Velonetic™
Powered by DXC Technology | IUA | Lloyd's

EDI Technical specification

LIMCLMB (Technical spec)

TECHNICAL SPECIFICATION FOR THE LONDON INSURANCE MARKET CLAIM MESSAGE

Issue Date: November 2023

Contents

1 INTRODUCTION

This document provides the definition of the London Insurance Market Network Claims Message and is to be used for Electronic Data Interchange (EDI) of claim information between Brokers and Bureaux and vice-versa

The message has been designed using the following standards.

- Electronic Data Interchange for Administration, Commerce and Transport (EDIFACT)

- London Insurance Market Data Standards

For further information on these standards please refer to the following documents:

- EDIFACT (UN EEC Syntax Rules) ISO 9735

- London Insurance Market Data Standards

Copies of the above documents may be obtained from the LIBC.

1.1 Fields of Application

The Standard Claims Message may be used for the communication of claim insurance information for both national and international trade.

2   TERMS AND DEFINITIONS

The following terms have been used in this specification. A short definition of each has been given. For a fuller definition refer to the EDIFACT document mentioned above.

2.1   Interchange

A transmission of information between the Network members. The interchange starts with an interchange header segment (UNB) and ends with an interchange trailer (UNZ). Each interchange may consist of one or more messages.

2.2   Message

A collection of data, grouped into segments that represent a business transaction. The message starts with a message header segment (UNH) and ends with a trailer segment (UNT).

2.3   Segment

A segment comprises part of a message. A segment has a predefined position in a message and a unique segment identifier.   A segment may be mandatory or conditional. Details of any conditional segments are given in the message design.

The same segment type may appear more than once within the message. The Message Diagram (see later) should be consulted to ascertain the order in which segments will appear.

Groups of segments may be repeated in a message and individual segment types may also be repeated. Where segments and/or groups of segments are repeated the maximum number of repletion's have been indicated in the message diagram.

2.4 Data Elements

A segment is comprised of data elements. These represent individual items of data that make up the transaction. Data elements may be mandatory or conditional. Where they are conditional the circumstance of their use is given.

3   MESSAGE DESIGN

This section describes the usage of the segments within the message and the data elements in the segments.

In designing the message implicit indications of repetition and nesting of segments have been used. EDIFACT standards exist for giving information on the composition of segments and data elements. Brief details of these conventions are given below. Please refer to ISO 9735.

- +Indicates Data Element (DE) separator. Where a conditional Data Element has been omitted the separator must be retained.

    For example:

    DE+DE+DE+DE etc

    but where two conditional data elements are omitted

    DE+++DE etc

- '(Apostrophe) Indicates end of segment (eg DE+DE')

- The formats of the value data elements in this message are:

    The sign will only be transmitted when the value is negative and will be the first character of the data element.

    Decimal points will be explicit and indicated by a full stop. However, note that the decimal point does not need to be transmitted if a value has no decimal places.

    As per EDIFACT syntax rules (ISO 9735), although the sign and decimal point are transmitted explicitly within a numeric field, they are not counted as a character when defining the maximum field length within this message description. However, allowance must be made for transmission of these additional two characters. These syntax rules apply purely to the network transmission of data, and do not affect business data formats, as agreed by the TCG, which would include implied decimal points.

3.1 Data Segments

The interchange will be made up of various segments.

The order in which these repeat within the message, and also details of permitted repetitions and segment grouping, can be found within the message diagram at the end of this specification.

The definition of the data contained within each segment is detailed within the following pages.

Segment definitions are given only once, in alphabetical order, even though they may appear at several places within the message. The additional specification, 'Completion Instructions for the London Market Standard Claim Message', must be used in addition to understand how claims data is transported within the message.

3.1.1   Segment Name: General Amounts AMT

Function: To report Insurance amounts.

Description:

C803	AMOUNT DETAILS	M	
0836	Amount type	M	an..3
0838	Amount for item	C	n..15
0837	Amount currency	C	a3
0839	Amount qualifier	C	an..3

Remarks:

See London Market Claims Message Completion Instructions

3.1.2 Segment Name: Bulk Advice/Settlement details BLK

Function: To report items included within bulk claim.

