



# LIMCLMD (incl LIMRES)

# LONDON MARKET STANDARD CLAIMS MESSAGE IMPLEMENTATION GUIDE

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## Contents

1	Introduction	4
1.1	<b>Background</b> .....	4
1.2	<b>The Processing Indicators</b> .....	4
1.3	<b>Errors and Confirmations</b> .....	4
1.4	<b>Replacing a message</b> .....	5
1.5	<b>Deleting a message</b> .....	5
2	MESSAGES FROM BROKERS TO BUREAUX	6
2.1	<b>INITIAL LOSS ADVICE</b> .....	6
2.2	<b>SUBSEQUENT LOSS ADVICE</b> .....	10
2.3	<b>FIRST ADVICE AND SETTLEMENT</b> .....	12
2.4	<b>SUBSEQUENT ADVICE AND SETTLEMENT</b> .....	15
2.5	<b>BULK SETTLEMENT REQUEST</b> .....	16
2.6	<b>RATE OF EXCHANGE ADJUSTMENT</b> .....	19
2.7	<b>CONTRA ENTRY CORRECTIONS</b> .....	22
2.8	<b>TRANSFER OF BUSINESS</b> .....	23
3	MESSAGES FROM ILU TO BROKERS	26
3.1	<b>ADVICE OF INSURER RESPONSES</b> .....	26
3.2	<b>UPDATE OF INSURER RESPONSES</b> .....	27
3.3	<b>ADVICE OF ILU SIGNING</b> .....	28
3.4	<b>LEADERS INTERIM ADVICE</b> .....	30
3.5	<b>CHANGE OF LEADERSHIP</b> .....	30
3.6	<b>ADVICE OF BROKER'S ON-LINE ENTRY</b> .....	31
3.7	<b>CLAIMS PAYABLE ABROAD</b> .....	32
3.8	<b>SALVAGE ASSOCIATION ADVICES</b> .....	33
4	MESSAGE FROM LIRMA TO BROKERS	35
1.2	<b>BUREAU LEAD REJECTION</b> .....	35
1.3	<b>BUREAU LEAD CIRCULATION</b> .....	36
1.4	<b>Bureau Lead Cancellation</b> .....	37

<b>1.5</b>	<b>BUREAU LEAD COMMENTS UPDATE</b> .....	<b>38</b>
<b>1.6</b>	<b>BUREAU LEAD SIMULTANEOUS REINSTATEMENT UPDATE</b> .....	<b>39</b>
<b>1.7</b>	<b>CONFIRMATION OF SIGNING OF SETTLEMENT</b> .....	<b>41</b>
<b>1.8</b>	<b>ADVICE OF BROKER'S ON-LINE ENTRY</b> .....	<b>42</b>
<b>1.9</b>	<b>BROKER AMEND VIA CHASEUP SYSTEM</b> .....	<b>42</b>
<b>1.10</b>	<b>MEMBER RESPONSE</b> .....	<b>43</b>
<b>2</b>	<b>APPENDIX 1 TABLE OF PROCESSING INDICATORS</b>	<b>45</b>
<b>3</b>	<b>APPENDIX 1 TABLE OF PROCESSING INDICATORS</b>	<b>46</b>
<b>4</b>	<b>APPENDIX 1 TABLE OF PROCESSING INDICATORS</b>	<b>49</b>
<b>5</b>	<b>APPENDIX 2 LIMRES USAGE NOTES AND EXAMPLES</b>	<b>50</b>
<b>5.1</b>	<b>INTRODUCTION</b> .....	<b>50</b>
<b>5.2</b>	<b>TERMS AND DEFINITIONS</b> .....	<b>50</b>
<b>5.3</b>	<b>SCOPE OF LIMRES USE</b> .....	<b>51</b>
<b>5.4</b>	<b>SEGMENT TABLE</b> .....	<b>51</b>
<b>5.5</b>	<b>GROUP AND SEGMENT USAGE</b> .....	<b>52</b>
<b>5.6</b>	<b>LIMRES MESSAGE STRUCTURE - EXAMPLE 1</b> .....	<b>55</b>
<b>5.7</b>	<b>LIMRES MESSAGE STRUCTURE - EXAMPLE 2</b> .....	<b>56</b>
<b>6</b>	<b>APPENDIX 3 MESSAGE EXAMPLES</b>	<b>59</b>
<b>6.1</b>	<b>MESSAGES FROM BROKERS TO BUREAUX</b> .....	<b>60</b>
<b>6.2</b>	<b>MESSAGES FROM ILU TO BROKERS</b> .....	<b>78</b>
<b>6.3</b>	<b>MESSAGES FROM LIRMA TO BROKERS</b> .....	<b>86</b>

# 1 INTRODUCTION

## 1.1 Background

The following pages describe the various types of function which are performed by LIMCLM, Version

Full details of the message contents, and the rules for each data element, are contained in 'COMPLETION INSTRUCTIONS FOR THE LONDON INSURANCE MARKET CLAIM MESSAGE'.

Essentially, the messages can be divided into 2 categories:

- Messages from a broker to a bureau
- Messages from a bureau to a broker

## 1.2 The Processing Indicators

The purpose of each LIMCLM message is defined by four 'processing indicators' contained in the first data segment (CHD).

- TRANSACTION TYPE
- TRANSACTION TYPE QUALIFIER
- TRANSACTION SUBTYPE
- TRANSACTION VALIDATION RESPONSE

A table of the permissible combinations of these processing indicators is provided in Appendix 1.

## 1.3 Errors and Confirmations

Any errors resulting from messages sent by a broker to a bureau, and confirmations required, will be returned as LIMRES messages.

Please refer to the LIMRES message specification for details of this message. Examples of the message structure, as relevant to its use with LIMCLM, are provided in Appendix 2 of this document.

## **1.4 Replacing a message**

In all cases, amendment of a previous message will be performed by a complete replacement.

The Unique Claim Reference, the Transaction Reference and the Transaction Type given in the original message must be repeated, and the Transaction Type Qualifier must contain the value '002'.

The Unique Claim Reference must be found on the bureau database, and the Transaction Reference must exist as an un-authorized transaction, of the same transaction type, for that claim.

The data in the message will be validated by the bureau according to the agreed rules for the particular transaction type. If valid, the message will completely replace the previous entry.

## **1.5 Deleting a message**

The Unique Claim Reference, the Transaction Reference and the Transaction Type given in the original message must be repeated, and the Transaction Type Qualifier must contain the value '003'.

The Unique Claim Reference must be found on the bureau database, and the Transaction Reference must exist as an un-authorized transaction, of the same transaction type, for that claim.

Only the CHD segments may be sent for a deletion message. No other data is permitted.

## 2 MESSAGES FROM BROKERS TO BUREAUX

### 2.1 INITIAL LOSS ADVICE

#### 2.1.1 CHD Claim Header Details

The Unique Claim Reference must not already exist on the bureau's database. The Transaction Reference must not be spaces.

Processing Indicator values:

Transaction Type ..... 001  
Transaction Type Qualifier ..... 001  
Transaction Subtype ..... not used  
Transaction Validation Response .. not used

#### 2.1.2 NAD Name and Address Details

The code of the broker must be provided in an NAD segment with a Party Qualifier of 'BK'.

The identification code of the bureau leader must be provided in an NAD segment with a Party Qualifier of 'LD'.

The name of Slip Leader must be provided in NAD segment with a Party Qualifier of 'SL'.

Further NAD segments can optionally be provided, to identify a Lawyer, Adjuster, or Surveyor where applicable.

#### 2.1.3 CTA Contact Details

A broker contact name and phone number must be supplied in a CTA segment following the NAD segment with a Party Qualifier of 'BK'.

**2.1.4 RFF Reference Details**

The references of any of the parties involved in the claim can optionally be supplied in RFF segments following the appropriate NAD segment.

**2.1.5 CRD Claim Risk Details**

For ILU a CRD segment must always be sent, to provide details of the insured risk. For LIRMA this need only be given if an original signing reference is not available, or additional policy details are to be provided.

**2.1.6 AMT Amount Details**

Following the CRD segment, details of the risk amounts may be provided, in AMT segments.

Please refer to the message completion instructions for definition of the specific data requirements.

**2.1.7 CLM Claim Details**

A CLM segment must always be sent, to provide details of the loss.

**2.1.8 DTM Date/Time Details**

At least one DTM segment must be sent, to provide details of the date of loss.

Further DTM segments may also be supplied, to give details of dates which apply to the risk.

Please refer to the message completion instructions for definition of the specific data requirements.

**2.1.9 CUX Currency Details**

A CUX segment is required for each Outstanding Amount. At least 1 must be supplied, and a maximum of 3 is permitted.

Any other claim amounts that are given must be in the same currency as the Outstanding Amount to which they relate.

Since there is no target currency in these instances, the reference currency must be repeated and the rate of exchange must be omitted or set to '1'.

#### **2.1.10 AMT Amount Details**

Following each CUX segment, details of the claim amounts must be provided, in AMT segments.

Two AMT segments are always required, to provide an Outstanding Amount (amount type 001), and a Current Estimate Amount (amount type 003).

Further AMT segments can also be optionally provided to supply details of other claim amounts:

- Previously Paid Amount (amount type 002)
- Current Estimate FGU (amount type 004)
- Fees O/S Amount (amount type 006)
- Highest Estimate (amount type 020)

Please refer to the Message completion instructions for details of bureaux requirements for each amount.

#### **2.1.11 FTX Free Text**

Additional free form details relating to the claim can be provided in further FTX segments.

Please refer to the message completion instructions for definition of the specific data requirements.

#### **2.1.12 SDC Signing Details for Claim**

At least one SDC segment is required, to provide the Bureau Original Signing Reference.



A maximum of 12 SDC segments is permitted, to cater for multi currency claims on complex risks (i.e. 3 currencies with 4 slip sections).

ILU NOTES:

1. For pre-1976 original signings the insuring market details must also be provided in MKT segments below the SDC.
2. For pre-1976 original signings for which an ILU reference is not available, only the first 5 characters need be completed as follows:
  - PM in positions 1-2
  - A, C or H in position 3
  - the original signing year in positions 4-5

### **2.1.13 MKT Insuring Market Details**

MKT segments can only be provided for claims on unsigned risks; or for ILU on pre-1976 risks which are not held on the bureau's database.

One segment is required for each insuring company or syndicate. In each case the insurer's identification code, risk reference, and signed line percentage must be completed.

The sum of all of the insurer percentages must not exceed 100%.

### **2.1.14 CMI Claim Items**

For aggregate claims, details of each individual loss making up the aggregate must be given in CMI segments.

### **2.1.15 AMT Amount Details**

Following each CMI segment, details of the amounts for the individual losses must be provided, in AMT segments.

**2.1.16 DTM Date/Time Details**

Following the AMT segments, details of the dates applying to the individual loss must be provided, in DTM segments.

**2.1.17 FTX Free Text**

For aggregate claims, loss details can optionally be supplied for each individual claim included in the aggregate.

**2.1.18 SCH Schedule Line Items**

For aggregate claims, details of the schedule lines relating to the aggregate claim items must be provided.

**2.1.19 AMT Amount Details**

Details of the amounts for the aggregate schedule line must be given in AMT segments following each SCH segment.

**2.2 SUBSEQUENT LOSS ADVICE****2.2.1 Claim Header Details**

The Unique Claim Reference must already exist on the bureau's database. The Transaction Reference must not previously have been input for that claim.

