

XML Policy Download

The Path Forward



Presenters



Nathanael Waite, ACE

Senior Web Development Engineer
Goodville Mutual Insurance



Nilaben Patel, ACE

Technologist
Liberty Mutual Insurance

Agenda

- Session Goal
- Industry Use Cases
- How to Solve for These Use Cases?
- Learnings
- Examples
- Demo
- Why should you Consider it?

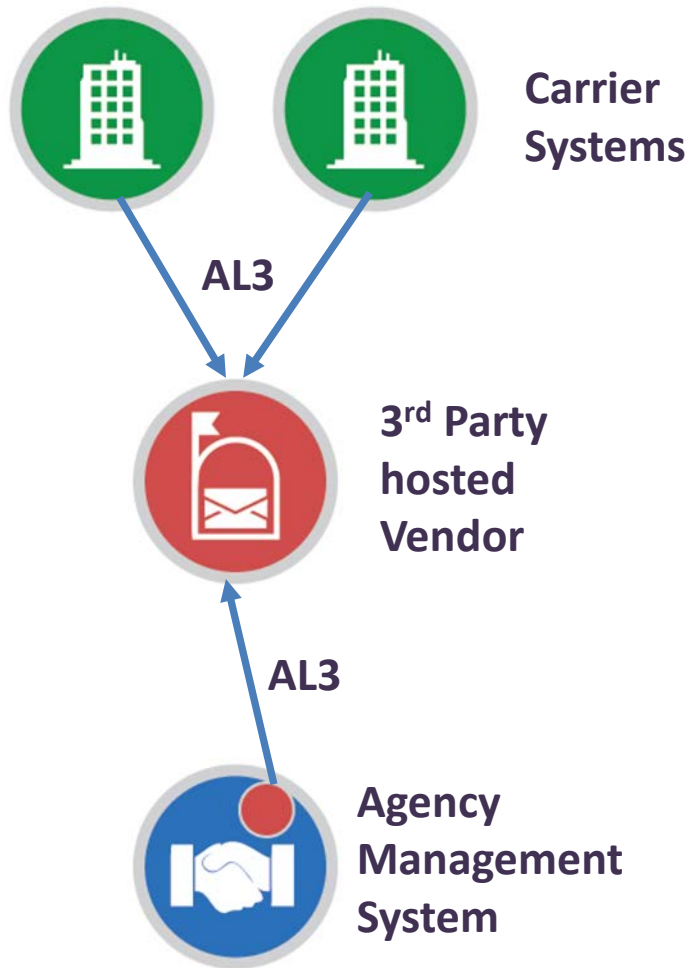
Session Goals

- Policy Download is possible using XML 2.1
- Work Effort - REQUIRED
- Tools and/or approach for implementation
- Use PL Auto & WC to show how this can be done
- Share learnings from early implementation & ACORD WG
- Share how Policy can be represented as a resource in REST implementations
- Demo Policy Download!!

