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Write Back Functional Specification

Part F: Claim Response

Version: 2.0

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PART F: APPENDICES

1 CLAIM RESPONSE SERVICE MESSAGE INTERACTIONS

This section describes the interface which will be offered by central systems to enable Carriers to respond to a claim transaction from their system.

1.1 Service Overview

Central systems will expose a service that will allow Carriers to 'write back' their claim response to ECF. The process is described briefly below.

1.1.1 Carrier Submits Response

Carriers will submit a Claim Response Service request to central systems. The Claim Response Service request must be associated with a UCR, TR and Carrier Code, and optionally the (Re)insurer Claim Reference[1].

1.1.2 Central System Processing

Central systems will validate the Claim Response Service request. Validation will include verifying sender, message structure and business validation.

Business validation rules will vary depending on:

1) The Bureau the responding organisation belongs to
2) The role of the organisation on the claim
3) The specific user issuing the response and
4) The status of the claim.

If validation is successful, ECF will be updated and a Claim Event Notify message will be generated once the claim has been updated successfully. If validation is not successful, ECF will not be updated and an Error Notify message will be generated confirming the error that has occurred.

Procedures will be put in place to cover error and exception handling, including scenarios where central systems are unavailable e.g. for Carriers responding to a claim out of core central system hours.

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[1] (Re)insurer Claim Reference is optionally used to identify a specific Carrier line on a claim where the Carrier has more than one line allocated to the claim.

1.2 Data

1.2.1 Data Principles and Conventions

1.2.1.1 Identification of Parties

Only Lloyd's, Institute of London Underwriters or London Insurance and Reinsurance Market Association codes will be used in the Claim Response Service message for London Market parties.

- Lloyd's example

```
<Party>
    <PartyId>urn:lloyds:5555</PartyId>
    <PartyRole>Insurer</PartyRole>
    <PartyName>InsurerName</PartyName>
</Party>
```

- ILU example

```
<Party>
    <PartyId>urn:ILU:123456</PartyId>
    <PartyRole>Insurer</PartyRole>
    <PartyName>InsurerName</PartyName>
</Party>
```

- LIRMA example

```
<Party>
    <PartyId>urn:LIRMA:T5501</PartyId>
    <PartyRole>Insurer</PartyRole>
    <PartyName>InsurerName</PartyName>
</Party>
```

1.2.1.2 Comment Data Elements

Claim Event Notify and Retrieve Claim Data

The Claim Event Notify and Retrieve Claim Data service messages will include a number of data elements which must be presented to the Carrier User exactly as provided in the messages.

Carrier system providers should take care to:

- Use fixed-width (non-proportional) font when displaying the information
- Present the information in line item order

This relates to the following data elements;

Data Block	Description
Broker Comments	Consists of a repeatable block (up to 60). Each block contains a line number and a description.
Lead Comments	Consists of a repeatable block (up to 15). Each block contains a line number and a description. The carrier system must send the delta comments in the Claim Response service request; not the previously captured comments. e.g. If there is a 4 lines of comment previously exists on a claim and a carrier subsequently adds 10 more lines of comments using their local system then the Claim Response service request must only send 10 lines of comments.
Public Comments	Block repeats per (re)insurer on risk. For each (re)insurer, a repeatable block (up to 15) is allowed. Each block contains a line number and a description. The carrier system must send the delta comments in the Claim Response service request; not the previously captured comments. e.g. If there is a 4 lines of comment previously exists on a claim and a carrier subsequently adds 10 more lines of comments using their local system then the Claim Response service request must only send 10 lines of comments.

Data Block	Description
Private Comments	Block repeats per agreement party in the receiving Carriers' bureau. For each agreement party a response field is provided plus a repeatable block (up to 15 instances). Each block contains a line number and a description. The carrier system must send the delta comments in the Claim Response service request; not the previously captured comments. e.g. If there is a 4 lines of comment previously exists on a claim and a carrier subsequently adds 10 more lines of comments using their local system then the Claim Response service request must only send 10 lines of comments.
Aggregate Details	Block repeats up to 495 times. Each instance consists of a line number and a comment (up to 70 characters).

Claim Response

Carriers can use the Claim Response Service request message to update the comments. In issuing a response, the Carrier must take care to submit the information to central systems using the same conventions as the in-bound (to Carrier messages). This will ensure the information displays correctly when presented on ECF.

Note : The Aggregate comment cannot be updated using the Claim Response Service.

1.2.1.3 Verifying the User

Currently, users log onto ECF using a user-id and password. The user-id is related to an Account code and user profile. The Account code determines what organisation the user represents and the profile determines the level of access that user has. There is a security system within Xchanging which relates that account and user-id to various company and/or syndicate codes. This means that the user signing onto ECF can only see claims where they represent one of the companies or syndicates on the market of the claim and ensures that they have the proper authority (read only or respond privilege).

Claim Event Notify and Retrieve Claim Data Service messages are at organisation level, and access and authority to the claim information on Carrier systems must be controlled / managed on the Carrier side.

However, in issuing a response, the specific Carrier user making the response must be identified in the Claim Response Service request message with either the Insurer or Reinsurer (whichever is relevant) Party and Contact Aggregate. The Contact Aggregate must include the Party/Contact/Name which must be populated with the CLASS User Id and Account Code of the user who is making the response.

On receipt of the Claim Response Service message, central systems will interrogate the Reinsurer or Insurer Party/Contact/Name to verify that the Carrier User is authorised to make a response for the claim and transaction reference provided in the message.

Where the user is not authorised on central systems to make the response, the Claim Response request message will be rejected.

1.2.1.4 Transaction Deleted

If a carrier issues a Claim Response request to central systems for a transaction that has been deleted by a broker and for some reason has not received the Claim Event Notify for this, then the Claim Response request message will be rejected and an error code issued in the Error Notify. It is recommended that the Carrier requests the Retrieve Claim Data service to ensure they have the latest information available on the claim before issuing a Claim Response.

1.2.2 Detailed Data Definition

1.2.2.1 Claim Respond Service request message

Please refer to the Data Dictionary embedded in the ECF –WriteBack – Claim Respond – Interface Specification for the Claim Respond Request Message structure, multiplicity and business usage.

1.2.2.2 Claim Respond Service Response message

Please refer to the Data Dictionary embedded in the ECF –WriteBack – Claim Respond – Interface Specification for the Claim Respond Response Message structure, multiplicity and business usage.

