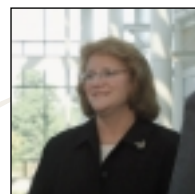
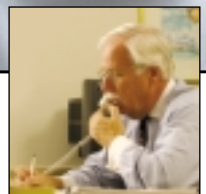
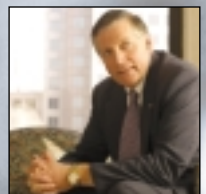
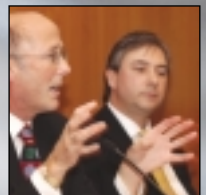
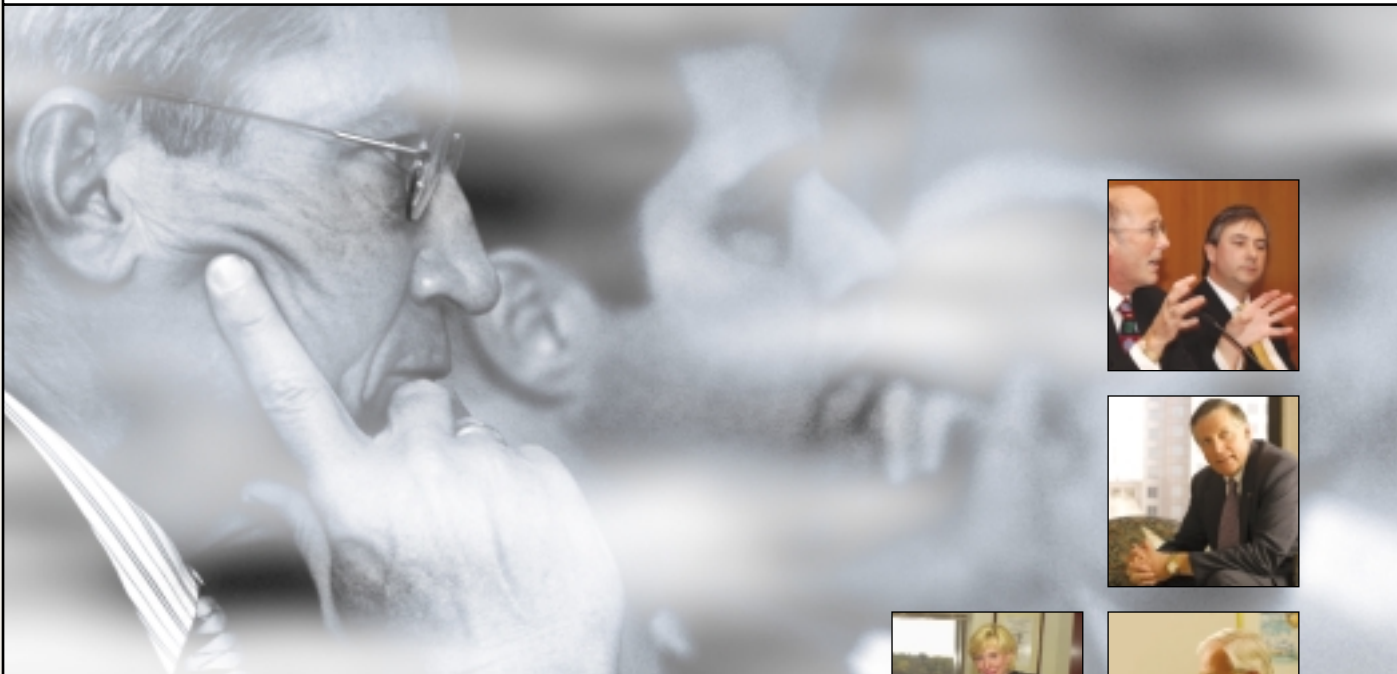




ACORD MEMBERSHIP REPORT 2004

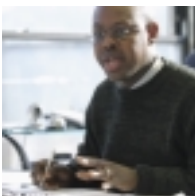
This Is What It's Like to Lead.



Our Mission

ACORD is a nonprofit insurance association whose mission is to facilitate the development and use of standards for the insurance and related financial services industries. ACORD accomplishes its mission by remaining an objective, independent advocate for sharing information among diverse platforms.

