



Using An Industry Standard Like ACORD As The Basis For Your Canonical Model

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ACORD Property & Casualty XML Standard

- ACORD insurance standards
 - Forms 1970s, EDI 1980s, XML 2000s
- ACORD standards focus on Agency-Insurance Company transactions
- Why use an industry standard?
 - Industry's best thinking and expertise
 - Support consistent interpretation of data between internal and external systems
 - Standards encourage and promote the development of reusable components that can be leveraged across an enterprise
 - Reduce development and maintenance costs
 - Speed to market
- ACORD P&C XML standard uses business messages

ACORD = Association for Cooperative Operations Research & Development

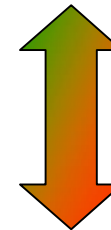
Establishing The Hartford's P&C Canonical Model

- Business & Support Silos (Personal Lines, Commercial Lines, Claims, etc.)
- Legacy Issues
- Choosing an Industry Standard (ACORD, IIA, etc.)

Top-Down Approach
Hartford Enterprise Data Model



Middle-Out Approach
“Short cut” approach
Start with existing model and add to it



Bottom-Up Approach
Develop Hartford Messaging Model from scratch

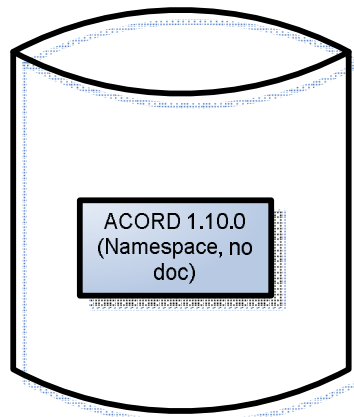


The Hartford's Common Message Format (CMF)

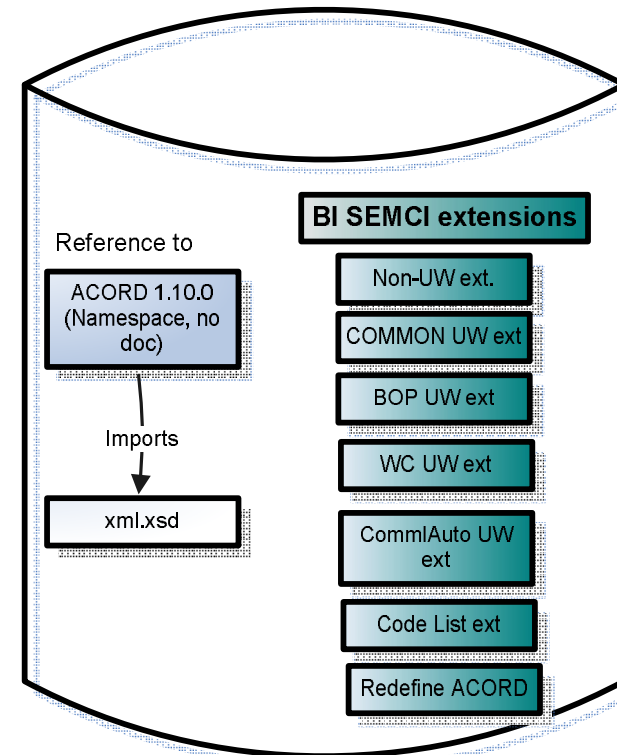
- Follow ACORD P&C XML standard and messages wherever possible
- Evolutionary... not everyone has yet embraced ☹️
- CMF is based on ACORD v1.10, but flexible for external implementations following other ACORD versions
- ACORD schema is very large (13.4KB) and complex
- We have a large volume of extensions to the ACORD schema
- IgniteXML helps us with governance and managing our extensions

Today using IgniteXML

ACORD Base Cabinet



BI SEMCI Cabinet

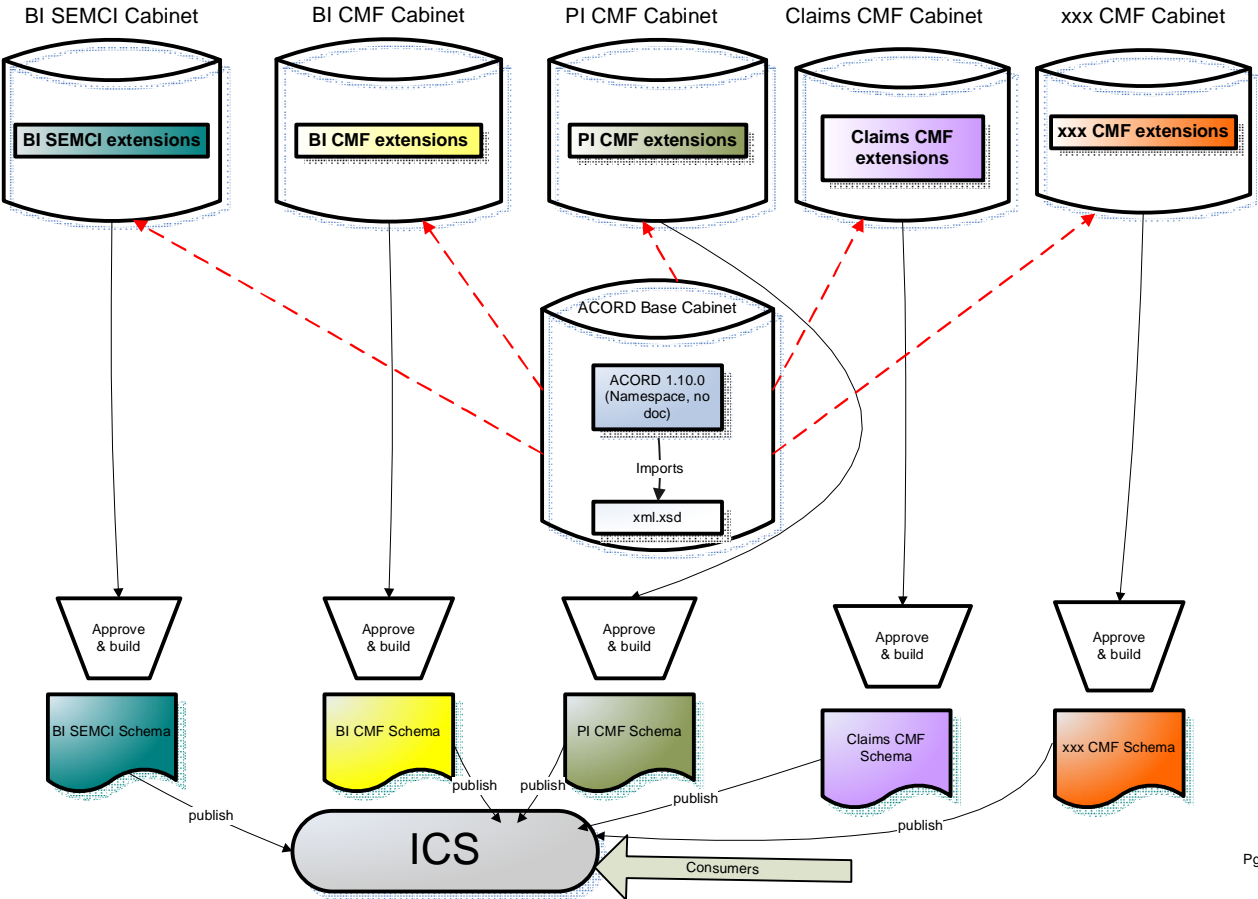


Near Future with IgniteXML



Ignite XML Enterprise Implementation

12/1/2009



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