1.3 LIRMA Responses

1.3.1 Current Business Process

The LIRMA market operates a two stage claims agreement process whereby the LIRMA leader validates the electronic claims data accompanying the transaction before releasing the transaction to the following underwriters. It is only after the Lead has released the transaction that the following market is able to review and respond to the claim.

Current ECF process:

When the Broker releases a LIRMA claim transaction, the transaction is sent to all LIRMA participants. However, the LIRMA lead is the only one who can review and respond on the transaction, whereas the following market can only review the transaction. The lead reviews the transaction and makes one of the following responses:

- 'Reject'

  If the lead makes a Reject response then no other responses are possible unless the Broker re-releases the transaction (in which case the circulate or reject response can be made)

- 'Circulate'

  If the lead makes a Circulate response, the transaction is made available to all LIRMA Carriers on the market of the claim transaction to make a response.

  The Lead must make their lead response before making their Company response.

  All the companies should then make a 'Follower Response'. Follower responses must be made by all companies on the claim transaction – both the company who is the lead and the company(s) who are followers.

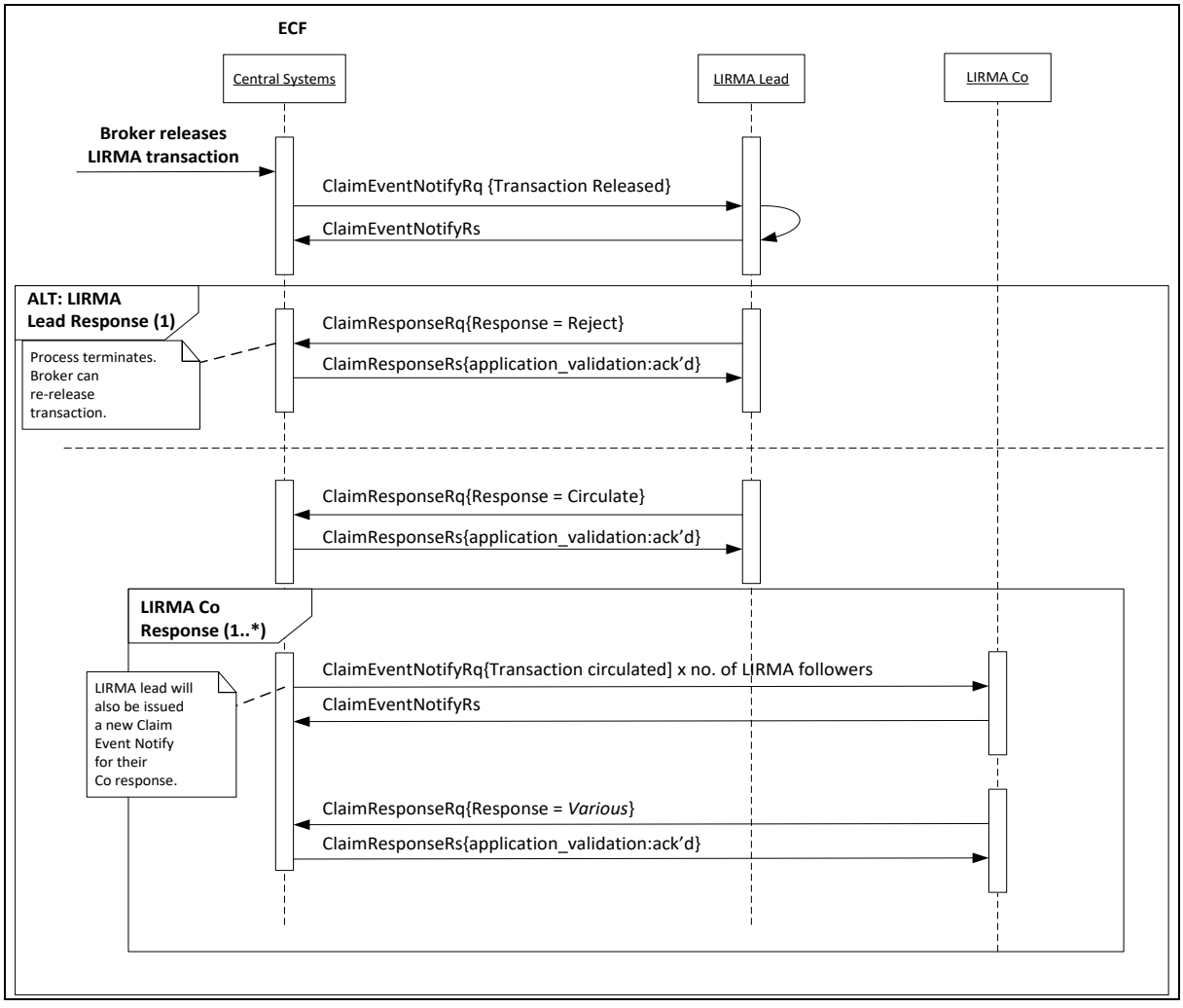
- 'Cancel'

  If the lead makes a Cancel response, the transaction that has been circulated cannot be responded on any further i.e. a Company response by any of the followers cannot be made.

1.3.2 To Be Business Process

The to-be process aims to replicate the existing LIRMA claims agreement business process within a purely Carrier System to central system messaging environment.

The sequence of messages to support the two stage agreement process described in 1.4.4.1 is illustrated below.



The same Claim Response templates will be used for both Lead and Company responses. However, the completion rules for the data elements within the Claim Response will vary depending on whether the response is a Lead response or a Company response.

1.3.3 LIRMA Actions

1.3.3.1 LIRMA Lead Response

The LIRMA lead response will be contained in the <LIRMAResponse> data element under the LIRMALead aggregate.

The options for LIRMA Lead Response are 'Circulate', 'Reject' or 'Cancel'

1.3.3.2 LIRMA Company Response

The acceptable values for LIRMA Company Response will depend on the type of claim transaction being responded to, i.e. whether the transaction is an advice or a settlement request. This can be determined by the value populated in the <ClaimAdviceInitialOrSubsequentIndicator> in the Claim Event Notify and Retrieve Claim Data (inbound to Carrier) messages.

The values which will be valid in the <LIRMACompanyResponse> data element is conditional based on the contents of the < ClaimAdviceInitialOrSubsequentIndicator>.

The completion rules for <LIRMACompanyResponse >is shown in the table below.

