

Agenda
UDS Technical Support Group
March 15, 2011

The UDS Technical Support Group is targeted on the promotion of receivership best practices through technical assistance, including data standards and the enhancement of existing receivership and technology applications.

1. Call to Order
2. Roll Call
3. NCIGF Anti-Trust Policy
4. Approval of Minutes from 2/15/2011 TSG Conference Call. (Exhibit A)
5. Status Reports
 - A) UDS Manual committee (Exhibit B)
 - B) MSP Project committee
 - C) I Record committee (Exhibit C)
 - D) UDS Help Desk status (Exhibit D)
6. New Business
7. Set next meeting
8. Adjournment

Minutes
NAIC UDS Technical Support Group Conference Call
February 15, 2011

1) Call to Order

The meeting was called to order at approximately 2:04 p.m.

2) Roll Call

A roll call of TSG members who had accepted the call was taken and others on the call were asked to identify themselves (see Exhibit A). A quorum was reached.

3) NCIGF Anti-Trust Policy

Participants were reminded that the meeting was being conducted according to this policy by Jim Hamilton. The actual reading of the policy was waived.

4) Approval of Minutes from January 18, 2011 Conference Call. A motion was made to approve the minutes as written by Dale Stephenson and seconded by Stephen Green. The motion passed unanimously.

5) Status Reports

- a) UDS C Manual updates –Julie Snyder reported the subcommittee met by webinar and plans to continue to do so bi-weekly reporting back to the full committee by the end of September. Started work on Index of I and M records and where they will fit into the manual. Chapter one (Introduction) will include historical information. Subcommittee is looking for one or two additional Receivers to join the subcommittee. Any Receivers interested are to contact Julie Snyder or Mark Might.
- b) MSP Project – John Arment reported at the CMS technical call they announced in March there may be formatting changes for implementation in October. The committee is waiting for release of the Alert to determine if it has any impact on the M Record.
- c) I Record – Deb Price reported the subcommittee has material ready to distribute to entire group for discussion at next call.
- d) UDS Helpdesk –Andrew Holladay reported Julie Hoschett posed questions on default values. It was agreed the message will be included in the next meeting exhibits to bring the discussion to the entire committee.
- e) Survey as to how to report survivors to CMS – Jim Hamilton reported 16 guaranty funds responded to the survey; however, some responses were from multiple states. John Arment reported the basic premise of the survey dealt with how each fund deals with death benefits. Looking for fund consistency but found responses were split. Plan to work with Jim Winkowicz to see if it is necessary to send out a communication on a best practice.

6) New Business – no new business.

Minutes
NAIC UDS Technical Support Group Conference Call
February 15, 2011

- 7) Next meeting set for Tuesday, March 15, 2011. Thereafter meetings are set for the 3rd Tuesday of each month at 2:00 Eastern.
- 8) Adjournment
The meeting was adjourned at approximately 2:35 pm.

Respectfully Submitted,
Jim Hamilton and John Arment
Co-Chairs and Acting Secretaries

