  
TerraAlta Risk Inc.  
Terrace Software Inc.  
The Heffernan Group  
The Rough Notes Company  
The Starr Group  
Time Warner  
Tower Hill Insurance Group Inc.  
Transportation Certificate Service Inc.  
Tri-State General Insurance Agency Ltd.  
Tropics Software Technologies  
United Software Developers Inc.  
Verisk Analytics  
Vertafore  
VRC Insurance Systems  
Wells Fargo Insurance  
Wolters Kluwer Financial Services  
Woodruff-Sawyer & Company  
Xanatek Inc.  
XDimensional Technologies Inc.



1970–2010

## MISSION

**ACORD**—the Association for Cooperative Operations Research and Development:

- Global, nonprofit standards development organization
  - Founded in 1970
  - Offices in New York, London, Beijing
  - Serves the insurance industry and related financial services industries
- Members include:
  - Insurance and reinsurance companies
  - Agents and brokers
  - Software providers
  - Industry associations
- Facilitates development of open consensus data standards and standard forms
- Works towards improved data communication across diverse platforms
- Provides education and tools to drive standards implementation

40 years

Of *ACORD*<sup>®</sup>

1970–2010

# THROUGH THE years

# acord®



1970

ACORD established as Agency Company Operations Research and Development under the mantle of the Independent Insurance Agents of America (IIAA)



1972

First ACORD forms released:  
1-Property Loss Notice  
2-Automobile Other Loss Notice

1978

ACORD incorporated as nonprofit entity

VCR • FLOPPY DISK

# 1970's

1981

First ACORD electronic standards published:  
310-homeowner    302-personal auto  
501-business auto    920-common policy data



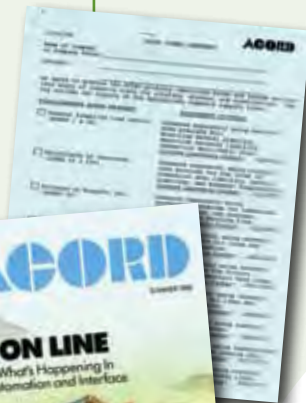
1983

ACORD and Insurance Institute for Research (IIR) become single entity



1984

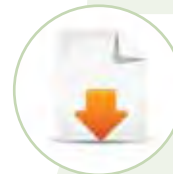
ACORD publishes AL3 Standards for all major P&C lines of business



1987

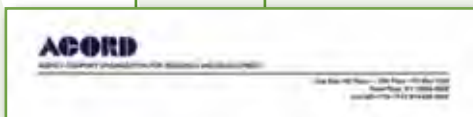
ACORD acronym changed to Agency Company Organization for Research and Development

1000+ agencies uploading with multiple partners using ACORD standards. First download to an agency



1980

ACORD and Insurance Institute for Research (IIR) form joint standards committee to facilitate creation of EDI standards



PC • MOBILE PHONE

1980's





1993

ACORD's first Annual Automation Conference held in Orlando, FL. State forms program expanded to include all state required forms. ACORD Standards Certification program launched to verify implementer compliance with standards guidelines

1994

PCS XML developed



1995

ACORD 25th anniversary. ACORD begins work to make ACORD forms easily integratable with agency systems



1996

ACORD moves beyond P&C with the OLife object standard, surety and mortgage transfer standards initiatives. ACORD Life Standards development begins with transfer of Microsoft OLE application to ACORD

ACORD website introduced



1992

Agency Subscriber (Advantage) Program introduced, providing ACORD forms and agency operations tools to independent agencies. ACORD forms provided to systems vendors to keep up with state-required form changes

1997

AL3 consulting program introduced to facilitate implementation of AL3 standards by ACORD members and participants. Online version of the Benchmark calculator introduced as ACORD's first all-electronic agency product

1990

ACORD takes responsibility for establishing insurance XML standards

ACORD Interface Systems Requirement Report defines the functionality agents need from their systems and the business reasons behind the needs. 17 companies, 500 agencies do download

1999

ACORD XML Dictionary for P&C and ACORD XML for Life released



WORLD WIDE WEB • XML

1990's

2004

First ACORD LOMA Forum  
Company-agency pairs using AL3 (More than 100,000)

First Life and Annuity Form, Life Application Part 1, accepted in US

2005

Document Repository Interface (DRI) Standards enable claims document sharing

Concept of ACORD Framework defined



2006

Global Placing Document Implementation Guide

2007

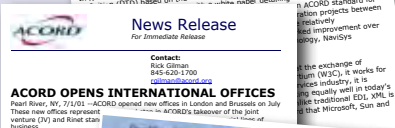
ACORD Messaging Library development begins

2008

First ACORD Implementation Forum

2009

ACORD Information Model released as first facet of ACORD Framework. More than 350 ACORD eForms released



2003

First fillable forms released-can be downloaded, filled onscreen, saved and printed or emailed

2001

ACORD opens offices in London and Brussels. ACORD partners with CLEIDIS to manage Canadian life insurers' adoption of XML standards. ACORD takes responsibility for Joint Venture and RINET standards, publishes first reinsurance EDI and XML standards

2000

ACORD User Groups Information Exchange (AUGIE) is created  
ACORD Merges with WISE







1970–2010



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