Industry Use Cases

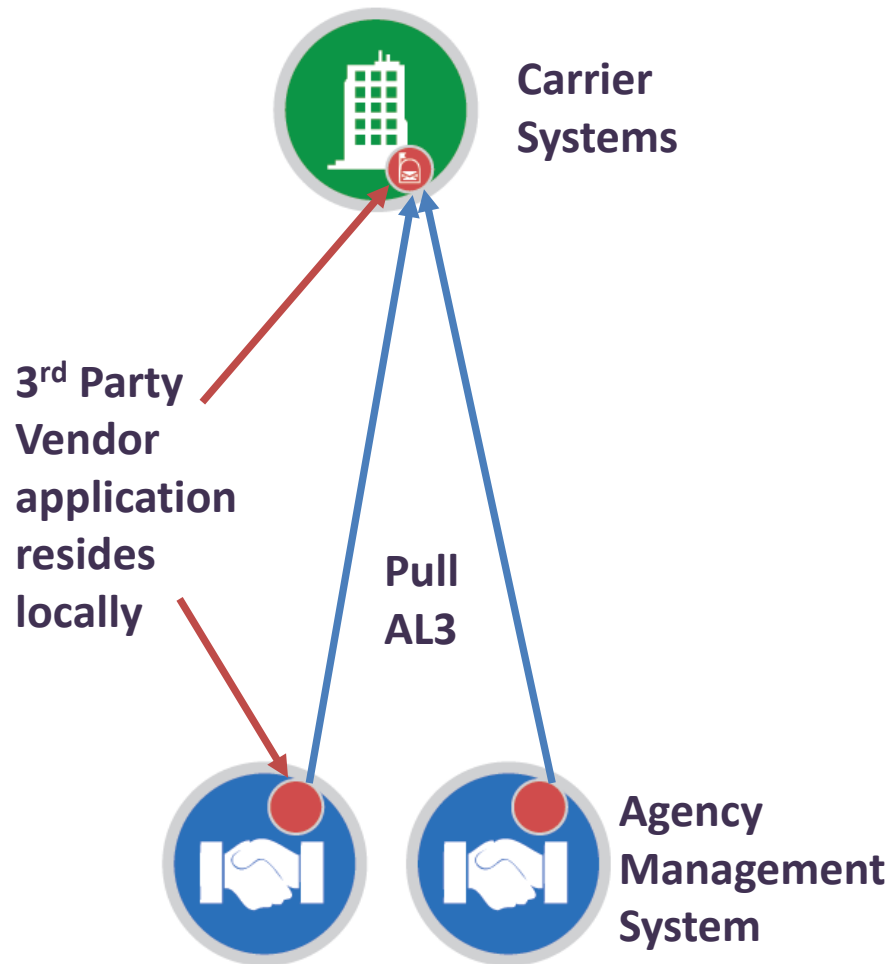
- Carrier to Agency Management Systems
- Carrier to MGA
- MGA to Agency Management Systems
- Carrier to Digital Partners/Cloud Based Systems

Current Process using AL3 Download



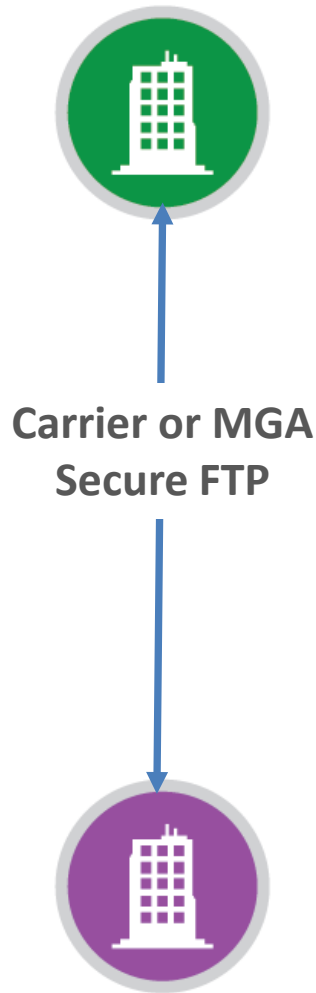
- Carrier has **legacy or modernized PAS** to support policy life cycle management
- Carrier system **generates ACORD AL3 files** containing policy data
- Carrier sends these files to agents via a third party vendor
- AMS' **pickup files** from electronic mailbox vendor
- **25+ years old process** exchanges data electronically to support industry needs

