

Global (Re)insurance Best Practices – Accounting, Settlement and Claims

A Consistent Community Approach to Implementing the
ACORD Global Reinsurance and Large Commercial
Message Standards

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Legal Notices

Copyright and Confidentiality

The spirit of this document is to implement, share and publish process and data standards for the benefit of the whole (re)insurance industry.

Changes to this document

The information in this publication may change from time to time. You must always refer to the latest available version. This can be obtained from the ACORD website (www.acord.org). Changes to this document will be considered and proposed by the Ruschlikon Business Implementation Group, and agreed by the Ruschlikon Steering Group in consultation with other implementation communities that have adopted it. Such updates do not form part of, and are not subject to, the voting procedures for the maintenance of ACORD standards.

Translations

The English version of ACORD documentation is the only official version.

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Various local, national, and international laws restrict the exchange of information among competitors regarding matters pertaining to pricing, refusal to deal, market division, tying relationships, and other topics which might infringe upon antitrust regulations and/or competition law. No such exchange of information will be permitted.

Business partners and competitors involved in discussions directly or within ACORD or local community groups, must not violate the adherence to this policy.

Legal status of this document

This is not a legal document. It does not alter or amend, in any manner, the contracts between the parties, which continue to govern their respective obligations. It is not formally signed by any organisation. It aims to document a common view on how ACORD standard messages can be implemented to best and most cost-effectively realise efficiencies that can be gained from the exchange of electronic data in a standard way. Adherence to these best practices ensures interoperability between all implementers who follow the Best Practices Guide and provides a basis for process efficiencies and the realisation of further business benefits.

Preface

Background

This document was originally created by the Ruschlikon Initiative in 2009 (a grouping of global insurance and reinsurance industry organisations, whose aim is to work together to define, simplify and implement a solution for processing insurance and reinsurance transactions using ACORD standards).

Since that time further Global and National implementation communities have joined the Ruschlikon initiative and adopted this document. Each community has in place its own committee structures, and they have worked together with Ruschlikon to enhance this document to reflect their needs also. It is anticipated that this process will continue as more communities join Ruschlikon and adopt this document, that is, more communities' needs may be incorporated going forward.

All of the implementation communities agree it is fundamental that detailed implementation issues are addressed jointly, and to do this they all support the "Ruschlikon Business Implementation Group" (BIG) that meets regularly as a forum to discuss issues and new requirements raised by implementers.

While there is a cost associated to building the capability to exchange ACORD Global Reinsurance and Large Commercial messages, there is no financial obligation to participate as a member of the Ruschlikon or other implementation communities as a message sender or receiver. It is possible that this model may change in the future.

Purpose of this document

The purpose of the Global (Re)insurance Best Practices is to provide overall direction on implementation of the ACORD Global Reinsurance and Large Commercial (GRLC) messages on a "global" basis, currently covering processes relating to claims and accounting. The intent of the Global (Re)insurance Best Practices are to address electronic message exchange between a message sender and receiver and provide direction on how to implement a set of ACORD messages to be fully compliant with best practices. Most importantly, the Global (Re)insurance Best Practices is not intended to replace the content or terms or provisions detailed in any insurance or reinsurance agreement. It provides the context in which a set of GRLC messages are to be exchanged to be compliant with best practices.