Description:

0801	UNIQUE CLAIM REFERENCE	M	an..17
0802	TRANSACTION REFERENCE	M	an..17
0876	LOSS DATE	C	n8
0829	LOSS NAME	C	an..20
1807	CLAIM SEQUENCE NUMBER	C	n3

Remarks:

3.1.3 Segment Name: Claim Details Header CHD

Function: To provide claim advice and/or settlement transaction   header details.

Description:

0801	UNIQUE CLAIM REFERENCE	M	an..17
0802	TRANSACTION REFERENCE	M	an..17
C801	TRANSACTION PROCESSING INDS	M	
0803	Transaction Type	M	an..3
0804	Transaction Type Qualifier	M	an..3
0805	Transaction Subtype	C	an..3
0806	Transaction Validation Response	C	an..3
0885	TYPE OF CLAIM	C	an..3
0886	PARTIAL COLLECTION INDICATOR	C	a1
0807	UNIQUE MARKET REFERENCE	C	an..17
0810	ATTACHMENTS INDICATOR	C	an1

0811	NUMBER OF OUTSTANDING RESPONSES	C	n2
0813	LOSS PREVIOUSLY ADVISED NON NETWORK	C	a1
0814	CONTRACTUAL AGREEMENT CODE	C	al
0815	CEDANT IN LIQUIDATION INDICATOR	C	a1
0883	ASSOCIATED CLAIM REFERENCE	C	an..17
0884	ASSOCIATED TRANSACTION REFERENCE	C	an..17
0887	CONFIDENTIALITY INDICATOR	C	a1
1807	CLAIM SEQUENCE NUMBER	C	n3

Remarks:

See London Market Claims Message Completion Instructions

3.1.4   Segment Name: Claim Details CLM

Function: To give details relating to an insurance claim.

Description:

0828	LOSS LOCATION	C	an..50
0829	LOSS NAME	C	an..20
0830	VESSEL/AIRCRAFT	C	an..50
0831	MAJOR CASUALTY/RELATED EVENT CODE	C	an..4
0832	PROPERTY CLAIMS SERVICES CODE	C	an..4
0833	TOTAL LOSS INDICATOR	C	a1
0834	WAR INDICATOR	C	a1
0835	CLAIMANT	C	an..50
0840	CLAIM TYPE CODE	C	an..3
0842	YEAR OF ACCOUNT	C	n4
1806	ORIG POLICY CLAIM REFERENCE	C	an..17

Remarks:

3.1.5   **Segment Name:** Claim Items CMI

Function: To give details of Claim Items that apply to an Excess of Loss Aggregate Policy.

Description:

0889	CLAIM ITEM QUALIFIER	M	a3
0890	CLAIM ITEM REFERENCE	M	n3
0829	LOSS NAME	C	an..20
0831	MAJOR CASUALTY/RELATED EVENT CODE	C	an..4
0832	PROPERTY CLAIMS SERVICES CODE	C	an..4
0828	LOSS LOCATION	C	an..50
0891	BUREAU PRIMARY CLAIM REFERENCE	C	an..15
0892	NOT RECOVERABLE INDICATOR	C	a1
0893	INNER AGGREGATE INDICATOR	C	a1

3.1.6   **Segment Name:** Claim Risk Details CRD

Function: To describe a Risk to which a claim attaches, where details do not already exist.

Description:

0816	INSURED	C	an..50
0817	REINSURED/RETROCEDANT	C	an..50
0827	ORIGINAL INSURED	C	an..50
0818	INTEREST	C	an..70
0819	PERILS/CONDITIONS	C	an..70
0820	LOCATION/VOYAGE	C	an..70
C802	SLIP ORDER	C	
0821	Slip order non standard	C	a1

0822	Slip order 1		C	n..10
0823	Slip order 2		C	n..10
0894	RI XL AGG BASIS		C	a1
0824	BROKER POLICY REFERENCE 1		C	an..12
0825	BROKER POLICY REFERENCE 2		C	an..12

Remarks:

3.1.7 Segment Name: Claim Statistical Codes CSC

Function: To report Statistical details that may vary by claim/ccy.