Current Process Direct Download AL3 Policy



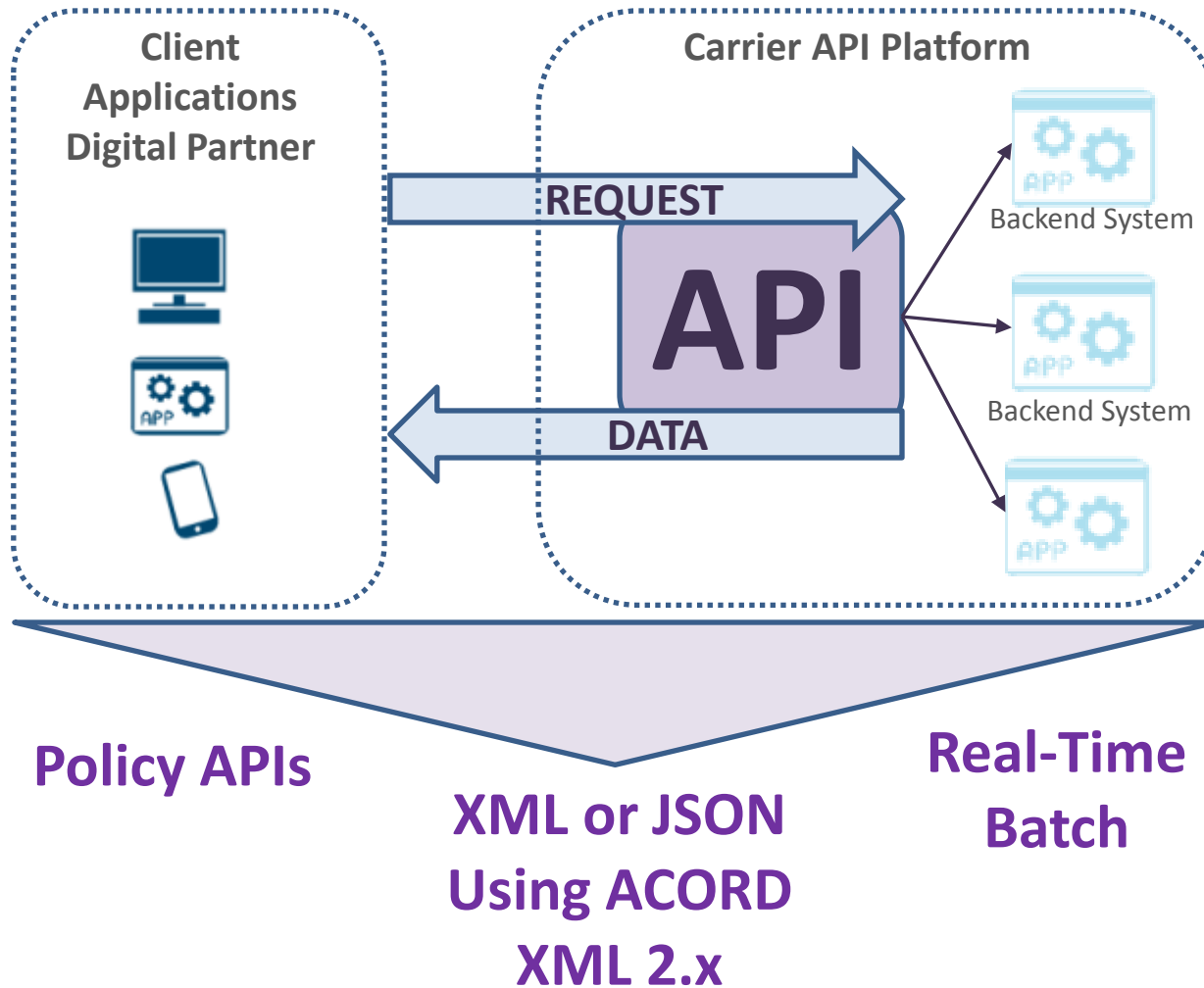
- Carrier has **legacy or modernized PAS** to support policy life cycle management
- Carrier **generates ACORD AL3 / XML files** containing policy data
- Carrier sends files to agents using 3rd party vendor application located at the Carrier.
- AMS' are configured to **pickup files** from vendor's carrier 3rd Party application

Carrier to MGA Download – Point to Point



- Carrier has **legacy or modernized PAS** to support policy life cycle management
- Carrier system **generates AL3, ACORD XML or proprietary** data format **files** containing policy data
- Carrier **sends** files to MGA **or** MGA **picks up** files via **secure FTP**
- MGA system processes data
- Commonly used when electronic mailbox solution does not meet business needs

Carrier to Digital Partners - APIs



- Carrier has **legacy or modernized PAS** to support policy life cycle management
- Carrier systems enabled for **Service Oriented Architecture (SOA)**
- Carrier architecture has **flexibility to support push or pull** mechanism for partner to get policy data via APIs

How to Solve For Use Cases?