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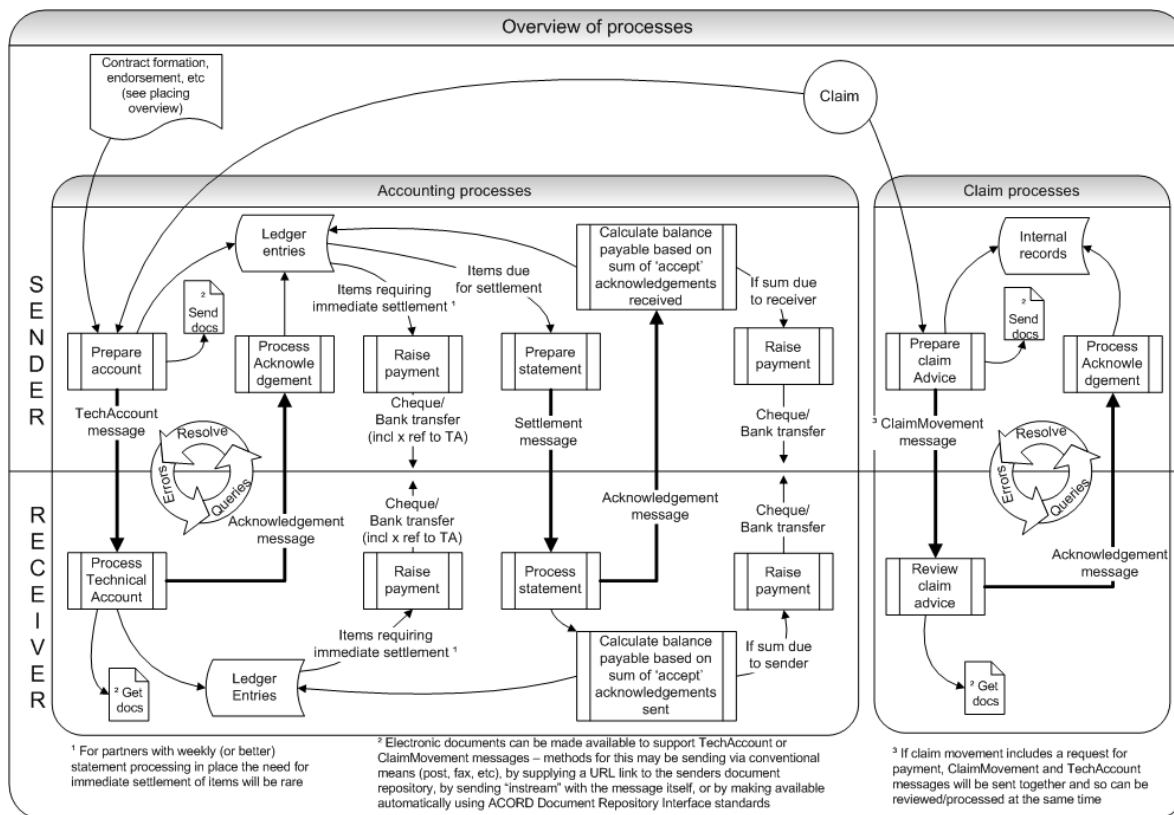
1. ACORD Standards

a) Message Standards

ACORD messages must be implemented following the ACORD GRLC EBOT (Accounting) and ECOT (Claims) quick reference guides which define:

- How messages should be used, and their data content
- Validation rules for data items within the messages
- A full drill down into message flows and processes
- How messages interrelate (e.g. cross referencing between related messages)

This is an overview of messages and flows as defined within the ACORD EBOT and ECOT guides:



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The messages* contained within the ACORD EBOT and ECOT processes are:-

- Technical Account (*TA*)
- Financial Account (*FA*)
- Claim Movement (*CM*)
- Acknowledgement (*ACK*)

Use of all of these messages for all business types constitutes a complete implementation, although partners may agree a partial or phased implementation (please refer to section 4 for further information on Implementation Guidelines).

ACORD validators provide a programmatic representation of the EBOT and ECOT requirements that can be used by implementers to check messages sent or received. These validators define individual element validation and also inter-element relations (note that these validators check all ACORD coded items, but not external codes such as ISO country or currency codes).

Implementers should engage with ACORD to certify their message implementations prior to commencing live usage. For further information about the ACORD test harness please refer to www.acord.org.

Strict adherence to EBOT and ECOT rules and limitations, i.e. the Sender is able to send and the Recipient is able to receive and acknowledge all types of EBOT and ECOT data fields (types being "Mandatory", "Conditional/Mandatory" (i.e. mandatory under certain conditions) and "Recommended"). Elements outside of EBOT and ECOT are not allowed. If new data items are required, they need to be raised with ACORD as part of the normal maintenance request procedure, which will feed into the standard upgrade mechanism for the solution.

Business validation acknowledgements to a message relate to mandatory and conditional/mandatory data items only. This means, unless agreed bilaterally, that the sender should not assume that the receiver processed and/or acted upon recommended elements.

b) Document Exchange Standards

Supporting documents should be exchanged in one of three ways:

1. Document Repository Interface (DRI)

This is an automatable method for document transfer, and is specified by ACORD. It allows a computer to retrieve supporting documents from the counterparty's document repository using DRI commands.