<ClaimAdviceInitialOrSubsequentIndicator> value	Code	Description
"FirstAdvice" **"InterimAdvice"**	**CAA**	Claims Advice Accepted
	INF	Broker requested to supply further information to participant Companies making this response will be required to complete the "request" narrative.
	FIL	Broker requested to supply File or relevant correspondence to participant
	DIS	Insurer is in dispute over this claim
"FirstAdviceAndSettlement" **"InterimAdviceAndSettlement"**	**ACC**	Company has no technical objections to the claim, but has an outstanding accounting issue with the reinsured. No signing will be issued for the company concerned until the response is changed to YES or CES (which are the only change responses allowed).

	INF	Broker requested to supply further information to participants. Companies making this response will be required to complete the "request" narrative.
	FIL	Broker requested to supply File or relevant correspondence to participant
	NO	Insurer is in dispute
	YES / CES	Claim settlement agreed. *YES will be modified to CES by central systems before updating CLASS if the responding company sets the immediate partial collection indicator to Y.*

Note:

LIRMA Lead Carriers will only be able to issue a Claim Response for the Company response after:

a) Issuing a lead 'circulate' response to central systems; and

b) Central systems have confirmed that the lead response has been processed.

If the above conditions are not met, the Lead LIRMA Company response will be rejected by central systems.

1.3.3.3 LIRMA Subsequent Responses

LIRMA Carriers can update a claim transaction record using the Claim Response service until the transaction is fully agreed. This includes updating their response to the transaction.

Central systems will reject any LIRMA Carrier Claim Response requests if the claim transaction referenced in the message has been fully agreed.

1.3.3.4 Immediate Part Collection Indicator

The Immediate Part Collection Indicator indicates that the company issuing the response will sign regardless of the responses of other LIRMA companies on the claim.

Valid values are:

- 'Y' or

- 'N'

This data element is not relevant where the Sender is responding to a claim transaction which is an advice.

Where the claim transaction includes a settlement request and the Claim Response includes an Immediate Part Collection Indicator which is set to "Y" and the response is accepted by central system, the Sender's line will automatically be signed and the YES response will change to CES.

1.3.3.5 Multiple Response Indicator

The Multiple Response Indicator allows a user to apply the same response shown on the Claim Response request message to all associated lines that they can respond on behalf of on the claim transaction.

Valid values are:

- 'Y' or
- 'N'

If the indicator is set to 'Y' all companies who have the profile of the user issuing the response will be given the same response. See 1.2.1.3 Verifying the User for details.

The Security Administrator for LIRMA will be able to access a Security Administration function to allow specific company codes, user IDs and Account codes to map to a user profile. This will hold the underlying information for the authorised companies that the Multiple Response Indicator can apply to.

1.3.3.6 No Further Response Indicator

The No Further Response Indicator allows a Carrier to indicate that they do not want to make further responses on the claim unless the incurred increases or the user's authority limit is exceeded. See 1.2.1.3 Verifying the User for details

Valid values are:

- 'Y' or
- 'N'

If the indicator is set to 'Y' then an automatic 'YES' or 'CAA' responses will be applied by central systems to all claim transactions unless the incurred increases or the user's authority limit is exceeded.

Note:

1) Central systems will continue to send Claim Event Notify messages to Carriers for all notifiable events. The Claim Event Notify will include the No Further Response Indicator as set by the Carrier.

   If the claim remains within the incurred limit threshold and within the authority limit of the user assigned to the claim, an automatic YES or CAA response will be applied by central systems to the transaction. The Carrier is not expected to issue a Claim Response unless they wish to amend the claim record detail.s If the claim breaches the incurred threshold or user authority limit, central systems will not apply any default values to the Carrier response.

2) Setting of Incurred thresholds and User authority limits is an ECF administrative function which is not available through Write Back. Carriers must use existing market processes.

1.3.3.7 Minor Precautionary Indicator

The Minor Precautionary Indicator is a mandatory data element set by the lead as part of the LIRMA lead response.

Valid values are:

- 'Y' or
- 'N'

If the Lead's Claim Response for the Minor Precautionary indicator is set to 'Y' and the Lead response is set to 'Circulate' then:

- The following market responses will automatically be set to 'CAA'
- The following market will be issued Claim Event Notify messages to inform them that the claim transaction has been circulated by the lead and that the CAA response has been applied.
- Followers will not be required to issue Claim Responses as their responses will be system generated.

1.3.3.8 Contractual Conditions May Apply Indicator

The Contractual Conditions May Apply Indicator is a mandatory element set by the lead as part of their LIRMA lead response.

Valid values are:

- 'Yes' or

- 'No' or
- 'Small Claim'

If the Contractual Conditions Applies Indicator is set to 'Yes' or 'Small Claim' and the Lead response is set to 'Circulate' then the following market responses will automatically be set to ' 'CAA' or 'Yes'.

The following market will be issued with Claim Event Notify messages for the claim transaction but will not be required to issue Claim Responses as their responses will already have been recorded.

1.3.3.9 LIRMA Lead Estimates

In accordance with the information presented to the LIRMA Lead on ECF, the inbound (to Carrier) financial information will be in a repeatable (up to three, one per currency) aggregate.

A Claim Event Notify or Retrieve Claim Data for an initial advice will only contain the currencies advised by the Broker.

When the LIRMA lead issues a Claim Response, they can supply additional currencies (up to a total of three). In this instance, the Lead can also provide the Lead Reserve amount. Once the update has been recorded on central systems, Claim Event Notify messages will be sent to all Carriers. The Claim Event Notify message will include the updates issued by the Lead.

