



Technical Architecture

Forms and eForms

ACORD Forms have grown from their beginnings as pre-printed paper to a variety of formats such as printable PDF and electronic fillable. Each of these formats represents the physical layout but with the development of eForms, ACORD is now offering a format that contains the data representation as well. This document will provide an introduction to the eForms layout so developers can begin to utilize the format to deliver solutions to the industry.

How are forms used?

Forms are used to collect data. The data may then be extracted and saved, or sent to other trading partners for their use. For example, an agent sends customer data to an insurance carrier to request a quote. Saved data may also be integrated into a form for the purpose of creating a document, for example a certificate of insurance. Until recently, significant programming was necessary to identify the form fields and enable the process of extracting or integrating the data.

ACORD eForms greatly reduce this programming because the form fields and the programming hooks for these fields are already defined when ACORD delivers the form.

What do eForms contain?

As with previous formats, ACORD eForms still contain the layout of the forms. eForms also have four significant enhancements:

- eForms include the atomic definition of each field
- eForms define the unique identifier for each data element to be used in a programming environment
- eForms structure each field into an overall XML document to input and extract the data
- eForms have embedded help text to be displayed as a part of the user interface

FOR MORE INFORMATION
about the various forms
programs ACORD offers,
please visit our website at
www.acord.org.

FOR INFORMATION
about eForms pricing,
please contact:
ACORD Member Services
memberservices@acord.org
800 444 3341, option 2



All of this is delivered as a single file. Now, when an eForm is updated, a programmer does not have to recreate the form in a graphical environment. Instead, simply drop the new file into the system and program any necessary data inputs and outputs. Often, changes dealing with disclosure statements will contain no changes to the data so no programming is needed. The overall time and effort spent on the programming process is reduced drastically compared to the current process.

What are eLabels?

eLabels are the key to eForms because they provide consistent XML tags for all field names. Fields that appear on more than one form maintain a consistent name from one to the next, and eLabels are also consistent between different versions of the forms.

ACORD developed the eLabels by following a Naming and Design Rules document that defines the process for establishing XML tags for fields. This document is available from the ACORD website. A spreadsheet of currently defined fields is available on request.

What are the eForms file formats?

eForms are available in XFDL and PDF formats. XFDL (eXtensible Forms Description Language) is a standard based on XML elements and attributes. XFDL offers precise control over form layout and allows the creation of custom options. There are commercial XFDL tools currently available from IBM. PDF eForms are based on XFA (XML Forms Architecture) and are compatible with Adobe 8.0.

How Do I Learn More?

ACORD offers a sample eForm kit containing the following files.

- Sample eForms and Mappings: ACORD 25-Certificate of Liability Insurance
- Directions to download the XFDL specifications

NEW YORK

Two Blue Hill Plaza, Pearl River, New York 10965 USA
Tel.: +1 845 620 1700 Fax: +1 845 620 3600

LONDON

London Underwriting Centre
Suite 1/3, 3 Minster Court, Mincing Lane, London EC3R 7DD
Tel.: +44 (0) 20 7617 6400 Fax: +44 (0) 20 7617 6401

