

Flood Re

Bordereaux Functional Design

Effective from date of issue

March 2015

Purpose of this document

The purpose of this document is to:

- Define the design of the solution for the Bordereaux file upload elements of the Flood Re Service Provision to include a :
 - Summary of the Business Requirements satisfied by this design element
 - Description of the business processes interacting with this design element
 - Description the functional solution for this design element
 - Description the logical data model for this design element
 - Description the logical interfaces into and out of for this design element
 - Specification of all Bordereaux Contents, data validation and formatting rules
- Provide an approval mechanism for the Bordereaux file Functional Design
- Provide communication of the Bordereaux Functional Design to a wider audience

Intended Audience

This document is intended to be read to provide functional and logical understanding of the service being provided by the Managing Agent and to inform the Insurer's planning and processes for the implementation of Flood Re. The recommended audience for this document is likely to include Project Managers, Business Analysts, and Solution Architects.

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1 HIGH LEVEL BUSINESS REQUIREMENTS

This document is intended to set out the functional and logical design to meet the following business requirements defined by Flood Re:

Statement of Requirement	Requirement	Priority
5.3 5.1.2	The provision of the <i>Underwriting Bordereaux management consolidation system to consolidate and accommodate underwriting information provided by Ceding Insurers, on a monthly basis.</i>	Must
5.4 5.1.3	The provision of the <i>Claim Bordereaux management consolidation system to consolidate and process claims information provided by Ceding Insurers, on a monthly basis. The Supplier's claims Bordereaux consolidation system shall cater for an unlimited number of claims.</i>	Must
5.8.1.1	Monthly Financial management reporting and Non-financial Management Information	Must

1.1 Introduction

The Flood Re Managing Agent is developing IT systems and services to enable Insurers to cede Bordereau risks and to submit claims to Flood Re. The Managing Agent has developed the format and content of an Underwriting and Claims Bordereaux based on earlier work carried out by Flood Re prior to their appointment. Earlier drafts of the Bordereaux were informed by periods of consultation and discussion with Insurers of all types.

Both Bordereau formats contain mandatory and optional data items. For the purposes of ceding a risk, only mandatory data items need to be included however it should be noted that some data items have been included in the Bordereaux to enable and inform portfolio modelling and planning. It is recommended Insurers submit Bordereau with all mandatory and as many optional data items as possible.

The Bordereau contains a number of optional fields, which have been built into the Flood Re Technical Design. We recommend that these optional fields are included in all Insurer builds.

1.2 Flood Re Unique Identifier – FRid

The Flood Re unique identifier or "FRid" is being created by the Managing Agent for all of the 30 million UK properties that will be stored on the online and offline version of the Property Data Hub.

It is highly recommended that Insurers incorporate storing and using the FRid as part of their overall Flood Re implementation. The primary reason for this is that use of the FRid when ceding Bordereaux will ensure a match for that property and ensure that the risk is ceded successfully.

A new property identifier has been created as there is not universal coverage of other unique references such as the Royal Mail UDPRN or National Land and Property Gazetteer UPRN. There is also some re-use and duplication occasionally of these references which can cause difficulties when ensuring that a consistent address match is being made to the same property again and again (i.e. for new business and renewal).

Insurers and other parties can access the FRid in the following ways:

- Upfront address matching with the Managing Agent as part of on boarding

- Through individual or batch address queries to the Property Data Hub once all systems are live
- Through local implementation of the offline property file

Use of the FRid to query the Property Data Hub will ensure consistent property tax band (Eligibility Criteria) and year of build flag (Eligibility Period) information is returned for the correct address.

Additionally use of the FRid when ceding underwriting Bordereaux and submitting claims Bordereaux will ensure that submissions pass address match validation and that the Bordereaux are submitted for the correct addresses.

1.3 Context

The Flood Re Managing Agent is required to build functionality to allow Insurers to upload risks and claims via a Bordereau file for processing by Flood Re.

This includes the functionality to:

- Allow the Insurers to upload the file or submit via web services, CSV or JSON
- Technically validate the Bordereaux
- Apply data and business validation rules to each line item within the submitted Bordereaux
- Report either confirmation of a successful submission, or return an error responses back to the Insurer detailing why validation has failed
- Enable submitting Insurers to re-submit Bordereaux upon a rejected submission
- Store validated Bordereaux data for the production of Management Information and future validation of associated Bordereaux (i.e. Claims Bordereaux will be validated using data submitted in Underwriting Bordereaux)

1.4 In-Scope

This document defines:

- The Statement of Requirements fulfilled by this design
- The Business processes involved in uploading and validating the Bordereaux files within the submission process and any associated business rules for those processes
- The Solution Functionality to be provided for supporting and utilising the Bordereaux file submission
- Associated Data Model, Interfaces and Glossary in Section 3

1.5 Out of Scope

This document does not include the User Authentication processes and assumes that a user has been validated as approved to execute a function, prior to the process described.

1.6 Document Audience and Other Associated Documents

This document is intended to be read to provide functional and logical understanding of the service being provided by the Managing Agent and to inform the Insurer's planning and processes for the implementation of Flood Re.

The recommended audience for this document is likely to include Project Managers, Business Analysts, and Solution Architects.

The interface definitions within this document are to inform a functional understanding of the Bordereaux file upload service design only and for implementation details, the Technical Design should be referenced.

This document is a part of the Flood Re information pack as listed below:

Reference	Details
Layman's Guide	Overview and Summary of End to End implementation.
High Level Solution Architecture Document	High Level End to End Solution Architecture
Bordereaux Functional Design	Business process and Solution functional details for Underwriting and Claims Bordereau services
Property Data Hub Functional Design	Business process and Solution functional details for Property Address Enquiry services for validating Eligibility Category and Eligibility Period.
Technical Design	Provides the Technical Interface details for the Bordereaux and Property Data Hub solution services.

1.7 Assumptions

- Ceding Insurers will be able to comply with the content and format of both Bordereaux files.
- Insurers will upload Bordereaux files directly through the use of web services, or via a secure web portal hosted by the Managing Agent. Files can be uploaded in either a CSV or JSON format. A more detailed description of these is specified within the Technical Design Document.
- There is no tolerance on the calculation of premiums relating to new business or renewals, as they are the application of a single figure. They are therefore either correct or incorrect. Tolerance will be applied to the calculations of Mid Term Adjustments (MTAs) to +/- £1.
- There will be functionality for exception handling of Bordereaux items (.e.g. Buildings shown with an Eligibility Period post 2009 when evidence has been provided to prove that the building is pre 2009). These are referred to as Valid Exceptions in the High Level Solution Architecture Document (HLSAD).