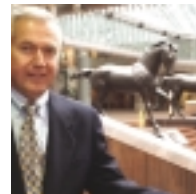
ACORD is committed to providing standards and services that improve efficiency and expand market reach by reducing costs; reducing duplication of work and ambiguous communication exchanges; improving accuracy; facilitating e-commerce; and supporting multiple distribution models.



ACORD's Chief Technology Officer **Aziz Hussein**, driving the evolution of ACORD Forms.



Mark Orlandi is Implementation Consultant at ACORD, and one of the resident experts on XML for P&C.



ACORD President & CEO **Gregory Maciag** outside the London Underwriting Centre, where ACORD's office is located.

Forms and e-Forms: Electronic Enhancement

ACORD originally was formed in 1970 to create standard paper forms to help independent agents in the United States be more efficient in placing business with P/C insurance companies. Today, **ACORD has more than 530 standard property/casualty, life, annuity and health forms that are accepted by more than 1,000 insurance carriers and that meet industry and regulatory requirements in all 50 states.**

By eliminating the need for at least 80,000 proprietary forms, ACORD's work in this area has saved millions of dollars in industry overhead and cut the amount of time and paperwork for transactions. The vast majority of insurance forms used in the U.S. market today are distributed through software solutions that allow agents and brokers to enter data and print plain-paper copies on demand from their agency software. ACORD is building on this success by developing forms for the life, annuity, and health businesses.

Web services, supported by XML intelligence behind the data, enable quicker and more accurate data flows regardless of systems and platforms used. The ultimate goal is to foster system integration, both internally and externally, and improve efficiency and communications. For example, ACORD is actively increasing the usability and efficiency of forms by blending them with the related XML data standards. These **new "e-forms" offer enormous opportunities** for

insurers, distributors, reinsurers, and solution providers to bring creative functionality to ACORD forms. ACORD is working with several major solution providers to bring these forms to the industry in an online, "fill-able" format.

The Last Mile: Where the Rubber Meets the Road

Consulting Services, Education and Advice

At the end of the day, **it's not enough to develop standards—success is about implementation.** Thus, another area of focus for ACORD in 2004 is the development of tools and services to enable cost effective and efficient implementation of standards in the field. We aim to remove or reduce inhibitors to the adoption of standards.

ACORD has evolved from a facilitator of standards to a **provider of advice, consultation and education** around standards. Thus, it is proactively developing tools and services to enable members to quickly adopt and leverage standards. For example, ACORD will make standards specifications and implementation guidelines easier to use—creating online services to offer members the tools they need in order to more efficiently drive implementation in their own companies.

To be sure, ACORD cannot drive implementation on its own, but it can empower members to drive implementation.



Chris Milton

Milton, Vice President of AIG's reinsurance division, is responsible for all of the carrier's ceded reinsurance—and AIG is the largest purchaser of reinsurance worldwide. Milton has leveraged EDI standards and has aggressive plans to implement a global reinsurance platform using ACORD XML Standards.

ACORD Member List

Insurance Carriers, Reinsurers, Distributors

AAA Mid-Atlantic Insurance Group
The ACE Group of Companies
ACUITY
AEGON USA
Alea London
Allianz AG Consolidated
Allianz Insurance
Allmerica Companies
Allstate Insurance Company
American Collectors Insurance Inc.
American Compensation Insurance Company
American General Group
American Independent Insurance Company
American International Group
American Modern Insurance Group Inc.
American National Group
American Reliable Insurance Group
Amicus Mutual Insurance Company
Andover Companies
Aon Corporation
Arbella Insurance Group
Arrowhead General Insurance Agency
Associated Industries Insurance Group
Atlantic Mutual
Austin Mutual Insurance Group
Automobile Club Casualty Company
AXA Cessions
The Baloise Insurance Company Limited
Blue Cross/Blue Shield of FL
Bear River Mutual Insurance Company
Benfield
Berkley - Mid-Atlantic Region
Berkley - Midwest Region
Berkley - New England Region
Berkley - Southern Region
The Bremen Farmers' Mutual Insurance Company
The Brethren Mutual Insurance Company
Bristol West Insurance Group
Brooke Corporation
Brotherhood Mutual Insurance Company
Buckeye Insurance Group
Cameron Mutual Group
Capacity Coverage Group
Celina Insurance Group
Central Insurance Companies
Centrelink Insurance & Financial Services
Chubb Group of Insurance Companies
Cincinnati Equitable Companies, Inc.
Cincinnati Financial Corporation
CNA Financial Corporation
Co-operative Insurance Company
Columbia Insurance Group