Description:

0864	ORIGINAL BUREAU REFERENCE	M	an..15
0841	RISK CLASSIFICATION CODE	C	an4
0843	FIL CODE	C	an..4
C804	AUDIT CODE	C	
0844	Audit code marine	C	an..2
0845	Audit code nonmarine	C	an..2
0846	Audit code aviation	C	an..2
0847	DESIGNATION CODE	C	an3

Remarks:

3.1.8   Segment Name: Contact CTA

<u>Function:</u>   To identify a person or a department to whom communication should be directed, and/or communications number

<u>Description:</u>

3139	CONTACT FUNCTION CODE	M	an2

C056	DEPARTMENT OR EMPLOYEE IDENTIFICATION	C	
3413	Department or Employee, coded	C	an..17
3412	Department or Employee	C	an..35

C076	COMMUNICATION CONTACTS	C	
3148	Communication Number	M	an..25
3153	Communication Channel Identifier	C	an..3

C076	COMMUNICATION CONTACTS	C	
3148	Communication Number	M	an..25
3153	Communication Channel Identifier	C	an..3

C076	COMMUNICATION CONTACTS	C	
3148	Communication Number	M	an..25
3153	Communication Channel Identifier	C	an..3

C076	COMMUNICATION CONTACTS	C	
3148	Communication Number	M	an..25
3153	Communication Channel Identifier	C	an..3

C076	COMMUNICATION CONTACTS	C	
3148	Communication Number	M	an..25
3153	Communication Channel Identifier	C	an..3

Remarks:

See London Market Claims Message Completion Instructions

3.1.9   Segment Name: Currencies CUX

Function: To specify currencies used and the relevant rate of exchange.

Description:

C180	REFERENCE CURRENCY	M	
6345	Currency code	M	a3
6343	Currency Qualifier	C	an..3
C182	TARGET CURRENCY	M	
6345	Currency code	M	a3
6343	Currency Qualifier	C	an..3
5402	RATE OF EXCHANGE	C	n..12

Remarks:

Target Currency is the currency to which the Reference currency amount is converted, using the rate of exchange by division.

3.1.10   Segment Name: DATE/TIME REFERENCE DTM

Function: To specify pertinent dates and times.

Description:

2005	DATE/TIME QUALIFIER	M	an..3
2001	DATE, CODED	C	n8
2002	TIME	C	n4
2461	TIME ZONE SPECIFIER, CODED	C	an3

Remarks:

See London Market Claims Message Completion Instructions

3.1.11 Segment Name: Free Text FTX

Function: To provide free form information.

Description:

4451	TEXT SUBJECT CODE	M	an..3
4453	TEXT FUNCTION CODE	C	an..2
C107	TEXT REFERENCE	C	
4441	Free text, coded	M	an..3
1131	Code list identifier, coded	C	an2
C108	TEXT LITERAL	C	
4440	Free text	C	an..70
4440	Free text	C	an..70
4440	Free text	C	an..70
4440	Free text	C	an..70
4440	Free text	C	an..70

Remarks:

3.1.12 Segment Name: Letter of Credit details LCR

Function: To report Letter of Credit details.

Description:

0848	LOC REFERENCE	M	an..7
0849	LOC DATE	C	n8

Remarks:

3.1.13 **Segment Name: Bureau Leader Response Details LDR**

Function: To report bureau leader response.

Description:

0870	BUSINESS CLASS IND	C	an2
0871	CLAIM CATEGORY IND	C	an1
0872	CLAIM SUBCATEGORY IND	C	an2
0873	SIMULTANEOUS REINSTATEMENT IND	C	a1
0874	SHOW ALL UNDERWRITERS IND	C	a1
0875	PRECAUTIONARY IND	C	a1
0895	LEAD CONTRACTUAL INDICATOR	C	a1
0896	LEAD COMMMENTS IND	C	a1

Response:

3.1.14 **Segment Name: Insuring Market Amount details MAM**

Function: To report the Insuring Market Claim Settlement Amounts.

Description:

0866	ORIGINAL CURRENCY	M	a3
0867	SETTLEMENT CURRENCY	M	a3
0897	MEMBER SHARE AMOUNT	C	n..15
1808	MEMBER CASH/LOC INDICATOR	C	a1

Remarks

3.1.15 **Segment Name: Insuring Market Details MKT**

Function: To describe the Insuring Market.