1.8 Constraints

The Managing Agent has sought Insurer feedback on the design approach to the Bordereaux but given the breadth and complexity of the market it is not definitive that all Insurers will be able to provide the core data set (Mandatory data items) that are specified. An exception process is detailed in section 2.3 within this document and also the HLSAD 3.6.1.4 Valid Data Exceptions. This sets out how Insurers can cede a Bordereau where they cannot supply certain mandatory information, or where they need to supply additional eligibility information when a risk has failed data or business validation rules applied upon submission.

1.9 Risks and Issues

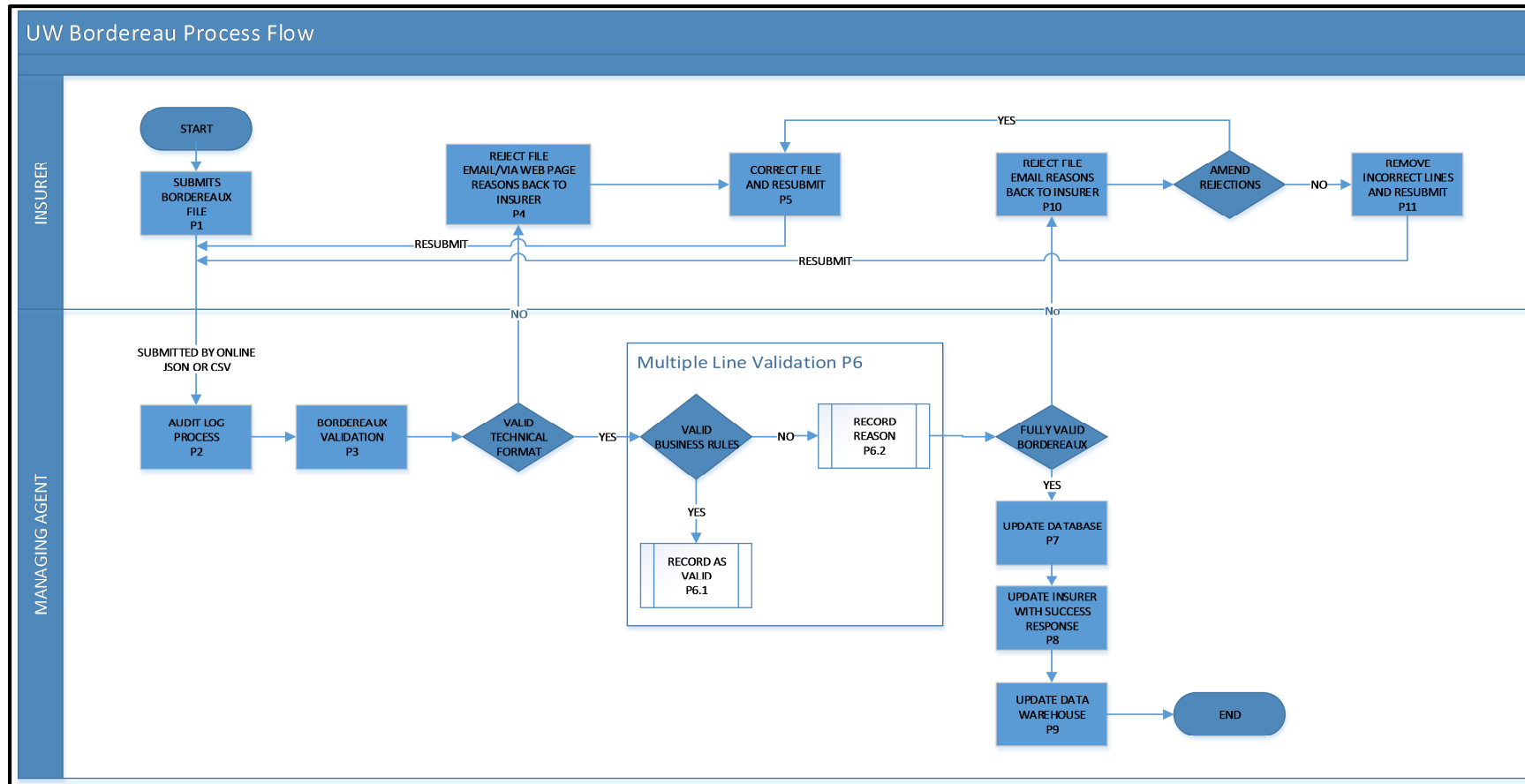
- Insurers may not be able to store and supply the Flood Re Identifier (FRid) in the Bordereaux file.
- There may be data items required in the Bordereaux file submissions that the Insurers are unable to supply

2 SOLUTION AND FUNCTIONAL DESIGN

This section of the Design Document defines the business processes that are required to support the uploading and validating of the Bordereaux files.

2.1 Functional Over View

The following diagram provides an overview of the process flow of the Bordereau file submission



Process Ref	Description
P1	<p>The Insurer submits a Bordereaux file either via :</p> <ul style="list-style-type: none"> Web Services, or, Web Portal – file upload in CSV or JSON format
P2	<p>The audit log records the submission of the Bordereaux details:</p> <ul style="list-style-type: none"> File Name (if submitted by the web portal) / URL if submitted by web services Flood Re Insurer ID Date Time stamp
P3	<p>The Bordereaux is then validated:</p> <p>Technical validation is applied to ensure the file adheres to the specified schema</p> <p>If the file passes technical validation the process moves on to the data and business validation rules</p>
P4	<p>If the file is not technically valid then the file is rejected with a message to indicate why the file cannot be loaded.</p> <p>If the file is technically valid data and business validation rules are applied. The entire file is read prior to its acceptance or rejection.</p> <p>If any of the data lines are invalid the validation of the entire file is returned to the Insurer with a list of the valid lines and the invalid lines so that the required changes can be made and the file resubmitted.</p> <p>The Insurer will receive responses via email if they have submitted the file using the web portal.</p> <p>The Insurer will receive responses via their system if they have submitted the file using the web services.</p>
P5	<p>The Insurer resolves the issues with the file and resubmits for processing</p>
P6	<p>Once validated the system records whether each risk passes or fails the data and validation rules:</p> <ul style="list-style-type: none"> P6.1 – records a valid risk P6.2 – records an invalid risk
P10	<p>The file is rejected if all lines did not pass the data and business validation rules. The Insurer now has two options:</p> <ul style="list-style-type: none"> Remove the business invalid risk and resubmit the file (P11) Amend the invalid business risks and resubmit the file (P5)

