eForms

ACORD eFORMS are here!

What's an eForm?

An eForm is an electronic fillable ACORD form that is capable of collecting data. The data from an eForm can then be extracted for re-use, including to populate other forms.

On the surface, eForms appear identical to current ACORD forms. On the inside, eForms' capabilities take ACORD Forms the next step into the future.

Why should I use eForms?

eForms offer many features that benefit both end users and developers:

Features for Forms Users

eForms enable you to gather and transmit data faster, and facilitate straight-through processing. eForms are programmed to extract data straight into your agency management system. You can also use eForms through an insurer website.

Using eForms, insurers can receive more accurate data, shorten update cycles, and eliminate the possibility of errors due to manual data re-entry.

Because there's more intelligence inside the form, it's simple to use. You'll be able to train staff more efficiently, which will free your time for other concerns.

Key eForms features include:

- **Integrated Forms Instruction Guide (FIG):** You don't have to leave the screen for a separate help menu, PDF, or hard copy guide. Just place your mouse over any field, and the instructions for that field appear.
- **More precise data capture:** Fields such as Address are now separated into component parts, such as *Street*, *City*, and *State*. This reduces free form text that needs human review.
- **Forms Generation:** Fully populated forms can easily be generated for use by insurer call centers and other account services.
- **Overflow Capability:** What if there are four fields for automobile information, but you need to cover five cars? The eForm can be configured to expand for additional data.

Features for Developers

Previously, when ACORD forms were updated, developers had to re-program each time for each form. eForms contain a consistent XML format, and unique XML tags for each form field, called eLabels.

eLabels are applied consistently across all ACORD eForms. ACORD has done the mapping from the physical form fields to the eLabels, so you only build once. The latest updates to eForms can be downloaded and plugged into your systems.

The industry as a whole supports ACORD and the development of forms. Incorporating ACORD eForms into your products will help you stay current and compliant. And eForms save you the time and expense of creating and maintaining proprietary forms.

How do I get eForms?

End users of eForms may obtain them through agency management systems, or from forms providers or carriers.

Developers may obtain a sample eForm file and supporting technical information from ACORD upon request. Those who wish to build systems that incorporate eForms may obtain licenses through ACORD's eForms redistribution program.

For more information about the various forms programs ACORD offers, please visit our website at www.acord.org.

www.acord.org

Forms and eForms

ACORD Forms have grown from their beginnings as pre-printed paper to a variety of formats such as printable PDF and electronic fillable. Each of these formats represents the physical layout but with the development of eForms, ACORD is now offering a format that contains the data representation as well. This document will provide an introduction to the eForms layout so developers can begin to utilize the format to deliver solutions to the industry.

How are forms used?

Forms are used to collect data. The data may then be extracted and saved, or sent to other trading partners for their use. For example, an agent sends customer data to an insurance carrier to request a quote. Saved data may also be integrated into a form for the purpose of creating a document, for example a certificate of insurance. Until recently, significant programming was necessary to identify the form fields and enable the process of extracting or integrating the data.

ACORD eForms greatly reduce this programming because the form fields and the programming hooks for these fields are already defined when ACORD delivers the form.

What do eForms contain?

As with previous formats, ACORD eForms still contain the layout of the forms. eForms also have four significant enhancements:

- eForms include the atomic definition of each field
- eForms define the unique identifier for each data element to be used in a programming environment
- eForms structure each field into an overall XML document to input and extract the data
- eForms have embedded help text to be displayed as a part of the user interface

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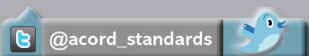
All of this is delivered as a single file. Now, when an eForm is updated, a programmer does not have to recreate the form in a graphical environment. Instead, simply drop the new file into the system and program any necessary data inputs and outputs. Often, changes dealing with disclosure statements will contain no changes to the data so no programming is needed. The overall time and effort spent on the programming process is reduced drastically compared to the current process.

What are eLabels?

eLabels are the key to eForms because they provide consistent XML tags for all field names. Fields that appear on more than one form maintain a consistent name from one to the next, and eLabels are also consistent between different versions of the forms.

ACORD developed the eLabels by following a Naming and Design Rules document that defines the process for establishing XML tags for fields. This document is available from the ACORD website. A spreadsheet of currently defined fields is available on request.

What are the eForms file formats?

eForms are available in XFDL and PDF formats. XFDL (eXtensible Forms Description Language) is a standard based on XML elements and attributes. There are commercial XFDL tools currently available from IBM. PDF eForms are based on XFA (XML Forms Architecture).

How Do I Learn More?

ACORD offers a sample eForm kit containing the following files.

