MODULE: TAIXCLMX - Claims Notice Extract Record Layout

Record Length - 600 Characters

This record layout contains the same information as the printed claim notice, and may be sent to the reinsurers with or in place of the paper notices.

01 CLAIM-EXTRACT-REC.
  05 CLMX-REINS-CO             PIC X(02).             1   2
  05 CLMX-REPORTING-CO         PIC X(02).             3   4
  05 CLMX-NOTICE-TYPE          PIC X(01).             5   5
  05 CLMX-KEY.
    10 CLMX-CO                 PIC X(03).             6   8
    10 CLMX-POL                PIC X(10).             9   18
    10 CLMX-COV                PIC 9(02).            19   20
    10 CLMX-OCCUR              PIC 9(02).            21   22
  05 CLMX-SUMMARY-DATA.
    10 FILLER OCCURS 2 TIMES.
      15 CLMX-FACE              PIC 9(09).            23   31
      15 CLMX-RETN              PIC 9(09).            32   40
      15 CLMX-CLAIM-AMT-PAID    PIC 9(09)V99.        41   51
    10 CLMX-INTEREST-PAID       PIC 9(07)V99.         81   89
    10 CLMX-LEGAL-EXP-PAID      PIC 9(07)V99.         90   98
    10 CLMX-OTHER-EXP-PAID      PIC 9(07)V99.         99  107
    10 CLMX-CLAIM PAID DATE     PIC 9(08).          108  115
    10 CLMX-ISSUE-DATE          PIC 9(08).          116  123
    10 CLMX-TYPE-JOINT-SW       PIC X(01).          124  124
    10 CLMX-STATE-RES           PIC X(02).          125  126
    10 CLMX-PLAN                PIC X(08).          127  134
    10 CLMX-POL-DURATION         PIC 9(02).          135  136
    10 FILLER OCCURS 3 TIMES.
      15 CLMX-INTEREST-RATE     PIC 9(03)V9(4).       137  143
    10 CLMX-INSURED-DATA OCCURS 2 TIMES.
      15 CLMX-CLIENT-ID         PIC X(15).        158  172
      15 CLMX-LAST-NAME         PIC X(20).        173  192
      15 CLMX-FIRST-NAME        PIC X(15).        193  207
      15 CLMX-MID-INIT          PIC X(01).        208  208
      15 CLMX-DOB               PIC 9(08).        209  216
      15 CLMX-CAUSE-OF-DEATH    PIC X(03).        217  219
      15 CLMX-PLACE-OF-DEATH    PIC X(03).        220  222
      15 CLMX-DATE-OF-DEATH     PIC 9(08).        223  230
      15 CLMX-OCC-CODE          PIC X(03).        231  233
    10 CLMX-CURRENCY-CD         PIC X(03).        310  312
    10 FILLER                   PIC X(06).        313  318
05 CLMX-DETAIL-DATA.
  10 CLMX-TREATY-NO       PIC X(08).               319  326
  10 CLMX-REINS-TYPE      PIC X(01).               327  327
  10 CLMX-AUTOFAI-SW      PIC X(01).               328  328
  10 CLMX-REINS-DURATION  PIC 9(02).               329  330
  10 CLMX-CESSION-NO      PIC X(10).               331  340
  10 CLMX-ISSUE-TYPE      PIC X(01).               341  341
  10 CLMX-CONT-CO         PIC X(03).               342  344
  10 CLMX-CONT-POL        PIC X(10).               345  354
  10 CLMX-CONT-COV        PIC X(02).               355  356
  10 CLMX-REINS-DATE      PIC 9(08).               357  364
  10 FILLER OCCURS 2 TIMES.
       15 CLMX-CEDED       PIC 9(09)V99.            365  375
       15 CLMX-NAR         PIC 9(09)V99.            376  386
       15 CLMX-CLAIM-AMT-BILLED PIC 9(09)V99.       387  397
  10 CLMX-INTEREST-BILLED PIC 9(07)V99.            431  439
  10 CLMX-LEGAL-EXP-BILLED PIC 9(07)V99.            440  448
  10 CLMX-OTHER-EXP-BILLED PIC 9(07)V99.            449  457
  10 CLMX-MODIFIED-SW     PIC X(01).               458  458
  10 CLMX-CLAIM-STATUS    PIC X(01).               459  459
  10 CLMX-DETAIL-MSG      PIC X(65).               460  524
  10 CLMX-SUMMARY-MSG     PIC X(65).                525  589
  10 CLMX-FILLER          PIC X(11).               590  600
Claims Extract Data Dictionary