P7	If the Bordereaux file has been completely validated without errors then the information is stored in the Bordereau Database.
P8	The Insurer is provided with a successful file validation response to make them aware that their submission has been successful.
P9	All valid Bordereaux files are passed from the Bordereaux database to the Managing Agent's Data Warehouse

2.2 Business Processes

2.2.1 Overview

As per the process flow diagram there are three ways in which an Insurer can submit the Bordereaux file:

- Web Service (JSON)
- File Upload ; this can be of two file types
- CSV
- JSON

1. Web Service

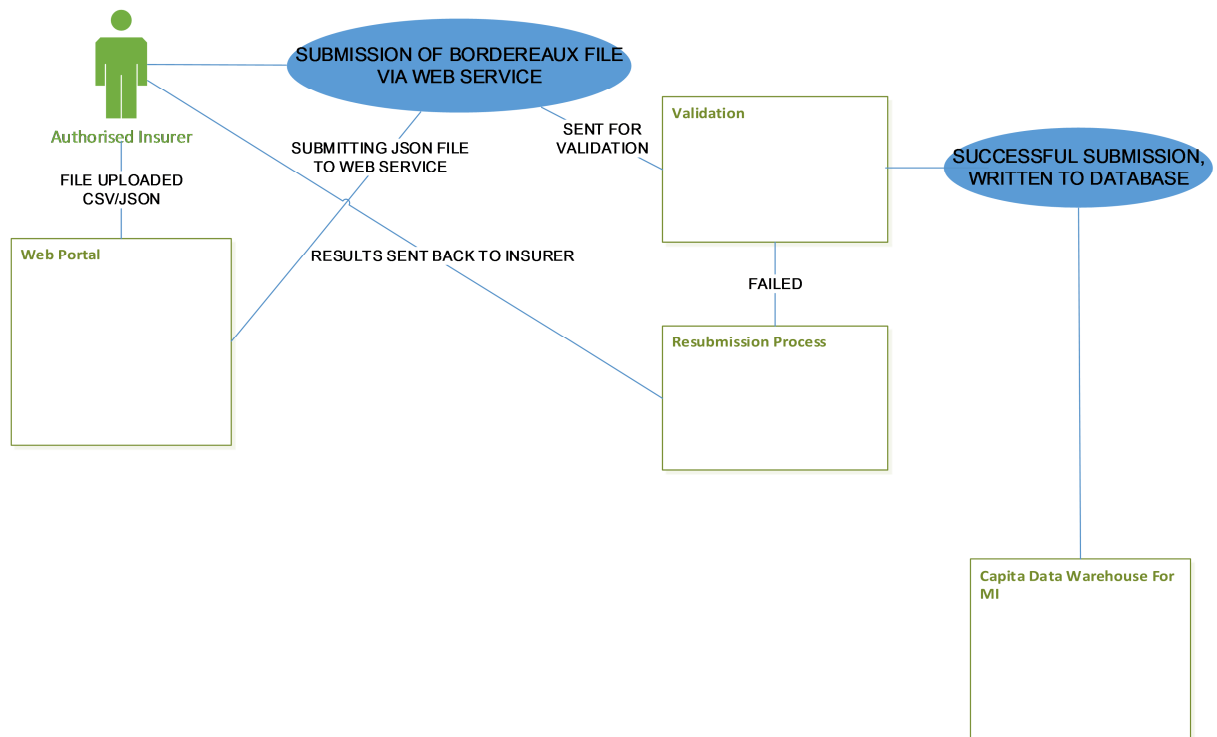
The Insurer will have built into their systems the capability of calling the web services provided by the Managing Agent to transmit the Bordereau file directly. The detail of how to do this is provided in the Technical documentation.

2. File Upload JSON

The Bordereau can be submitted via a web portal provided by the Managing Agent. The file format for submissions using JSON is detailed in the Technical documentation.

3. File Upload CSV

The Bordereau can be submitted via a web portal provided by the Managing Agent. The file format for submissions using CSV is detailed in the Technical documentation.



High Level Overview Diagram

2.2.2 Underwriting Bordereau Mandatory data items

The design of the Underwriting Bordereau is a combination of mandatory, conditional (upon mandatory items being populated) and optional data items. **For a full list of all the data items in both Bordereau files please see section 3.7 and 3.8 respectively.**

The mandatory data items that have to be supplied in the Bordereau file are as bellow. These are the minimum data items that are required for the Bordereau file and line items to be accepted. The other mandatory data items are conditional based on the building and Contents questions and these are outlined below in sections 9 & 10.

Field Name	Validation	Value
<i>Bordereau Date</i>	Date of monthly Bordereau	Date
<i>Bordereau Month</i>	Mandatory and must match month in Bordereau Date field	Numeric
<i>Bordereau Version</i>	Version of Bordereau file	Numeric
<i>Bordereau Type</i>	In this instance must equal 1 for UW	Numeric
<i>Bordereau Line Count</i>	No of lines stated in this field must match the no of lines in the Bordereau	Numeric
<i>Bordereaux Total Premium Payment</i>	Must match the sum of all the 'Total Premium Payable' contained within the Bordereau	Numeric
<i>FR Insurers ID</i>	This number is giving to the Insurer during on-boarding. Must match what is in the table against the Insurer	Alphanumeric
<i>Insurers Name</i>	As Above	
<i>Insurer FCA Number</i>	As Above	
<i>Insurer Policy Reference</i>	This ID must be unique and not match a policy previously ceded if 'Type of Policy Ceded to Flood Re'='NBS'	Alphanumeric
<i>Type of Policy Transaction Ceded to Flood Re</i>	Based on lookup code as specified in section 3.1.4	Character
<i>Date Cover Commences</i>	If the date we accept the file (Date of Bordereau) is > 120 days later than the transaction effective start date then the field 'Date Cover Commences'	Date

	is the Bordereau Date. If however the Bordereau date <= 120 post transaction effective start date then 'Date Cover Commences' is the transaction effective start date	
<i>Policy Term Effective Start Date</i>	Mandatory	Date
<i>Policy Term Effective End Date</i>	Mandatory	Date
<i>Policy Transaction Effective Start Date</i>	Mandatory	Date
<i>Policy Transaction Sequence Number</i>	This is to provide an order in which policy changes apply. It does not need to be sequential but must be incremental.	Numeric
<i>Number of Units¹</i>	Value can be either 1,2 or 3, if >1 the first address is taken to be that of the freeholders	Numeric
<i>Address Line 1</i>	Mandatory	Alphanumeric
<i>Post Code</i>	Mandatory	Alphanumeric
<i>Property Category/Eligibility Category</i>	Mandatory	A-I – Wales A-H – England & Scotland 1-8 - NI
<i>Property Eligibility Category derivation²</i>	Based on look up in section 3.1.10	Numeric
<i>Property Type</i>	Based on look up code specified in section 3.1.1	Alphanumeric
<i>Property Use</i>	Based on look up code specified in section 3.1.8	Character
<i>Number of Bedrooms</i>	The number of bedrooms within the property insured	Numeric
<i>Wall Construction</i>	Based on look up code specified in section 3.1.2	Alphanumeric