Processing Indicator values:

Transaction Type ..... 002  
Transaction Type Qualifier ..... 001  
Transaction Subtype ..... not used  
Transaction Validation Response .. not used

There are no other mandatory elements in this segment.

All other requirements for a SUBSEQUENT LOSS ADVICE are the same as previously described for an INITIAL LOSS ADVICE.

**ILU NOTES:** The Bureau Original Reference(s), or insuring market, supplied with a subsequent loss advice will normally be expected to be the same as given on the initial advice.

If the insuring market was given with the initial advice, because the risk had not been signed, then the Bureau Original Reference(s) can be provided on a subsequent advice. The market attaching to the signed risk will then normally be expected to be the same as that previously advised.

**LIRMA NOTES:** The market supplied with the initial loss advice cannot be changed on a subsequent advice.

**GENERAL:** If any original signing references supplied previously were incorrect, it is necessary to use the CONTRA facility to cancel out settled claim amounts, and to then set the claim to CLOSED. Claims systems will then allow all original signing references to be changed. The Broker must then reopen the claim and readvise outstanding and request settlement amounts as necessary.

(\* 5/5/93: LIRMA timescales for implementation of this capability within ELASS to be advised).

## **2.3 FIRST ADVICE AND SETTLEMENT**

### **2.3.1 CHD Claim Header Details**

The Unique Claim Reference must not already exist on the bureau's database. The Transaction Reference must not be spaces.

Processing Indicator values:

Transaction Type ..... 003  
Transaction Type Qualifier ..... 001  
Transaction Subtype ..... not used  
Transaction Validation Response .. not used

There are no other mandatory elements in this segment.

All other requirements for a FIRST ADVICE AND SETTLEMENT are the same as previously described for an INITIAL LOSS ADVICE, with the following additions:

### **2.3.2 CUX Currency Details**

At least one CUX segment is required, to provide the closing and settlement currency and the rate of exchange applicable.

A maximum of 3 CUX segments is permitted.

### **2.3.3 AMT Amount Details**

Following each CUX segment, details of the claim amounts are provided, in AMT segments.

Please refer to the message completion instructions for definition of the specific data requirements

#### **2.3.4 LOC Letter of Credit Details**

If all or any part, of the claim is to be settled by letter of credit, the broker must provide the LOC reference in this segment.

#### **2.3.5 SDC Signing Details for Claim**

At least one SDC segment is required, to provide the Bureau Original Signing Reference, and the currencies and amounts for signing number.

A maximum of 12 SDC segments is permitted

The currency codes given in an SDC segment must match those in an earlier CUX segment.

Please refer to the Message completion instructions for full details of the use of the SDC segment.

#### **2.3.6 MKT Market Details**

Following each SDC segment, market details must be sent if:

- the risk is unsigned
- not all of the insuring market is involved in the settlement of the claim
- the insurer amounts for settlement do not follow their signed line proportions of a common 100%
- the insurer amounts for settlement are variously split between cash and letter of credit.

With each MKT segment the specific amounts for cash and/or letter of credit must be provided.

The sum of all insurer amounts must equal the cash and letter of credit amounts given in the preceding SDC segment.

### **2.3.7 CMI Claim Items**

For cover collections and aggregate claims, details of each individual loss making up the cover or aggregate must be given in CMI segments.

For cover collections, Claim Item Qualifier must be set to 'COV' and only the Claim Item Reference and Loss Name must be sent.

For aggregate claims, Claim Item Qualifier must be set to 'AGG'.

### **2.3.8 AMT Amount Details**

Following each CMI segment, details of the amounts for the individual losses must be provided, in AMT segments.

For cover collections, only Amount Type '030' can be used. The sum of the amounts given for the claim items in the cover must equal the 100% Settled amount, given in an earlier AMT segment as Amount Type '014'.

### **2.3.9 DTM Date/Time Details**

Following the AMT segments, details of the dates applying to the individual loss must be provided, in DTM segments.

For cover collections, only Date/Time Qualifier '001' can be used. A valid date must be provided.

### **2.3.10 FTX Free Text**

For aggregate claims, loss details can optionally be supplied for each individual claim included in the aggregate.

### **2.3.11 SCH Schedule Line Items**

For aggregate claims, details of the schedule lines relating to the aggregate claim items must be provided.

**2.3.12 AMT Amount Details**

Details of the amounts for the aggregate schedule line must be given in AMT segments following each SCH segment.

**2.4 SUBSEQUENT ADVICE AND SETTLEMENT****2.4.1 CHD Claim Header Details**

The Unique Claim Reference must already exist on the bureau's database. The Transaction Reference must not previously have been input for that claim.

Transaction Type ..... 004  
Transaction Type Qualifier ..... 001  
Transaction Subtype ..... not used  
Transaction Validation Response ..not used

There are no other mandatory elements in this segment.

All other requirements for a SUBSEQUENT ADVICE and SETTLEMENT are the same as previously described for a FIRST ADVICE and SETTLEMENT.

ILU NOTES: The Bureau Original Reference(s), or insuring market, supplied with a subsequent advice and settlement will normally be expected to be the same as given on the initial advice.

If the insuring market was given with the initial advice, because the risk had not been signed, then the Bureau Original Reference(s) can subsequently be provided on a settlement request. The market attaching to the signed risk will then normally be expected to be the same as that previously advised.

LIRMA NOTES:       The market supplied with the initial loss advice cannot be changed on a subsequent advice.

GENERAL:            If any original signing references supplied previously were incorrect, it is necessary to use the CONTRA facility to cancel out settled claim amounts, and to then set the claim to CLOSED. CLAMS or ELASS will then allow all original signing references to be changed. The Broker must then reopen the claim and readvise outstanding and request settlement amounts as necessary.

## **2.5 BULK SETTLEMENT REQUEST**

### **2.5.1 CHD Claim Header Details**

The Unique Claim Reference may be found on the bureau database, or may be a newly allocated UCR. If an existing UCR is used, the Transaction Reference must not previously have been input for that claim, and the bureau original signing references cannot be changed.

Processing Indicator values are:

Transaction Type ..... 003/004  
Transaction Type Qualifier ..... 001  
Transaction Subtype ..... not used  
Transaction Validation Response ..not used

Type of Claim must be sent as '001'.



### **2.5.2 NAD Name and Address Details**

The code of the broker must be provided in an NAD segment with a Party Qualifier of 'BK'. This must be the same Broker Code as shown in the Unique Claim Reference.

The identification code of the bureau leader must be provided in an NAD segment with a Party Qualifier of 'LD'.

The name of Slip Leader must be provided in an NAD segment with a Party Qualifier of 'SL'.

No other NAD segments can be provided.

### **2.5.3 CTA Contact Details**

A broker contact can optionally be supplied in a CTA segment following the NAD segment with a Party Qualifier of 'BK'.

### **2.5.4 RFF Reference Details**

The broker's claim references can optionally be supplied in an RFF segment following the NAD segment with a Party Qualifier of 'BK'.

### **2.5.5 CUX Currency Details**

A CUX segment is required, to provide the reference and target currency codes for the bulk settlement, and the exchange rate applicable. Exchange rate may be omitted if the reference and target currency codes are the same.

A maximum of 3 CUX segments is permitted, to cater for multi currency claims.

### **2.5.6 AMT Amount Details**

Following each CUX segment the 100% claim amount (amount type 014) for the bulk settlement must be provided.

A VAT amount may also be optionally given.

**2.5.7 FTX Free Text**

Up to 12 FTX segments can be supplied with a Text Function Code of '011', to provide Additional Details relating to the bulk settlement request.

Text cannot be provided specifically for component claims within the bulk settlement request.

**2.5.8 SDC Signing Details for Claim**

Bureau Original Signing References must be provided, in SDC segments. The original currency, settlement currency and bureau share for central settlement must be supplied with each original reference.

A maximum of 12 SDC segments is permitted, to cater for multi-currency claims on complex risks.

**2.5.9 BLK Bulk Settlement Details**

Up to 32 component claims may be included in a bulk settlement request. Each of these must be identified by a BLK segment.

For each claim supplied in a BLK segment the Unique Claim Reference must be found on the bureau database, as a noted claim, and the Transaction Reference must not already exist for that claim.

The market for all of the component claims must be the same.

The currency and amount details supplied for the overall Bulk Settlement Request must be repeated for each component claim to provide a breakdown of the bulk settlement:

**2.5.10 CUX Currency Details**

The currency codes and exchange rates may be any of those given for the bulk settlement.

A maximum of 3 CUX segments is permitted, to cater for multi currency claims.

### **2.5.11 AMT Amount Details**

Following each CUX segment, details of the amounts for each component claim must be provided:

- Outstanding Amount (amount type 001)
- Current Estimate (amount type 003)
- 100% Claim Amount (amount type 014)

Other amounts which can be optionally provided with each component claim are:

- Previously Paid Amount (amount type 002)
- VAT Amount (amount type 013)  
(CLAMS Only)

The sum of amount types 013 and 014 given for the component claims must each equal the totals stated for amount types 013 and 014 for the bulk settlement.

## **2.6 RATE OF EXCHANGE ADJUSTMENT**

This type of transaction is used to adjust a previously agreed settlement transaction, due to a correction of the rate of exchange given at that time. This should be sent as a normal 'subsequent' settlement request, which will be subject to the normal procedures for authorisation. Rate of exchange adjustments will not be allowed on bulk settlements. In such cases each component claim will need to be individually adjusted.

(\* 5/5/93: LIRMA timescales for implementation within ELASS to be advised).

### **2.6.1 CHD Claim Header Details**

The Unique Claim Reference may be found on the bureau database.

The Transaction Reference must not already exist on the bureau database for that Unique Claim Reference.

Processing Indicator values are:

Transaction Type .....	004
Transaction Type Qualifier .....	001/002/003
Transaction Subtype .....	not used
Transaction Validation Response ..	not used

Type of Claim must be sent as '006'.

Associated Transaction Reference must be sent to identify an earlier movement on the UCR to which the adjustment relates.

The principle has been agreed that a RATE OF EXCHANGE ADJUSTMENT transaction should restate all standing data for a claim, in the same way as is done for any 'subsequent' advice. Therefore the completion of segments follow that described for SUBSEQUENT ADVICE AND SETTLEMENT, except as follows:-

### **2.6.2** **CUX Currency details**

A CUX segment is required, to provide the currency codes and rate of exchange for the adjustment.

The currency codes must be the same as those given in the transaction identified by Associated Transaction Reference. The rate of exchange must be the revised rate to be used.

A maximum of 3 CUX segment groups is permitted, to cater for multi currency claims.

### **2.6.3** **AMT Amount Details**

Following each CUX segment the current Outstanding and Previously paid amounts (amount types 001 and 002) must be sent. The outstanding should be as previously advised. The Previously Paid should be the sum of all previous settlements.

The 100% claims amount for the adjustment (amount type 014) must be sent as NIL for the currency codes(s) to which the adjustment applies. That is, the Amount Value must be sent as zero and the Amount Qualifier as 'N'.

#### **2.6.4 FTX Free text**

'Additional Details' FTX segments (Text Function code 011) should be used if any free format additional details need to be supplied regarding the adjustment.

#### **2.6.5 SDC Original Signing Details**

All Bureau Original Signing References and Original Currency Codes supplied for the claim must be provided in SDC segments. In each SDC segment, the settlement currency and bureau share must be supplied for the amount of the adjustment for those currencies in which the Rate of Exchange Adjustment is required (Bureaux systems will validate that the amount shown to be settled is consistent with the difference in the rates of exchange shown on this movement and that identified by 'associated transaction reference').