1.4 Lloyd's Responses

1.4.1 Current Business Process

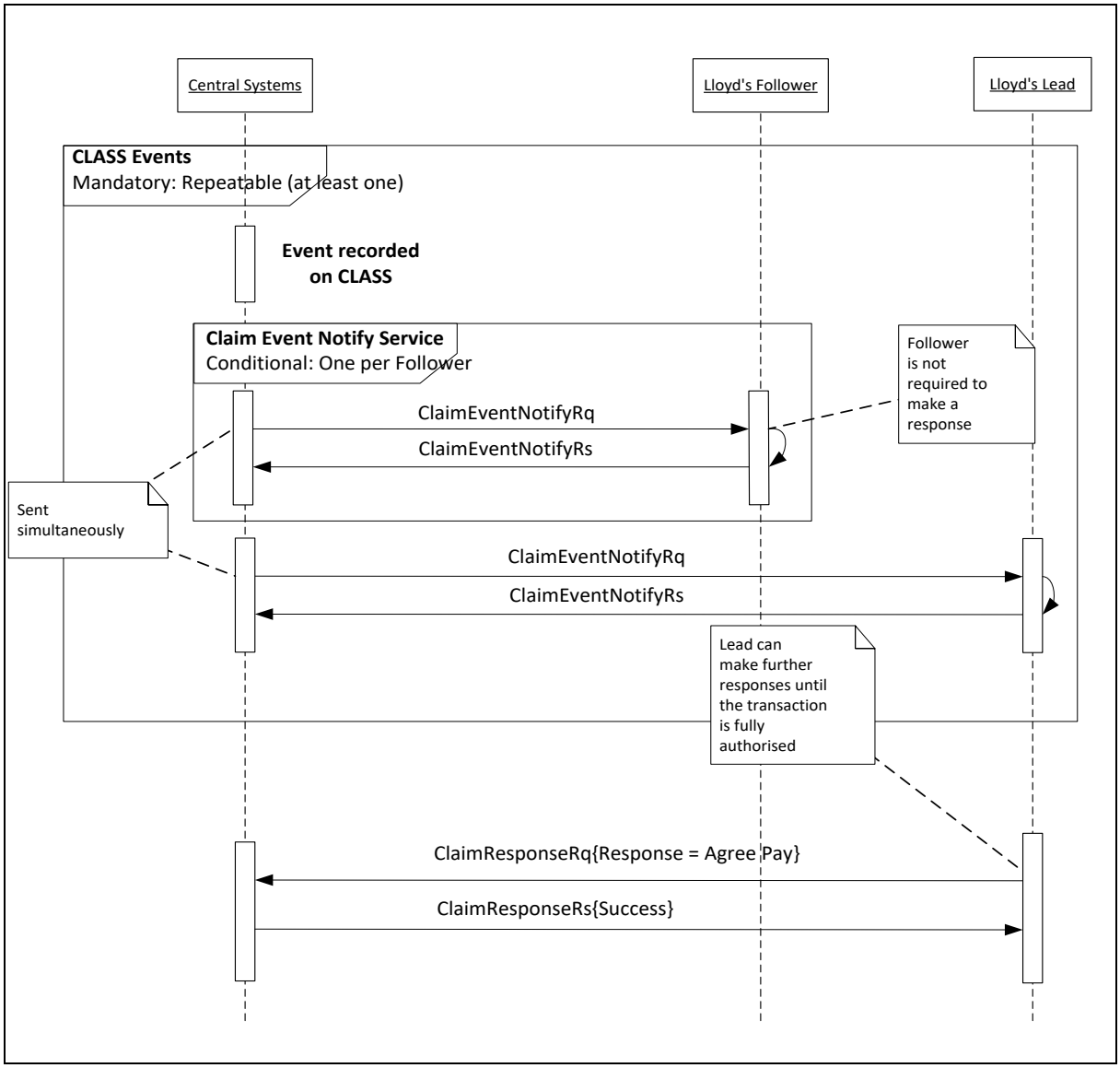
Lloyd's claims are subject to the Lloyd's Claims Scheme (2006 and prior or 2010). Broadly speaking, the Followers delegate their role in claims handling to an outsourced service provider (XCS) who operate as a Claims Agreement for Followers (CAF). Note: the lead can allocate further agreement parties from the Lloyd's market on the claim.

Current ECF process:

The Broker loads a claim transaction to CLASS via CASA. Once a transaction is loaded, it is made available to all Lloyd's syndicates to review. The information is read only to all except the Lloyd's lead who can, if they so choose, add additional agreement parties from the available Lloyd's market on the claim. The Lead, additional Agreement Parties and the CAF operator work together to manage and respond to the claim.

Responses can only be issued by Carriers who are a lead or an agreement party on the claim and they can only do so where the transaction has not been fully agreed by all Lloyd's agreement parties and the lead.

1.4.2 To Be Business Process



1.4.3 Lloyd's Actions

1.4.3.1 Lloyd's Response Codes

Please refer to the Data Dictionary embedded in the ECF –WriteBack – Claim Respond – Interface Specification and specifically to the Response Code tab.

The Service/Action response can only be submitted in conjunction with a VCS related Triage Category. Submission of Service/Action with a non VCS Triage Categories will be rejected.

When a Query/Return response is submitted, one or more instances of Query Reason must also be supplied in the Claim Response. Up to ten Query Reasons are permitted.

1.4.3.2 Lloyd's Subsequent Claim Responses

A Lloyd's leader/agreement party may continue to update their response using the Claim Response service until the transaction is fully authorised. The Carrier system UI should ideally restrict the users from being able to action or add comments on a claim once it is fully authorised. However, there could be instances where Carriers could try to respond before the event notification of fully authorised reaches their system, in this instance central systems validation would throw an error back to the Carrier's system. It is recommended that the Carrier requests the Retrieve Claim Data service to ensure they have the latest information available on the claim before issuing a Claim Response.

- A leader/ agreement party can update their response from Query/Return to Agree Pay.
- A leader/ agreement party cannot update their response from Seen/Action or Agree Pay to Query/Return or Delegate.
- A leader/ agreement party can continue to use the Claim Response to update comments on a claim transaction after issuing a Seen/Action or Agree Pay response.

1.4.3.3 Query/Return Responses

If the Agreement Party submits a Query/Return response the Claim Request message must also contain one or more Query Reasons. Up to ten instances of Query Reason will be permitted.

The allowable Query Reasons can be found in the Data Dictionary embedded in the ECF – WriteBack – Claim Respond – Interface Specification and specifically to the Query Reason tab.

In accordance with SP&P, users must continue to enter the full details of their query in the Public Comments data elements.

1.4.3.4 Adding Agreement Parties

Agreement Parties can be added from the Lloyd's market where the following conditions are met:

1. The Carrier issuing the Claim Response message is the Lloyd's Lead.

2. The claim transaction the Claim Response is in respect of has not yet been fully agreed.

See 1.6.2 Adding an Agreement Party for details on how to add an agreement party.

1.4.3.5 XCS to Agree Indicator

The XCS to Agree indicator will be conveyed in the inbound (to Carriers) Claim Event Notify and Retrieve Claim Data messages where the following conditions are met:

- The Receiver is the Lloyd's Lead and
- The Claim relates to a Binding Authority contract which allows Lead Agreement only.

Where the following conditions are met, the Lead Claim Response can include the XCS to Agree indicator. Note: the default on CLASS is "Yes" until it is set by the lead during agreement. It is then carried over from transaction to transaction until again changed by the lead.

1.4.3.6 Volume Claims Services

The Claim Response service can also be used to move a claim into or out of the VCS service by setting Triage Category to VCS and setting Response to "Service/Action".