2. Instream attachment

In this case the supporting document(s) are sent together with the business message and are attached in MIME parts 2 and following.

3. A link in the business message, pointing to the supporting document on the internet. This link could be either:

- a link to a relevant area of a document repository where the user starts an interactive session. In this case Login and password details must be exchanged between participants out-of-band.
- a direct link to the document itself.

NOTE: The link method is not recommended as it requires the message receiver to sign-on to the senders repository to manually retrieve the documentation. It is presented here as an option as some companies can only use this methodology and need time to move to DRI or Instream capability. It may also be used to exchange files that are too large to be transported via the ACORD Messaging Service.

c) Versions & Future Implementations

Process for agreeing implementation of future changes

ACORD publishes updates to standards as and when requested by implementers. Ruschlikon establishes the versions to be used by implementers, and the latest position can be found at the end of this guide. The principle followed is that two versions will be live at the same time (latest and previous), which allows a window of time for all implementers to migrate to each new version.

2. Common Guidelines

a) Security and Confidentiality

Law or Statute in some countries may set restrictions regarding who may have access to certain types of documentation or information. Where such documentation or information is exchanged during the processing of insurance or reinsurance contracts, implementers of electronic systems should take care not to inadvertently make them available more widely than is allowed (and often the best solution may be to avoid making them available via electronic systems).

Outside Certificate Authorities will be used to provide sender and receiver authentication for exchange of messages in production between business partners. Messages transported over a public network must be encrypted. At a minimum, transport level encryption such as SSL must be used. All information in the XML messages is considered confidential. Messages are intended solely for the purpose of facilitating reporting requirements pursuant to the terms of the reinsurance contracts

b) Interoperability

These Global (Re)insurance Best Practices promote:-

- 1) **Inter-operability between trading partners** – Implementers are able to build and maintain a globally compliant ACORD messaging and process capability which enables the roll-out of a single operational model with all current and future trading partners. As interoperability depends on functions provided by the ACORD standards it is highly recommended for trading partners to participate in the discussion of ongoing improvements (by joining the Ruschlikon Business Implementation Group directly, or by participation in local Ruschlikon implementation community group that provide views and input into the Business Implementation Group).
- 2) **Message version Control** - Implementers only need to maintain a limited number of live message versions since this is decided by the whole community (see “APPENDIX A – Implementation and message versions” at the end of this Best Practices Guide), unless working with a partner who is not following Ruschlikon Best Practices. This makes implementation easier and reduces the cost associated with maintaining multiple versions.
- 3) **Lower on-boarding costs for new Trading Partners** – Certification of compliance with this Best Practices guide and the related EBOT and ECOT standards is available from ACORD. Their Test Harness facilities are used to test an organisation’s messaging capability as either (or both) message sender or receiver. Full certification is given by ACORD where it is demonstrated that an organisation’s messaging capability is fully compliant. However should an organisation be found to be only partially compliant (for example where they have not yet completed their internal systems build) a “statement of capability” can be issued which explains the extent of their compliance. These Best Practices recommend that all organisations are fully certified, which means that although testing with each trading partner is still required, you are unlikely to encounter issues with message design, connectivity, security and structure and access to Global (Re)insurance Best Practices-compliant communities such as Ruschlikon is readily available. A

partner may choose not to exchange messages unless both business parties are ACORD certified.

- 4) **Enhanced client service** – Although EBOT and ECOT create the potential to enhance client service, unless trading partners commit to the Global (Re)insurance Best Practices processing times outlined in Section 3 of this guide, this won't necessarily result in an overall improvement in client service.
- 5) **Minimum build requirements** – For any implementation to deliver business benefit to both trading partners then there is a irreducible minimum set of functionality required and the Global (Re)insurance Best Practices define this.

If it is necessary for a sender or receiver to upgrade their internal system's data unrelated to a messaging upgrade (new system release, addition of new data fields to become/remain compliant with the Global (Re)insurance Best Practices, etc.), the partners will work together to adequately test the system changes and any impact to messaging.

c) Managing Messaging Problems

Each business partner is responsible for its own disaster recovery processing to ensure there is no significant interruption of message exchange.