Components To Consider



Transformation

- AL3 to XML 2.0
- Proprietary format to XML 2.0



Tools

- XSLT for AL3 to XML
- ACORD eLabel Mappings
- ACORD Transformation Services



Delivery

- Real-Time vs Batch
- Electronic mailbox, secure FTP, API

Policy Download Using ACORD XML 2.x

Things to Consider

- Use of ??? and Spaces in AL3 Download
 - Not needed in XML because element is skipped
 - ACORD has <ModInfo> to provide data updates
- Can XML equally represent data as AL3?
 - XML standards were derived from AL3, so almost all policy data can be represented in XML
 - Policy data structure closely aligns in XML with AL3

Things to Consider

- Is all AL3 data needed in XML?
 - 1MHG, 2TRG, 2TCG, 2GCG are not needed
 - XML hierarchical structure takes care of the header data for each group to support parent/child relationships
 - ACORD @IdRef associates data (i.e Risk to a Location)
- How is 2TRG and 1MHG data represented in XML?
 - %POLICYRQINFO% has tags for 1MHG and 2TRG data
- What kind of policy data should XML contain?
 - XML should contain full image of the policy
 - ACORD XML 2.X has <PolicyRq> & <PolicyNotify> business messages to send full image of the policy

Early Implementation – Liberty Mutual

- Scope & Timeline

- Workers Comp
- New Business, Endorsement, Renewal, Cancellation, Premium Audit
- Approximately 2 months on our side including analysis, design, development & testing
- Approximately 5-6 months on recipient side due to other priorities
- Agile methodologies were adopted to deliver

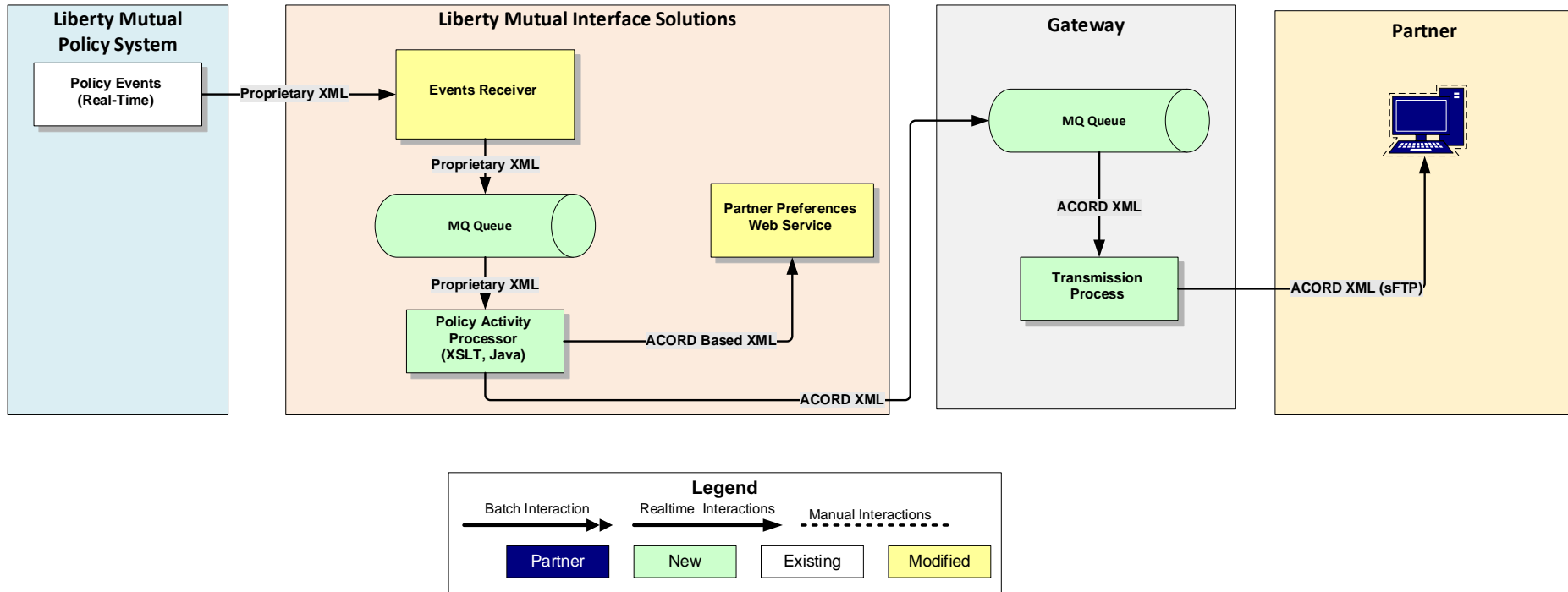
Early Implementation – Liberty Mutual

- Transformation
 - Proprietary policy system format to ACORD XML
 - XSLT, Java, Springboot for runtime transformation
 - Resources learning curve with ACORD XML, Springboot & XSLT
 - <TransactionEffectiveDt> was missing for *Notify messages which was required to support sending 2TRG23/2TRG33
 - <NetChangeAmt> to represent 5BPI12 needs to be added to XML 2.x