¹ number of flats for example in a block

² 1 = data source for the Eligibility Category is FR property data hub, 2 = data source is Insurer's own

<i>Roof Construction</i>	Based on look up code specified in section 3.1.3	Alphanumeric
<i>Total Premium Payable</i>	Mandatory	Numeric

Rules for mandatory data items and key conditional fields

1. File Name

Each Bordereaux file name must take the format of Insurer ID_Month_Version. This can then be validated against the following data items:

Fr Insurers ID, Bordereau Month, Bordereau Version.

If a submitted file does not contain these, then the entire file is rejected. All submitted duplicate files (i.e. without a change to the version number) will be rejected.

On the web portal the Insurer will be able to select this information from the web form, their Insurer ID will be taken from the digital certification. For insurers using the web services they will need to construct the URL using these fields.

2. File Validation

If one line within the Bordereaux file is incorrect then the entire file is rejected and an error message is provided noting the valid and invalid lines. The Insurer can then either fix the incorrect lines and resubmit or remove the invalid lines (for submission at a later date) and resubmit.

3. Mandatory Data items

All Mandatory data items must be completed or the line is invalid and the file will be rejected. The process however will return error messages to inform the Insurer what data items are required.

4. Type of Policy Transaction Ceded to Flood Re

The business rules and validation in relation to the policy transaction type are outlined in section 2.2.3 and 2.2.4. The value of the field must equal one of the values specified in section 3.1.4.

5. FRid

The FRid is not mandatory for the Insurer to populate however this is highly recommended. In applying validation upon the submission of a Bordereau a FRid must be assigned to each line item, whether it is provided or not by the Insurer.

If the FRid is provided by the Insurer then the system will perform address validation to ensure that the FRid is valid and held on the Property Tax Database. If the FRid is not provided by the Insurer, an address search is carried out against the Property Data Hub and if this does not return a match to the address entered on the Bordereau the line will be rejected. If a match is found then the FRid is assigned to that line.

6. Number of Units

The number of units must be ≤ 3

7. House name/House number

The house name or number must be entered, if neither of these data items are present then the line will be rejected. Both or these are conditional fields but one or both must be entered.

8. Property Category/Eligibility Category

The Eligibility Category must match what is stored in the Property Data Hub. To ensure that data matching is to the correct band value for the correct time period the Property Data Hub holds historical information about the Eligibility Categories. Eligibility Categories are described in full with premium values in Section 4.

9. ***Building Coverage type (Conditional)***

Building Coverage type is optional in the Bordereau template however this is the trigger field which then requires the conditional fields as outlined below to be filled in.

If the risk ceded pertains to buildings then the field '*Building Coverage type*' is not optional and must contain the value 'BLD' if it does not and any of the below fields are filled in, this line will be rejected with an error.

If the building coverage type value is equal to 'BLD', then at least one of the following three data items must be entered:

- Building Policy Sum Blanket Limit
- Building Specific Sum Insured
- Rebuilding Cost

If the Insurer is unable to supply data for the three data items above a default value of zero "0" may be entered.

Once the data items above have been populated in the Bordereau, the following becomes mandatory

- Building Transaction Rating Date
- Building Excess Amount
- Building New Annual Premium
- Building Transaction Premium
- Building Alternative Accommodation Limit

10. ***Contents Coverage type (Conditional)***

Contents Coverage type is optional in the Bordereau template however this is the trigger field which then requires the conditional fields as outlined below to be filled in.

If the risk ceded pertains to contents then the field '*Contents Coverage type*' is not optional and must contain the value 'CNT' if it does not and any of the below fields are filled in, this line will be rejected with an error.

If the Contents coverage type value is equal to 'CNT', then at least one of the following two data items must be entered:

- Contents blanket sum insured
- Contents actual sum insured

If the Insurer is unable to supply data for the two data items above a default value of zero "0" may be entered.

Once the data items above have been populated in the Bordereau the following become mandatory

- Contents Transaction Rating Date
- Contents Excess Amount
- Contents New Annual Premium
- Contents Transaction Premium
- Contents Alternative Accommodation limit

11. ***Date Cover Commences***

If the date the Managing Agent receives the file (Date of Bordereau) is greater than 120 days later than the transaction effective start date then the field 'Date Cover Commences' is the Bordereau

Date. If however the Bordereau date is up to and including 120 days post transaction effective start date then 'Date Cover Commences' is the transaction effective start date.

Note: Insurers will be informed via a Managing Agent exception process, if any of the risks ceded are greater than 120 days of the *Policy Term Effective Start Date*.

