Greg Maciag invited stakeholders from the industry to participate in a PCS (Property Casualty Surety) Round Table. The discussions focused on the following four topics:

**Communication**

- Targeted to carriers – to communicate why the new framework is important to carrier's success. The message will include:
  - What the framework will mean in the future.
  - How utilizing this will result in a return on the carrier’s investment in technology, e.g. being able to operate with less staff.

- Communicate to carriers on real-time to show them how they will benefit.
  - Need to show the carriers that if they aren’t doing real-time processing, they will be left behind.
  - Real-time helps carriers be competitive.

- Communication campaign to the industry to show what ACORD is doing to enhance the forms.
  - Engage agents in grassroots effort to convince carriers to accept ACORD Forms.
  - Will remind carriers how the forms may still be used today.

- Communicate to the industry on how the standards can be used for more than agent to carrier, can be used internally also.

- Communicate to agents to convince them to use their agency management system instead of carrier websites.

- Communicate how ACORD Standards tie to real-time processing.

- Communicate through Agency Automation user groups and carrier agency automation groups to engage regional carriers.

- Provide communication feedback link from carriers, vendors and agents to identify things that ACORD can check and validate. This would provide a communication vehicle for industry users to let ACORD know that something is broken.
  - This vehicle should accommodate all levels involved in the process (CSR’s to CEO's).

**Roadblocks … to reaching our collective goals…**

- Carrier acceptance of ACORD Forms
Roadblocks (continued)

- Workflows:
  - Varies by agency.
  - Some agents don’t have efficient workflows.
  - Carriers offer too many options for agent access and processing.

- Fragmentation and affordability is an issue for small carriers
  - Want to provide automation to their agents.
  - Want one standard to implement (AL3, V1 or V2).
  - One solution to accommodate all vendor implementations.
  - Because of multiple options - carriers are forced to choose what they can implement. Solutions must be affordable for the carriers to continue to support the implementation. ROI will drive their decisions and direction – e.g., User costs, development costs, all inhibitors.

- Speed to market – how quickly they can bring a product to market based on agent’s priorities.
  - Cycle time is important, has the product met the need when it was released.
  - Standards not available to address time to market issues, carriers will implement non-standard data elements because of the time element required to update the standard.

- Edits – vendors and carriers implement unique rules and utilize ACORD XML in different ways:
  - Vendor to vendor
  - Carrier to carrier
  - What can ACORD do to reduce or eliminate the use of unique edits?

- Current inability to display a standardized view of the necessary fields on the agent’s screen. Carriers are handling their unique edits on their websites. As ACORD works to resolve this, carriers want to ensure that the resolution of this roadblock does not result in longer applications. They agree that there is a need is to have a consistent collection tool to start the business process.

- Communication on the future of AL3 standards.
  - When can we focus on one standard - XML.
  - Is the industry ready for ACORD to state XML versus AL3 for real-time/upload – need our members to give us feedback.
  - No AL3 upload.
  - New business message development is being built for download in XML, example Claims Download.
    - ACORD needs to communicate to the industry that Claims Download is XML versus AL3.
Roadblocks (continued)

- Lack of documentation linking the Forms, AL3 and XML standards is a roadblock to implementations. A future solution is the new ACORD Standards Framework.
  - Need to get ACORD members to recognize that the value of the Framework will be a long term solution.
  - Standards create opportunity and provide reuse of data to allow agents to use the data in market to potential and existing customers.

- There are limited implementation guides to assist in consistently implementing the standards.

- Current Certification Program validates various variations in the implementation of standards.
  - Use of Optional data elements – although XML compliant, the use of different optional data elements results in different implementations. A potential solution is to identify minimum data sets.

- Not having a standardized way to integrate predictive modeling with the standards.

Best Practices and Roadmap

- ACORD needs to develop a Best Practices and Roadmap document to help the industry understand the standards, data dictionary and the standards framework all of which can be viewed as the plumbing for integrating business messages and automated processing.
  - This includes the tools that ACORD provides to help with internal coordination and communication of what has been implemented (e.g., OARS [http://www.acord.org/Resources/im_reports.aspx]).

- Ensure that carriers are using ACORD XML standards versus proprietary solutions

- Need to produce and maintain Living Implementation Guides.
  - Identify the “devilish details” to bring it all together.
  - Identify and resolve what is failing today.

Certification

  - ACORD can validate that the standards was implemented correctly.
  - Vendor must ensure that the software is working correctly between the carrier and the vendor systems. This includes the standards plus validation of the process.
  - Agents need to test the data from the carrier to ensure data is being processed correctly, and to identify if carriers and agents are placing the data in different fields.
Closing Remarks

We are all in this to solve the customer’s needs. Relationships and sales are what make this job fun. 1st must do – is moving the current workflow to real-time and download, solving the customer’s needs, not fussing with the systems. ACORD Standards are the way to do it.

Improving communications about how insurance is happening real-time should be a goal. This will help regional’s understand that standards are in place and should be leveraged.

We need to keep working on expanding relationships with regional and midsize carriers as well. The majority of carriers are small. We need to drive home the benefit of standards, implementing real time, make it affordable. The industry needs to realize that this is what has to be done, and will benefit both the agency and carrier.

We need to get V2 and the data dictionary completed. We need to communicate that there is a standard for each of the real-time transactions. We need to make sure that all the terms are defined, e.g. real-time, download, and round-tripping. We need to create guides for just one way to implement. Current implementations are different from vendor to vendor. There is currently not one mechanism to apply carrier technology across all the vendors. There may need to be an entity for sifting through the data, clearing house concept.

ACORD is currently addressing company unique within the standards. This will ensure collaboration. We also need to engage groups like AAMGA. Agents need to be involved and use ACORD forms. We need to re-communicate how using ACORD Standards is a win/win. Forms and standards should be positioned to appeal to their business sense. Identify more champions to help move this forward.

There needs to be more communication about Acttech.org and OARS so that the industry knows how to find out who is doing real-time. The carriers field people need to know real-time, yet most don’t. There also needs to be a good two way feedback mechanism at ACORD. There also needs to be a way to filter suggested improvements, from various industry participants, CSR’s in agencies to CEO’s in carriers.

This type of meeting and discussion needs to happen more frequently. Regional meetings with agents and carriers in their area, that include both business and IT people. Collectively we all need to understand the standards, architecture and how they will result in improved relationships and sales.