DRAFT

**NAIC
Uniform Data Standard
Technical Support Group**

MEMBER NAME	AFFILIATION	A	State	2/15/2011
		C	Code	
Arment, John	Michigan P&C IGA (MPCIGA)	F	MI	X
Baum, Diane	American Guaranty Fund Group (AGFG) - FL	F	FL	X
Bowens, Sue	Ohio Dept. of Insurance, Liquidation Office	R	OH	
Chontos, Joe	CompServices Inc - TPA for PAWC	C	PA	X
Czarnecki, Mark	Office of Special Deputy Receiver (OSD) - IL	R	IL	X
Domino James		C	CA	X
Dunson, James	JED Consulting	C	n/a	
Edge, June	Ohio & West Virginia IGA's	F	M	
Englis, James	NJ P&C GA	F	NJ	X
Gartland, Dwayne	Ohio Dept. of Insurance, Liquidation Office	R	OH	X
Gonesh, Beth	American Guaranty Fund Group (AGFG) - FL	F	FL	
Green, Stephen	Lightspeed Data Solutions	C	n/a	X
Haag, Dennis	Pennsylvania Insurance Department	R	PA	
Hamilton, James	Home Insurance Co., in Liquidation	R	NH	X
Harty, Jim	American Guaranty Fund Group (AGFG) - FL	F	FL	
Holladay, Andrew	National Conference of IGA's - (NCIGF)	F	n/a	X
Hungsberg, Richard	Office of Special Deputy Receiver (OSD) - IL	R	IL	X
Keller, Laura	Pennsylvania WC Security Fund	F	PA	X
Kotzev, Dimitar (Mitko)	Guaranty Fund Management Services (GFMS)	F	M	X
Lamb, Rita Ann	Reliance Ins. Co., in Liquidation	R	PA	X
Might, Mark	Ohio & West Virginia IGA's	F	OH	X
Miller, Darin	Ohio & West Virginia IGA's	F	OH	X
Nun, Rod	Insurance Services Unlimited (ISU)	C	n/a	X
Peckler, Mark	Fitzgibbons & Company	C	n/a	X
Price, Debbie	Property & Casualty Insurance Guaranty Corp.	F	MD	X
Radel, Paul	Reliance Ins. Co., in Liquidation	R	PA	X
Smith, Randy	Pennsylvania Insurance Department	R	PA	X
Snyder, Julie	JAS Consulting	C	n/a	X
Stephenson, Dale	DFS Consulting	C	n/a	X
Swain, Rontrill	Florida Dept. of Financial Services (DFS)	R	FL	X
Tharayil, Davis	Home Insurance Co., in Liquidation	R	NH	X
Vavra, Joe	Legion Ins. Co., in Liquidation	R	PA	X
Williams, Mitch	Florida Dept. of Financial Services (DFS)	R	FL	X
Wilson, Jenny	Legion Ins. Co., in Liquidation	R	PA	X
Winskowicz, Jim	Guaranty Fund Management Services (GFMS)	F	M	
Wygand, Richard	Home Insurance Co., in Liquidation	R	NH	X
Zoller, Dotty	Texas P&C IGA	F	TX	X
				30
Jeffers, Jenny*Non Voting Member	Jennan Enterprises	C	n/a	
Crews, Nick* Non Voting Member	National Conference of IGA's - (NCIGF)	F	n/a	
Daniel Clendenning*Non Voting Member	National Conference of IGA's - (NCIGF)	F	n/a	X
Hamilton, David K.*Non Voting Member		C	n/a	
Marchman, Mike*Non Voting Member	Georgia Insurer's Insolvency Pool	F	GA	
Marynowitz, Ed*Non Voting Member	NCCI	C	n/a	
Royal, Mike *on medical leave	California IGA	F	CA	
Sciame, Maureen*Non Voting Member	National Conference of IGA's - (NCIGF)	F	n/a	X
				2
	Count			
Affiliation Code Legend (AC)	Guests:			
C - Consultant	AD Berry	R		X
F - Guaranty Fund				
G - Guest				
R - Receiver				
	Total Attendees			33

[Print Chapter](#)

SECTION I General Information

Chapter 1

Introduction

What is UDS?

The NAIC Uniform Data Standard (UDS) is a precisely defined series of data file formats and codes used by Receivers and Funds to exchange data electronically. This manual provides detailed instructions for Receivers and Funds.

- Electronic Communication Protocol
- Defined Computer File Formats

The UDS will:

- Create a cross reference for Receiver and Fund claim numbers and policy information;
- Provide Funds with preliminary claims and claimant information during the transfer of claim data from the insolvent company through the Receiver to the Fund;
- Provide uniform coding structures, in addition to uniform data fields, to expedite translation and processing;
- Provide financial reporting tools that will eliminate redundant reporting requirements;
- Provide detail for Receivers to pursue reinsurance recoveries on a more timely basis.

The Development of the UDS

Since the first insolvency involving a Fund, there has been a need to effectively and efficiently communicate claim information. The effective transfer of data allows the Receiver and the Funds to operate in place of the insolvent company.

Claims information must be shared to determine total liabilities, make claims to reinsurers, allow for distribution to policyholders and creditors, and ultimately, permit closure of the insolvent company. Historically, Receivers created reporting formats to accommodate the Receivers' individual reporting requirements.

The Funds responded to those requirements in varying degrees of completeness depending upon the Receivers' respective needs and the availability of the data. This approach created significant variations in consistency and quality of the Funds' responses.

For example, in 1987, the Indiana Insurance Guaranty Fund was manually reporting claim information to 39 active insolvencies, utilizing 31 separate reporting formats. The reports were very time consuming and were required every six months.

In 1987, the Standard Data Elements Committee of the National Conference of Insurance Guaranty Funds (NCIGF) met to begin development of an automated reporting format for Funds to use in reporting to Receivers. By this time, most Funds employed some form of automation for their internal operations.

The committee developed a format utilizing common data fields and system requirements. The Standard Data Elements (SDE) were presented to the NCIGF Board and then to all Funds in 1988.

Some Funds and Receivers began using the SDE approach for new receiverships and expressed an interest in propelling the concept forward. With additional input from Receivers and reinsurers, modifications and usage of SDE continued without formal endorsement throughout 1989 and 1990. More Funds were using SDE and more Receivers were accepting the use of the format.

In 1991, the Rehabilitators and Receivers Task Force, chaired by the Florida Commissioner of Insurance, created the NAIC Database and Agreements Working Group ("NAIC Working Group"). One of the charges of the NAIC Working Group was to evaluate opportunities for improved information transfer from Funds to Receivers and from Receivers to Funds.