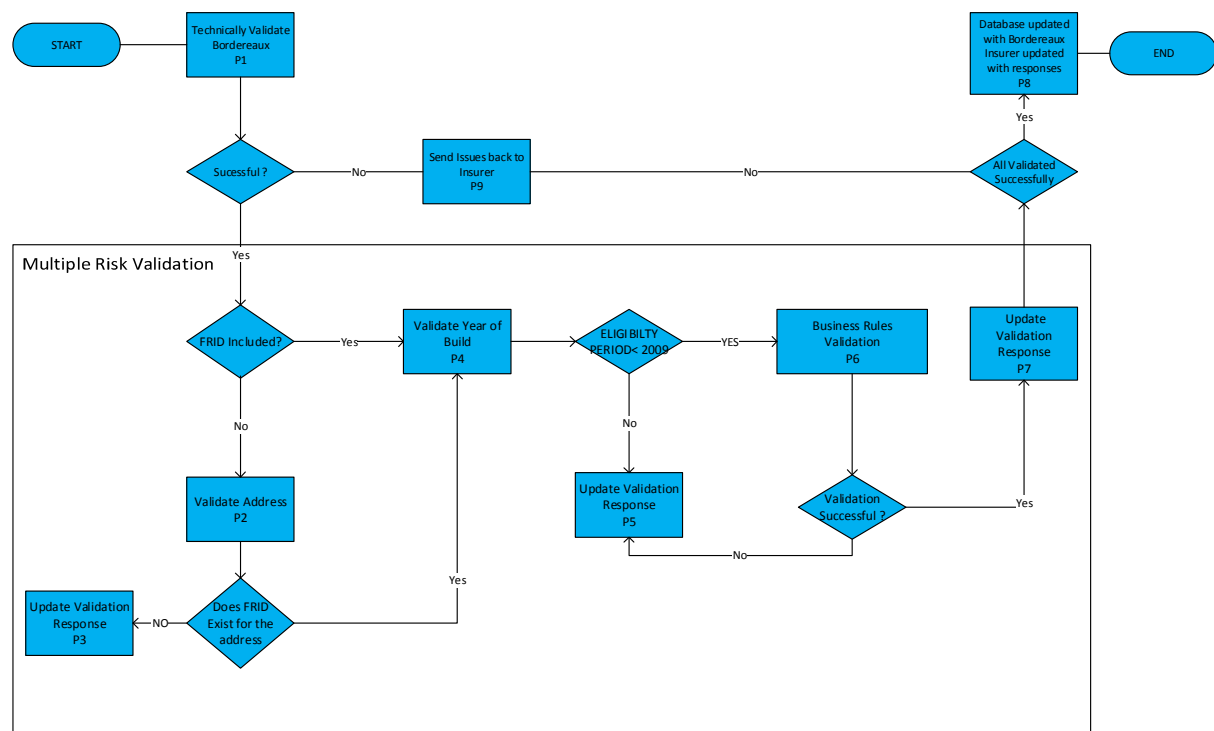
12. Policy Term

The policy term must be 365 days, unless it is a leap year. Calculation must be performed on the year to ensure it is not a Leap Year and the number of days calculated accordingly. This needs to be taken into account when calculating the premium in either *Building Transaction Premium* and/or *Contents Transaction Premium*.

2.2.3 Business Validation Rules Underwriting Bordereau

There are a number of business validation rules around the Underwriting Bordereau which include the Managing Agent ensuring that the risk is one which matches the Eligibility Criteria for Flood Re i.e. that the risk is against a property constructed prior to 2009. Once this is confirmed further business and data validation rules are applied to check the accuracy and integrity of the data submitted.

The diagram below shows the workflow that each line in the Bordereau goes through in the validation process once the system has confirmed that a file is technically valid.



Process Ref	Description
P1	The transmitted file is processed to check if it is technically valid, if it is the system then checks each line item in the Bordereau against the business rules.
P2	If the FRid has not been included on the line, the system performs an address match to retrieve the FRid.
P3	If an address match is not found (P2) then the validation log is updated with the

	corresponding error code and description and the processing moves on to the next line in the Bordereau.
P4	If the line has a FRid and it is valid, the system will then check the Eligibility Period on the property to ensure it is less than 2009.
P5	If the line item's Eligibility Period is not < 2009 (P4) then the validation log is updated with the corresponding error code and description and the processing moves on to the next line in the Bordereau.
P6	The system processes each line against business validation rules, depending on what type of policy is ceded.
P7	If the line passes the rules in P6 then the processing moves on to the next line in the Bordereau. If the line is not valid against the business rules then the Bordereaux is rejected with an error code and description (P5).
P8	Once all lines in the Bordereaux have been validated against business rules, the system checks to see if all lines in the file are valid, if they are, the Bordereau database is updated and the valid response is sent to the Insurer.
P9	If any lines in the Bordereaux are not valid then the submission is rejected and error responses are sent back to the Insurer so they can either remedy the errors or remove any line items which have failed validation.

2.2.3.1. Validation of the Risk

The system validates the FRid against the Property Data Hub and ensures the Eligibility Period is prior to the 1st January 2009.

If the Eligibility Period identifies that the property falls outside of this date, then this line (risk) is rejected. The resulting message will read, "This risk is outside the criteria required to cede to Flood Re. Eligibility Period is greater than or equal to 1st January 2009."

The Premium is the next field to be checked, if the '*type of policy transaction ceded to Flood Re*' is either 'NBS' or 'REN', then the premium field in the Bordereau will be validated against the premium table for the Eligibility Criteria (property tax band) provided.

A check is also carried out on the Eligibility Category provided in the Bordereau to ensure this matches the Eligibility Category for the address on the Property Data Hub.

In addition, if the FRid is not present then address matching based on the address text entered in the Bordereau will be performed so that a FRid can be provided for the address. If no FRid can be provided as the address cannot be matched, then the risk is rejected with the message "The address cannot be verified please double check and resubmit or contact the Service Desk."

It is strongly recommended that Insurers include the FRid when ceding risks, to ensure more effective Bordereau processing and identification of the correct property for the ceded risk.

If the coverage is for Buildings ('*Building Coverage Type=BLD*') as noted below, then the values in both of the following data items must match reflect the relevant value associated in the premium table:

- Buildings New Annual Premium
- *Building Transaction Premium*

If the coverage is for Contents ('*Contents coverage type*='CNT') then the values in both of the following data items must match the relevant value associated with the Eligibility Category in the premium table;

- Contents New Annual Premium
- Contents Transaction Premium

An additional check identifies the premium relevant to the transaction.

- All policies transactions ceded will refer to the version of the Premium Table as at the '*Transaction Rating Date*' (Buildings and or Contents)

2.2.3.2 Underwriting Bordereau Transaction Types

This section provides more detail about the six differing Bordereau transaction types (as per 2.2.2) and their validation rules.

NBS – New Business

The rules for whether the risk is eligible for Flood Re are defined within the Flood Re Underwriting Manual, section 3.2.1.

The Managing Agent must validate that the Eligibility Period is pre 2009, and confirm that the Eligibility Category on the Bordereau item matches the Eligibility Category on the Property Data Hub. If either of these does not match, then the line in the file is invalid.

Once a line item with the *type of policy transaction ceded to flood re* equal to NBS is validated (as per the rules above) the Managing Agent must check to see if the premium is correct. This will depend on whether the policy is for Buildings only, Contents only or both.