A maximum of 12 SDC segments is allowed.

## **2.7 CONTRA ENTRY CORRECTIONS**

This type of transaction is used to reverse an incorrect previously settled transaction. This should be sent as a normal 'subsequent' settlement request, which will be subject to the normal procedures for authorisation. Contra entry corrections will not be allowed on bulk settlements. In such cases each component claim will need to be individually corrected.

(\* 5/5/93: LIRMA timescales for implementation within ELASS to be advised).

### **2.7.1 CHD Claim Header Details**

The Unique Claim Reference may be found on the bureau database.

The Transaction Reference must not already exist on the bureau database for that Unique Claim Reference.

Processing Indicator values are:

Transaction Type .....	004
Transaction Type Qualifier .....	001/002/003
Transaction Subtype .....	not used
Transaction Validation Response ..	not used

Type of Claim must be sent as '007'.

Associated Transaction Reference must be sent to identify an earlier movement on the UCR to which the correction relates.

The principle has been agreed that a CONTRA ENTRY CORRECTION transaction should restate all standing data for a claim, in the same way as is done for any 'subsequent' advice. Therefore the completion of segments follow that described for SUBSEQUENT ADVICE AND SETTLEMENT, except as follows:-

### **2.7.2 CUX Currency details**

A CUX segment is required, to provide the currency codes and rate of exchange for the correction. The currency codes must be the same as those given in the transaction identified by Associated Transaction Reference.

A maximum of 3 CUX segment groups is permitted, to cater for multi currency claims

### **2.7.3 AMT Amount Details**

Following each CUX segment the Outstanding and Previously paid amounts (amount types 001 and 002) must be sent. These amounts should have been adjusted as necessary to reflect the new position created by the contra entry (i.e. previously paid amount reduced and, if required, the outstanding amount increased).

The 100% claims amount/s (amount type 014), and all other settlement 'breakdown' amounts shown in the AMT segment, must be specified as the equal and opposite amount/s to those given in the original transaction being corrected, for each currency involved.

### **2.7.4 FTX Free text**

'Additional Details' FTX segments (Text Function code 011) should be used if any free format additional details need to be supplied regarding the correction.

### **2.7.5 SDC Original Signing Details**

SDC segments supplied must be identical to those previously given in the transaction being corrected, except that all AMOUNTS given should be the equal and opposite amounts.

A maximum of 12 SDC segments is allowed.

## **2.8 TRANSFER OF BUSINESS**

This type of transaction allows claims to be transferred from one broker to another. The transfer is effected by means of an advice, containing the new Broker code and, optionally, some supporting text.

All other details of the claim will be brought forward, by the bureau system, from the previous transaction for the claim.

The originator of the Transaction reference must be the current Broker for the claim. All previous transactions on that claim must be fully authorised before the transfer can be submitted.

The bulk claims facilities may not be used to transfer several claims at once, claims may only be transferred individually.

Note: For ILU this will appear on CLAMS as an interim advice. This advice will be passed on automatically to all companies involved in the claim. No authorisation will be needed, and further transactions can be submitted by the assuming broker with immediate effect.

(\* 5/5/93: LIRMA timescales for implementation within ELASS to be advised).

### **2.8.1 CHD Claim Header Details**

The Unique Claim Reference may be found on the bureau database.

The Transaction Reference must not already exist on the bureau database for that Unique Claim Reference.

Processing Indicator values are:

Transaction Type .....	005
Transaction Type Qualifier .....	001/002/003
Transaction Subtype .....	not used
Transaction Validation Response ..	not used

Type of Claim must be blank.

The principle has been agreed that a TRANSFER OF BUSINESS transaction should NOT restate all standing data for a claim. Therefore, after the CHD, only the following segments should be sent:-

### **2.8.2 NAD Name and address**

The code for the Broker to whom the business is to be transferred must be provided in an NAD segment with a Party Qualifier of 'BK'.



**2.8.3 FTX Free text**

'Additional Details' FTX segments (Text Function code 011) should be used if any free format additional details need to be supplied regarding the transfer of business.

### 3 MESSAGES FROM ILU TO BROKERS

#### 3.1 ADVICE OF INSURER RESPONSES

This type of message will be sent to advise the broker of the actions taken by insurers in response to a claim.

##### 3.1.1 CHD Claim Header Details

Processing Indicator values are:

Transaction Type.....001/002/003/004

Transaction Type Qualifier.....001

Transaction Subtype.....not used

Transaction Type will be set to the value for the type of transaction to which the response applies.

Transaction Validation Response will be set to '003' unless any Insurer Response Codes contained in the RES segments in the message are set to 'PEN' (Pended). Then the Transaction Validation Response will be set to '004'.

The Number of Outstanding Responses will identify the number of insurers who have not responded.

Settlement requests will not be released for ILU signing until the Number of Outstanding Responses is zero.

##### 3.1.2 FTX Free Text

FTX segments will be sent if the Lead Comments Indicator in the LDR segment is set to 'Y'.

Up to three FTX segments may be sent, with a Text Subject Code of '010', to provide the ILU leader's comments regarding the claim.

##### 3.1.3 MKT Insuring Market Details

One MKT segment will be sent for each company that has been selected to note/agree the claim.

### **3.1.4 RES Insuring Market Responses**

One RES segment will be sent for each company that has been selected to authorise a settlement request, immediately following the MKT to which it relates.

The RES segment will identify the company's response as one of:

AUT for Noted/Authorised

PEN for Pended

NAK for No Acknowledgement

### **3.1.5 LDR Bureau Leader Response Details**

This segment will be sent immediately following the MKT and RES segments for the ILU leader.

The Simultaneous Reinstatement Indicator will be set to 'Y' if the ILU leader has signalled that a reinstatement of premium is required. Then the settlement request will not be released for ILU signing until matched with the reinstatement AP(s).

## **3.2 UPDATE OF INSURER RESPONSES**

This type of message will be sent to update 'NAK' responses to 'PEN' or 'AUT', or 'PEN' responses to 'AUT'. It will also reflect any changes which can be made by the ILU leader whilst the authorisation procedure is in progress, including.

- addition of, or updates to, the ILU leader's comments
- amendment of the Simultaneous Reinstatement Indicator
- addition of companies to the list to authorise
- deletion of companies from the list to authorise

The data content of the message will be the same as described for INSURER RESPONSES in 3.1 above. All previous data will be repeated.

### **3.2.1 CHD Claim Header Details**

Processing Indicator values are:

Transaction Type ..... 001/002/003/004

Transaction Type Qualifier..... 002

Transaction Subtype..... not used

Transaction Validation Response... 003/004

### **3.2.2 RES Insuring Market Responses**

The Leading Underwriter can delete an insurer from the list of companies required to authorise a settlement. In this case the MKT segment will not include the relevant Company when it comes back to the Broker (note that a list of all Companies who have responded/need to respond will always be returned within the MKT, with an updated RES segment for each one to give their current states).

Deletion can occur where a company which has been selected by the leader to agree the claim has subsequently registered a conflict of interest. The leader would then remove that company from the list of companies to agree the claim.

## **3.3 ADVICE OF ILU SIGNING**

This type of message will be sent when a settlement request has been fully agreed and has been released for ILU signing and collection through central settlement.

ILU signing details will be advised at the same time as the Advice of Insurer Responses (see Section 3.1), or with an Update of Insurer Responses (see Section 3.2).

In addition to the data described in those sections, the ILU's signing details will be provided in SDC and MKT segments.

NB. Signing may be delayed awaiting a simultaneous reinstatement of premium. In these cases, when the signing details are advised the data described in Section 3.2 will not be repeated.

### **3.3.1 CHD Claim Header Details**

Processing indicator values are:

Transaction Type.....003/004  
Transaction Type Qualifier.....001/002  
Transaction Subtype.....not used  
Transaction Validation Response.....003

The Number of Outstanding Responses will be zero.

### **3.3.2 SDC Signing Details For Claim**

One ILU signing reference will be allocated for each market section and each currency of settlement. Where insurer amounts for central settlement are not in proportion to their signed lines a separate signing reference will be given for each insurer.

With each ILU signing reference will be:

- the original signing to which the claim signing will attach
- the original and settlement currency codes
- the signing claim cash amount

### **3.3.3 MKT Market Details**

Market details will only be provided if the total amount for central settlement is for a partial market; or when the insurer amounts for central settlement are not in proportion to their signed lines.

An MKT segment will be given for each insurer involved in the signing, containing that insurer's share for central settlement.

### **3.4 LEADERS INTERIM ADVICE**

This type of message will be sent to advise the broker of additional information input by the ILU leader.

#### **3.4.1 CHD Claim Header Details**

The transaction reference will contain 'C' in the originator's prefix and the 4 digit ILU company code in the originator's code.

Processing indicator values are:

Transaction Type.....002  
Transaction Type Qualifier.....001  
Transaction Subtype.....008  
Transaction Validation Response.....not used

#### **3.4.2 FTX Free Text**

Up to 12 FTX segments will be sent, with a Text Subject Code of '014', to provide additional free-form details relating to the claim.

### **3.5 CHANGE OF LEADERSHIP**

This type of message will be sent to advise the broker that the leader has relinquished his duties to another insurer.

#### **3.5.1 CHD Claim Header Details**

The transaction reference will contain 'C' in the originator's prefix and the 4 digit ILU company code of the new leader in the originator's code.

Processing indicator values are:

Transaction Type.....002  
Transaction Type Qualifier.....001  
Transaction Subtype.....009  
Transaction Validation Response.....not used

### **3.5.2 NAD Name and Address Details**

One NAD segment will be sent, to identify the company to whom the ILU leadership has been relinquished.

The Party Qualifier will be set to 'LD' and Party Identification Coded will contain the company code of the new ILU leader.

## **3.6 ADVICE OF BROKER'S ON-LINE ENTRY**

This type of message will be sent to advise the broker of a transaction that has been created, updated, or deleted by direct on-line entry on the ILU system.

### **3.6.1 CHD Claim Header Details**

Processing indicator values are:

Transaction Type..... 001/002/003/004

Transaction Type Qualifier..... 001/002/003

Transaction Subtype..... 006

Transaction Validation Response... 001/002

Transaction Type will reflect the type of entry created by the broker.

Transaction Type qualifier will indicate whether the on-line action was to create a new transaction, or amend or delete an existing transaction.

If more than one on-line action is applied to an entry during the same day, the end of day message will be created according to the following rules:

- Created and Amended.....a new message  
(Transaction Type
- Created, Amended and Deleted.....no message will be sent
- Created and Deleted.....no message will be sent

- Amended and Deleted.....a cancellation message

(Transaction Type Qualifier 003)

Transaction Validation Response will be set to '001', unless a new or amended entry has been left on the ILU database with errors. Then it will be set to '002'.

### **3.6.2 NAD Name and Address**

For new and amended entries a NAD segment with a Party Qualifier of 'BK' will be sent, containing the Broker Code in the Party Identification (Coded).

### **3.6.3 CTA Contacts**

For new and amended entries a CTA segment with a Contact Function Code of 'BK' will be sent, containing the identity of the user responsible for the direct keying in the Department or Employee (Coded).

NB. For new and amended entries, all of the segments defined in the message may be provided, depending on the type of advice and the actual details entered by the broker.

For new or amended entries been left on the ILU database with errors, only the CHD, NAD and CTA segments will be provided.