The infrastructure of the participants is expected to be nearly 7 days per week "around the clock". The exceptions are scheduled maintenance windows or unexpected service interruptions which should be solved as soon as possible.

In the event of a critical situation within the sender or receiver's production system, it may be necessary for the sender or receiver to request an emergency change to messaging without the usual lead time for production changes. In this situation, the business partners should communicate the changes verbally and in writing, with appropriate testing to ensure the change does not impact other conditions within the messaging environment. Every effort should be made to allow as much time as possible. However, given the nature of the situation, testing will need to be accomplished as quickly as possible to allow the emergency change to be scheduled and moved with minimal delay.

In the event of an exception in transmission or receipt of a message, all inquiries should be directed to the respective contact designated by the partner. The partners should provide contact telephone numbers and email addresses prior to beginning transmissions. If emails are exchanged, it is recommended that the following information should be provided:

Subject Line should be "ACORD XML Messaging". Details of issue should be provided in the body of the email, including the following specific information when possible:

- Trading Partner Company Identification
- Contact Name
- Contact Phone #

- * UUID of message(s)
- Date of Transmission
- Type of message (Technical Account, Claim Movement, etc.)
- Specifics of issue:
 - missing transmission
 - apparent missing message
 - apparent duplicate message
 - request for retransmission of message(s) with reason
 - Other specific issue (explained)

Should a business partner's server become unavailable, it is recommended that the party should have a backup server and notify the business partner of the situation. Message transmissions/receipts should be stopped so that testing of the alternate server can take place. Once testing is completed, messages should be sent from (or to) the alternate server. Once the problems is resolved, the parties should agree as to how to proceed (keep new server, revert back to old server). It is recommended that testing of a backup server should take place before any emergency situation occurs to ensure connectivity is established in advance.

Processing of business may take place in the party's off-site operation location until normal business processing can take place.

The parties will agree on a reasonable time for XML messaging to be back up and running. Once the service interruption is resolved, the parties should ensure that all appropriate messages have been exchanged and that there are no gaps in message exchanges or that the alternate production data exchange method that was used has been processed effectively and that retransmission is not necessary.

It is assumed that XML messaging will be part of the backup processing capability; however, each party should be prepared to temporarily revert to non-ACORD XML processing.

3. Processing Times

The table below describes processing times for different types of transactions that are felt to be achievable when using electronic messaging. Wherever a number of days is mentioned below, this relates to business days (not calendar days) – note that depending on the location of the parties concerned different public holidays may apply, impacting how the number of business days is calculated. Nothing in this document will override specific targets laid out in insurance/reinsurance contracts, policies, wordings or in legal agreements in place between trading partners.

It is recognized that there are certain periods during the year when transaction volumes increase significantly, making these processing times harder to achieve. Organizations should strive to maintain the processing times, but trading partners are asked to adopt a sympathetic approach if the performance dips slightly during busy renewal periods.

| Use case | Frequency | Pre-condition Sender | Follow-up action Receiver | Comments |
|--------------------------------|-----------|---|---|---|
| 1) Technical Account (TA) | Daily | Placing (via messaging or out of band) completed and reference ID available | Receiver of TA messages to send “business validation level” Acknowledgement message (Accept or Query) within 10 days of receipt | Separate per contract, contract period, line of business and currency |
| 2) Acknowledgement of TA (ATA) | Daily | TA received and validated | Receiver of a “query” Acknowledgement message to respond to that Query within 5 days of receipt | The meaning of the business validation level query or acknowledgement is defined in the EBOT and ECOT guides. |
| 3) Financial Account (FA) | Weekly | Respective TA positions positively acknowledged | Acknowledgement of business content: Accept or Reject within 3 days | Not applicable for the “settlement advice” FA flow. |