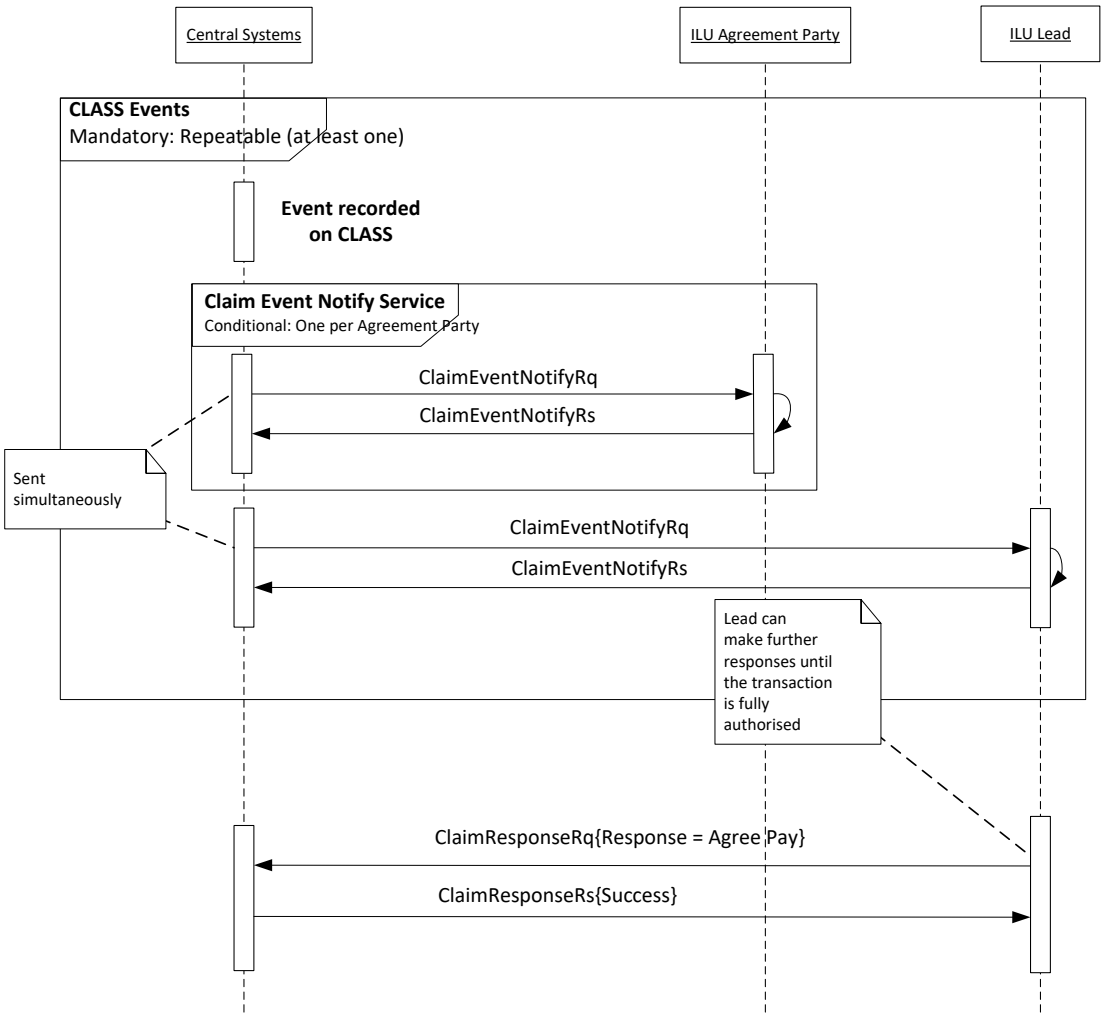
Note:The Service/Action response can only be used in conjunction with a VCS related triage category. Submission of Service/Action responses with non-VCS triage categories such as CTP-Standard or CTP-Complex is not allowed.

1.5 ILU Responses

1.5.1 Current Process

The agreement of claims electronically for Company ILU markets is governed by the terms of the IUA contract. ILU users who are not an agreement party to a claim will not be able to respond to the claim but are able to view the claim information. ILU Carriers who are additional agreement parties to the claim can view the claim information but will not be able to respond to the claim transaction until the Lead has issued a response.

1.5.2 To Be Business Process



1.5.3 ILU Actions

1.5.3.1 ILU Responses

Please refer to the Data Dictionary embedded in the ECF –WriteBack – Claim Respond – Interface Specification and specifically to the Response Code tab.

1.5.3.2 Issuing Subsequent Responses

An ILU agreement party can update their response until the claim transaction is fully agreed and not awaiting a Reinstatement Premium.

Subsequent Claim Response request messages that meet the following criteria will be rejected:

1. The claim transaction has been fully agreed and is not awaiting a Reinstatement Premium
2. The response status for the submitting agreement party has been set to "Accept" and the subsequent Claim Response request shows response set to "Pend".

1.5.3.3 Adding an Agreement Party

Agreement Parties can be added from the ILU market where the following conditions are met:

1. The Carrier issuing the Claim Response message is the ILU Lead.
2. The claim transaction the Claim Response is in respect of has not yet been fully agreed.

See 1.6.2 Adding an Agreement Party for details on how to add an agreement party.

1.5.3.4 Bulk Collections

See 1.6.1 Other Business Scenarios

Bulk Collections for further details.

Recognising a Bulk Collection

When the claim transaction being advised on a Claim Event Notify or a Retrieve Claim Data inbound (to Carrier) message is in respect of a bulk collection the <wb:ClaimType> data element will be present and set to "001" for Bulks.

Responding to a Bulk Collection.

When responding to an item which has previously been advised as a Bulk Collection, the response must include the <wb:ClaimType> data element with the contents of the data element echoing what was received in the inbound Claim Event Notify or Retrieve Claim Data message.

The ILU Lead can optionally add or amend VAT and Imported Services information for the transaction.

The VAT and Imported Services data elements should not be quoted on Follower Claim Responses. Claim Responses from Followers which contain the VAT or Imported Services data elements will be rejected.

1.6 Other Business Scenarios

1.6.1 Bulk Collections

Bulk information will not be conveyed on messages to or from Lloyd's Carriers.

1.6.1.1 Recognising a Bulk Collection

When the claim transaction being advised on a Claim Event Notify or a Request Claim Data inbound (to Carrier) message is in respect of a bulk collection the <wb:ClaimType> field will be present and set to "001" for Bulks.