For deleted entries, only the CHD segment will be provided.

## **3.7 CLAIMS PAYABLE ABROAD**

This type of message will be sent to advise the broker of an advice or settlement processed by the ILU's CPA Department. These messages are for information only. The broker will not be involved in the settlement process. Signing details will therefore not be provided.

All of the claims data entered for the transaction will be supplied in the message.



### **3.7.1 CHD Claim Header Details**

These transactions are distinguished as CPA entries by the originator's prefix and code for the UCR and TR, which will be set to 'X' and 'ICPA'.

Processing indicator values are:

Transaction Type..... 001/002/003/004

Transaction Type Qualifier..... 001

Transaction Subtype..... 010

Transaction Validation Response... not used

Transaction Type will be set to the value for the type of transaction to which the advice applies.

### **3.7.2 NAD Name and Address**

An additional NAD segment, with a Party Qualifier of 'AG', will be sent, and with the name of the Settling Agent in the Party Identification.

### **3.7.3 RFF Reference Details**

Up to 4 RFF segments may be sent, with Reference Qualifiers of 'AG', to provide Certificate Numbers.

## **3.8 SALVAGE ASSOCIATION ADVICES**

This type of message will be sent to inform the broker of an interim advice input against the broker's claim by the Salvage Association.

### **3.8.1 CHD Claim Header Details**

The UCR will be one that was originated by the Broker.

These transactions are distinguished as Salvage Association entries by the originator's prefix and code for the TR, which will be set to 'X' and 'SALV'.

Processing indicator values are:

Transaction Type..... 002

Transaction Type Qualifier..... 001

Transaction Subtype..... 011

Transaction Validation Response... not used

### **3.8.2 FTX Free Text**

Up to 12 FTX segments may be sent, with a Text Subject Code of '014', to provide free form details.

## **4 MESSAGE FROM LIRMA TO BROKERS**

### **4.1 BUREAU LEAD REJECTION**

The bureau lead can reject any advice or settlement which has not yet been circulated.

#### **4.1.1 CHD Claim Header Details**

The Unique Claim Reference and Transaction Reference will be returned to the broker.

Processing indicator values are:

Transaction Type..... as previously sent in by the broker

Transaction Type Qualifier..... 001

Transaction Subtype..... not used

Transaction Validation Response... 004

#### **4.1.2 NAD Name and Address Details**

The broker code and pseudonym will be provided in an NAD segment with a Party Qualifier of 'BK'.

The bureau lead stamp number will be provided in an NAD segment with a Party Qualifier of 'LD'.

#### **4.1.3 CTA Contact Details**

The broker contact will be provided in a CTA segment with a Party Qualifier of 'BK'.

The bureau lead contact will be provided in a CTA segment with a Party Qualifier of 'LD'.

**4.1.4 FTX Free Text**

The reason for the rejection of the case by the bureau lead will be provided in a FTX segment with a Text Subject Code of '010'.

**4.2 BUREAU LEAD CIRCULATION**

The bureau lead can circulate any advice or settlement which has not yet been circulated.

The broker will receive details of any indicators and comments set by the bureau lead, plus the initial responses of all of the members on the claim.

**4.2.1 CHD Claim Header Details**

The Unique Claim Reference and Transaction Reference will be quoted back to the broker.

Processing indicator values are:

Transaction Type..... as previously sent in by the broker

Transaction Type Qualifier..... 001

Transaction Subtype..... not used

Transaction Validation Response... 003

**4.2.2 NAD Name and Address Details**

The broker code and pseudonym will be provided in a NAD segment with a Party Qualifier of 'BK'.

The bureau lead stamp number will be provided in a NAD segment with a Party Qualifier of 'LD'.

**4.2.3 CTA Contact Details**

The broker contact will be provided in a CTA segment with a Party Qualifier of 'BK'.

The bureau lead contact will be provided in a CTA segment with a Party Qualifier of 'LD'.

**4.2.4 FTX Free Text**

Any comment made by the bureau leader when he circulates the advice will be provided in a FTX segment with a Text Subject Code of '010'.

**4.2.5 MKT Market Details**

The stamp number of every member will be provided in MKT segments.

**4.2.6 RES Member Responses**

The member responses for each member will be provided in RES segments.

**4.2.7 LDR Bureau Lead Details**

The indicator set by the bureau lead (e.g. business type) will be provided in a LDR segment under the MKT segment for the bureau leader.

**4.3 Bureau Lead Cancellation**

The bureau lead can cancel any advice or settlement which has been circulated but which is not yet complete or has not yet been paid.

**4.3.1 CHD Claim Header Details**

The Unique Claim Reference and Transaction Reference will be quoted back to the broker.

Processing indicator values are:

Transaction Type..... as previously sent in by the broker

Transaction Type Qualifier..... 002

Transaction Subtype..... 004

Transaction Validation Response... not used

**4.3.2 NAD Name and Address Details**

The broker code and pseudonym will be provided in an NAD segment with a Party Qualifier of 'BK'.

The bureau lead stamp number will be provided in an NAD segment with a Party Qualifier of 'LD'.

**4.3.3 CTA Contact Details**

The broker contact will be provided in a CTA segment with a Party Qualifier of 'BK'.

The bureau lead contact will be provided in a CTA segment with a Party Qualifier of 'LD'.

**4.3.4 FTX Free Text**

The reason for the cancellation of the case by the bureau lead will be provided in a FTX segment with a Text Subject Code of '010'.

**4.4 BUREAU LEAD COMMENTS UPDATE**

The bureau lead can update his comments on any advice or settlement which has been circulated but which is not yet complete.

**4.4.1 CHD Claim Header Details**

The Unique Claim Reference and Transaction Reference will be quoted back to the broker.

Processing indicator values are:

Transaction Type..... as previously sent in by the broker

Transaction Type Qualifier..... 002

Transaction Subtype..... 002

Transaction Validation Response... not used

**4.4.2 NAD Name and Address Details**

The broker code and pseudonym will be provided in an NAD segment with a Party Qualifier of 'BK'.

The bureau lead stamp number will be provided in an NAD segment with a Party Qualifier of 'LD'.

**4.4.3 CTA Contact Details**

The broker contact will be provided in a CTA segment with a Party Qualifier of 'BK'.

The bureau lead contact will be provided in a CTA segment with a Party Qualifier of 'LD'.

**4.4.4 FTX Free Text**

The new bureau lead comments will be provided in a FTX segment with a Text Subject Code of '010'.

**4.5 BUREAU LEAD SIMULTANEOUS REINSTATEMENT UPDATE**

The bureau lead can change the Simultaneous Reinstatement indicator on any settlement which has been circulated but which is not yet complete or has not yet been paid.

He can update his comments at the same time.

**4.5.1 CHD Claim Header Details**

The Unique Claim Reference and Transaction Reference will be quoted back to the broker.

Processing indicator values are:

Transaction Type..... as previously sent in by the broker

Transaction Type Qualifier..... 002

Transaction Subtype..... 003

Transaction Validation Response... not used

#### **4.5.2 NAD Name and Address Details**

The broker code and pseudonym will be provided in an NAD segment with a Party Qualifier of 'BK'.

The bureau lead stamp number will be provided in an NAD segment with a Party Qualifier of 'LD'.

#### **4.5.3 CTA Contact Details**

The broker contact will be provided in a CTA segment with a Party Qualifier of 'BK'.

The bureau lead contact will be provided in a CTA segment with a Party Qualifier of 'LD'.

#### **4.5.4 FTX Free Text**

Any new or updated bureau lead comments will be provided in an FTX segment with a Text Subject Code of '010'.

#### **4.5.5 MKT Market Details**

The stamp number of the bureau lead will be provided in MKT segments.

#### **4.5.6 LDR Bureau Lead Details**

The indicators set by the bureau lead, including the Simultaneous Reinstatement indicator, will be provided in a LDR segment under the MKT segment for the bureau leader.



## **4.6 CONFIRMATION OF SIGNING OF SETTLEMENT**

When a settlement is signed the bureau will send a message giving the claim Signing Date and Number(s) to the broker. LIRMA send one message for each advice signed.

If all the members on the advice are signed in one go then the SDC segment will be given, but no MKT segments. Otherwise, the SDC segment will be given with the relevant MKT segments below it for the members which have been signed.

If the members are not paying cash amounts in proportion to their signed lines, then each member will be signed under a separate SDN. In this case LIRMA will send one message for the advice, containing one SDC for each member signed with one MKT below each SDC giving the member Stamp Number.

### **4.6.1 CHD Claim Header Details**

The Unique Claim Reference and Transaction Reference will be quoted back to the broker.

Processing indicator values are:

Transaction Type..... as previously sent in by the broker

Transaction Type Qualifier..... 002

Transaction Subtype..... 005

Transaction Validation Response... not used

### **4.6.2 NAD Name and Address Details**

The broker code and pseudonym will be provided in an NAD segment with a Party Qualifier of 'BK'.

### **4.6.3 CTA Contact Details**

The broker contact will be provided in a CTA segment with a Party Qualifier of 'BK'

#### **4.6.4 SDC Signing Details For Claim**

The original SDN and the claim SDN will provide in a SDC segment, together with the original and settlement currency codes.

#### **4.6.5 MKT Market Details**

A MKT segment will give the stamp number and settlement amount of the member which has been signed under this SDN. This will not be given if all the members on the claim are signed at the same time.

### **4.7 ADVICE OF BROKER'S ON-LINE ENTRY**

A broker can enter a claim online.

For brokers who use the batch transmission system, the details of this claim will then need to be sent to the broker's computer so that the broker's records match the details held by the bureau.

The details sent to the broker will be the same as the broker would have to send to the bureau if he wanted to input the identical claim by batch transmission.

i.e. the details sent by the bureau for an Initial Loss Advice would be the same as specified in Section 2.1 of this document.

The only difference between the Broker-To-Bureau and the Bureau-To-Broker message is that the message from the bureau would have a Transaction Subtype of '006'.

### **4.8 BROKER AMEND VIA CHASEUP SYSTEM**

An interactive system for chasing up Brokers in respect of claims that have not moved for a specified period exists within ELASS. Brokers can respond to this by making a direct update using this interactive facility. In this case, for batch Brokers, a message is returned to advise of this update.

#### **4.8.1 CHD Claim Header Details**

The Unique Claim Reference and Transaction Reference will be quoted back to the broker.

Processing indicator values are:

Transaction Type..... 002  
Transaction Type Qualifier..... 001  
Transaction Subtype..... 013  
Transaction Validation Response... not used

#### **4.8.2 NAD Name and Address Details**

The broker code and pseudonym will be provided in an NAD segment with a Party Qualifier of 'BK'.

The bureau lead stamp number will be provided in an NAD segment with a Party Qualifier of 'LD'.

OTHER DETAILS . . . .

Need to specify what can be changed via the chaseup interactive update . . . .

### **4.9 MEMBER RESPONSE**

A member can update his response on a circulated advice/settlement at any time up until the advice is 'complete' or that member's share has been signed.

The broker will receive details of the member's new response and any member requests.

If more than one member updates his response on the same day then the broker will get a separate message for each member.

**4.9.1 CHD Claim Header Details**

The Unique Claim Reference and Transaction Reference will be quoted back to the broker.

Processing Indicator values:

Transaction Type..... as previously sent in by the broker

Transaction Type Qualifier..... 002

Transaction Subtype..... 001

Transaction Validation Response... not used

**4.9.2 NAD Name and Address Details**

The broker code and pseudonym will be provided in an NAD segment with a Party Qualifier of 'BK'.