The NAIC Working Group, with the support of member and non-member Receivers, Reinsurers, Funds and others, developed a series of options to respond to this charge. Included in the options developed were:

1. A centralized system which would support both claims data and image based retrieval of claim files;
2. A centralized database for all claims data;
3. A claim clearinghouse;
4. Uniform data reporting standards.

After the development of these options, an evaluation was made of the cost effectiveness, ease of implementation, and ongoing use of each option. The NAIC Working Group decided that the **Uniform Data Standard** ("UDS") was the appropriate starting point, because it was the least costly, easiest to accomplish, and would be required before any of the other more sophisticated options could be considered.

A group of technical personnel from Funds and Receivers was established to develop the UDS. This operating group has become known as the NAIC UDS Technical Support Group ("TSG"). This group is active in the promotion of the UDS for property/casualty insolvencies.

UDS Version 1 was approved by the NAIC and implemented effective April 1, 1995. This was the starting point of UDS. The original UDS contained sufficient information to support the need that existed in 1994.

UDS Version 2.1 was developed because there was a large increase of insolvencies with workers' compensation ("WC") claims. There was a need to update and expand the existing formats. UDS Version 2.1 was approved by the NAIC and implemented effective January 1, 2005.

How Does the UDS Operate?

Data conversion (Insolvent Company to Receiver's System)

Each Receiver will convert the claim data from the insolvent company to their own operating system.

Data conversion (Receiver to Fund)

The Receiver will then convert the claim data to the appropriate UDS format and transmit the data to the Funds. The conversion programs for passing the data from Receiver to Funds will need to be written only one time for each receivership.

Inception of insolvency (Receiver to Funds)

The Receiver will send the [A](#), [E](#), [F](#), [G](#), [I](#) and [M](#) Records to transmit claims data for existing and new claims to the Funds. The [B Record](#) is also sent to the Funds to transmit Unearned/Return Premium claims data.

Regular Reporting (Fund to Receiver)

Each Fund will need to create a conversion program only once for their operating system. This conversion program will accommodate both the receipt of the data from and the reporting of data to all receiverships via [C](#), [D](#), [I](#) and [M](#) Records.

What Are the Benefits of Using UDS?**Uniform information**

Data interpretation is reduced as the information supplied from each Fund and Receiver for each company liquidated will be the same format using the same data definitions.

Standardized Coding

Coverage codes, transaction codes, file location codes and cancellation codes will be uniformly reported by all Funds, reducing translation and conversion issues.

Reduce/Eliminate Manual Data Entry

Prior to UDS:

- the Funds received paper claim files;
- the files were reviewed for information required for data entry into their computer system;
- the data was keyed into the system and verified;
- the Funds used the data to prepare Financial Information Questionnaire schedules.

These steps were streamlined in UDS as the information flows from the UDS format to each operating system. This saves a tremendous amount of staff hours, considering the many insolvencies that Receivers and Funds are required to manage concurrently.

Cross Reference

UDS includes the insolvent company policy and claim numbers, Receiver claim numbers, and the claim numbers assigned by the Fund, allowing for the creation of flexible cross reference tables within each operation.

Simplify Reporting

An additional benefit of UDS is that it allows Funds to report the UDS standardized claim information to the Receiver and satisfy Financial Information Questionnaire reporting requirements. It also allows for electronic reporting, reducing the need to manually create reports for various Receiverships' requirements.

Reinsurance Recoveries

Regular and timely reporting creates the opportunity for Receivers to expedite their reinsurance collections and bring assets to the insolvent company earlier. This will increase the insolvent companies' investment income affecting future distributions and create additional opportunities to provide Early Access payments to the Funds under Early Access Agreements.

"I" Record - FAQ Update

Have IMAGING SYSTEM	INITIAL HARDCOPY RETURNED	CLAIM FILE CLOSED	ACTION
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INITIAL Setup - Receiver TO Fund

FUND

YES	YES	YES	Since images have been initially been made upon startup, and subsequent activity has been transferred to receiver either by disk or electronic transfer, NO additional image transmission is required.
		NO	Since Claim file is not closed, fund will continue to send images to Receiver either by disk or electronic transfer
	NO	YES	Fund would image the hardcopy and return both the hardcopy and the image to the Receiver.
		NO	Fund would image the hardcopy and return both the hardcopy and the image to the Receiver. Fund will continue to send subsequent images to Receiver either by disk or electronic transfer
NO	YES	YES	Since the Fund has no imaging system, and the hardcopy has already been returned, there is no further action needed by the Fund.
		NO	Since the Fund has no imaging system, the hardcopy would be retained by the Fund for settling of claim.
	NO	YES	Since the Fund has no imaging system, and the hardcopy has been retained for settling of claim, the hardcopy should be returned to the receiver since the claim has been closed.
		NO	Since the Fund has no imaging system, and the hardcopy has been retained for settling of claim, the Fund will administer the claim until it is closed.

