

ACORD DIGITAL STANDARDS VS. XML MESSAGING STANDARDS: FREQUENTLY ASKED QUESTIONS

What are ACORD Digital Standards?

Digital Standards are designed to enable “small” fine-grained business transactions between insurance systems. They will define the data structures necessary to support granular messages which can be used in microservices, or invoked by API methods.

Are the Digital Standards replacing the current ACORD Standards?

No. Digital Standards are not intended to replace the existing XML Messaging Standards or the EDI Standards. They will co-exist and continue to be maintained as before.

Some of this terminology is used differently by various vendors and organizations. Can you give a quick non-technical definition of the key terms that you are using?

- Message: A defined block of data which gets sent between two parties to fulfill a business purpose.
- Microservice: A fine-grained business transaction which serves a narrow business purpose (e.g. *Update Primary Named Insured*).
- API: An interface which allows two different applications to communicate with each other. An API typically has many API methods within it.
- API Method: A “CRUD” (Create, Read, Update, or Delete) operation on a defined resource, or block of data. A microservice can be fulfilled using one or more API methods.

How will the Reference Architecture be leveraged for Digital Standards?

Capability Model and Process Model:

- All microservices supported in Digital Standards will be grouped with related microservices in a Common API (e.g. *Update Primary Named Insured* and *Add Location Info* both would belong to the *Amend Policy API*).
- In turn, each API will belong to one or more Processes in the Process Model. Each Process already belongs to a Capability or Sub-capability in the Capability Model. We will create a mapping document between APIs and Processes.

Information Model, Data Model, and Business Glossary:

- The first iteration of Digital Standards will be focused on User Stories, which will usually be Domain-specific.
- After determining the data structures that support individual stories or microservices, mapping will be done for those data elements to their equivalent data elements in the Information Model and Data Model, which are more Domain-independent.
- This will allow traceability from Digital Standards to the Information Model and Data Model (and, where appropriate, the Business Glossary).

Will the new Digital Standards be mapped to the current Standards, and will those mappings be readily available?

As development of the data structures necessary to support an individual User Story for the Digital Standards proceeds, each data element will be mapped back to the corresponding data element in the XML Messaging Standards in each domain. This will enable traceability from one Standard to another.

Note that the new Digital Standards and the existing XML Messaging Standards are both mapped to Capabilities within the Capability Model. This will allow similar Digital Standards to be grouped with similar XML Messaging.

Also note that the relative cardinalities between the existing standards and new Digital Standards may vary:

- Many XML messages will have multiple Digital Standards microservices associated with them (e.g. *CommlAutoPolicyModRq* would encompass many of the *Amend Policy* microservices).
- Some Digital Standards microservices will reference two or more XML messages (e.g. *Update Primary Named Insured* would be connected to all the *xxxPolicyModRq* messages).
- Some XML messages will have no Digital Standards microservices (for scope purposes).
- Some Digital Standards microservices may have no corresponding XML message (e.g. *Amend Contract* in GRLC).

Will current large-grained messaging processes be decomposed into fine-grained microservices?

Microservices will be identified from the “bottom up.” Some microservices that are chosen to be implemented may have a high degree of overlap with existing XML Messages (e.g. the Digital Standards FNOL may be quite similar to the P&C <ClaimsNotificationAddRq>), while others may focus on an area without much coverage in the XML Standards, or a small part of a larger message in the XML Standards.

Thus, current large-grained messaging processes will NOT be decomposed into fine-grained microservices. Also note that it may be possible to complete a business transaction through a composition of both an existing large-grained message and one or more fine-grained Digital Standards methods.

Note also that the ongoing development of each Standard will influence the other. As stated above, the creation of the new Digital Standards will be heavily influenced by the existing XML Messaging Standards. Going forward, as new Digital Standards methods are identified which might not have a counterpart in XML Messaging Standards, any new or updated resources will be reviewed and considered for inclusion in upcoming XML releases.

How can I help?

ACORD needs User Stories and expertise from our members to make the Digital Standards usable in a wide variety of cases. Please contact memberservices@acord.org for more information, or reach out directly to Heidi Yin (hyin@acord.org) if you are interested in joining the Standards Project Group or contributing User Stories from your organization.