The information will include the Bulk Header and Transaction Reference as well as the information relating to individual component claims.

1.6.1.2 Claim Response

The LIRMA or ILU lead can update the bulk information, including information relating to the component claim. Bulk information can be updated until the claim transaction has been fully agreed (ILU) or circulated (LIRMA).

LIRMA and ILU companies who are not the lead will be prohibited from updating the bulk claim information. In this instance, the Claim Response Claim Type request will not convey any the bulk claim information.

1.6.2 Adding an Agreement Party

The contract market will be advised to all Carriers in the inbound (to Carriers) Claim Event Notify and Retrieve Claim Data message within a wb:ContractMarket aggregate.

- Participant function will be provided in the Claim Event Notify and Retrieve Claim Data message if the receiver is the lead ILU Carrier
- Participant function will be provided in the Claim Event Notify and Retrieve Claim Data message for the lead and the receiver where the receiver is an additional agreement party on the claim and the bureau is ILU.
- Participant function will be provided in the Claim Event Notify and Retrieve Claim Data message for ILU non agreement parties, for the lead and the first agreement party only.

Claim Response

Only Claim Responses issued by ILU and Lloyd's lead will include the wb:ContractMarket aggregate. For each market in the sender's bureau the wb:ContractMarket (re)insurer party aggregate and participant function for the bureau must be provided.

Adding An Agreement Party

The lead can add an agreement party to the Claim by setting <wb:AgreementPartyModifiedIndicator> for the syndicate to "add" in a Claim Response request and putting the Syndicate's Party information.

1.7 Operational Behaviour and Messages

The Claim Response Rs is a synchronous response and is used to confirm that the response has been queued. The Response is then validated asynchronously with the following being taken into consideration:

1. whether the request has been successful or unsuccessful.
2. Validation of the request according to technical and logical requirements of the target system(s) (CLASS and Non CLASS databases).
3. Confirmation that the request message constitutes a valid transaction in accordance with the current status of the transaction.

The Central systems will issue the response for each request message received. The response may be a rejection, with text to explain the reason for rejection, or an acknowledgement.

The response message contains three elements which together convey the response status of the message.

Field Name	Definition	Usage
AcknowledgementLevelIndicator	Code which indicates the level of acknowledgement provided in a response. Valid values are: *translation_validation* *application_validation*	Mandatory
AcknowledgementStatus	Code which indicates the status of the acknowledgment given within a response. Valid values are:	Mandatory

	acknowledged rejected	
ResponseDescription	Narrative to support the acknowledgement status	Optional

The Claim Response service will exhibit the following operational behaviours and are explained in the following section:

- Behaviour 1 - Request successful – ECF updated
- Behaviour 2 - Request Queued, Subsequent Update Successful
- Behaviour 3 - Request Queued, Subsequent Update Fails
- Behaviour 4 - Request Failed – validation error

1.7.1 Behaviour 1 - Request Successful: ECF Updated

In the main success scenario, the Carrier Claim Response request is received, and processed successfully by central systems. A synchronous response is sent highlighting that the response has been queued. The response closes the Claim Response messaging pair. If validation passes then ECF will be updated and a Claim Event Notify message generated.

1.7.1.1 ResponseInfo Data Element Completion Example

Behaviour 1 – Request Successful – ECF Updated	
Pre-condition	A valid request message containing the UMR, UCR, and TR and the Carrier's response/comments are sent to the service
Post-condition	• *<AcknowledgementLevelIndicator>* will be set to '**application_validation'**. • *<AcknowledgementLevelStatus>* will be set to "**acknowledged**" • Narrative indicating the Successful queuing of the request will be contained in the response back and ECF will be updated asynchronously.

1.7.2 Behaviour 2: Update Request Queued: Subsequent Update Successful

If central systems are unavailable e.g. where the Claim Response service request has been received outside of ECF core service availability hours which are 7am-7pm UK time, Monday to Friday excluding public and bank holidays then the Carrier's Write Back information will be queued and a synchronous service response 'Success – Systems Unavailable and Response Queued" will be returned. The response closes the Claim Response messaging pair.

ECF will be updated separately as soon as possible thereafter.

At the completion of the CLASS update, Claim Event Notify request(s) will be issued to all affected Carriers, including the originating Carrier as per normal Claim Event Notify processing.

1.7.2.1 ResponseInfo Data Element Completion Example

Request Successful – Central Systems Unavailable and Response is Queued	
Pre-condition	A request message passes gateway validation, however central systems (CLASS) is unavailable
Post-condition	• *<AcknowledgementLevelIndicator>* will be set to "**translation_validation**" • *<AcknowledgementLevelStatus>* will be set to "**acknowledged**" • *<ResponseDescription>* will be set to "**Request has been queued**" • A deferred activity will be held in an ECF systems queue to trigger the update to CLASS as soon as the system's operations resume.

1.7.3 Behaviour 3: Request Queued: Subsequent Update Fails

If central systems are unavailable e.g. where the Claim Response request has been received outside of ECF core service availability hours, the request will be queued and a synchronous service response 'Request has been queued" message will be returned. The sending of the response closes the Claim Response messaging pair.

Central systems will attempt to update ECF when it is next available. If the update request is rejected at business validation level, an Error Notify message will be issued back to the

originating Carrier. Unlike a "regular" Claim Event Notify request message, the Error Notify message:

- Will not be triggered by a CLASS event;
- Will not be initiated by the Claim Event Notify service; and
- Will only be issued to the originating Carrier.

The errors identified (please refer to Appendix F1 for the type of errors that could be generated per Bureau when responding to a TR and Appendix F2 for the error format if the response submitted involves any previous TR's that are still open) in the Error Notify that is sent to the Carrier will correlate with the original Claim Response request from the Carrier. The UUID of the Claim Response request will be sent in the Error Notify request message to tie them both together.

1.7.3.1 ResponseInfo Data Element Completion Example

Behaviour 3 – Request Queued, Subsequent Update Fails	
Pre-condition	A request message passes gateway validation, however central systems (CLASS) is unavailable
Post-condition	• *<AcknowledgementLevelIndicator>* will be set to '**translation_validation"** • *<AcknowledgementLevelStatus>* will be set to "**acknowledged**" • *<ResponseDescription>* will be set to " **Request has been queued**" • CLASS will not be updated with the Carrier's Write Back information

1.7.4 Behaviour 4: Invalid Message: Translation Validation Failure

If the Claim Response request message fails initial validation, e.g. the message does not conform to the Claim Response request schema or the message sender is not a recognised sender of this message type, a Claim Response response will be issued to the request originator advising that their response has been rejected, and the reason for the rejection.