RECEIVER

YES	YES	YES	If the FUND has an imaging system as well, then the Fund should send images either by disk or electronic transfer to the Receiver
		NO	Since the Receiver has an imaging system, the Fund should send images either by disk or electronic transfer to the Receiver until the claim file is closed.
		NO	Since the Receiver has an imaging system, the Fund should send images either by disk or electronic transfer to the Receiver now that the claim file is closed and return the initial Hardcopy.
	NO	NO	Since the Receiver has an imaging system, the Fund should send images either by disk or electronic transfer to the Receiver until the claim file is closed.
		YES	Since the Receiver has no imaging system, and the initial hardcopy has been returned to the Receiver by the Fund, all subsequent documentation should be returned to the Receiver now that the claim is closed.
		NO	Since the Receiver has no imaging system, and the initial hardcopy has been returned to the Receiver by the Fund, all subsequent documentation should be returned to the Receiver until the claim is closed.
NO	YES	YES	Since the Receiver has no imaging system, and the hardcopy has been retained by the Fund for settling of claims, and the claim is now closed, the Fund should return the Hardcopy file to the Receiver.
		NO	Since the Receiver has no imaging system, and the hardcopy has been retained by the Fund for settling of claims, the Fund will administer the claims until it is closed.
	NO	YES	Since the Receiver has no imaging system, and the hardcopy has been retained by the Fund for settling of claims, the Fund will administer the claims until it is closed.

Work in Progress - Fund

FUND

YES	YES	YES	Since images have been initially been made upon startup, and subsequent activity has been transferred to receiver either by disk or electronic transfer, NO additional image transmission is required.
		NO	Since Claim file is not closed, fund will continue to send images to Receiver either by disk or electronic transfer
	NO	YES	Fund would image the hardcopy and return both the hardcopy and the image to the Receiver.

"I" Record - FAQ Update

Have IMAGING SYSTEM	INITIAL HARDCOPY RETURNED	CLAIM FILE CLOSED	ACTION
		NO	Fund would image the hardcopy and return both the hardcopy and the image to the Receiver. Fund will continue to send subsequent images to Receiver either by disk or electronic transfer
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		NO	Since the Fund has no imaging system, the hardcopy would be retained by the Fund for settling of claim.
	NO	YES	Since the Fund has no imaging system, and the hardcopy has been retained for settling of claim, the hardcopy should be returned to the receiver since the claim has been closed.
		NO	Since the Fund has no imaging system, and the hardcopy has been retained for settling of claim, the Fund will administer the claim until it is closed.

Work in Progress - RECEIVER

RECEIVER

YES	YES	YES	If the FUND has an imaging system as well, then the Fund should send images either by disk or electronic transfer to the Receiver
		NO	Since the Receiver has an imaging system, the Fund should send images either by disk or electronic transfer to the Receiver until the claim file is closed.
	NO	YES	Since the Receiver has an imaging system, the Fund should send images either by disk or electronic transfer to the Receiver now that the claim file is closed and return the initial Hardcopy.
		NO	Since the Receiver has an imaging system, the Fund should send images either by disk or electronic transfer to the Receiver until the claim file is closed.
NO	YES	YES	Since the Receiver has no imaging system, and the initial hardcopy has been returned to the Receiver by the Fund, all subsequent documentation should be returned to the Receiver now that the claim is closed.
		NO	Since the Receiver has no imaging system, and the initial hardcopy has been returned to the Receiver by the Fund, all subsequent documentation should be returned to the Receiver until the claim is closed.
	NO	YES	Since the Receiver has no imaging system, and the hardcopy has been retained by the Fund for settling of claims, and the claim is now closed, the Fund should return the Hardcopy file to the Receiver.
		NO	Since the Receiver has no imaging system, and the hardcopy has been retained by the Fund for settling of claims, the Fund will administer the claims until it is closed.

Closure - Receiver

FUND

YES	YES	YES	Since images have been initially been made upon startup, and subsequent activity has been transferred to receiver either by disk or electronic transfer, NO additional image transmission is required.
		NO	Since Claim file is not closed, fund will continue to send images to Receiver either by disk or electronic transfer
	NO	YES	Fund would image the hardcopy and return both the hardcopy and the image to the Receiver.
		NO	Fund would image the hardcopy and return both the hardcopy and the image to the Receiver. Fund will continue to send subsequent images to Receiver either by disk or electronic transfer
NO	YES	YES	Since the Fund has no imaging system, and the hardcopy has already been returned, there is no further action needed by the Fund.
		NO	Since the Fund has no imaging system, the hardcopy would be retained by the Fund for settling of claim.

