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
```

MODULE: TAIXCLMX - Claims Notice Extract Record Layout (CONTINUED)

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    05  CLMX-DETAIL-DATA.
        10  CLMX-TREATY-NO          PIC  X(08).              319  326
        10  CLMX-REINS-TYPE         PIC  X(01).              327  327
        10  CLMX-AUTOFAC-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.

Claims Extract Data Dictionary

The next field occurs <mark>three</mark> times.

CLMX-INTEREST-RATE

This field contains the claim interest rate(s).

The client data occurs <mark>two</mark> 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

Claims Extract Data Dictionary

CLMX-DETAIL-MSG

This field contains the user entered message.

CLMX-SUMMARY-MSG

This field contains the user entered message.