Concord Group Insurance Companies
Conseco Insurance Group
Consumers Insurance USA Inc.
Converium Ltd
Countryway Insurance Company
CSE Insurance Group
Cumberland Insurance Group
Deerbrook Group
Electric Insurance Group
EMC Insurance Companies
Enumclaw Insurance Group
Equity Insurance Administrators Inc.
Erie Family Life Insurance Company
Erie Insurance Group
Farmers Alliance Companies
Farmers Home Group
Farmers Mutual Insurance Company of Nebraska
Financial Pacific Insurance Company
First American Corporation Property & Casualty Companies
Florida Family Insurance Company
Frankenmuth Financial Group
Franklin Mutual Group
Frederick Mutual Insurance Group
Fremont Mutual Insurance Company
Gateway Insurance Company
GE Financial
GE Financial Assurance
General Casualty Companies
Global Aerospace Underwriting Managers
Goodville Mutual Casualty Company
Grange Insurance
Grinnell Mutual Group
Guardian Life Insurance
Harleysville Insurance Companies
Hart Re Group
The Hartford Insurance Group
Hartford Life
Hastings Mutual Insurance
Hawaii Employers Mutual
Hingham Group
Hochheim Prairie Insurance
IMT Insurance Company
Indiana Lumbermens Group
ING Group
INSCO/DICO Group
Insurance House
InsureMax Insurance Company
Interpolis Reassurantie Maatschappij
Iowa Mutual Insurance Company
Island Insurance Companies
Jardine Lloyd Thompson Group PLC
Joe Max Green Insurance Concepts
Kemper Insurance Companies
La Suisse Assurances
The Legal & General America Companies
Le Mars Mutual Group
Liberty American Insurance Group
Liberty Northwest Insurance Corporation
Liberty Regional Agency Markets
Life Office of South Africa
Lincoln Financial Group

Lloyd's of London
M Financial Group
Main Street America Group
Maine Mutual Group
Manulife Financial Consolidated
Marsh Inc.
MassMutual Financial Group
MEMIC
Mennonite Mutual Insurance Company
Merchants Insurance Group
Mercury General Group
Merrill Lynch Insurance Group
MetLife
MetLife Auto and Home Group
Michigan Millers Mutual Insurance Company
Middlesex Mutual and Holyoke Mutual
Miller Insurance Services Limited
Motor Club Insurance Association
Munich Reinsurance Group
Mutual Benefit Group
Mutual of Omaha
Nationwide
New Mexico Mutual Casualty Company
New York Central Mutual
New York Life
NIAC - Nonprofits' Insurance Alliance of California
The Norfolk & Dedham Group
Northwestern Mutual
Odyssey Reinsurance Group
Ohio Casualty Group
OneBeacon Insurance Group
Oregon Mutual Insurance Company
Oriska Insurance Company
Pacific Life Group
Partners Mutual Insurance Company
Pekin Insurance Group
The Peninsula Insurance Companies
Penn Millers Insurance
Penn National Insurance
Penn-America Group Inc.
Philadelphia Contributionship Group
Phoenix Life Insurance Company
Pinnacol Assurance
Pioneer State Mutual Insurance Company
PMA Capital Corp.
Poe Financial Group
Preferred Mutual Insurance Company
Principal Financial Group
Progressive Group
Providence Washington Insurance Companies
Prudential Financial
Prudential Property and Casualty
Quincy Mutual Group
Republic Group of Insurance Companies
Republic Western Insurance Company
RGA Reinsurance Company
Royal & SunAlliance Insurance Group plc