"I" Record - FAQ Update

Have IMAGING SYSTEM	INITIAL HARDCOPY RETURNED	CLAIM FILE CLOSED	ACTION
	NO	YES	Since the Fund has no imaging system, and the hardcopy has been retained for settling of claim, the hardcopy should be returned to the receiver since the claim has been closed.
		NO	Since the Fund has no imaging system, and the hardcopy has been retained for settling of claim, the Fund will administer the claim until it is closed.

RECEIVER

YES	YES	YES	If the FUND has an imaging system as well, then the Fund should send images either by disk or electronic transfer to the Receiver
		NO	Since the Receiver has an imaging system, the Fund should send images either by disk or electronic transfer to the Receiver until the claim file is closed.
	NO	YES	Since the Receiver has an imaging system, the Fund should send images either by disk or electronic transfer to the Receiver now that the claim file is closed and return the initial Hardcopy.
		NO	Since the Receiver has an imaging system, the Fund should send images either by disk or electronic transfer to the Receiver until the claim file is closed.
NO	YES	YES	Since the Receiver has no imaging system, and the initial hardcopy has been returned to the Receiver by the Fund, all subsequent documentation should be returned to the Receiver now that the claim is closed.
		NO	Since the Receiver has no imaging system, and the initial hardcopy has been returned to the Receiver by the Fund, all subsequent documentation should be returned to the Receiver until the claim is closed.
	NO	YES	Since the Receiver has no imaging system, and the hardcopy has been retained by the Fund for settling of claims, and the claim is now closed, the Fund should return the Hardcopy file to the Receiver.
		NO	Since the Receiver has no imaging system, and the hardcopy has been retained by the Fund for settling of claims, the Fund will administer the claims until it is closed.

FAQ Issues

INITIAL Setup - Receiver TO Fund

If both the Fund and the Receiver have imaging capabilities, then the Receiver should transmit the claim files to the Fund either by disk or electronic transfer.

Work in Progress

Subsequently, the Fund should establish an agreed upon schedule for sending updates on the claim activity to the Receiver.

CLOSED FILE

Upon closing a file, the Fund should return the hardcopy claim file to the receiver if it has not been imaged and previously returned. If the Receiver has imaging capability, the Fund should send either by disk or electronic transfer the closed file image and all related correspondence. Dependant on any previously agreed on reporting schedule, final transmission of the closed file documents should be

Questions that may need clarification

- 1 Must a Receiver send HARDCOPY to Fund if both have an imaging system?
- 2 Must a Fund return HARDCOPY to Receiver after it has imaged the file?
- 3 With what frequency should the Fund send updates to the Receiver?
- 4 Should the Fund send incremental updates or complete file updates to the Receiver?
- 5
- 6
- 7
- 8
- 9
- 10

Comments

If both Receiver and Fund have imaging capabilities, then Electronic transmission would be the ideal means. However, each Receiver and Fund should reach agreement on how documentation will be transmitted.

It has been historically recognized that the Receiver owns the hardcopy file

12 “I” Record – Receiver to Funds – Document Image

- 12.1 Fields
 - 12.1.1 “I” Record – Receiver / Funds – Claims Image Index
- 12.2 Layout
 - 12.2.1 Header and Trailer Records (I Record)
 - 12.2.2 Header Record Format
 - 12.2.3 Trailer Record Format
- 12.3 Extended Description
- 12.4 Relationship to transaction types
- 12.5 Examples relating to business processes
- 12.6 FAQ's