**4.9.3 CTA Contact Details**

The broker contact will be provided in a CTA segment with a Party Qualifier of 'BK'.

**4.9.4 MKT Market Details**

The stamp number of the member will be provided in a MKT segment.

**4.9.5 RES Member Response**

The member response for the member will be provided in a RES segment.

## 5 APPENDIX 1 TABLE OF PROCESSING INDICATORS

### BROKER TO BUREAUX

TRANSACTION TYPE:	001	Initial Loss Advice
	002	Subsequent Loss Advice
	003	Initial Advice and Settlement Request
	004	Subsequent Advice and Settlement Request

TRANSACTION TYPE QUALIFIER	TRANSACTION SUBTYPE	TRANSACTION VALIDATION RESPONSE	DESCRIPTION
001	-	-	A new advice
002	-	-	A replacement advice from the broker to the bureau.
003	-	-	A deletion of an advice from the broker to the bureau.

## 6 APPENDIX 1 TABLE OF PROCESSING INDICATORS

### ILU TO BROKER

TRANSACTION TYPE:	001	Initial Loss Advice
	002	Subsequent Loss Advice
	003	Initial Advice and Settlement Request
	004	Subsequent Advice and Settlement Request

TRANSACTION TYPE QUALIFIER	TRANSACTION SUBTYPE	TRANSACTION VALIDATION RESPONSE	DESCRIPTION
001	-	003	A first response from insurers, indicating that the claim has been noted/authorised.
001	-	004	A first response from insurers, indicating that the claim has been pending.
001	006	001	Advice of a transaction that has been created by on-line entry on the ILU system. The data is valid, but has not yet been actioned by the ILU leader.
001	006	002	Advice of a transaction that has been created by on-line entry on the ILU system. The data has errors.

003	007	-	Advice of a transaction that has been deleted by the ILU system.
001 (See Note 1)	008	-	An Interim Advice (text only) entered by the ILU leader, to give further information about the claim.
001 (See Note 1)	009	-	Advice of a change of ILU leader for the claim.
001	010	-	Advice of a CPA transaction.
001 (See Note 1)	011	-	Advice of a Salvage Association transaction.
002 (See Note 2)	-	003	An update of insurers responses, indicating that the claim has been noted/authorised.
002 (See Note 2)	-	004	An update of insurers responses, indicating that the claim has been pended.
002	006	001	Advice of a transaction that has been amended by on-line entry on the ILU system. The data is valid, but has not yet been actioned by the ILU leader.
002	006	002	Advice of a transaction that has been amended by on-line entry on the ILU system. The data has errors.

003

006

001

Advice of a transaction that has been deleted by on-line entry on the ILU system.

- **Note 1.** These messages will only occur with Transaction Type 002.
- **Note 2.** These Messages will only occur with Transaction Types 003 and 004.



## 7 APPENDIX 1 TABLE OF PROCESSING INDICATORS

### LIRMA TO BROKER

TRANSACTION TYPE:	001	Initial Loss Advice
	002	Subsequent Loss Advice
	003	Initial Advice and Settlement Request
	004	Subsequent Advice and Settlement Request

TRANSACTION TYPE QUALIFIER	TRANSACTION SUBTYPE	TRANSACTION VALIDATION RESPONSE	DESCRIPTION
001	006	-	Confirmation of advice details keyed up on-line (new advice or update of existing advice).
001	-	004	Bureau Lead rejection of advice.
001	-	003	Bureau Lead circulation of advice (including all member responses) (MKT for lead includes LDR).
002	001	-	Member response update.
002	002	-	Bureau Lead Comment update.
002	003	-	Bureau Lead simultaneous reinstatement update.
002	004	-	Bureau Lead cancellation of previously accepted advice.
002	005	-	Advice of signing details.

## **8 APPENDIX 2 LIMRES USAGE NOTES AND EXAMPLES**

### **8.1 INTRODUCTION**

The LIMRES message has been designed for use within the LIMNET community, as a generic means of responding to an EDI message.

It has been agreed that LIMRES will be adopted for use in conjunction with LIMCLM Version 2, and subsequent versions of LIMCLM.

The following pages describe the usage of LIMRES in the context of the London Market Standard Claims Message, and provide some examples of its construction.

### **8.2 TERMS AND DEFINITIONS**

#### Originator

The sender of the original message referred to in this message.

#### Responder

The sender of the Error/Warning/Confirmation message.

#### Confirmation

Confirmation that the previously sent message, referred to in this message, has been successfully processed by the receiving system.

#### Error

Advice that the previously sent message, referred to in this message, has been processed by the receiving system and found to be in error. Such errors resulted from system validation checks previously agreed for the application in question.

### 8.3 SCOPE OF LIMRES USE

As a generic message is used, it is necessary to identify to the originator the application to which a LIMRES message applies.

To achieve this, it has been agreed that the originator's application identifier (i.e., LIMCLM) will be returned in the UNB Application Identifier. The UNH Message Type will be sent as 'LIMRES'.

Where a response is required in all circumstances, the UNB Acknowledgement Request indicator on the original message must be set to '1'.

Where a response is only required to advise of errors, the UNB Acknowledgement Request indicator on the original message must be set to '0'.

EDI methods should not be used to deal with problems arising from the receipt of a LIMRES message.

There will be no acknowledgement of LIMRES messages received.

### 8.4 SEGMENT TABLE

<u>TAG</u>	<u>NAME</u>	<u>REPEATS</u>	<u>REPEATS</u>
UNH	Message Header	M	1
RFF	Reference	M	9
	SEGMENT GROUP 1	M	2
NAD	Name and Address	M	1
RFF	Reference	C	2
CTA	Contacts	C	2

	SEGMENT GROUP 2	M	10
GIS	General Indication Segment M		1
FTX	Free Text	C	1
UNT	Message Trailer	M	1
UNZ	Interchange Trailer	M	1

## 8.5 GROUP AND SEGMENT USAGE

### **UNB, Interchange header**

A mandatory service segment starting, identifying, and specifying a transmission.

### **UNH, Message Header**

A mandatory service segment starting and uniquely identifying a message.

### **RFF, References**

A mandatory segment identifying the specific business transaction that is the subject of this message through the provision of UCR, UTR and the originator's interchange and message references.

### **8.5.1 SEGMENT GROUP 1**

A repeating group of segments identifying the parties involved in the message and their respective contacts and references. The segment group must appear twice in the message (to identify the originator and responder).

#### **NAD, Name and Address**

A mandatory segment identifying an interchange partner.

#### **RFF, References**

A conditional segment giving the internal references of the party from the preceding NAD.

**CTA, Contacts**

A conditional segment giving contact information for the party identified in the NAD segment heading the group.

**8.5.2 SEGMENT GROUP 2**

A repeating group of segments indicating the status of the business transaction to which LIMRES refers. The group must appear at least once in the message (for confirmation only) but may be repeated up to ten times to advise errors or warnings detected in the business transaction to which LIMRES refers.

Error messages need to be as informative as possible, to assist the originator to resolve the problem quickly. Error messages will consist of a Status Code (in a GIS segment) and an Error Text (in an FTX segment following the GIS).

**GIS, General Indication Segment**

A mandatory segment giving a coded representation of the status of the business transaction to which LIMRES refers. The codes that will be entered in the message will be defined separately for each business application for which LIMRES will be used.

**FTX, Free Text**

A conditional segment giving supporting free text to the contents of the GIS segment.

**UNT, Message Trailer**

A mandatory service segment sent to end and check the completeness of a message.

**UNZ, Interchange Trailer**

A mandatory service segment sent to end and check the completeness of an interchange.

## **NOTES ON ERROR, WARNING AND CONFIRMATION CODES**

The error codes used within the LIMNET applications, that will use this message to respond to previously sent messages, will be structured as a two numeric code preceded by a single alphabetic character denoting the nature of the code advised. The alphabetic characters required for this purpose are as follows:

A	=	Confirmation
E - G	=	Error
W - Y	=	Warning

A decision has been taken to limit the number of errors or warnings that can be advised in a LIMRES message to a maximum of ten individual codes. The assumption is that after this point, errors and warnings become self-generating.

For the purpose of indicating that the sending application has detected more than ten individual codes relating to the original message, the numeric value "99" has been reserved in the E and W series of codes.

Error codes (in the value range E01 to G99) must always be advised before warning codes (in the value range W01 to Y99) in the occurrences of the GIS segment. Note that if a message is accepted but there are warnings, the A01 acceptance code will not be sent (acceptance is inferred by the fact that the first code received was a warning code).

Other than the reserved codes specified below, the error and warning codes transmitted in this message will be determined on an application basis. The application area determining the specific error and warning code values and definitions will be identified in the Application reference field (0026) in the UNB service segment.

Reserved codes are as follows:

A01	=	Message acceptance confirmed.
E99	=	More error and/or warning codes identified but not sent.
W99	=	Warning code(s) identified but not sent.

### **NOTES ON FREE TEXT ACCOMPANYING ERROR AND WARNING CODES**

Free text accompanying an error or warning code identified in segment GIS will be limited to a maximum of two lines, each of 70 characters. The first of these lines will provide a plain language description of the error or warning code given in the preceding GIS segment. The second will give any additional information that can more specifically identify the error or clarify the warning being given.

Text included in the FTX segment will be constructed of the characters specified in the ISO 9735 standard as the "level A character set" only.

## **8.6 LIMRES MESSAGE STRUCTURE - EXAMPLE 1**

An interchange generated in response to standard claims messages (LIMCLM) received by a Bureau from a Broker. The original LIMCLM interchange contained two messages.

The first of these has been accepted (i.e. no errors advised) and LIMJRES being sent because the Broker has requested positive confirmation in the UNB. The second has been rejected with two error conditions.

UNB INTERCHANGE HEADER (Application identifier = LIMCLM)  
UNH MESSAGE HEADER (Message identifier =  
RFF Broker's UNB Interchange Control Reference  
RFF Broker's UNH Message Reference Number  
RFF Unique Claim Reference  
RFF Transaction Reference  
NAD Broker Code  
RFF Broker Reference 1  
RFF Broker Reference 2  
CTA Broker Contact Name & Phone

NAD	Bureau Identifier	(IL, LR, or LL)
GIS	A01 (Message Accepted)	
UNT	Message Trailer	
UNH	MESSAGE HEADER (Message identifier =LIMRES)	
RFF	Broker's UNB Interchange Control Reference	
RFF	Broker's UNH Message Reference Number	
RFF	Unique Claim Reference	
RFF	Transaction Reference	
NAD	Broker Code	
RFF	Broker Reference 1	
RFF	Broker Reference 2	
CTA	Broker Contact Name & Phone	
NAD	Bureau Identifier	
GIS	E33 (Message Error)	
FTX	Error Description	
GIS	E07 (Message Error)	
FTX	Error Description	
UNT	Message Trailer	
UNZ	INTERCHANGE TRAILER	

## 8.7 LIMRES MESSAGE STRUCTURE - EXAMPLE 2

An interchange generated in response to standard claims messages (LIMCLM) received by a Bureau from a Broker. The original LIMCLM interchange contained one message, which has been rejected with 10 error conditions. Additionally, a number of warning conditions have also been detected.

The error conditions will all be reported before the warning conditions. However, only the first nine error conditions will be advised explicitly. The existence of a tenth error condition and other warning conditions is denoted by the reserved error code E99.