Description:

0850	COMPANY/SYNDICATE IDENTIFICATION	M	an..9
0854	COMPANY/SYNDICATE SIGNED LINE %	M	n..10
C805	COMPANY/SYNDICATE REFERENCES	M	
0878	Company/syndicate reference	M	an..15
0879	Company/syndicate secondary reference	C	an..15
0851	COMPANY/SYNDICATE POSITION NUMBER	C	n..3
0852	COMPANY/SYNDICATE CONFLICT INDICATOR	C	a1
0853	COMPANY/SYNDICATE NON PARTICIPANT INDICATOR	C	a1
0898	COMPANY/SYNDICATE CASH/LOC INDICATOR	C	a1
0899	COMPANY/SYNDICATE CASH AMOUNT	C	n..15
1801	COMPANY/SYNDICATE LOC AMOUNT	C	n..15

Remarks:

3.1.16 Segment Name: Name and Address NAD

Function: To specify the name/address and their related function.

Description:

3035	PARTY QUALIFIER	M	an..3
C082	PARTY IDENTIFICATION	C	
3039	Party Identification, coded	M	an..17
1131	Code List Identifier, coded	C	an2
C058	NAME AND ADDRESS	C	
3124	Address Line	M	an..35
3124	Address Line	C	an..35

3124	Address Line	C	an..35
3124	Address Line	C	an..35
3124	Address Line	C	an..35
C080	PARTY NAME	C	
3036	Party Name	M	an..35
3036	Party Name	C	an..35
3036	Party Name	C	an..35
C059	STREET	C	
3042	Street and number / P.O.Box	M	an..35
3042	Street and number / P.O.Box	C	an..35
3042	Street and number / P.O.Box	C	an..35
3164	CITY NAME	C	an..35
3229	COUNTRY SUB-ENTITY CODE	C	an..9
3251	POSTAL CODE	C	an..9
3207	COUNTRY, CODED	C	a2

Remarks:

See London Market Claims Message Completion Instructions

3.1.17 Segment Name: Insuring Market Response Details RES

Function: To report the Insuring Market Responses.

Description

0862	COMPANY/SYNDICATE RESPONSE CODE	M	a3
0855	COMPANY/SYNDICATE RESPONSE TYPE	M	a1
0856	NFR INDICATOR	C	a1
0857	IMMED PARTIAL COLLECTION IND	C	a1
C806	REQUEST TO BROKER	C	
0858	Request to broker line	C	an..50
0858	Request to broker line	C	an..50
0859	USER RESPONSE ID	C	an..8
0860	MEMBER CONTACT	C	an..15
0861	MEMBER CONTACT TELEPHONE NO	C	an..15

Remarks:

3.1.18 Segment Name: References RFF

Function: To specify identifying numbers associated with the named party or transaction.

Description:

1153	REFERENCE QUALIFIER	M	an..3
C274	REFERENCE	M	
1154	Reference Number	M	an..35
1156	Line Number	C	an..6

Remarks:

See London Market Claims Message Completion Instructions

3.1.19   Segment Name: Schedule Line Items SCH

Function: To give details of Schedule lines relating to an Aggregate Claim Items.

Description:

1802	CLAIM ITEM REFERENCE	M	n3
1803	DATE OF SETTLEMENT	C	n8
1804	SCHEDULE SECTION IND	C	an1

3.1.20   Segment Name: Signing Details for Claim SDC

Function: To report Signing Details.

Description:

0864	ORIGINAL BUREAU REFERENCE	C	an..15
0866	ORIGINAL CURRENCY	M	a3
0867	SETTLEMENT CURRENCY	C	a3
0869	SIGNING CLAIM CASH AMOUNT	C	n..15
1805	SIGNING CLAIM LOC AMOUNT	C	n..15
0863	BUREAU TRANSACTION REFERENCE	C	an..15
0868	ACCOUNTING TYPE	C	a1

Remarks:

3.1.21   Segment Name: Tax Related Information TRI

Function: To specify tax related information.

Description:

C241	TAX TYPE	C	
5153	Duty/tax type, coded	C	an..3
5152	Duty/tax type	C	an..35
5305	DUTY/TAX CATEGORY CODE	C	an..2
5279	DUTY/TAX RATE, CODED	C	n..7

| 5492 | TAX AMOUNT | C | n..15 |
| 3446 | PARTY TAX IDENTIFICATION NUMBER | C | an..20 |

Remarks:

See London Market Claims Message Completion Instructions

3.1.22 Segment Name: Interchange Header UNB

Function: To start, identify and specify an interchange.