1.7.4.1 ResponseInfo Data Element Completion Example

Behaviour 4 – Message Fails Initial Validation	
Pre-condition	An invalid request message is sent to the service and the

	request has failed validation within central systems
Post-condition	If the message does not conform to the Claim Response request schema of this message type, the Claim Response Rs will be populated as follows: • *<AcknowledgementLevelIndicator>* will be set to "**translation_validation**" • *<AcknowledgementLevelStatus>* will be set to "**rejected**" • *<ResponseDescription>* will be set to "Schema validation failure". If the message has passed the schema validation but fails business validation when central systems are attempted to be updated, the Error Notify will be populated as follows: • *<AcknowledgementLevelIndicator>* will be set to "**application_validation**" • *<AcknowledgementLevelStatus>* will be set to "**rejected"** • *<ResponseDescription>* will be set to "Business validation failure" • *<wb:ErrorsandWarnings> will provide the details of the error codes contained within the <results/> node. These error messages are included in the appendix below.* In both scenarios, CLASS will not be updated with the Carrier's Write Back information

1.8 Claim Response Exception Handling

1.8.1 Technical Errors

Technical errors e.g. SOAP fault handling will be defined in detailed design which will likely involve further collaboration with Carriers and their software providers.

1.9 Claim Response Non-Functional Characteristics

The Claim Response service will consider the following non-functional characteristics.

1.9.1 Integration Security

Technical integration security, identification and authentication to be defined in a separate NFS.

1.9.2 Service Availability

Claim Response service request messages submitted by Carriers will only get processed during ECF core service availability hours which are 7am-7pm UK time, Monday to Friday excluding public and bank holidays (existing standard but to be confirmed in full NFS) and outside the core services hours the request messages will be queued for subsequent processing in the central systems when they become available.

1.9.3 Service Response Times

Central systems will respond to Claim Response requests within a time period to be defined in a separate NFS. The Carrier system should therefore adopt appropriate timeout and retry strategies to handle this.

1.9.4 Performance and Maximum Load

1.9.4.1 Message Size

The average and maximum message sizes are to be defined in a separate NFS.

1.9.4.2 Anticipated Volumes

The anticipated volumes are to be defined in a separate NFS.

1.9.5 Invoking the Service

Xchanging will provide a production URL for Claim Response messages for each Carrier. The URL will only succeed for those Carrier lines/stamps that have been registered and onboarded for this service.

From time to time Xchanging will provide separate URLs for lower environments e.g. MAT to carry out testing.

2 DOCUMENT CONTROL

2.1 Document Information

Prepared by:	Clarissa Montecillo
Project Manager:	Patrick Bergin
Programme Manager:	John Philips

2.2 Revision History

Version	Date	Author	Description
0.4	02/10/2014	Clarissa Montecillo	Initial Draft issued to Paul T.
0.4.1	08/10/2014	Parminder Kaur, Victoria Jandrell	Updated with the review comments received from Paul T and various sections are either further elaborated or reworded.
0.4.2	10/10/2014	Parminder Kaur	Updated to incorporate review comments received from Paul T and the outstanding sections are completed e.g. Xpath information in the detailed data definition.
0.4.3	24/10/2014	Parminder Kaur/Kajal Bhardwa	Minor updates made to incorporate the feedback received from Paul T and the Working Group.
0.4.4	04/11/14	Kajal Bhardwa	Updates following final feedback from the working group
1.0	14/11/14	Kajal Bhardwa	Final signed off version
1.1	16/09/15	Kajal Bhardwa	Updates in line with Write Back (Phase 1) functionality to be implemented in September 2015.
2.0	26/11/2015	Sonal Quadros	Incorporated review comments received from the market team.

2.3 PARCI

The following roles relate to the most recent version of this document as listed in the Revision History above.

PARCI	Project Role	Name	Signature	Date
Producer	Business Analyst	Parminder Kaur		
Approver	Business Requestor	Write Back Working Group (London Market Carrier community)		
Reviewer	Project Manager	Pat Bergin		
	Solution Architect	Vikas Acharya		
	Technical Consultant	Nitin Jain		
	Sponsoring Architect	Chris Hendry		
	Principal Architect	Rob Jillings, John Ticehurst		
	System Manager	David Burnett		
	Test Manager	Simon Taylor		

PARCI	Project Role	Name	Signature	Date
	Offshore Tech Project Mgr	Sonia Thakur		
	Technical Architect	Mark Fillier		
Consulted	Business Architect	Victoria Jandrell		
Informed	Configuration Manager	Robin Winfield		
	Enterprise Architecture Mgr	Kiwi Wilkinson		
	Design Team Manager	Stuart Plummer		
	Enterprise Apps Architect	Praveen Nagpal		
	Enterprise Info Architect	David Lee		
	Enterprise Infrastructure Architect	Aaron Goodship		
	Application Lead	Ross Daines		
	Technical Project Manager	Tarun Narang		
	PMO	Rubina Chaudhry		

Part F: Appendices

Appendix Part F1: Validation and Error Messages

ILU Response

Please refer to the Data Dictionary embedded in the ECF –WriteBack – ClaimRespond – Interface Specification and specifically to the ILU Warnings_Errors tab.

Only errors will be notified to the Carrier. Warnings will be ignored and the response applied.

Lloyd's Response

Please refer to the Data Dictionary embedded in the ECF –WriteBack – ClaimRespond – Interface Specification and specifically to the Lloyd's Warnings_Errors tab.

Only errors will be notified to the Carrier. Warnings will be ignored and the response applied.

Additional Error and Warning messages for Query Reasons

The following validation checks must be made when the response selected is Query / Return.

Ref	Validation check	Error/Warning message	Error or Warning
2.1.42	No Query Reasons have been selected.	U122: At least one Query Reason must be entered with Query response	Error
2.1.43	No Query Reasons have been selected from the pop up.	At least one Query Reason must be selected	Error
2.1.44	More than ten Query Reasons have been selected on the drop down	You can enter only ten Query Reasons. Scheme	Error

Additional Error and Warning messages for VCS Service/Action

The following validation checks must be made when the response selected is Service/Action.