Early Implementation – Liberty Mutual

- Tools Leveraged
 - ACORD eLabel Mappings
 - XMLSpy to test XSLT and schema validation
 - Excel for data mappings
- Point to Point Integration with MGA
 - Real-Time events using MQ
 - One file per policy sent via secureFTP
 - Policy data pushed to MGA within few minutes as soon as policy activity occurred

Liberty Mutual Implementation



Learnings From ACORD Working Group

- Question Marks?
- Add <NetChangeAmt> to 2.1
- Providing Transaction Specifications
- Created <PolicyNotify> for Push transactions

Workers Comp – AL3 to XML

1MHG196 7 IBM317EEEE IBM1233456 130846
 2TRG212 7 98 3P CWC FMGBN IBM317EEEELIBERTY
 2TCG135 3 9207L5206H50257
 2GCG110 1 5ATT5BNG5GNA5OIC5UQG5ACT6WCI6WCH6WCU5PAY5GUE
 5BIS172 2 B10001 CRAYMOND ANDREWS
 9BIS343 9 B10001 11721 ABCDEFGH HWY
 5SNG136 7 B200015BISB10001 01DBACWAREHOUSE SALVAGE
 5NID086 2 B200015BISB10001 351401459?????????????
 5BPI366 H F100015BISB10001 XWO50012222

Agency Data

Insured Data

Producer
 NIPR
 5BPI45

```
<Producer>
  <ProducerInfo>
    <ContractNumber>0400003</ContractNumber> <!-- 1MHG18 CNTNO Con
    <ProducerSubCode>12345</ProducerSubCode>
    <NIPRIId>123456</NIPRIId>
  </ProducerInfo>
</Producer>
<InsuredOrPrincipal>
  <GeneralPartyInfo>
    <NameInfo>
      <CommName>
        <CommercialName>TEST MAIN STREET INC</CommercialName>
      </CommName>
      <LegalEntityCd>CP</LegalEntityCd>
      <TaxIdInfo>
        <TaxIdTypeCd>FEIN</TaxIdTypeCd>
        <TaxId>12-3433333</TaxId>
      </TaxIdInfo>
    </NameInfo>
    <Addr>
      <AddrTypeCd>MailingAddress</AddrTypeCd>
      <Addr1>1000 S DEERFIELD AVE</Addr1>
      <City>DEERFIELD BEACH</City>
      <StateProvCd>FL</StateProvCd>
      <PostalCode>3344</PostalCode>
    </Addr>
  </GeneralPartyInfo>
</InsuredOrPrincipal>
```