Safeco Insurance Company
Sammons Financial Group
SCOR Group
SECURA Insurance Companies
Selective Insurance Group, Inc.
Service Group
Southern Guaranty Insurance Companies
Standard Guaranty Insurance Company
State Auto Insurance Companies
The St Paul Companies
Sterling Insurance Company
Sublimity Insurance Company
Swiss Re Group
Swiss Re Life Group
Thompson Heath & Bond
TIG Holdings Group
The Toa Reinsurance Company of America
Travelers Life & Annuity
Travelers Property Casualty Corp.
Tryg-Baltica Group
Union Mutual Fire Group
United Fire Group
Unitrin, Inc.
Utica First Insurance Company
Utica National Insurance Group
Vermont Mutual Group
Vesta Insurance Group
Virginia Mutual Insurance Company
Wausau Insurance Companies
West Bend Mutual Group
Western & Southern Financial Group
Western Mutual Insurance Group
Western National Insurance Group
Western Reserve Group
Westfield Group
Willis
Wisconsin American Mutual Insurance Group
Wisconsin Mutual Insurance Company
WM Financial Services
Wolverine Mutual Insurance Company
XL Reinsurance
Zurich Insurance Group - US
Zurich Life

Solution Providers

Accenture
AdminServer Inc.
Adobe Systems
Advantage Information Systems Inc.
Advisen, Ltd
AFNI Inc.
AFS Technologies Inc.
Agency Computer Systems Inc.
Agency Software Inc.
Agency Technologies Inc.
AgencyPort
Alea Technology Limited

Allfinanz
 AMS Services Inc.
 Applied Micro Solutions
 Applied Systems Inc.
 AQS Inc.
 Ascential Software Inc.
 ATENA Usługi Informatyczne i
 Finansowe Sp z o.o.
 BCF Technology
 BIPT Inc.
 BISYS / AgencyWorks
 Blue Frog Solutions
 BOSS
 Boston Software Corporation
 Bowstreet.com Inc.
 BusinessEdge Solutions Inc.
 Callidus Software Inc.
 Camilion Solutions Inc.
 Capital Software Inc.
 Castek Software Factory Inc.
 CGI Information Systems &
 Management Consultants
 ChoicePoint Inc.
 Choices Software Inc.
 Classic Solutions US Inc.
 Client Marketing Systems Inc.
 Clinical Reference Laboratory
 Cognizant Technology Solutions
 ConfirmNet Corporation
 Connective Technologies Inc.
 CorVel Corporation
 COSS Development Corporation
 Cover-All Technologies Inc.
 CSC Financial Group
 CT Insurance Services
 Cygnus Software Pvt Ltd
 D & B
 Data Junction Corporation
 DocuCorp International
 Document Sciences Corporation
 DORIS Inc.
 DTCC
 Duck Creek Technologies Inc.
 DWL Inc.
 e-Nable Corporation
 E-Z Data Inc.
 E.Piphany
 EasyLink Services Corporation
 ebix.com Inc.
 Edgewater Technology Inc.
 EDS
 Effisoft
 ELF Solutions Inc.
 EMSI
 EPIC Solutions Inc.
 Ereinsure.com
 Escolife IT Services
 Eurobase
 Exigen Group
 Fair Isaac & Company
 Financial Database Services
 FINEOS Corporation
 Finetre Corporation
 First Notice Systems/Cross Country
 FirstApex Technologies Inc.
 Firstlogic Inc.
 Fiserv Inc.

FJA-US Inc.
 Focus Solutions Inc.
 Fujitsu Consulting
 Fusura
 Grinnell InfoSystems, Inc.
 Hewlett-Packard
 Hexaware Technologies Inc.
 Hooper Holmes
 Hyland Software Inc.
 IBM
 IBQ Systems
 IDMI
 IIT Corporation
 ILOG Inc.
 ImageRIGHT
 Impact Technologies Group Inc.
 IMSG
 Independent Agents Computer
 Services
 Ingenix
 Innovative Software Solutions
 InsBridge Inc.
 InsLogic Corporation
 InStar Corporation
 INSTEC
 Insurance Services Office Inc.
 Insurance Shopping Network Inc.
 Insurance System Laboratory
 Insurance Technologies
 InsuranceVianet Inc.
 InsWeb Corporation
 InSystems Technologies
 InTech Solutions
 ISIS Papyrus America Inc.
 ITV Solutions Inc.
 IVANS
 iWay Software
 JCRS
 Kinnect Limited
 Lab One
 Lewis & Ellis Inc.
 Liberty Insurance Services
 Corporation, Genelco
 Software Solutions Division
 LIDP Consulting Services Inc.
 LifeLink Corporation
 MapInfo Corporation
 Massachusetts Insurance
 Systems Inc.
 McCamish Systems
 Metaserver Inc.
 MFXchange Holdings Inc.
 MI-Assistant Software
 MIB Group, Inc.
 Microsoft
 Milliman USA
 MIT Systems, Inc.
 Multico Rating Systems Inc.
 NAT Inc.
 NaviSys Inc.
 Network Microdesigns Corporation
 Nissay Information Technology
 North American Software
 Associates
 NOVON Consulting Corp.
 NxLight Inc.
 OAS Software Corporation