If the risk is for Buildings only, the premium supplied in the Bordereau file will be compared against the relevant premium in the premium table to ensure that they match. If they do not match, then the risk is rejected.

With the business type NBS, the Managing Agent must validate that the *Building New Annual Premium* matches the building transaction premium.

The same validation rules apply for the Contents policy. If the Contents policy type is equal to 'CNT' then:

- Eligibility Period < 2009
- Contents New Annual Premium must equal Contents Transaction Premium
- The annual premium must match what is held in the premium table based on the Eligibility Category for the Contents policy

The *total premium payable* must match the premium of the Buildings only, Contents only or the addition of both if present, if not, the line is rejected.

To ensure that the correct premium is used to validate the line in the Bordereau the system is required to use the correct date. In the case of either Buildings or Contents policies, this is the *Buildings/Contents transaction rating date*.

Validation will be carried out against the premium table using a search containing the Eligibility Category, Country Code, Transaction Date and Section Cover (i.e. building or Contents), and this will ensure that the line is validated against the correct premium as at the time the risk was ceded. Premiums are defined against Eligibility Criteria (property tax band) and **all premium values are listed in the appendix in Section 4.**

The model for the premium table is below:

Premium Table	
PK	Category
PK	Country
	Buildings
	Contents
	Combined
	Premium Effective from Date
	Premium Effective to Date

This validation rule is performed on all relevant 'Type of Policy Transaction Ceded to Flood Re'.

RIN – Reinstatement

When a line with the type of policy transaction equal to RIN is validated as per the rules in Section 2.2.2 the Managing Agent must perform the following:

- The *Reinstatement Reason Code* must reflect one of the reinstatement reason look up codes as detailed in Appendix 3.1.7
- The amount in the *Buildings / Contents transaction premium* must equal the previously recorded amount at the time of cancellation or lapse (the only difference would be that it should be a positive not a negative value), otherwise the line will be rejected. This will be based on the transaction period of the original risk. If a policy has been reinstated, then the additional premium will always equal the value of the refund premium processed at cancellation. The cancellation would be the previous sequence on the risk.
- The aforementioned is only true where a policy is reinstated on the same terms. If the policy has been cancelled, there should be no other transactions between cancelling and reinstating.

MTA – Mid Term Adjustment

When a line with the value of 'type of policy transaction ceded' is equal to MTA is validated as per the rules in Section 2.2.2 the Managing Agent must:

- Check that a MTA reason has been supplied, as per Appendix 3.1.6
- Validate the transaction premium (Building , Contents or both) calculated on the following basis:
 - All Return Premiums will be based on the original reinsurance premium or the previous Additional Premium rate if applicable on a strict pro rata basis
 - All Additional Premium's on a strict pro rata basis are based on the premium rate applicable at the time of the amendment or at the time when quoted to the original insured
 - Ensure that in relation to the Additional Premium rate, the *Buildings transaction rating date* or *Contents transaction rating date* will apply
 - Ensure that if the figures supplied are not within the tolerance applied post calculation by the System, the line is rejected

- Apply the Date Cover Commences to the Policy Transaction Effective start date in accordance with the rules outlined above.

REN – Renewal

All line items received with the value of '*type of policy transaction ceded to Flood Re*' equal to 'REN' should be treated the same as NBS.

CAN – Cancellation

When a line item with the value of '*type of policy transaction ceded to Flood Re*' is equal to 'CAN' is received and validated as per Section 2.2.2 the Managing Agent must validate that a cancellation reason has been supplied, as per Appendix 3.1.5.

Anytime a line in the Bordereau is received that is of *type of policy transaction ceded to Flood Re* equal to 'CAN', validation must be performed of the claims Bordereau database table to establish if a claim already exists in the current policy term. If a claim has been raised, and a return premium requested, then this line will be rejected with the text "Claims exists within this policy term". No refund is applicable in this situation.

VFI – Void from inception

When a line with the value of '*type of policy transaction ceded*' is equal to 'VFI' the managing agents system will validate for the following;

- If a claims exists, within the same policy term, then the policy cannot be cancelled

2.2.3.3 Validation of Premium Amounts

On types of policy ceded that contains the values:

- MTA
- RIN
- CAN

the amounts entered in the *Building and/or Contents Transaction Premium* data items must be validated to ensure amounts entered by the Insurer are correct and as expected. This validation is performed once all previous validation checks have passed successfully. Any MTA rating calculations will be pro-rata.

The calculations for Mid Term Adjustments are as follows:

- All Return Premiums must be calculated using the original Flood Re premium for the risk
- All Additional Premiums must be calculated using the premium held in the version of the Premium Table as at the policy 'Transaction Rating Date'
- There will be no need to cross reference to old versions of the Property Data Hub

The MTA process always involves reversing out the original premium and applying 100% of the new premium (Pro-Rata). All premiums will be rounded up or down: 0-5 down, 6-9 up. Whilst the process involves two separate calculations, the new premium after the MTA adjustment will reflect the net position and will be represented by a single entry in the U/W Bordereau.

The process will allow for a tolerance of +/- £1 per line item on the premium calculations.

Insurers will calculate their own MTA values, and the system will validate these.

The following assumptions apply to how the Managing Agent will process MTAs:

- If the 'New Address' has been selected as the 'MTA Reason' that the premium calculation will refer to both the original and the new FRid and their corresponding addresses.
- If the MTA relates to a single section then the calculation will be applied to just the premium for that section
- If the policy existed previously but had not been ceded to Flood Re which has resulted in the policy reference not existing in the Managing Agents system, then this line is rejected unless the Insurer supplies a MTA reason code of 'change of address' (MNA). If the Insurer cannot supply the MTA reason code and they believe this risk should be ceded, they should follow the exception process and contact the Service Desk.
- Throughout the calculation within each scenario, Insurers should note where 'Policy Term' is noted as this will refer to the number of days between the 'Policy Term Effective Start Date' and the 'Policy Term Effective End Date'

Please see below for examples of Mid Term Adjustments.

Scenario 1 – Change of Eligibility Category from A to C

01/01 – Buildings and Contents – Eligibility Category A

New Business Policy 01/01 - 31/12 Eligibility Category A, Buildings & Contents (Buildings £132 & Contents £78 – Total Premium £210)

01/05 – Change of Address – Eligibility Category C

MTA – Change of address 01/05 to Eligibility Category C, Buildings and Contents (Buildings £148 & Contents £98 – Total Premium £246)



The MTA is entered onto the system via a Bordereau file. System validation will be undertaken to confirm policy details are held and validations checks will be performed as previously stated.