UNB INTERCHANGE HEADER (Application identifier = LIMCLM)

UNH MESSAGE HEADER (Message identifier = LIMRES)

RFF Broker's UNB Interchange Control Reference

RFF Broker's UNH Message Reference Number

RFF Unique Claim Reference

RFF Transaction Reference

NAD Broker Code

RFF Broker Reference 1

RFF Broker Reference 2

CTA Broker Contact Name & Phone

NAD Bureau Identifier

GIS E17 (Message Error)

FTX Error Description

GIS E23 (Message Error)

FTX Error Description

GIS E09 (Message Error)

FTX Error Description

GIS E77 (Message Error)

FTX Error Description

GIS E11 (Message Error)

FTX Error Description

GIS E12 (Message Error)

FTX Error Description

GIS E13 (Message Error)

FTX	Error Description
GIS	E14 (Message Error)
FTX	Error Description
GIS	E19 (Message Error)
FTX	Error Description
GIS	E99 (Further Errors and/or Warnings not sent)
FTX	Error Description
UNT	Message Trailer
UNZ	INTERCHANGE TRAILER

## **9 APPENDIX 3 MESSAGE EXAMPLES**

The following pages are intended to illustrate the information that needs to be provided in a LIMCLM message for purposes.

For each situation described, an example of the message structure is given. This shows the segments that are used, and their sequence in the message.

The examples are presented in 3 sections:

1. Messages from Brokers to Bureaux
2. Messages from ILU to Brokers
3. Messages from LIRMA to Brokers

NB. It should be noted that the examples given here do not describe every situation and should only be used as a guide.

Please refer to the message completion instructions for full details of the usage and content of each segment.

## 9.1 MESSAGES FROM BROKERS TO BUREAUX

### 9.1.1 EXAMPLE 1 INITIAL LOSS ADVICE

This example shows an initial loss advice for a claim on an excess of loss risk. The market is split between insurers who are liable for U.S. tax and insurers who are exempt from U.S. tax. Therefore, there are 2 bureau original signing references.

The Outstanding and Current Estimate Amounts are given in 3 Currencies.

UNH Message Header

CHD Claim Header Details

NAD Name and Address ..... Broker Code

CTA Contacts ..... Broker Contact Name

RFF References ..... Broker Reference 1

RFF References ..... Broker Reference 2

NAD Name and Address ..... Adjuster

NAD Name and Address ..... Lawyer

NAD Name and Address ..... Slip Leader

NAD Name and Address ..... Bureau Leader

CRD Claim Risk Details

AMT Amount Details .....Excess Amount

AMT Amount Details .....Value of Interest

CLM Claim Details

DTM Date/Time Reference ..... Loss Date From

DTM Date/Time Reference ..... Loss Date To

CUX Currency Details

AMT Amount Details .....Outstanding

AMT Amount Details .....Current Estimate

CUX Currency Details

AMT Amount Details .....Outstanding

AMT Amount Details .....Current Estimate

CUX	Currency Details
AMT	Amount Details .....Outstanding
AMT	Amount Details .....Current Estimate
FTX	Free Text ..... Additional Details
FTX	Free Text ..... Additional Details(cont)
FTX	Free Text ..... Additional Details(cont)
FTX	Free Text ..... Slip Lead Comments
SDC	Original Signing Details .....Taxable Insurers
SDC	Original Signing Details ..... .Exempt Insurers
UNT	Message Trailer

**9.1.2 EXAMPLE 2 INITIAL LOSS ADVICE**

This example shows an initial loss advice for a claim on an old risk, for which the bureau does not have the market details.

Although the SDC segment contains the bureau's original signing reference, details of the insuring market must be provided.

UNH	Message Header
CHD	Claim Header Details
NAD	Name and Address ..... Broker Code
CTA	Contacts ..... Broker Contact Name
RFF	References ..... Broker Reference 1
RFF	References ..... Broker Reference 2
NAD	Name and Address ..... Slip Leader
NAD	Name and Address ..... Bureau Leader
CLM	Claim Details
DTM	Date/Time Reference ..... Loss Date From
CUX	Currency Details

AMT Amount Details .....Outstanding  
 AMT Amount Details .....Current Estimate  
 SDC Original Signing Details ..... Bureau Orig Reference  
 MKT Insurer Details ..... Company/Syndicate 2  
 MKT Insurer Details ..... Company/Syndicate 3  
 UNT Message Trailer

**NB. This situation does not apply to LIRMA.**

**9.1.3 EXAMPLE 3 INITIAL LOSS ADVICE**

This example shows an initial advice for a claim against an unsigned risk.

A dummy SDC segment is required, to begin the group of 3 insurer details. There will be no data in the SDC segment.

The date of loss is provided in narrative form. There is no other narrative.

UNH Message Header  
 CHD Claim Header Details  
 NAD Name and Address ..... Broker Code  
 CTA Contacts ..... Broker Contact Name  
 RFF References ..... Broker Reference 1  
 RFF References ..... Broker Reference 2  
 NAD Name and Address ..... Slip Leader  
 NAD Name and Address ..... Bureau Leader  
 CRD Claim Risk Details  
 CLM Claim Details  
 DTM Date/Time Reference ..... Loss Date (See  
 CUX Currency Details  
 AMT Amount Details .....Outstanding

AMT Amount Details .....Current Estimate  
 FTX Free Text ..... Date of Loss Narrative  
 SDC Original Signing Details  
 MKT Insurer Details .....Company/Syndicate 1  
 MKT Insurer Details .....Company/Syndicate 2  
 MKT Insurer Details .....Company/Syndicate 3  
 UNT Message Trailer

**9.1.4 EXAMPLE 4 SUBSEQUENT LOSS ADVICE**

This example shows an interim advice to provide a bureau original reference for the claim shown in Example 3, which was initially advised before the risk was signed.

The Sum Insured is also provided.

All other data given in the initial advice is repeated here.

UNH Message Header  
 CHD Claim Header Details  
 NAD Name and Address..... Broker Code  
 CTA Contacts..... Broker Contact Name  
 RFF References..... Broker Reference 1  
 RFF References..... Broker Reference 2  
 NAD Name and Address..... Slip Leader  
 NAD Name and Address..... Bureau Leader  
 CRD Claim Risk Details  
 AMT Amount Details..... Sum Insured  
 CLM Claim Details  
 DTM Date/Time Reference..... Loss Date (See Narrative)  
 CUX Currency Details  
 AMT Amount Details.....Outstanding  
 AMT Amount Details.....Current Estimate

FTX Free Text ..... Date of Loss Narrative  
SDC Original Signing Details..... Bureau Orig Reference  
UNT Message Trailer



**9.1.5****EXAMPLE 5****FIRST ADVICE AND SETTLEMENT**

This example shows a settlement request which is also serving as the first advice of the claim. The claim is being settled in 3 currencies, and an amount for VAT is included for the Sterling portion.

The market includes insurers who are exempt from U.S. Tax, and therefore 2 bureau original signings are required for each currency.

UNH Message Header  
CHD Claim Header Details  
NAD Name and Address..... Broker Code  
CTA Contacts..... Broker Contact Name  
RFF References..... Broker Reference 1  
RFF References..... Broker Reference 2  
NAD Name and Address..... Slip Leader  
NAD Name and Address..... Bureau Leader  
CRD Claim Risk Details  
CLM Claim Details  
DTM Date/Time Reference..... Loss Date From  
CUX Currencies Details.....GBP  
AMT Amount Details.....Outstanding  
AMT Amount Details.....Current Estimate  
AMT Amount Details.....VAT  
AMT Amount Details.....100% Claim  
CUX Currency Details.....USD  
AMT Amount Details.....Outstanding  
AMT Amount Details.....Current Estimate  
AMT Amount Details.....100% Claim  
CUX Currency Details.....CAD

AMT	Amount Details.....Outstanding
AMT	Amount Details.....Current Estimate
AMT	Amount Details.....100% Claim
SDC	Original Signing Details.....GBP - taxable insurers
SDC	Original Signing Details.....GBP - exempt insurers
SDC	Original Signing Details.....USD - taxable insurers
SDC	Original Signing Details.....USD - exempt insurers
SDC	Original Signing Details.....CAD - taxable insurers
SDC	Original Signing Details.....CAD - exempt insurers
UNT	Message Trailer

**9.1.6            EXAMPLE 6    SETTLEMENT INVOLVING LETTER OF CREDIT**

This example shows a settlement request where all members are paying their full share by Letter of Credit.

The Letter of Credit reference must be supplied in the LCR segment. The net amount must be given in the SDC segment as the SIGNING CLAIM LOC AMOUNT.

UNH	Message Header
CHD	Claim Header Details
NAD	Name and Address..... Broker Code
CTA	Contacts..... Broker Contact Name
RFF	References..... Broker Reference 1
RFF	References..... Broker Reference 2
NAD	Name and Address..... Slip Leader
NAD	Name and Address..... Bureau Leader
CRD	Claim Risk Details
CLM	Claim Details
DTM	Date/Time Reference..... Loss Date From

CUX Currency Details

AMT Amount Details..... Outstanding

AMT Amount Details.....Current Estimate

AMT Amount Details.....100% Claim

LCR Letter of Credit Details.....LOC Reference

SDC Original Signing Details

UNT Message Trailer

**9.1.7 EXAMPLE 7 SETTLEMENT INVOLVING LETTER OF CREDIT**

This example shows a settlement request where some members are paying their full share by cash, and the remainder are paying their full share by Letter of Credit.

The Letter of Credit reference must be supplied in the LCR segment. The net amount must be split in the SDC segment between SIGNING CLAIM CASH AMOUNT and SIGNING CLAIM LOC AMOUNT.

All of the insurers must be listed below the SDC. For each insurer the COMPANY/SYNDICATE CASH/LOC INDICATOR must be set to show the method of payment.

UNH Message Header

CHD Claim Header Details

NAD Name and Address..... Broker Code

CTA Contacts..... Broker Contact Name

RFF References..... Broker Reference 1

RFF References..... Broker Reference 2

NAD Name and Address..... Slip Leader

NAD Name and Address..... Bureau Leader

CRD Claim Risk Details

CLM Claim Details

DTM Date/Time Reference..... Loss Date From

CUX Currency Details

AMT Amount Details..... Outstanding

AMT Amount Details.....Current Estimate

AMT Amount Details.....100% Claim

LCR Letter of Credit Details..... LOC Reference

SDC Original Signing Details

MKT Market Details.....Payment Method

MKT Market Details.....Payment Method

MKT Market Details.....Payment Method

UNT Message Trailer

**9.1.8 EXAMPLE 8 SETTLEMENT INVOLVING LETTER OF CREDIT**

This example shows a settlement request where all members are paying partly by cash and partly by Letter of Credit, with all members split in the same proportion.

The Letter of Credit reference must be supplied in the LCR segment. The net amount must be split in the SDC segment between SIGNING CLAIM CASH AMOUNT and SIGNING CLAIM LOC AMOUNT.

No member details are required. The bureau will apportion the cash and LOC amounts over all members on the signing, according to their signed lines.