DRAFT REV08 10/07/10

12.1 Fields

12.1.1 "I" Record – Receiver / Funds – Claims Image Index

No.	Field Name	Req	Type	Size	Pos	Short Description
1	RECORD TYPE	R	A	1	1	The value of this field must be "I"
2	INSOLVENT COMPANY	R	N	5	2-6	NAIC Number
3	FROM LOCATION STATE	R	A	2	7-8	State of the source sending the imaged files. see State Code table
4	FROM LOCATION CODE	R	N	2	9-10	Location of the source sending the Imaged files i.e. 01=Receiver 10=Fund see Location Code table
5	INSOLVENT CO'S CLAIM NUMBER	R	A	20	11-30	Unique number assigned by the insolvent company to this claim
6	RECEIVER CLAIM NUMBER	C	A	20	31-50	Unique number assigned by Receiver to the claim
7	TPA CLAIM NUMBER	C	A	30	51-80	Unique number assigned by the insolvent company's TPA to this claim
8	LONG CLAIM NUMBER	C	A	30	81-110	Insolvent Company Claim No., if longer than 20 characters
9	FUND CLAIM NUMBER	C	A	20	111-130	Unique number assigned by the fund to the claim – Require if originator is the Fund
10	ALTERNATE INDEX 1	O	A	50	131-180	Alternate Index
11	ALTERNATE INDEX 2	O	A	50	181-230	Alternate Index
12	ALTERNATE INDEX 3	O	A	50	231-280	Alternate Index
13	ALTERNATE INDEX 4	O	A	50	281-330	Alternate Index
14	DOCUMENT ID	C	A	30	331-360	Document identifier (Default blank)
15	DOCUMENT PAGE NUMBER	C	N	9	361-369	Document Page Number (Default Blank) Page number within DOCUMENT ID
16	CAPTURE DATE	R	N	8	370-377	Date on document YYYYMMDD
17	CAPTURE TIME	O	N	8	378-385	Time on document HHMMSSSS (Military time)
18	FOLDER TYPE	O	A	6	386-391	Code that describes the contents and/or structure of the folder
19	DOCUMENT TYPE	O	A	30	392-421	Way to group similar documents, i.e. Medical Bills
20	DOCUMENT DESCRIPTION OR COMMENT	C	A	128	422-549	Document Description or Comment i.e. "Denial letter from ABC Insurance sent to claimant and attorney"
21	POLICY NUMBER	O	A	20	550-569	Policy Number
22	DATE OF LOSS / INJURY	O	N	8	570-577	Date of loss (Accident Date) for loss claims. YYYYMMDD
23	INSURED LAST NAME	O	A	30	578-607	Insured's last name or business name
24	INSURED FIRST NAME	O	A	30	608-637	Insured's first name
25	CLAIMANT NUMBER	O	N	5	638-642	Number assigned by Receiver to this claimant
26	CLAIMANT LAST NAME	O	A	30	643-672	Claimant's last name or business name
27	CLAIMANT FIRST NAME	O	A	30	673-702	Claimant's first name
28	DOCUMENT PATH	R	A	256	703-958	Document's full path (if path exists it must begin with and end with '\')
29	DOCUMENT FILENAME	R	A	256	959-1214	Document's physical file name, full filename including suffix
30	FILE TYPE	R	A	4	1215-1218	Document file type i.e. TIF, PDF, JPG etc....

12.2 Layout

Each document image sent to the Receiver or Fund will require an "I" record identifying the image and its association to a specific claim file.

12.2.1 Header and Trailer Records (I Record)

Each file sent to the Receiver or fund will require a header and trailer record to define the beginning and ending point as well as the content of the file.

12.2.2 Header Record Format

No.	NO. OF POSITIONS	ALPHA/ NUMERIC	REQ. FIELD	FIELD POSITIONS	FIELD DESCRIPTIONS
1	20	A	R	1-20	Value of this field should be "HEADER02"
2	5	A	R	21-25	Insolvent Company No. (NAIC No.)
3	1	A	R	26	I = Receiver to Fund / Fund to Receiver (Imaged Index)
4	2	A	R	27-28	From State see state code table
5	2	N	R	29-30	From Location see location code table
6	2	A	R	31-32	To State see state code table
7	2	N	R	33-34	To Location see location code table
8	3	N	R	35-37	Batch Number (0 Decimals implied)
9	8	N	R	38-45	Batch Submission Date (YYYYMMDD)
10	8	N	R	46-53	Submission Period - From Date (YYYYMMDD). On the first Submission, the from date should be the date of insolvency. Thru date should be last as-of date of the data (that is, the date when the data was staged for extract.). On 2nd and subsequent Submission, the from date should be day after the thru date on the previous submission
11	8	A	R	54-61	Submission Period - Through Date (YYYYMMDD)
12	3	A	R	62-64	Insurance Type: P&C = Property & Casualty
13	1	A	R	65	Replacement File Indicator Y/N Default "N"
14	1025	A	R	66-1218	Filler (spaces)

12.2.3 Trailer Record Format

No.	NO. OF POSITIONS	ALPHA/ NUMERIC	REQ. FIELD	FIELD POSITIONS	FIELD DESCRIPTIONS
1	20	A	R	1-20	Value of this field should be "TRAILER"
2	5	A	R	21-25	Insolvent Company No. (NAIC No.)
3	1	A	R	26	I = Receiver to Fund / Fund to Receiver (Imaged Index)
4	2	A	R	27-28	From State see state code table
5	2	N	R	29-30	From Location see location code table
6	2	A	R	31-32	To State see state code table
7	2	N	R	33-34	To Location see location code table
8	3	N	R	35-37	Batch Number (0 Decimals implied)
9	8	N	R	38-45	Submission Date (YYYYMMDD)
10	8	N	R	46-53	Submission Period - From Date (YYYYMMDD). On the first Submission, the from date should be the date of insolvency. Thru date should be last as-of date of the data (that is, the date when the data was staged for extract.). On 2nd and subsequent Submission, the from date should be day after the thru date on the previous submission
11	8	A	R	54-61	Submission Through Date (YYYYMMDD)
12	3	A	R	62-64	Insurance Type: P&C = Property & Casualty
13	9	A	R	65-73	Record Count within the file (0 decimals implied) does not include Header & Trailer record
14	1017	A	R	74-1218	Filler (spaces)