The Managing Agent will validate the premium data items to ensure that the information supplied in these data items by the Insurer is correct.

Process 1: Reverse Previous Transaction

Refund the Original Buildings Premium;

- Buildings Return Premium = -£132

Refund Original Contents Premium

- Contents Return Premium = -£78

Process 2: Apply 100% of New Premium (Pro Rata)

To calculate this scenario the following takes place:

Eligibility Category A Buildings Premium x No. of Days on cover (Days between Policy Term Effective Date and MTA i.e. Days between the 01/01 and 01/05) / No. of Days with Policy term + Eligibility Category C Buildings Premium x No. of Days on cover (Days between MTA Date and policy Term Effect End Date i.e. 01/05/31/12) / No of days within policy term.

Buildings additional premium = (£132 x 120/365) + (£148 x 245/365) = £142.60

Eligibility Category A Contents Premium x No. of Days on cover (Days between Policy Term Effective Date and MTA i.e. Days between the 01/01 and 01/05) / No. of Days with Policy term + Eligibility Category C Contents Premium x No. of Days on cover (Days between MTA Date and policy Term Effect End Date i.e. 01/05/31/12)/No of days within policy term.

Contents Additional Premium = $(£78 \times 120/365) + (£98 \times 245/365) = £91.34$

New Premium = Return Premium + Additional Premium

Buildings Transaction Premium: $-£132 + £142.60 = £10.60$

Contents Transaction Premium: $-£78 + £91.34 = £13.34$

For this risk to pass validation, the premium data items, (whether this risk is for Buildings only or Contents only) the value in the relevant data items is:

Bordereau Figures:	Buildings New Annual Premium	£148
	Buildings Transaction Premium	£10.60
	Contents New Annual Premium	£98
	Contents Transaction Premium	£13.34

Scenario 2 Change of Eligibility Category from A to C.

Where an existing policy is not present but a Change of Address has resulted in an Insurer now being able to cede mid-term, a pro-rata premium is calculated.

This calculation assumes that a MTA reason code of changes of address has been supplied on the line item. If this reason code is not present then the exception process has to be followed for the risk to be ceded (Section 2.3).

Process 1: Reverse Previous Transaction

Building Return Premium = £0

Contents Return Premium = £0

Process 2: Apply 100% of New Premium (pro-rata)

Eligibility Category C Building Premium x No. Of Days on Cover (Days between MTA date and Policy Term Effective End Date, i.e. 01/05 - 31/12)/No of Days in Term

Buildings Additional Premium = £148 x 245/365 = £99.34

Eligibility Category C Contents Premium x No. Of Days on Cover (Days between MTA date and Policy Term Effective End Date, i.e. 01/05 - 31/12)/ No of Days in Term

Contents Additional Premium = £98 x 245/365 = £65.78

New Premium = Return Premium + Additional Premium

Building Transaction Premium = £0 + £99.34 = £99.34

Contents Transaction Premium = £0 + £65.78 = £65.78

Bordereau Figures:

Building New Annual Premium = £148

Building Transaction Premium = £ 99.34

Contents New Annual Premium = £98

Contents Transaction Premium = £65.78

Scenario 3 – Change of Eligibility Category from A to C and removal of Contents from the risk

01/01 - Buildings & Contents – Eligibility Category A

01/05 – Change of Address – Eligibility Category C

01/11 – Delete Contents from the policy

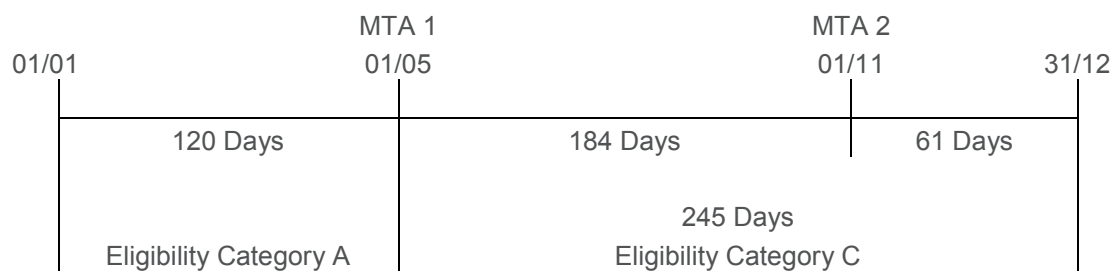
New Business Policy 01/01 - 31/12 Property Eligibility Category A Buildings & Contents (Buildings £132 & Contents £78 - Total Premium £210)

MTA 1 Change of Address 01/05 to Property Band C Buildings & Contents (Buildings £148 & Contents £98 - Total Premium £246)

MTA 2 – Remove Contents from the 01/11

Eligibility Category A Contents is £78

Eligibility Category C Contents is £98



The MTA comes into the system on a Bordereau file. The system checks to confirm that we already have this policy and performs the validations checks as previously stated.

The Managing Agent then needs to check the premium data items to ensure that the information supplied in these data items by the Insurer is correct.

Process 1: Reverse Previous Transaction

Refund whole Contents premium

Eligibility Category A Contents x No. Of Days on cover (Days between Policy Term Effective Start Date and MTA 1, i.e. between 01/01 and 01/05) / No of Days within Policy Term + Band C Contents x No of Days on cover (No of Days between MTA1 and Policy Term Effective End Date, i.e. 01/05 – 31/12) / No of Days within Policy Term.

$$(\text{£}78 \times 120/365 = \text{£}25.64) + (\text{£}98 \times 245/365 = \text{£}65.78) = \text{£}91.42$$

Return Premium = -£91.42

Process 2: Apply 100% of New Premium (Pro Rata)

Eligibility Category A Premium x No. of Days on cover (Days between Policy Term Effective Start Date and MTA 1, i.e. 01/01 and 01/05) / No of Days within Policy Term +

Eligibility Category C Premium x No. of Days on cover (Days between MTA 1 and Policy Term Effective End Date, i.e. 01/05 and 31/12) / No of Days within Policy Term –

Eligibility Category C Premium x No. of Days cover removed (Days between MTA 2 and Policy Term Effective End Date, i.e. 01/11 – 31/12) / No of Days within Policy Term

Additional Premium = (£78 x 120/365 = £25.64) + (£98 x 245/365 = £65.78) – (£98 x 61/365 = £16.38)