| Use case | Frequency | Pre-condition Sender | Follow-up action Receiver | Comments |
|--------------------------------------|--|---|---|---|
| 4) Acknowledgement of FA (AFA) | Weekly | FA received and validated | Respond to Rejection within 3 days of receipt | A business level query or acknowledgment message does not imply any level of acceptance of that business transaction by the receiver of the corresponding FA message. Rejections have to carry a meaningful text and relate to individual FA items. |
| 5) Claims Movement (CM) | Daily | Placing completed and reference IDs of contract and claim available | Acknowledgement of business content: Accept or Query within 10 days of receipt. | The meaning of the business validation level query or acknowledgement is defined in the EBOT and ECOT guides |
| 6) Cash Call (CC) Special Settlement | a) Part of scheduled weekly FA | Same as 1-4 above | Same as 1-4 above | Should be the normal case with scheduled FA processing |
| | b) For urgent cases: TA (with or only without FA) | Placing completed and reference ID available | Acknowledgment of TA, payment within delays as stated in orig. contract. | Usual payment condition in reinsurance contracts for Cash Calls is between 5 and 10 days. Such cases should be excluded from regular FA. The bank advice must be cross-referenced to the TA. |

| Use case | Frequency | Pre-condition Sender | Follow-up action Receiver | Comments |
|---|---|--|------------------------------|--|
| 7) Premium Payment Warranty (PPW) or other urgent premium payment Special Settlement | a) Part of weekly FA | Same as 1-4 above | Same as 1-4 above | Should be the normal case with weekly FA processing. A separate broker/ carrier agreement may state that the PPW is deemed met when the amount is included in the FA before or on the warranted day. |
| | b) For urgent cases: TA only without FA (and with immediate payment) | Placing completed and reference ID available | Acknowledgment of TA | Such cases should be excluded from regular FA. The bank advice must be cross-referenced to the TA. |

4. Implementation Guidelines

Commencing new message exchange partnerships

It is recommended that prior to commencing a new message exchange partnership both parties engage in sharing reference and/or other data from existing contracts they hold in their internal systems. This will set a firm basis for sending/receiving accounting and/or claim messages relating to existing contracts, eliminating errors that might otherwise have arisen due to inconsistent contract data being held in each party's systems. Appendix B to this guide provides a suggested listing of information items that could be shared.

It is intended that all Ruschlikon implementers follow this Best Practices guide in their implementation of the ACORD electronic Back-office (EBOT) and electronic Claim (ECOT) standards, but it is advisable as part of implementation planning to confirm that prospective messaging partners follow this guide and also the scope of their respective implementations.

Partners may agree that implementing all message types simultaneously is not possible. However, caution is advised in this case as implementing only "some" message types may cause considerable workflow problems. For example, implementing Claim Technical Account messages and not Reinstatement Technical Account messages can cause a burden to the reinsurer as the messages are grouped together to let the processor know to process the messages together. Moreover, implementing the ClaimMovement and Technical Account without the Financial Account will not allow for the full benefits of messaging to be realized.

Contract reference information should be exchanged out-of-band between the parties when placing the business.

When first commencing trading with new messaging partners for accounting, it will usually be the case that a number of accounts are outstanding that were processed on paper and are still awaiting settlement. It will be necessary to plan with your new partner how you will deal with these outstanding accounts. Three approaches are possible – all have their own advantages and disadvantages and no particular approach is recommended over any other:-

1. Leave outstanding accounts out of the electronic process altogether.
In this case only new accounts are processed via any sort of electronic messaging. They are sent via TechAccount messages, and only those accounts then appear in subsequent Settlement messages. So the outstanding paper accounts will have to be settlement via existing paper systems – which means for a runoff period sender and receiver will have to run both electronic and paper settlement processes.
2. Re-process all outstanding accounts as electronic TechAccount messages.
In this case the sender works with the receiver to re-process all outstanding paper accounts as electronic TechAccount messages. This is a one off exercise at the commencement of the electronic trading partnership, and once completed it means there are no longer any outstanding accounts that have not been processed via a TechAccount message. Therefore from commencement of the electronic messaging partnership all accounts can appear in subsequent Settlement messages and they will match back to agreed TechAccounts.

3. Include both outstanding paper accounts and new electronic accounts in Settlement messages.

In this case only new accounts are processed via TechAccount messages. But in Settlement messages both outstanding paper accounts and new electronic accounts are processed together. Doing this means that running parallel electronic and paper settlement processes is avoided, but it also means that Settlement items relating to outstanding paper accounts may be hard for receivers to match back to original accounting entries in their systems (note: in this case the referred Tech Account uuid won't exist for paper accounts, and so must be completed with all 9's, and the referred Tech Account sender reference must be provided (which may aid the receiver in matching back to original accounting entries)

Impact on transactions in progress when partners move to a new message version

When messaging partners move to a new version of the ACORD standards all of their messages should use that new version. Specifically, there may be transactions which have started but which are not completed when the partners move (e.g. a TechAccount message has been sent, but the business_validation acknowledged message has not yet been received back), and in this case the remaining messages required to complete such transactions should use the new version.