WC State

Associate to Location

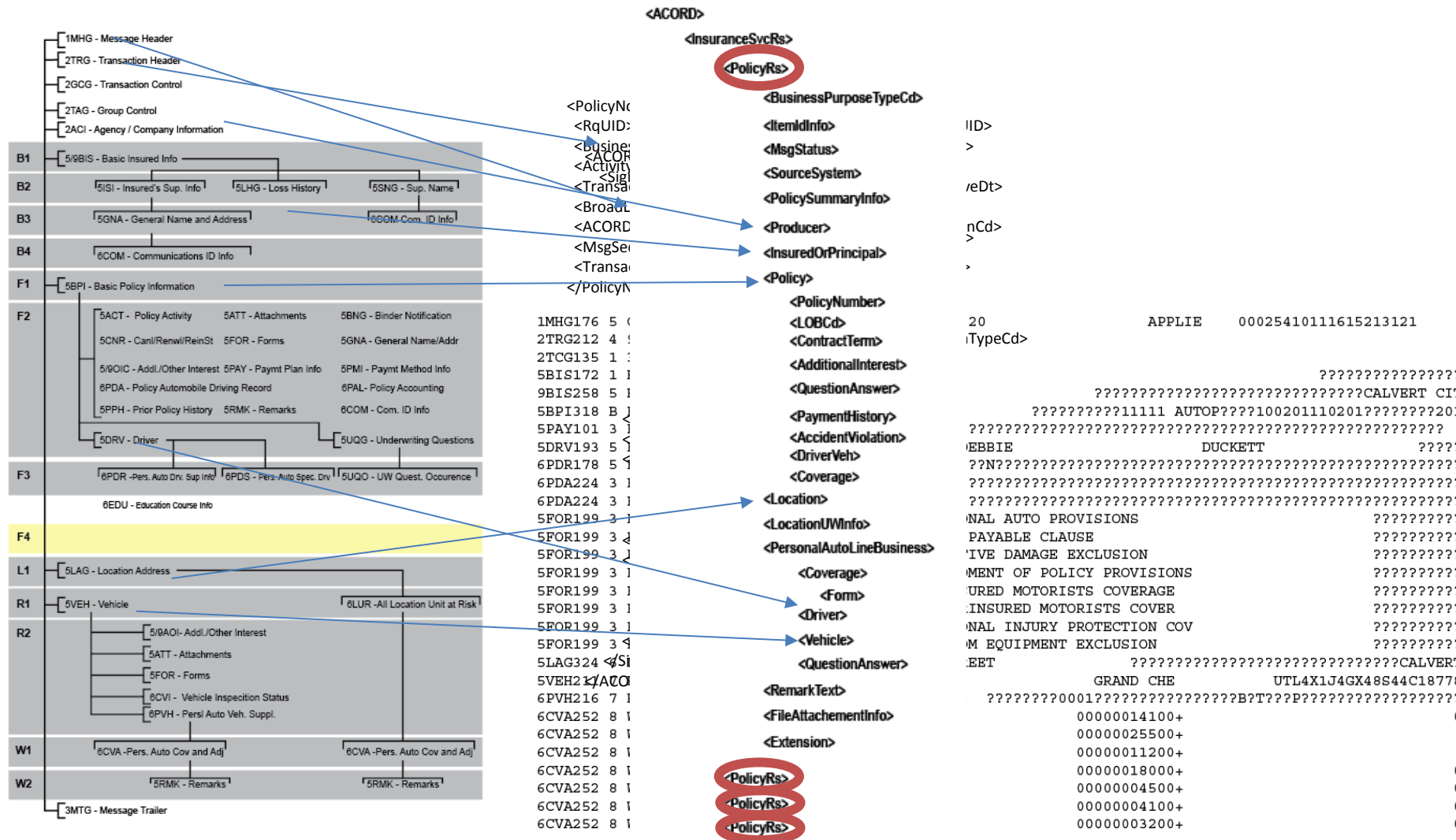
5SSG052 2 J100015BPIF10001 IN24074 20121215??????
 6WCS157 6 R100015SSGJ10001 IN??????????351401459

```
<Location id="L0002">
  <ItemIdInfo>
    <Addr>
      <Addr1>200 Ramble Dr</Addr1>
    </Addr>
  </ItemIdInfo>
  <WorkCompRateState>
    <StateProvCd>NC</StateProvCd>
    <NAICCd>24000</NAICCd>
    <ParticipatingPlanDescCd>N</ParticipatingPlanDescCd>
    <Coverage>
      <Coverage>
        <WorkCompLocInfo LocationRef="L0002">
          <WorkCompRateClass>
            <ActualRemunerationAmt>
              <IfAnyRatingBasisInd>1</IfAnyRatingBasisInd>
            </ActualRemunerationAmt>
            <Rate>2.00</Rate>
            <PremiumBasisCd>R</PremiumBasisCd>
            <RatingClassificationCd>4444</RatingClassificationCd>
          </WorkCompRateClass>
        </WorkCompLocInfo>
      </Coverage>
    </Coverage>
  </WorkCompRateState>
</Location>
```