This section includes the record layout of the Claims Notice Extract and a description of the data fields in the order in which they appear in the extract record. The same information that appears on the printed claim notice is in the extract. It may be sent to the reinsurers with or in place of the printed paper notices. This record layout can also be found in Section 13 of the TAI Life Reinsurance Manual.

Field Descriptions

CLMX-REINS-CO

This field is the two-character reinsurance company ID code.

CLMX-REPORTING-CO

This field is two-character code that identifies the reinsurance reporting company. Normally, it will be the same as the reinsuring company. It may be different in those cases where one reinsuring company has purchased another reinsuring company and is consolidating its reporting.

CLMX-NOTICE-TYPE

This field contains the claim notice type. Valid types are as follows:

I = Initial
F = Final
O = Outstanding
A = Initial Accelerated
B = Final Accelerated
P = Preliminary
X = Cancelled

CLMX-CO

This field is the three-character ceding company code.

CLMX-POL

This field contains the administrative system policy number.
Claims Extract Data Dictionary

CLMX-COV

This field is a sequence number used to identify an insurance coverage. Coverage numbering is defined for each installation.

Typically, 01 is used for the basic coverage, and coverages 02 thru 20 are used for riders on the policy, usually term riders or other insured riders. The coverage number often corresponds to a record segment number on the client’s administrative system.

Universal Life increase segments, if they are not assigned a new record segment number on the administrative system, will have a TAI assigned number, usually 50, 51, 52, etc.

CLMX-OCCUR

This field usually has a value of ‘01’ for life claims. Additional and accelerated claims will be in occurrences 02 thru 99. It may be used for products that have multiple (split) payments.

The following three fields occur two times.

CLMX-FACE

This field contains the face amount of policy.

CLMX-RETN

This field contains the amount retained by ceding company.

CLMX-CLAIM-AMT-PAID

This field is the amount of death benefit paid to the beneficiary.

CLMX-INTEREST-PAID

This field contains the amount of interest paid to the beneficiary.
Claims Extract Data Dictionary

CLMX-LEGAL-EXP-PAID

This field is the amount of claim legal expense that is recoverable from the reinsurer.

CLMX-OTHER-EXP-PAID

This field is the amount of other (investigative or medical) claim expense that is recoverable from the reinsurer.

CLMX-CLAIM-PAID-DATE

This field is the date the claim was paid to the beneficiary.

CLMX-ISSUE-DATE

This field contains the issue date of the policy.

CLMX-TYPE-JOINT-SW

This field identifies if the insurance coverage is a joint type. The valid codes are as follows:

- F = First to die
- L = Last to die
- N = Not a joint life coverage
- U = Last to die, one life uninsurable

CLMX-STATE-RES

This field is the insured’s state of residence.

CLMX-PLAN

This field contains the coverage plan code.

CLMX-POL-DURATION

This field contains the policy duration.
The next field occurs three times.

**CLMX-INTEREST-RATE**

This field contains the claim interest rate(s).

The client data occurs two times.

**CLMX-CLIENT-ID**

This field contains the unique client id for an insured. Client ID's are assigned when a policy is added to the TAI System. ID's may be passed from the administrative system, or they may be built by the TAI System. The client ID is used to connect lives when calculating retention on a life.