12.3 Extended Description

No.	Field Name	Extended Description	Defaults to
1	RECORD TYPE		"1"
2	INSOLVENT COMPANY	NAIC Number	
3	FROM LOCATION STATE	State of the source sending the imaged files. see State Code table	
4	FROM LOCATION CODE	Location of the source sending the Imaged files i.e. 01=Receiver 10=Fund see Location Code table	
5	INSOLVENT CO'S CLAIM NUMBER	Unique number assigned by the insolvent company to this claim	
6	RECEIVER CLAIM NUMBER	Unique number assigned by Receiver to the claim	
7	TPA CLAIM NUMBER	Unique number assigned by the insolvent company's TPA to this claim	
8	LONG CLAIM NUMBER	Insolvent Company Claim No., if longer than 20 characters	
9	FUND CLAIM NUMBER	Unique number assigned by the fund to the claim – Require if originator is the Fund	
10	ALTERNATE INDEX 1	Alternate Index	
11	ALTERNATE INDEX 2	Alternate Index	
12	ALTERNATE INDEX 3	Alternate Index	
13	ALTERNATE INDEX 4	Alternate Index	
14	DOCUMENT ID	Document identifier	Blank
15	DOCUMENT PAGE NUMBER	Document Page Number Page number within DOCUMENT ID	Blank
16	CAPTURE DATE	Date on document YYYYMMDD	
17	CAPTURE TIME	Time on document HHMMSSSS (Military time)	
18	FOLDER TYPE	Code that describes the contents and/or structure of the folder	
19	DOCUMENT TYPE	Way to group similar documents, i.e. Medical Bills	
20	DOCUMENT DESCRIPTION OR COMMENT	Document Description or Comment i.e. "Denial letter from ABC Insurance sent to claimant and attorney"	
21	POLICY NUMBER	Policy Number	
22	DATE OF LOSS / INJURY	Date of loss (Accident Date) for loss claims. YYYYMMDD	
23	INSURED LAST NAME	Insured's last name or business name	
24	INSURED FIRST NAME	Insured's first name	
25	CLAIMANT NUMBER	Number assigned by Receiver to this claimant	
26	CLAIMANT LAST NAME	Claimant's last name or business name	
27	CLAIMANT FIRST NAME	Claimant's first name	
28	DOCUMENT PATH	Document's full path (if path exists it must begin with and end with '\')	
29	DOCUMENT FILENAME	Document's physical file name, full filename including suffix	
30	FILE TYPE	Document file type i.e. TIF, PDF, JPG etc....	

12.6 FAQ's

Historically, the Receiver claims ownership of all original documents. These documents contain support for Guaranty Fund claims for reimbursement of loss and expense from the Receiver. Therefore, the Fund(s) and the Receiver should establish and agree on a disposition of hardcopy after they have been imaged.

Q.1 How far back should the image history go?

A.1 Image files should be transmitted for what has already been imaged. Volume may dictate the media used to transmit. (See Q.4 below). Each Fund has to look at the costs and time constraints to see how much of their history can reasonably be imaged.

Q.2 What order should the image records be sorted in the image data file?

A.2 "I" Records and accompanying image files can be sent in any order. The recipient will be able to re-sort them into whatever order is desired.

Q.3 Is it possible to have the same claim sent from two different Funds in the same month with images attached?

A.3 Yes. In some instances two or more funds may agree to share in the defense and settlement costs on a disputed claim. There are also instances where the limits of one Fund are exhausted and the claim becomes the responsibility of another Fund. These are just two examples and there are many other cases where this is possible. (See "C" Record FAQ's, Section 10.6, Q.9) If more than one Fund is handling a claim, it is possible to receive images from all Funds involved on a given claim. The "I" Record format requires a source which will distinguish the Fund from which the image was received.

Q.4 I am a Fund and I currently send data via diskette. Is this the preferred format? Can I send via email?

A.4 Image files are large in size and since each image is accompanied by an "I" Record, it would be best to transmit the images via a secured FTP site. Initially, the history of images can be transmitted via a dedicated portable hard drive, preferably in a multi-page format. (See Q6). Ongoing monthly transmissions ideally utilize secured FTP facilities. Email transmission may be challenged due to the size of image files and is a less secure means of transmission. Therefore, it is not an acceptable media for image transmission.

Q.5 What are the acceptable formats for image files?

A.5 Image files can be transmitted in several usable formats such as JPG, PDF, TIFF and BMP. However, formats affect the size of files which in turn affect transmission efficiencies. Therefore, the optimal file formats are JPG, PDF and TIFF.

Q.6 Should I send each page of a multi-page document individually?

A.6 Ideally, it is best to send a multi-page document as one image file containing multiple pages accompanied by one "I" record to identify the image file. However, if a multipage image is not possible, each page of a given document can be sent individually accompanied by one "I" record per page per file. This single file format is less desirable as it affects transmission and requires additional processing by the recipient.