Specific considerations relating to migration from 2015-04 to 2016-10

1. Relating to the two-way query process (new in 2016-10)

Where a 2015-04 transaction has been sent, and then partners migrate to 2016-10 (and then a query is raised in a 2016-10 ACK), the raiser of the query will give the "issue reference" in the query and the full two-way query process will be used.

Where a 2015-04 transaction has been sent **and** a 2015-04 query has been received back (and then partners migrate to 2016-10), the raiser of the query will not have allocated an "issue reference" within the query flow, however the full two-way query process will still be used (quoting the "Senders Acknowledgement Message Reference" (from the original query message flow) within the "issue reference".

2. Where a 2015-04 transaction has been sent, and then partners migrate to 2016-10 (and then there is a need to process a correction)

Corrections messages ('reversal' for TA, 'replacement' for CM) will require section-level references to comply with 2016-10 validator, therefore senders of correction messages will populate the section-level reference/s (and if such are not available in their systems these could be completed with default values – such as 'NA')

Managing the change in contract referencing approach in 2016-10 EBOT/ECOT

In 2016-10 a new "contract section reference" has been added to the messages for all parties (previously there was just the "contract reference", but from 2016-10 there will be "contract reference" AND "contract section reference").

Partners should take additional care when moving to 2016-10 to ensure that messages received containing the new references will still match to receivers' existing internal records. The key factor is the "contract reference", which some receivers use for matching messages to their contract records. Such receivers should discuss with each sender as they plan the move to 2016-10 whether that

sender will be changing the value they map to the “sender contract reference”, and if so they should obtain from that sender a listing of all existing contracts with the old reference and new reference shown. The receiver should then use this to ensure that 2016-10 messages received with the new references can still be matched to existing internal contract records.

Note that the “receiver contract reference” provided in messages by the sender will not change when messages move to 2016-10, and so receivers relying on this for matching will be able to continue to do so without any special provisions.

It is recommended that this aspect of the migration to 2016-10 is subject to bi-lateral testing between implementation partners ahead of moving to live usage.

Time Period For Rejecting messages Due To Non-Arrival of Related Messages

The EBOT and ECOT guides specify that certain related messages (e.g. messages linked by use of grouping references, and TechAccount / ClaimMovement messages that are linked using cross reference/s) are rejected if all expected messages have not been received within a time period agreed between business partners. For Ruschlikon community members this time period will be 8 hours.

Global net settlement service

An ACORD working group has completed designs for the operation of global net settlement processes that have been published in draft on the ACORD website. These are ready to be taken forward by technology provider/s who want to offer such a service.

The Ruschlikon Global Steering Committee endorse, on a non-mandatory basis, and reference on its website, the Global Net Settlement process, powered by ACORD, acknowledging this service complements the amazing work results already achieved in e-Accounting.

5. Glossary / Abbreviations

| Term | Definition |
|--|---|
| Acknowledgement | An acknowledgement is used to respond to each message received. Different levels of acknowledgments are used depending on the validation processes. The functionality and usage of Acknowledgement messages is detailed in the EBOT and ECOT guides. |
| AMS | ACORD Messaging Service: ACORD messages can be exchanged between implementing companies as plain XML files. Additionally the ACORD standard defines a specialized message exchange service. It is based on the Web Service Description Language (WSDL) to implement the concepts of web services. The messages are sent using the Simple Object Access Protocol (SOAP) standard. Following this protocol a message consists of an envelope with the XML root element, a header and a body which both are direct child elements of the envelope. The SOAP envelope only contains structural information, not the message itself. The actual SOAP messages are sent as attachments with the message and are referenced within the message body. |
| Cash Call | A request for claim payment on proportional treaties outside the normal periodic technical accounting process. |
| Claims Movement (synonyms: Claim Notification; Claim Advice; CM) | This flow is used for initial advice of claims and also subsequent claim advices or changes in reserves. reserves for excess of loss/non-proportional business and direct insurance. |
| DRI | Stands for Document Repository Interface and describes standard technical solutions that allow different electronic document repositories to interoperate, in other words to exchange electronic documents between each other automatically, without manual intervention. |