UNH Message Header

CHD Claim Header Details

NAD Name and Address..... Broker Code

CTA Contacts..... Broker Contact Name

RFF References..... Broker Reference 1

RFF References..... Broker Reference 2

NAD Name and Address..... Slip Leader

NAD Name and Address..... Bureau Leader

CRD Claim Risk Details

CLM Claim Details

DTM Date/Time Reference..... Loss Date From

CUX Currency Details

AMT Amount Details..... Outstanding

AMT Amount Details.....Current Estimate

AMT Amount Details.....100% Claim

LCR Letter of Credit Details.....LOC Reference

SDC Original Signing Details

UNT Message Trailer

### 9.1.9 EXAMPLE 9 SETTLEMENT INVOLVING LETTER OF CREDIT

This example shows a settlement request where some, or all members are paying partly by cash and partly by Letter of Credit, but with not all members split in the same proportion.

The Letter of Credit reference must be supplied in the LCR segment. The net amount must be split in the SDC segment between SIGNING CLAIM CASH AMOUNT and SIGNING CLAIM LOC AMOUNT.

All of the insurers must be listed below the SDC. For each insurer the COMPANY/SYNDICATE CASH AMOUNT and /or the COMPANY/SYNDICATE LOC AMOUNT must be given, as appropriate.

UNH Message Header

CHD Claim Header Details

NAD Name and Address..... Broker Code

CTA Contacts..... Broker Contact Name

RFF References..... Broker Reference 1

RFF References..... Broker Reference 2

NAD Name and Address..... Slip Leader

NAD Name and Address..... Bureau Leader

CRD Claim Risk Details

CLM Claim Details

DTM Date/Time Reference..... Loss Date From

CUX Currency Details

AMT Amount Details..... Outstanding

AMT Amount Details.....Current Estimate

AMT Amount Details.....100% Claim

LCR Letter of Credit Details..... LOC Reference

SDC Original Signing Details

MKT Market Details

MKT Market Details

MKT Market Details

UNT Message Trailer

**9.1.10 EXAMPLE 10 PARTIAL SETTLEMENT**

This example shows a settlement request which does not involve all all of the original insuring market. The claim is to be fully paid by the reduced market in proportion to their signed lines.

In addition to providing the bureau original reference(s) in SDC segments, the insurers from whom the claim is being collected must also be supplied in MKT segments. Details of individual member amounts are not required.

There can be not Letter of Credit involvement.

UNB Interchange Header

UNH Message Header

CHD Claim Header Details

NAD Name and Address..... Broker Code

CTA Contacts..... Broker Contact Name

RFF References..... Broker Reference 1

RFF References..... Broker Reference 2

NAD Name and Address..... Slip Leader

NAD Name and Address..... Bureau Leader  
 CRD Claim Risk Details  
 CLM Claim Details  
 DTM Date/Time Reference..... Loss Date From  
 CUX Currency Details  
 AMT Amount Details..... Outstanding  
 AMT Amount Details.....Current Estimate  
 AMT Amount Details.....100% Claim  
 SDC Original Signing Details  
 MKT Insuring Market Details  
 MKT Insuring Market Details  
 MKT Insuring Market Details  
 UNT Message Trailer  
 UNZ Interchange Trailer

NB. This situation does not apply to LIRMA.

**9.1.11 EXAMPLE 11 PARTIAL SETTLEMENT**

This example shows a settlement request where members are paying amounts which are not in proportion to their signing lines.

In addition to providing the bureau original reference(s) in SDC segments, the insurers from whom the claim is being collected must also be supplied in MKT segments. Details of individual member amounts are also required.

There can be no Letter of Credit involvement.

UNB Interchange Header  
 UNH Message Header  
 CHD Claim Header Details  
 NAD Name and Address.....Broker Code  
 CTA Contacts.....Broker Contact Name

RFF	References.....	Broker Reference 1
RFF	References.....	Broker Reference 2
NAD	Name and Address.....	Slip Leader
NAD	Name and Address.....	Bureau Leader
CRD	Claim Risk Details	
CLM	Claim Details	
DTM	Date/Time Reference.....	Loss Date From
CUX	Currency Details	
AMT	Amount Details.....	Outstanding
AMT	Amount Details.....	Current Estimate
AMT	Amount Details.....	100% Claim
SDC	Original Signing Details	
MKT	Insuring Market Details	
MKT	Insuring Market Details	
MKT	Insuring Market Details	
UNT	Message Trailer	
UNZ	Interchange Trailer	

**9.1.12      EXAMPLE 12                      BULK SETTLEMENT**

This example shows a bulk settlement request for three claims, which are identified by BLK segments.

Settlement amounts will be provided in total for the overall bulk transaction, and individually for each component claim.

Revised claim amounts are also supplied for each of the component claims included.

UNH	Message Header
NAD	Name and Address.....Broker Code
CTA	Contacts.....Broker Contact Name
RFF	References.....Broker Reference 1



RFF References.....Broker Reference 2

NAD Name and Address.....Slip Leader

NAD Name and Address.....Bureau Leader

CUX Currency Details

AMT Amount Details.....Total Claim Amount 100%

SDC Original Signing Details

BLK Bulk Settlement Details.....Component Claim 1

CUX Currency Details

AMT Amount Details.....Outstanding

AMT Amount Details.....Previously Paid

AMT Amount Details.....Current Estimate

AMT Amount Details.....Claim Amount 100%

BLK Bulk Settlement Details.....Component Claim 2

CUX Currency Details

AMT Amount Details.....Outstanding

AMT Amount Details.....Previously Paid

AMT Amount Details.....Current Estimate

AMT Amount Details.....Claim Amount 100%

BLK Bulk Settlement Details.....Component Claim 3

CUX Currency Details

AMT Amount Details.....Outstanding

AMT Amount Details.....Previously Paid

AMT Amount Details.....Current Estimate

AMT Amount Details.....Claim Amount 100%

UNT Message Trailer

**9.1.13      EXAMPLE 13      SETTLEMENT INVOLVING COVER COLLECTION**

This example shows a settlement request where a cover agreement allows the broker to settle claims up to an agreed limit, and then recover the total amount from the insurers as one claim.

No claim amounts, other than the amounts for collection can be included in the message.

Brief details of the individual losses making up the total amount to be collected must be given in CMI segment groups.

UNH    Message Header

CHD    Claim Header Details

NAD    Name and Address.....Broker Code

CTA    Contacts.....Broker Contact Name

RFF    References.....Broker Reference 1

RFF    References.....Broker Reference 2

NAD    Name and Address.....Slip Leader

NAD    Name and Address.....Bureau Leader

CRD    Claim Risk Details

CLM    Claim Details

DTM    Date/Time Reference.....Loss Date From

DTM    Date/Time Reference.....Loss Date To

CUX    Currency Details

AMT    Amount Details.....Claim Amount 100%

SDC    Original Signing Details

CMI    Claim Item Details.....Loss Name

AMT    Amount Details.....Loss Amount & Currency

DTM    Date/Time Reference.....Loss Date From

CMI    Claim Item Details.....Loss Name

AMT    Amount Details.....Loss Amount & Currency

DTM    Date/Time Reference.....Loss Date From

CMI Claim Item Details.....Loss Name  
 AMT Amount Details.....Loss Amount & Currency  
 DTM Date/Time Reference.....Loss Date From  
 UNT Message Trailer

**9.1.14 EXAMPLE 14 RATE OF EXCHANGE ADJUSTMENT**

This example shows a rate of exchange adjustment

UNH Message Header  
 CHD Claim Header Details  
 NAD Name and Address.....Broker Code  
 CTA Contacts.....Broker Contact Name  
 RFF References.....Broker Reference 1  
 RFF References.....Broker Reference 2  
 NAD Name and Address.....Bureau Leader  
 NAD Name and Address.....Slip Leader  
 CRD Claim Risk Details  
 CLM Claim Details  
 DTM Date/Time Reference.....Loss Date From  
 CUX Currencies Details.....GBP (orig), GBP (sett)  
 AMT Amount Details.....Outstanding  
 AMT Amount Details.....Previously paid  
 CUX Currency Details.....FRF (orig), GBP (sett)  
 AMT Amount Details.....Outstanding  
 AMT Amount Details.....Previously paid  
 AMT Amount Details.....100% Claim (NIL)  
 FTX Free text.....Additional details  
 FTX Free text.....Additional details  
 SDC Original Signing Details.....FRF (orig), GBP (sett)  
 UNT Message Trailer

**9.1.15      EXAMPLE 15                      CONTRA ENTRY CORRECTION**

This example shows a contra entry correction.

UNH    Message Header  
CHD    Claim Header Details  
NAD    Name and Address.....Broker Code  
CTA    Contacts.....Broker Contact Name  
RFF    References.....Broker Reference 1  
RFF    References.....Broker Reference 2  
NAD    Name and Address.....Bureau Leader  
NAD    Name and Address.....Slip Leader  
CRD    Claim Risk Details  
CLM    Claim Details  
DTM    Date/Time Reference.....Loss Date From  
CUX    Currencies Details.....GBP  
AMT    Amount Details.....Outstanding  
AMT    Amount Details.....Previously paid  
AMT    Amount Details.....100% Claim  
CUX    Currency Details.....USD  
AMT    Amount Details.....Outstanding  
AMT    Amount Details.....Previously paid  
AMT    Amount Details.....100% Claim  
CUX    Currency Details.....CAD  
AMT    Amount Details.....Outstanding  
AMT    Amount Details.....Previously paid  
AMT    Amount Details.....100% Claim

FTX Free text.....Additional details  
FTX Free text.....Additional details  
SDC Original Signing Details.....GBP  
SDC Original Signing Details.....USD  
SDC Original Signing Details.....CAD  
UNT Message Trailer

**9.1.16 EXAMPLE 16 TRANSFER OF BUSINESS**

This example shows a transfer of business transaction.

UNH Message Header  
CHD Claim Header Details  
NAD Name and Address.....Broker Code  
FTX Free text.....Additional details  
FTX Free text.....Additional details  
UNT Message Trailer

## 9.2 MESSAGES FROM ILU TO BROKERS

### 9.2.1 EXAMPLE 1 ADVICE OF MEMBER RESPONSES

This example shows a response from the ILU leader to the broker for a loss advice that has been noted, with comments added.

No other companies are required to note an advice, and so the number of outstanding responses will always be zero.

UNH Message Header  
CHD Claim Header Details  
FTX Free Text..... .ILU Lead Comments  
MKT Insuring Market Details..... ILU Leader  
RES Insuring Market Response....AUT  
LDR Bureau Leader Response  
UNT Message Trailer

### 9.2.2 EXAMPLE 2 ADVICE OF MEMBER RESPONSES

This example shows a response from the ILU leader to the broker for a loss advice that has been pended, with comments added.

No other companies are required to action an advice, and so the number of outstanding responses will always be zero.

UNH Message Header  
CHD Claim Header Details  
FTX Free Text.....ILU Lead Comments  
FTX Free Text.....ILU Lead Comments  
FTX Free Text.....ILU Lead Comments  
MKT Insuring Market Details.....ILU Leader  
RES Insuring Market Response....PEN  
LDR Bureau Leader Response  
UNT Message Trailer

**9.2.3 EXAMPLE 3 ADVICE OF MEMBER RESPONSES**

This example shows a response from the ILU to the broker for a settlement request that has been authorised by the ILU leader.

Two other companies have been selected by the ILU leader to authorise the claim, but their responses have not yet been received. The number of Outstanding Responses is therefore set to 2.

- UNH Message Header
- CHD Claim Header Details
- MKT Insuring Market Details.....ILU Leader
- RES Insuring Market Response....AUT
- LDR Bureau Leader Response
- MKT Insuring Market Details .....2nd Company
- RES Insuring Market Response....NAK
- MKT Insuring Market Details .....3rd Company
- RES Insuring Market Response....NAK
- UNT Message Trailer

**9.2.4 EXAMPLE 4 UPDATE OF MEMBER RESPONSES**

This example shows an update of the member responses for the settlement request described in Example 3.