If a single page format is used, the page numbering for each page of a given document image must be in sequential order. For each claim number and document id, the page numbers should be unique. For example, a transmission of a four (4) page document should be sent as follows:

- One (1) UDS "I" File containing:
 - One (1) Header Record
 - Four (4) "I" records
 - One (1) Trailer Record
- Four (4) image files

Q.7 I am a Fund and I have imaged all of the paper claim files we received from the Receiver. I do not have the space to store these paper files. Can I destroy these paper files and just send a disc with the imaged claim files to the Receiver?

A.7 Each Fund and Receiver should have an agreement for the disposition of hardcopy files (including file jackets) after they have been scanned. The individual arrangements should be followed.

Q.8 I am a Receiver and I do not have an imaging system. How do I work with the disc that the Funds have sent to me with imaged claim files on them?

A.8 The Receiver should look to either establishing a method of viewing and storing the imaged documents or a process in which the documents are printed out.

- Q.9** I am a Fund that does not have an imaging system. There is a new liquidation and all of their files are imaged files – no paper files. How will my claim examiners work on these files?
- A.9** The Fund should look to either establishing a method of viewing and storing the imaged documents or a process in which the documents are printed out. The Receiver might be able to help in this process.
- Q.10** I am a Fund and I have returned all the open claim files to the Receiver. We have new documentation for these claims that we have scanned into our imaged files. What do we do with the newly scanned hard copy documents?
- A.10** The disposition of subsequently scanned hard copy documents should follow any arrangements agreed on by the Fund and Receiver. (see A.7)
- Q.11** I am a Fund and I have imaged all of the paper claim files we received from the Receiver. I do not have the space to store these paper files. Can I destroy these paper files and just send a disc with the imaged claim files to the Receiver?
- A.11** Each Fund and Receiver should have an agreement for the disposition of hardcopy files (including file jackets) after they have been scanned. The individual arrangements should be followed.
- Q.12** I am a Fund and I have imaged all of the paper claim files and subsequent related documents. I have closed files that will no longer be handled by the Fund. Should I send a complete electronic transmission of the closed file or send just the images created since the previous transmission?
- A.12** Each Fund and Receiver should have an agreement for the schedule, frequency and medium for transmitting electronic images. The individual arrangements should be followed.

From: Andrew Holladay <AHolladay@NCIGF.org>
Date: January 19, 2011 1:22:51 PM EST
To: "Hoschett, Julie" <JHoschett@osdchi.com>
Cc: uds-help <udshelp@udstsg.com>, Mark Czarnecki <MCzarnecki@osdchi.com>, "Hungsb, Richard" <RHungsb@osdchi.com>
Subject: Re: UDS FORMAT A - version 2.2 - questions

Julie,

We have been discussing your observations with UDS helpdesk and think they are well taken.

However, changing the default values for items in UDS isn't something we can do without vetting it through the rest of the committee. There are possible implications to making these changes that might necessitate changes to certain claims systems and other software.

Regarding your specific questions, these points have been raised in our discussions:

1) CLAIM REPORT DATE and CLAIMANT BIRTH DATE: These two fields are conditional in nature; that may be why they were defaulted to blank. In the case of Claimant birth Date, a claimant that is a business/corporation would not have a "birth" date, per se.

2) COVERAGE CODE, CLAIMANT ID NUMBER, CATASTROPHIC LOSS CODE, and EMPLOYER WORK PHONE NUMBER: These are numeric fields, so your point is very well taken here with respect to default values. However, coverage code does not allow for a default value; it must be filled in with a valid UDS coverage code. The Claimant Number ID (a/k/a SSN or EIN) could be filled in with 0s if not known. This would pass validation.

We will bring this discussion to the larger UDS TSG during our next conference call in February. Thank you for raising these issues.

-Andrew Holladay

On Jan 18, 2011, at 10:44 AM, Hoschett, Julie wrote:

To the UDS committee:

I have the following questions regarding UDS Version 2.2 for FORMAT A. In Chapter 15 of the UDS MANUAL, the Appendix indicates that...

1. The default values for the DATE OF LOSS, EFFECTIVE DATE, and EXPIRATION DATE are listed as "19010101". However, the default values for CLAIM REPORT DATE and CLAIMANT BIRTH DATE are listed as "Blank". Shouldn't the default values for CLAIM REPORT DATE and CLAIMANT BIRTH DATE be "19010101"?

2. The default values for the COVERAGE CODE, CLAIMANT ID NUMBER, CATASTROPHIC LOSS CODE, and EMPLOYER WORK PHONE NUMBER are listed as "blank". However, these fields are defined as numeric. Shouldn't the default values be ZEROES?

Thanks for your help,
Julie Hoschett @ OSD