| Term | Definition |
|--|---|
| EBOT | The Electronic Backoffice Transaction Guide, this is an ACORD GRLC standard describing the usage of Accounting and Settlement messages. This is one of the two underlying documents used in conjunction with Best Practices. This can be downloaded from www.acord.org . |
| ECOT | The Electronic Claim Transactions Guide is an ACORD A GRLC standard describing the usage of Claims messages. This is one of the two underlying documents used in conjunction with Best Practices. This can be downloaded from www.acord.org . |
| Financial Account (synonym: Settlement, Financial Statement, FA) | Is a reconciliation of accepted TA amounts and balances due for payment before the actual settlement. It is used to inform the Recipient about settlement intention or to request or advise settlement. |
| GRLC | A set of ACORD standards applicable to the Global Reinsurance and Large Commercial Risks programme. |
| Instream | A document exchange standard where the unstructured information is embedded in the message itself in the form of an attachment. |
| Payment Initiation | This is the first internal step to generate a payment to a beneficiary by creating a remittance. |
| Premium Payment Warranty (PPW) | A condition of a (re)insurance agreement stipulating that the premium due at inception must be paid to and received by the (re)insurers on or before midnight of a defined day (often 2 months after coverage inception). If this condition is not complied with, the agreement will terminate on the defined date with the (re)insured thereby agreeing to pay premium calculated at no less than pro rata temporis. |
| Reinstatement Premium | Additional premium due to replenish a reinsurance cover after a claims event (mainly non-proportional reinsurance). |

| Term | Definition |
|---|---|
| URL | In computing, a Uniform Resource Locator (URL) is a type of Uniform Resource Identifier (URI) that specifies where an identified resource is available and the mechanism for retrieving it. In popular language, a URL is also referred to as a Web address. |
| UUID | A Universally Unique Identifier (UUID) is an identifier standard used in software construction, standardised by the Open Software Foundation (OSF) as part of the Distributed Computing Environment (DCE). The intent of UUIDs is to enable distributed systems to uniquely identify information without significant central coordination. Thus, anyone can create a UUID and use it to identify something with reasonable confidence that the identifier will never be unintentionally used by anyone for anything else. Information labelled with UUIDs can therefore be later combined into a single database without needing to resolve name conflicts. |
| Special Settlement | A non-standard settlement of amounts due, out of sync of regular FA's, used for urgent payments or settlement requests. |
| Technical Account (synonym: Closing, Technical Statement, TA) | Contains the accounting amounts and balance details for premiums, claims and costs of a defined reinsurance contract and period. |
| XML | The Extensible Markup Language (XML) is a general-purpose specification for creating custom markup languages. It is classified as an extensible language, because it allows the user to define the mark-up elements. XML's purpose is to aid information systems in sharing structured data, especially via the Internet. |
| XSL | The Extensible Stylesheet Language (XSL), a family of transformation languages, allows to describe how to format or transform files encoded in the XML standard. |

6. APPENDICES

A - Suggested information to share in preparation for live usage

Contract Reference Spreadsheet Identifiers

Insured or Reinsured Id Code
Insured or Reinsured Name
Sender contract reference
Section Reference
Section Name
Carrier Id Code
Carrier Name
Contract Name
Inception Date
Expiration Date
Limit
Retention
Carrier Contract Reference
Carrier Share
Carrier ID code
Broker order
Ledger Account Number [as allocated by the sender]
Transaction ref
Territory
Territory Pct
Category Dsc
Deduction Tax Pct
Total

Claim Reference Spreadsheet Identifiers

Insured or Reinsured Id Code
Sender contract reference

Section Reference
Carrier Id Code
Carrier Name
Insured or Reinsured Name
Contract Name
Section Name
Section ID
Limit
Retention
Insured or Reinsured Claim Number
Date of loss
Original Insured Name (where reinsurance)
Claimant Name
Claim Status
Carrier Contract Reference
Carrier Claim Number
Carrier Share
Carrier ID code
Broker claim reference