OneShield Inc.
 Open Text
 PaperFree Corporation
 Patni Computer Systems
 Pegasystems Inc.
 Philibert Software Group
 PilotFish Technology LLC
 Pivot
 Plantech Consulting Group
 Priority Data Systems Inc.
 Professional Access
 Quadrant Information Services
 QuickQuote Inc.
 Rebus Group
 ri3k Limited
 Risk Management Solutions
 Riskclick Inc.
 Rolling Thunder Computing Inc.
 ROOM Solutions Ltd
 Samsung SDS
 Sapiens International
 Satyam Computer Services Ltd
 Scantech Solutions LLC
 SeaPass
 Selectica Inc.
 Service Integrity
 Severan Corporation
 Sherwood International, Inc.
 Siebel Systems Inc.
 Siebre Systems Ltd
 Silverlake Software LLC
 Sirius Financial Systems
 Skywire Software
 Softech International
 Software AG - The XML
 Company
 Special Agent
 Steel Card
 Strategic Insurance Software Inc.
 Sun Microsystems
 Superior Access Internet
 Software Inc.
 Swingtide
 Taliant Software
 TCI Consulting & Research
 TCS America
 Technical Resource Connection
 Trace Isys Ltd
 Universal Conversion
 Technologies
 UPAC Insurance Finance
 Vallue Consulting
 VERTEX, Inc.
 VerticalPoint Inc.
 Visibillity Inc.
 VRC Insurance Systems
 Web Connectivity Limited
 Whitehill Technologies
 Wildnet Group Ltd
 WorldGroup Consulting
 Xchanging Ins-sure Services
 Limited
 Xcipro Inc.
 XDimensional Technologies Inc.
 Xenos
 Xerox Corporation

Associations

AIPSO - Automobile Insurance
 Plans Service Office
 CIAB - Council of Insurance
 Agents & Brokers
 CLIEDIS - The Canadian Life
 Insurance EDI Standards
 Association
 CSIO - Centre for Study of
 Insurance Operations
 HR-XML Consortium Inc.
 IAIABC - International
 Association of Industrial
 Accident Boards and
 Commissions
 IDMA Inc. - Insurance Data
 Management Association
 IFX Forum Inc. - Interactive
 Financial eXchange Forum
 IIBA - Independent Insurance
 Agents & Brokers of America
 Insurance Bureau of Canada
 IUA - International Underwriting
 Associations
 LMBC - London Market
 Insurance Brokers' Committee
 NAILBA - National Association
 of Independent Life Brokerage
 Agencies
 NAPLSO - National Association
 of Professional Surplus Lines
 Offices, Ltd
 NASBP - National Association of
 Surety Bond Producers
 NAVA - National Association of
 Variable Annuities
 NCCI - National Council of
 Compensation Insurance
 Object Management Group -
 OMG
 PIA National - Professional
 Insurance Agents
 RIMS - The Risk & Insurance
 Management Society
 SAA - The Surety Association of
 America
 Surplus Line Association of CA
 Underwriters Rating Board
 WCIO - Workers Compensation
 Insurance Organization

Other

Advantage Participants'
 AMS Users Group
 ANeU
 ASCnet - Applied Systems
 Client Network
 Business Insurance
 Ebix Users Association

*“Whether it is policyholders wanting faster documentation and claims agreement, brokers wanting easier access and streamlined administrative processes, or underwriters wanting better quality data, higher contractual certainty and lower frictional costs, we must and will deliver business process change. The recent proposals to adopt ACORD standards of messaging for Accounting and Settlement across the market are a hugely welcome step, which will bring both efficiency and consistency with international practice.” – **Nick Prettejohn, CEO, Lloyd’s of London***



From left to right: Chris Rawson, Lloyd’s CIO; Nick Prettejohn, Lloyd’s CEO; and Gregory Maciag, President & CEO, ACORD.



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