

The ACORD Reference Architecture provides an enterprise architecture framework for the insurance industry. It is comprised of seven interrelated industry models, or facets, which use different views to define the nature of the insurance industry.



The ACORD Reference Architecture includes business processes, product models, development frameworks, information models, data models, and capability models that help organizations to run, develop, modify, and maintain various insurance industry applications.

The components of the Reference Architecture can be utilized individually or collectively. They also serve as the basis for model-driven standards development, and are flexible enough to cross lines of business and geographic borders.

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Reference Architecture through the tool.

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Business Glossary

The Business Glossary contains standardized, non-technical definitions of insurance concepts, such as "Beneficiary," and includes applicable synonyms, business line-specific usage, and references utilized throughout the other components. The Business Glossary's consistent terminology will help improve communication between partners and within project teams.

Business Glossary 2.15 (/file-download/f2734647-7022-4e24-b4b5-f8f658b62bcc)

Business Glossary 2.14 (/file-download/7b20562a-c3fe-48e8-8c3c-ac836d37983d)

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Business Glossary 2.13 (/file-download/23f734be-3de1-4426-bf63-a3d8594abadf)

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Information Model

The Information Model is a formal and conceptual representation of data elements across all lines of business. It provides a comprehensive framework of all fundamental insurance concepts – such as Policy, Product, Party, and Claims – and a broad view of the relationships among them. The Information Model is linked to all the ACORD Standards, and can be used to accelerate and enhance application development; as a semantic model for integration of disparate systems; and to provide a point of reference for information requirements to system designers, business users, developers, and other stakeholders.

Information Model 2.12 ([/file-download/c833a851-bf55-4c97-850d-912701154f2a](#))

Information Model 2.11 ([/file-download/d8fda0d6-5ae8-40e0-ab86-ffbb19c573b2](#))

Information Model 2.10 ([/file-download/0ae9d386-a930-4d05-9b64-58caaceb5fd4](#))

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Data Model

The Data Model is a logical level entity-relationship structure, generated from the Information Model, which can be utilized in any database implementation. Some of the many uses of the Data Model include designing physical data models and data warehouses, or validating your own data models. The Data Model Implementation Guide provides guidance, tips, and best practices useful for creating a physical implementation. A Data Model Use Case is provided for a fictional P&C carrier. This document describes some of their systems, challenges, and goals as we walk through the process of how to use the ACORD Data Model to develop the fictional carrier's data design.

Data Model 2.12 (/file-download/23050a81-2dac-49e8-95d6-4166f00dfc36)

Data Model 2.11 (/file-download/07575475-8033-4328-b576-4df15a810bff)

Data Model 2.10 (/file-download/24a87adc-3c0d-494b-8b73-64d20609e62e)

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Capability Model

The Capability Model defines a baseline of the “activities” across the insurance value chain. It presents the tasks in a functional decomposition, without pre-defining an ordered workflow, to reflect the industry’s capabilities and un-sequenced processes performed. This model can be used in process engineering, merger/divestiture evaluations, and business operations analysis.

Capability Model 2.6 (/file-download/8f2b97b0-c6d0-460c-934f-075f154398dd)

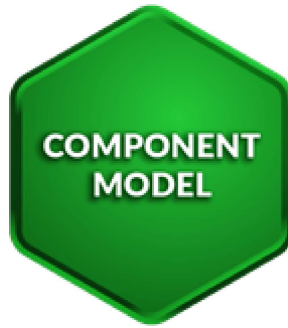
Capability Model 2.5 (/file-download/867888c1-ec2e-45d5-bd8e-277914cf3df9)

Capability Model 2.4 (/file-download/d66d83e3-6ccd-47ab-bf03-6cf5529a489b)

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Component Model

The Component Model contains the relevant information and properties required for specific business activities, or components, which make up insurance business processes. It provides a bridge between business concepts in the Capability Model and data concepts in the Information Model. ACORD components are intended to be customized for independent development using your own system framework. This model has many uses, including portfolio rationalization design and the basis of specifications for software builds or buys. It uses technology-neutral concepts defined in business terms, allowing for implementation across development platforms.

Component Model 2.4 (</file-download/74f1f6e2-245b-43a2-a59e-da8b57903851>)

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Process Model

The Process Model provides a workflow-oriented model for implementing insurance processes and ACORD messages across an enterprise. It defines a set of reference processes for the insurance industry, aligned to the Capability Model. It includes messages which are mapped to ACORD's Data Standards. The result is a cohesive model, ready to be adapted and extended to meet specific enterprise needs.

Process Model 2.5 (/file-download/82774c5f-9487-40d3-b6e0-c5676ffd56e7)

Process Model 2.3 (/file-download/35fb45f9-1e34-4f2d-9e7e-b1af7657a263)

Process Framework 1.2 (/file-download/3d69219b-62dd-4a89-9d9f-4885fa2ecfef)

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Product Model

The Product Model is a graphical notation which enables users to quickly, easily, and precisely represent insurance products in a manner that is useful to all levels of an enterprise. This is complemented by the ACORD Product Schema, which enables an XML representation of the product model, and data interchange across enterprise tooling.

Product Model 2.1 (</document-download?documentId=7cef83e1-4c21-47b0-9679-3ebe5e94c62e>)

Product Framework 2.0 (</file-download/a65e6220-760b-4aff-ad89-a69224702440>)

Reference Architecture subscribers can download the files from this page. Contact **Member Services** (<mailto:memberservices@acord.org>) for more information on the Reference Architecture, or see our **online guides** (</research-education/training/member-training-materials#RA>). ACORD also offers

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members and non-members implement and leverage the Reference Architecture

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