**CLMX-LAST-NAME**

This field is the insured’s last name.

**CLMX-FIRST-NAME**

This field is the insured’s first name.

**CLMX-MID-INIT**

This field is the insured’s middle initial.

**CLMX-DOB**

This field contains the insured’s date of birth.

**CLMX-CAUSE-OF-DEATH**

This field contains the processing company specific cause of death code.
Claims Extract Data Dictionary

**CLMX-PLACE-OF-DEATH**

This field contains the processing company specific place of death code.

**CLMX-DATE-OF-DEATH**

This field contains the insured’s date of death.

**CLMX-OCC-CODE**

This field contains the processing company defined occupation code of the insured.

The remaining fields contain the claim detail information.

**CLMX-CURRENCY-CODE**

This field contains the currency of the claim. Commonly used codes are as follows:

- 'CND' = Canadian Dollars
- 'USD' = US Dollars

**CLMX-TREATY-NO**

This field contains the reinsurance treaty number.

**CLMX-REINS-TYPE**

This field identifies the type of reinsurance. Valid values are as follows:

- C = Coinsurance
- M = Modified coinsurance (ModCo)
- Y = Yearly Renewable Term (YRT)

**CLMX-AUTOFAC-SW**

This field is the automatic/facultative reinsurance switch. Valid values are as follows:

- A = Automatic
- F = Facultative
- N = Not reinsured
- O = Facultative Obligatory
Claims Extract Data Dictionary

CLMX-REINS-DURATION
This field contains the reinsurance duration.

CLMX-CESSION-NO
This field contains the reinsurance cession number assigned by the assuming company. Cession numbers may be used for facultative cessions and for older cessions.

CLMX-ISSUE-TYPE
This field identifies how the cession was issued. Valid values are as follows:
- N = New business
- C = Continuation
- R = Re-entry

CLMX-CONT-CO
CLMX-CONT-POL
CLMX-CONT-COV
These three fields are the continuation key. When reinsurance is added for policies that are continuations of other policies, these fields identify the prior processing company, policy, and coverage number.

CLMX-REINS-DATE
This field contains the issue date of the reinsurance. For most cessions, it is the same as the policy date. For continuations, it contains the issue date of the original coverage.

The following three fields occur two times.

CLMX-CEDED
This field is the benefit ceded amount. The ceded amount is always based on the face amount of the benefit and is calculated when the cession record is created. Normally, it does not change.

The first occurrence contains the base ceded amount and the second occurrence contains the ADB ceded amount.
Claims Extract Data Dictionary

CLMX-NAR

This field contains the reinsured net amount at risk (NAR). The first occurrence contains the base NAR and the second occurrence contains the ADB NAR.

CLMX-CLAIM-AMT-BILLED

The first occurrence contains the base benefit amount to be collected from the reinsurer. The second occurrence contains the ADB amount to be collected from the reinsurer.

CLMX-INTEREST-BILLED

This field contains the reinsurer’s portion of the claim interest.

CLMX-LEGAL-EXP-BILLED

This field contains the amount of claim legal expense that is recoverable from the reinsurer.

CLMX-OTHER-EXP-BILLED

This field contains the amount of claim other (investigative or medical) billed expense that is recoverable from the reinsurer.

CLMX-MODIFIED-SW

This field indicates whether the claim has been modified since the notice was sent to the reinsurer. Valid values are as follows:

N = No
Y = Yes

CLMX-CLAIM-STATUS

This field contains the claim status code. Valid values are as follows:

‘ ‘ = Pending
N = Notified
P = Paid
F = Finalized
B = Billed
O = Outstanding
C = Collected
X = Cancelled

TAI PROPRIETARY MATERIAL
Claims Extract Data Dictionary

CLMX-DETAIL-MSG

This field contains the user entered message.

CLMX-SUMMARY-MSG

This field contains the user entered message.