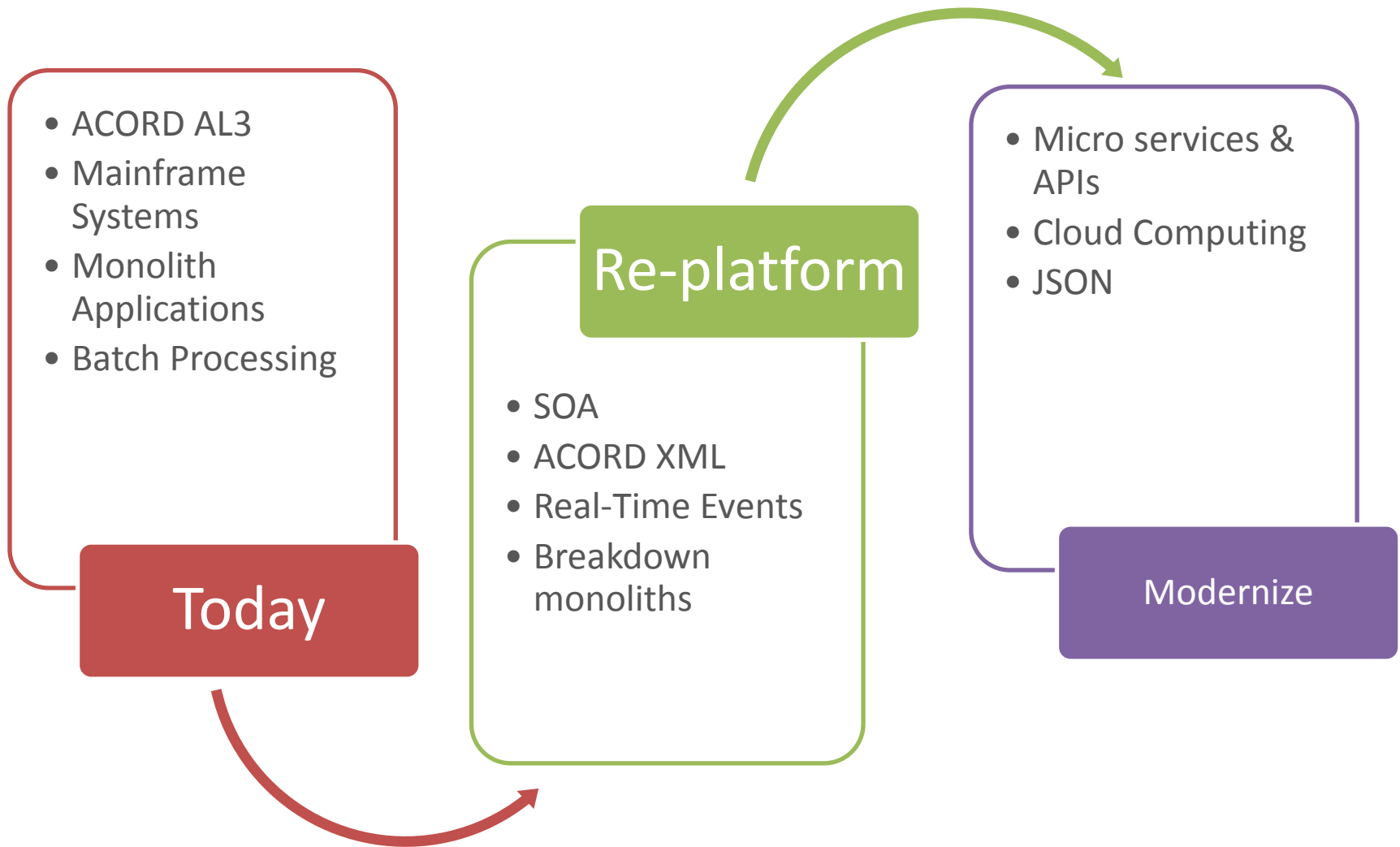
WC Rate Class Info

5LAG399 9 L100015SSGJ10001 000111721 McNNNNNN Hwy ??????????
 6WCR188 6 R100015LAGL10001 8046 ???Automobile Parts And Accessories
 5CVG627 4 W100076WCRR10001 WCR1

Personal Auto Policy as XML Message



What Could Carrier Journey Look Like??



Demo

Why You SHOULD Consider it!

- AL3 technology is becoming challenging to support disruptive business needs
- Industry is gradually losing AL3 skill set as professionals retire
- XML & JSON are some of the most common message models to exchange data between systems in today's world
- Positions your organization to easily transform and modernize legacy systems

Questions?