Description:

S001	SYNTAX IDENTIFIER	M	
0001	Syntax rules identifier	M	a4
0002	Syntax version number	M	n1
S002	INTERCHANGE SENDER	M	
0004	Sender identification	M	an..35
0007	Senders identification qualifier	C	an..4
0008	Address for Reverse Routing	C	an..14
S003	INTERCHANGE RECIPIENT	M	
0010	Recipient Identification	M	an..35
0007	Recipients identification qualifier	C	an..4
0014	Routing Address	C	an..14
S004	DATE/TIME OF PREPARATION	M	
0017	Date	M	n6
0019	Time	M	n4
0020	INTERCHANGE CONTROL REFERENCE	M	an..14
S005	RECIPIENTS REFERENCE PASSWORD	C	
0022	Recipients reference/password	M	an..14
0025	Recipients reference/password qualifer	C	an2

0026	APPLICATION REFERENCE	C	an..14
0029	PROCESSING PRIORITY CODE	C	a1
0031	ACKNOWLEDGEMENT REQUEST	C	n1
0032	COMMUNICATIONS AGREEMENT ID	C	an..35
0035	TEST INDICATOR	C	n1

3.1.23 <u>Segment Name:</u> Message Header UNH

<u>Function:</u>   To head, identify and specify a message.

<u>Description:</u>

0062	MESSAGE REFERENCE NUMBER	M	an..14
009	MESSAGE IDENTIFIER	M	
0065	Message type	M	an6
0052	Message version number	M	n..3
0054	Message release number	M	n..3
0051	Controlling agency	C	an..2
0057	Association assigned code	C	an..6
0068	COMMON ACCESS REFERENCE	C	an..35
S010	STATUS OF TRANSFER	C	
0070	Sequence of the transfers	M	n..2
0073	First and last transfer	C	a1

3.1.24 <u>Segment Name:</u> Message Trailer UNT

<u>Function:</u> To end and check the completeness of the message.

<u>Description:</u>

0074	NUMBER OF SEGMENTS IN THE MESSAGE	M	n..6
0062	MESSAGE REFERENCE NUMBER	M	an..14

3.1.25   Segment Name: Interchange Trailer UNZ

Function: To end and to check the completeness of the interchange.

Description:

0036	INTERCHANGE CONTROL COUNT	M	n..6
0020	INTERCHANGE CONTROL REFERENCE	M	an..14

3.2 MESSAGE DIAGRAM

The following page shows a diagram of the message.

This diagram gives a definition of the location of segments within the claim message. Many of these messages can be included within one Interchange.

Individual segments are identified by a box containing a 'tag' (e.g., 'UNH') which corresponds to that used in the detailed description of each segment given in previous pages of this document.

Within each box there is an 'M' or a 'C' shown in the bottom lefthand corner, and also a numeric value shown in the bottom righthand corner.

The numeric value represents the number of times the segment may repeat in the position shown within the message. An 'M' means that at least one occurrence of the segment is mandatory (i.e., it must be transmitted), whilst a 'C' means that the segment is conditional (i.e. it need not be transmitted).

It should be noted that the conditional nature of a segment as defined within the diagram may be modified by additional stipulations shown within the Completion Instructions for the claim message.

Some segments are part of a 'segment group'. The diagram signifies the start of a group by the addition of an extra section to the top of one of the segment boxes. This segment then becomes the first segment of the group. All segments within the structure below this are then part of the segment group. Within this extra section a group reference is shown (e.g. 'GR1', 'GR2', etc.), and a similar notation as described for individual segments is shown in the bottom left and right hand corners. This notation has the same meanings as have been previously outlined, except that they apply to the whole group of segments.

Individual segments within a group also have their own notation in the same way as other segments. However, it should be noted that the notation will only apply if the segment group has been transmitted. For instance, within 'GR1' in the diagram, the NAD segment is shown as 'M' (mandatory), although the segment group of which it forms a part is shown as 'C' (conditional). In this case, the group need not be transmitted at all; however, if it is transmitted, then the NAD segment must be transmitted.

It is important to note that the message diagram gives only a very simple picture of the data requirements of the message. The Completion Instructions for the claim message should be studied in conjunction with this to identify all mandatory segments and data elements required.

STANDARD CLAIMS MESSAGE (ver 2 - 01/6/91)