The second company to authorise the claim has asked to be removed from the list of authorising companies. The leader has done this and so he does not appear within the within this update of responses.

The third company has pended the claim; the fourth has not yet responded.

The number of Outstanding Responses remains at 2.

- UNH Message Header
- CHD Claim Header Details
- MKT Insuring Market Details.....ILU Leader
- RES Insuring Market Response....AUT

LDR Bureau Leader Response

(\* MKT and RES for 2nd Company not included in this message  
as they have been removed from the 'required authorisations  
by the Leader)

MKT Insuring Market Details.....3rd Company

RES Insuring Market Response....PEN

MKT Insuring Market Details.....4th Company

RES Insuring Market Response....NAK

UNT Message Trailer

UNZ Interchange Trailer

### **9.2.5 EXAMPLE 5 UPDATE OF MEMBER RESPONSES**

This example shows a further update of the member responses for the settlement request described in Example 3.

The claim now is fully authorised. However, the ILU has not yet matched the claim with the reinstatement AP(s) and so it has not been released for ILU signing and processing.

The number of Outstanding Responses is 0.

UNH Message Header

CHD Claim Header Details

MKT Insuring Market Details.....ILU Leader

RES Insuring Market Response....AUT

LDR Bureau Leader Response

MKT Insuring Market Details.....3rd Company

RES Insuring Market Response....AUT

MKT Insuring Market Details.....4th Company

RES Insuring Market Response....AUT

UNT Message Trailer



**9.2.6 EXAMPLE 6 ADVICE OF ILU SIGNING**

This example follows on from Example 5, to advise the broker of ILU signing.

Although fully authorised in the previous example, the claim was not released for signing because it had not been matched with the reinstatement premium.

In this case the member responses are not repeated.

- UNH Message Header
- CHD Claim Header Details
- SDC Signing Reference Details
- UNT Message Trailer

NB. ILU monitors claims which are not matched against reinstatements and will take action to release claims if necessary. Such action by the ILU will result in this same message.

**9.2.7 EXAMPLE 7 ADVICE OF ILU SIGNING**

This example shows a settlement that has been fully authorised and signed in the same day.

In this case the insurer responses and the ILU signing details are returned to the broker in the same message.

The settlement here is in 3 currencies and is on a risk which has both taxable and tax-exempt companies among the insurers. This results in 6 claim signing references.

The ILU Leader also added comments when authorising the claim.

- UNH Message Header
- CHD Claim Header Details
- FTX Free Text..... Bureau Lead Comments
- MKT Insuring Market Details..... ILU Leader
- RES Insuring Market Response.... AUT
- LDR Bureau Leader Response
- MKT Insuring Market Details.....2nd Company

RES Insuring Market Response.... AUT  
 SDC Signing Reference Details..... GBP taxable companies  
 SDC Signing Reference Details..... GBP exempt companies  
 SDC Signing Reference Details..... USD taxable companies  
 SDC Signing Reference Details..... USD exempt companies  
 SDC Signing Reference Details..... CAD taxable companies  
 SDC Signing Reference Details..... CAD exempt companies  
 UNT Message Trailer

### 9.2.8 EXAMPLE 8 ADVICE OF ILU SIGNING

This example shows a settlement that has been fully authorised and signed in the same day. Not all of the companies originally on risk are involved in the settlement of the claim. However, the claim is being settled in full by those involved, in proportion to their signed lines.

This results in a single claim signing, the details of which are given in an SDC segment. This is followed by an MKT segment for each insurer in the settlement, showing that company's amount for settlement.

UNH Message Header  
 CHD Claim Header Details  
 MKT Insuring Market Details.....ILU Leader  
 RES Insuring Market Response....AUT  
 LDR Bureau Leader Response  
 MKT Insuring Market Details.....2nd Company  
 RES Insuring Market Response....AUT  
 SDC Signing Reference Details  
 MKT Insuring Market Details.....Company 1  
 MKT Insuring Market Details.....Company 2  
 MKT Insuring Market Details.....Company 3  
 UNT Message Trailer

### **9.2.9 EXAMPLE 9 ADVICE OF ILU SIGNING**

This example shows a settlement that has been fully authorised and signed in the same day. Three companies are on risk, and in this example the cash amounts being paid by the insurers are not in proportion to their signed lines.

This results in a separate signing for each insurer. For each of these there is one SDC segment, containing the amount for settlement, followed by one MKT segment identifying the single insurer included in the signing. The insurer amount is not given in the MKT segment as this is the same as the amount in the preceding SDC segment.

UNH Message Header  
CHD Claim Header Details  
MKT Insuring Market Details.....ILU Leader  
RES Insuring Market Response....AUT  
LDR Bureau Leader Response  
MKT Insuring Market Details.....2nd Company  
RES Insuring Market Response....AUT  
SDC Signing Reference Details  
MKT Insuring Market Details.....Company 1  
SDC Signing Reference Details  
MKT Insuring Market Details.....Company 2  
SDC Signing Reference Details  
MKT Insuring Market Details.....Company 3  
UNT Message Trailer

### **9.2.10 EXAMPLE 10 LEADER'S INTERIM ADVICE**

This example shows an interim advice input by the ILU leader, to provide additional information relating to the claim.

A leader's interim advice will only contain free text details. A maximum of 12 FTX segments may be provided.

UNH Message Header  
CHD Claim Header Details  
FTX Free Text.....Additional Details  
FTX Free Text.....Additional Details  
FTX Free Text.....Additional Details  
FTX Free Text.....Additional Details  
FTX Free Text.....Additional Details  
FTX Free Text.....Additional Details  
FTX Free Text.....Additional Details  
FTX Free Text.....Additional Details  
FTX Free Text.....Additional Details  
FTX Free Text.....Additional Details  
FTX Free Text.....Additional Details  
FTX Free Text.....Additional Details  
FTX Free Text.....Additional Details  
UNT Message Trailer

**9.2.11 EXAMPLE 11 CHANGE OF LEADERSHIP**

This example shows a message generated by CLAMS to advise the broker that the leader has relinquished his leadership duties to another company.

This message will only contain an NAD segment, to identify the company which has assumed the duties of the bureau lead.

UNH Message Header  
CHD Claim Header Details  
NAD Name and Address.....ILU Leader  
UNT Message Trailer





UNH Message Header  
 CHD Claim Header Details  
 NAD Name and Address Details.....Bureau Lead  
 CTA Contacts  
 FTX Free Text.....Lead Comments  
 UNT Message Trailer

**9.3.2 EXAMPLE 2 BUREAU LEAD CIRCULATION**

This example shows a message to the broker to give member responses for an advice or settlement that has been circulated.

UNH Message Header  
 CHD Claim Header Details  
 NAD Name and Address Details.....Bureau Lead  
 CTA Contacts  
 FTX Free Text.....Lead Comments  
 MKT Insuring Market Details.....Member Stamp Number  
 RES Insuring Market Response....Member Response  
 MAM Insuring market amount.....Member amount  
 MKT Insuring Market Details.....Lead Stamp Number  
 RES Insuring Market Response....Member Response  
 LDR Lead Details.....Lead Indicators  
 MAM Insuring market amount.....Member amount  
 MKT Insuring Market Details .....Member Stamp Number  
 RES Insuring Market Response....Member Response  
 MAM Insuring market amount.....Member amount  
 MKT Insuring Market Details .....Member Stamp Number  
 RES Insuring Market Response....Member Response

MAM Insuring market amount.....Member amount  
MKT Insuring Market Details.....Member Stamp Number  
RES Insuring Market Response....Member Response  
MAM Insuring market amount.....Member amount  
UNT Message Trailer

**9.3.3 EXAMPLE 3 BUREAU LEAD CANCELLATION**

This example shows a response to the broker for an advice or settlement that has been cancelled by the LIRMA lead after the claim has been circulated.

UNH Message Header  
CHD Claim Header Details  
NAD Name and Address Details.....Bureau Lead  
CTA Contacts  
FTX Free Text.....Lead Comments  
UNT Message Trailer

**9.3.4 EXAMPLE 4 BUREAU LEAD COMMENTS UPDATE**

This example shows a response to the broker for an advice or settlement where the LIRMA lead has updated his comments after the claim has been circulated.

UNH Message Header  
CHD Claim Header Details  
NAD Name and Address Details.....Bureau Lead  
CTA Contacts  
FTX Free Text.....Lead Comments  
UNT Message Trailer



**9.3.5      EXAMPLE                      BUREAU LEAD SIMULTANEOUS REINSTATEMENT UPDATE**

This example shows a response to the broker for a settlement where the LIRMA lead has changed the simultaneous reinstatement indicator after the claim has been circulated.

UNH    Message Header  
CHD    Claim Header Details  
NAD    Name and Address Details.....Bureau Lead  
CTA    Contacts  
FTX    Free Text.....Lead Comments  
MKT    Insuring Market Details.....Lead Stamp Number  
LDR    Lead Details.....Sim. Reinstatement Ind.  
UNT    Message Trailer

**9.3.6      EXAMPLE                      CONFIRMATION OF SIGNING OF SETTLEMENT**

This example shows a response to the broker giving the claim signing date and number(s).  
When all the LIRMA insurers are included in the signing, and their shares are in proportion to their signed lines.

UNH    Message Header  
CHD    Claim Header Details  
SDC    Signing Details.....Claim SDN(Tax Companies)  
SDC    Signing Details.....Claim SDN(Non-Tax)  
UNT    Message Trailer

**9.3.7 EXAMPLE 7 CONFIRMATION OF SIGNING OF SETTLEMENT**

This example shows a response to the broker giving the claim signing date and number(s).

When not all the LIRMA insurers are included in the signing.

UNH Message Header  
CHD Claim Header Details  
SDC Signing Details.....Claim SDN(Tax Companies)  
MKT Market Details.....Company 1  
MKT Market Details.....Company 2  
MKT Market Details.....Company 3  
SDC Signing Details.....Claim SDN(Non-Tax Companies)  
MKT Market Details.....Company 4  
MKT Market Details.....Company 7  
MKT Market Details.....Company 8  
UNT Message Trailer

**9.3.8 EXAMPLE 8 CONFIRMATION OF SIGNING OF SETTLEMENT**

This example shows a response to the broker giving the claim signing date and number(s).

When members are paying cash amounts which are not in proportion to their signed lines.

UNH Message Header  
CHD Claim Header Details  
SDC Signing Details.....Claim SDN  
MKT Market Details.....Company 1  
SDC Signing Details.....Claim SDN  
MKT Market Details.....Company 2  
SDC Signing Details.....Claim SDN  
MKT Market Details.....Company 3

SDC Signing Details.....Claim SDN  
MKT Market Details.....Company 4  
SDC Signing Details.....Claim SDN  
MKT Market Details.....Company 5  
SDC Signing Details.....Claim SDN  
MKT Market Details.....Company 6  
UNT Message Trailer

**9.3.9 EXAMPLE 9 BUREAU MEMBER RESPONSES**

This example shows a response to the broker for an advice or settlement where a member has updated his response after the claim has been circulated.

UNH Message Header  
CHD Claim Header Details  
MKT Market Details.....Member Stamp Number  
RES Member Response.....Member Response  
UNT Message Trailer