- Sample eForms and Mappings: ACORD 25–Certificate of Liability Insurance
- Directions to download the XFDL specifications

www.acord.org

ACORD FORMS UTILIZATIONS

Introduction

ACORD created eForms to help ease programming for vendors and insurers who redistribute our forms. Prior to eForms, ACORD forms were nothing more than a business analysis document that would be used as a requirement template for systems utilizing forms.

ACORD eForms:
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This document attempts to explain how eForms can be used today to ease the implementation of ACORD forms in systems. While no specific technologies or approaches will be outlined, the goal here is to provide insight on methods that can be used to expedite the adoption.

What is outlined does not represent all the ways eForms are used. ACORD sees incredible innovation in the industry every day and thus the intent of this document is to stir some thoughts and spark new ideas for even more creativity.

Utilization

ACORD eForms can primarily be used in four ways. Later sections will elaborate on each of these.

1. ACORD Forms as User Interface

2. ACORD Forms as an Output Technology

3. ACORD Forms as Business Analysis Tool

4. ACORD Forms as Technology Bridge.

User Interface

ACORD forms have been used by agents to submit business to insurers for many years. Agents are familiar with the forms and all, including new ones, are easy to use. For this reason, many implementations display the form and allow the agent to complete input as they would with pen and paper. Of course enhanced editing can be added which would require additional coding.

The steps necessary to complete this step:

1. Populate the form with information you already know such as the name and address of the insured.

2. Display the form and allow the agent to complete.

3. Save the data and generate the requested transaction.

When the form is completed, the programming team can extract data to be saved in the system or used to create an electronic submission. Regardless of the methodology of the quoting process, the actual form must be saved to preserve any edits that may not have been picked up and then the image should be transmitted with the quote request.

In this scenario, when ACORD distributes a new form, the designer can make a decision as to the adoption of the new form. If this is a regulatory change, they may choose to immediately implement the form into their system with minimal edits. However, if the change is cosmetic the implementation can schedule to allow the programming team time to evaluate default values and edits which will be incorporated.

Output Technology

There are two methodologies for requesting a quote or account activity: automated transactions and manual request. In the case of automated transactions, the data to be processed is communicated via a computer interface with the receiver which is usually an insurance company. However, for manual transactions, some form of formatted output will be evaluated by the receiver to perform the activity.

In either of these cases, the form will be generated to route to the receiver. In the first case, the form serves as a written record of the transaction. In the second case it is the actual transaction.

To do this, the eForm can be put in the system and then populated once all the data is collected regardless of the methodology. Again, updates to the form can happen immediately or be scheduled if non-regulatory.

Note that in the case of immediate updates, any data not existing in the form of eLabels specific to the data must be handled through notes fields or thru supplemental forms.

Business Analysis Tools

In some cases, the system designer wishes to provide a more robust interface for input of data than simply displaying the form to be completed in a fashion similar to pen and paper. For this, the designer may wish to break the various sections into a wizard or screen by screen approach for each section of the form.

Note that sections that repeat on several forms can be defined in such a way to reuse code sections. The eLabel names can also be used to generate default actions such as the default values for fields.

The biggest challenge here is that the distribution of a new form requires system changes. However, there are approaches to help ease the associated costs.

Manual Approach

For this approach, any changes to a form would be evaluated by the programming team and then implemented as needed. Of course, this slows the development and delivery process but allows for maximum usability.

Automated Approach

In this scenario, a tool is used to create the pages on the fly from the actual form themselves. Initially changes will require programmer intervention but as the system matures and the rules are built, many changes will not need programmer involvement in the translation environment.

Although many changes will process easily, every change will need to be vetted to insure usability regardless of the system maturity since the changes that may occur thru the Standards process are very unpredictable.

Technology Bridge

Many agents will work in an environment where they simply do not have automated tools. By licensing the forms, these agents can be served thru a simple redistribution of the fillable forms. Once completed, these can be emailed to the insurance company or alternatively to the system provider who will extract the data and process in the automated fashion.

Virtually every system will provide a combination of the embedded forms described in the first three approaches and a manual approach described here and that is a part of the eForms Redistribution License for this reason.

Form Update

Since all components are delivered in a single file when an eForm is updated, a programmer does not have to recreate the form in a graphical environment. Instead, simply drop the new file into the system and program any necessary data inputs and outputs. Often, changes dealing with disclosure statements will contain no changes to the data so no programming is needed.

Reuse/Development

eLabels are the key to eForms because they provide consistent XML tags for all field names. Fields that appear on more than one form maintain a consistent name from one to the next, and eLabels are also consistent between different versions of the forms.