Ref	Validation check	Error/Warning message	Error or Warning
2.1.45	If a 'Service/Action' response is submitted with a non-VCS triage category	The VCS response is only allowed for VCS triage values or blank for VCS exit.	Error

Additional information message for CTP Legacy Transferred claims

The following information message in the form of a warning will be displayed when a leader opens a legacy claim that has been transferred into CTP:

Ref	Validation check	Error/Warning message	Error or Warning
2.1.46	If a legacy claim transaction is transferred into CTP as part of the CTP Legacy changes and the "CTP Transfer Decision Point" is not reached	Claim is now subject to 2010 Claim Scheme, please triage.	Warning

LIRMA Lead Response

Please refer to the Data Dictionary embedded in the ECF –WriteBack – ClaimRespond – Interface Specification and specifically to the LIRMA Lead Warnings_Errors tab.

Only errors will be notified to the Carrier. Warnings will be ignored and the response applied.

Company Response

Please refer to the Data Dictionary embedded in the ECF –WriteBack – ClaimRespond – Interface Specification and specifically to the LIRMA Co Warnings_Errors tab.

Only errors will be notified to the Carrier. Warnings will be ignored and the response applied.

Bulk Update VAT

Please refer to the Data Dictionary embedded in the ECF –WriteBack – ClaimRespond – Interface Specification and specifically to the Bulk Errors tab.

Only errors will be notified to the Carrier. Warnings will be ignored and the response applied.

Appendix Part F2: Error Message on Open Transaction Clarification

EXECUTIVE SUMMARY

As part of XCH-64, Xchanging had agreed to provide a more context rich and user friendly message when a response is made to a transaction when the preceding transaction is still open. Xchanging incorporated the change by issuing a new version of the DD with details of the new error message. After further investigation by the Development team, the later results presented that the error message was not reproducible as it was deactivated in the mainframe, the result of a defect raised in 2012. To overcome this as part of Joint Integration Testing, Xchanging clarified queries raised by Software Providers during the re-test of XCH-64. Xchanging stated that the error message will not detail 'CANNOT COMPLETE UNTIL PREVIOUS TRANSACTION IS FULLY AUTHORISED' when a response is made on a transaction TR02 if a preceding transaction has not been fully authorised. A list of all possible scenarios detailing when it would be possible to respond to Transaction TR02 when Transaction TR01 is open were presented in addition to how Write Back would behave in each case.

CLARIFICATION

There are a few scenarios given below where a Carrier is not able to respond to an open transaction when a preceding transaction on the claim is not fully authorised and in such cases for Write Back, an Error Notify with a read-only error message listing out all the fields populated in the response (both read-only and editable) will be sent back to the Carrier.

In all other scenarios, an Error Notify with a read-only error message will be presented back to the Carrier only when a read-only field in the response is being edited

1. Lead responds to TR01 before TR02

If the lead has responded to TR01, they will be able to respond to TR02 via CAS and Write Back which means no Error Notify message will be generated and the response will be applied successfully.

2. Lead responded to TR01 however agreement party not responded to TR01

If the lead has responded on TR01 however the agreement party is yet to respond and they try to respond to TR02 before TR01, they will not be allowed access to the transaction TR02 on CAS. As the same validations hold true for a response submitted via write back, all the

fields in the response message will be treated as read-only fields when the agreement party tries to make a response to TR2 and an Error Notify message will be sent back to the Carrier listing out the errors (i.e. fields are read-only) on the response.

Sample Error Response Message: - In the following message, all fields populated in the response request message including the ones that are editable will generate a 'read-only field' error.

<ns2:ClaimNotifyEventRq>

<ns2:ErrorsAndWarnings>

<ns2:Result>

<ns2:ErrorWarningLevel>002</ns2:ErrorWarningLevel>

<ns2:ErrorCode>D001</ns2:ErrorCode>

<ns2:ErrorWarningDescription>Read-only field [CauseCode] should contain[ ]</ns2:ErrorWarningDescription>

</ns2:Result>

<ns2:Result>

<ns2:ErrorWarningLevel>002</ns2:ErrorWarningLevel>

<ns2:ErrorCode>D001</ns2:ErrorCode>

<ns2:ErrorWarningDescription>Read-only field [TriageCategory] should contain [ ]</ns2:ErrorWarningDescription>

</ns2:Result>

<ns2:Result>

<ns2:ErrorWarningLevel>002</ns2:ErrorWarningLevel>

<ns2:ErrorCode>D001</ns2:ErrorCode>

<ns2:ErrorWarningDescription>Read-only field [LeadReserveAmount] should contain [0.00]</ns2:ErrorWarningDescription>

</ns2:Result>

<ns2:Result>

<ns2:ErrorWarningLevel>002</ns2:ErrorWarningLevel>

```
        <ns2:ErrorCode>D001</ns2:ErrorCode>
        <ns2:ErrorWarningDescription>Read-only field [LeadReserveFees] should contain
[0.00]</ns2:ErrorWarningDescription>
      </ns2:Result>
      <ns2:Result>
        <ns2:ErrorWarningLevel>002</ns2:ErrorWarningLevel>
        <ns2:ErrorCode>D001</ns2:ErrorCode>
        <ns2:ErrorWarningDescription>Read-only field [PersonName] should contain
[]</ns2:ErrorWarningDescription>
      </ns2:Result>
      <ns2:Result>
        <ns2:ErrorWarningLevel>002</ns2:ErrorWarningLevel>
        <ns2:ErrorCode>D001</ns2:ErrorCode>
        <ns2:ErrorWarningDescription>Read-only field [Telephone] should contain
[]</ns2:ErrorWarningDescription>
      </ns2:Result>
      <ns2:Result>
        <ns2:ErrorWarningLevel>002</ns2:ErrorWarningLevel>
        <ns2:ErrorCode>D001</ns2:ErrorCode>
        <ns2:ErrorWarningDescription>Read-only field [Email] should contain
[]</ns2:ErrorWarningDescription>
      </ns2:Result>
      <ns2:Result>
        <ns2:ErrorWarningLevel>002</ns2:ErrorWarningLevel>
        <ns2:ErrorCode>D001</ns2:ErrorCode>
        <ns2:ErrorWarningDescription>Read-only field [LloydsResponse] should contain
[N]</ns2:ErrorWarningDescription>
      </ns2:Result>
    </ns2:ErrorsAndWarnings>
</ns2:ClaimNotifyEventRq>
```

3. Lead not responded to TR01

If the lead has not responded on TR01, neither the lead or the other Carriers will have access to TR02 on CAS and all the fields in the response message submitted via Write Back will be treated as read-only for any Carrier trying to make a response to TR02 and an Error Notify message will be sent back to the Carrier listing out the errors (i.e. fields are read-only) on the response.