Additional Premium = £75.04

New Premium is equal to Return Premium + Additional Premium

New Premium = -£91.42 + £75.04 = -£16.38

For this risk to pass validation, the premium data items, (whether this risk is for Buildings only or Contents only) the value in the relevant data items is;

Bordereau Figures:	Buildings New Annual Premium	£148
	Buildings Transaction Premium	£0.00
	Contents New Annual Premium	£98
	Contents Transaction Premium	-£16.38

Scenario 4 – Change of Eligibility Category, Deletion of Contents, Cancellation

01/01 – Buildings and Contents – Eligibility Category A

01/05 – Change of Address – Eligibility Category C

01/11 – Delete Contents from the policy

01/12 – Cancel Policy

New Business Policy 01/01 - 31/12 Property Eligibility Category A Buildings & Contents (Buildings £132 & Contents £78 - Total Premium £210)

MTA 1 Change of Address 01/05 to Property Band C Buildings & Contents (Buildings £148 & Contents £98 - Total Premium £246)

MTA 2 – Remove Contents from 01/11

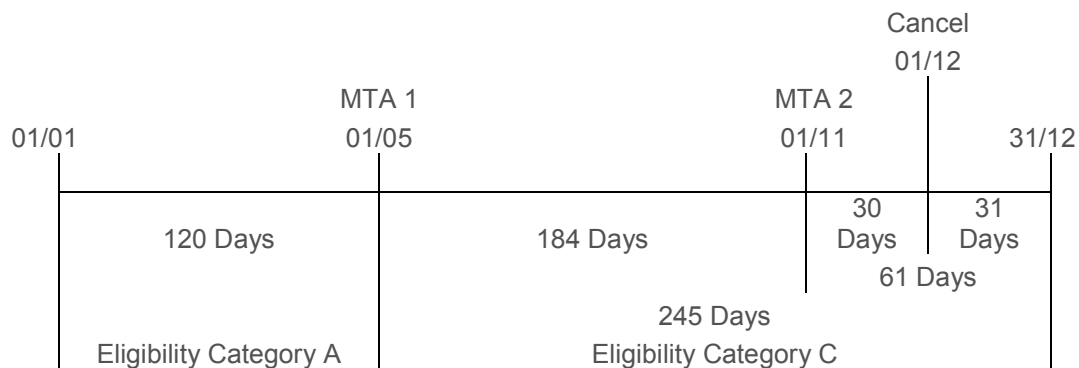
Cancel Policy

Eligibility Category A Contents £78

Eligibility Category C Contents £98

Eligibility Category A Buildings £132

Eligibility Category C Buildings £148



The MTA comes into the system on a Bordereau file. The system validates the information to confirm that the risk has been ceded. Validation checks will then be run.

The Managing Agent will check the premium data items to ensure that the information supplied in these data items by the Insurer is correct.

Process 1: Reverse Previous Transaction

Refund Buildings Premium

Eligibility Category A Buildings Premium x Days on Cover (Days between Policy Term Effective Start Date and MTA 1, i.e. between 01/01 and 01/05) / No of Days within Policy Term plus

Eligibility Category C Buildings Premium x Days on Cover (Days between MTA 1 and Policy Term Effective End Date, i.e. between 01/05 and 31/12) /No of Days within Policy Term

$$(\pounds 132 \times 120/365) + (\pounds 148 \times 245/365) = -\pounds 142.64$$

Refund Contents Premium

Eligibility Category A Contents Premium x Days on Cover (Days between Policy Term Effective Start Date and MTA 1, i.e. between 01/01 and 01/05) /No of Days within Policy Term plus

Eligibility Category C Contents Premium x Days on Cover (Days between MTA 1 and MTA 2, i.e. between 01/05 and 01/11) /No of Days within Policy Term

$$(\pounds 78 \times 120/365) + (\pounds 98 \times 184/365) = -\pounds 75.03$$

Process 2: Apply MTA

Eligibility Category A Buildings Premium x Days on Cover (Days between Policy Term Effective Start Date and MTA 1, i.e. between 01/01 and 01/05) /No of Days within Policy Term plus

Eligibility Category C Buildings Premium x Days on Cover (Days between MTA 1 and Cancellation, i.e. between 01/05 and 01/12) /No of Days within Policy Term

$$(\pounds 132 \times 120/365) + (\pounds 148 \times 214/365) = \pounds 130.07$$

Eligibility Category A Contents Premium x Days on Cover (Days between Policy Term Effective Start Date and MTA 1, i.e. between 01/01 and 01/05) /No of Days within Policy Term plus

Eligibility Category C Contents Premium x Days on Cover (Days between MTA 1 and MTA 2, i.e. between 01/05 and 01/11) /No of Days within Policy Term

$$(\pounds 78 \times 120/365) + (\pounds 98 \times 184/365) = \pounds 74.98$$

New Premium equals Return Premium + Additional Premium

$$\text{Buildings Transaction Premium} = -\pounds 142.64 + \pounds 130.07 = -\pounds 12.57$$

$$\text{Contents Transaction Premium} = -\pounds 75.03 + \pounds 74.98 = \pounds -\pounds 0.06$$

For this risk to pass validation, the premium data items, whether this risk is for Buildings only or Contents only the value in the relevant data items is;

Bordereau Figures:	Buildings New Annual Premium	£148
	Buildings Transaction Premium	-\pounds 12.57
	Contents New Annual Premium	£98
	Contents Transaction Premium	-\pounds 0.06

2.2.4 Claims Bordereau Mandatory Data items

The design of the Claims Bordereau is a combination of mandatory, conditional (upon mandatory items being populated) and optional data items. **For a full list of all the data items in both Bordereau files please see Section 3.7 and 3.8 respectively.**

The mandatory data items that have to be supplied in the Bordereau file are as follows (header items are in blue). These are the minimum data items that are required to be filled in for the Bordereau file and line items to be accepted. The other mandatory data items are conditional based on the building and Contents questions and these are outlined below in Sections 9 & 10.

Field Name	Validation	Value
<i>Bordereau Date</i>	Date of monthly Bordereau	Date
<i>Bordereau Month</i>	Must match month in Bordereau Date field	Numeric
<i>Bordereau Version</i>	Version of Bordereau file	Numeric
<i>Bordereau Type</i>	In this instance must equal 2 for claims	Numeric
<i>Bordereau Line Count</i>	No of lines stated in this field must match the no of lines in the Bordereau	Numeric
<i>Bordereau Overall Total Requested This Time</i>	This figure must match the sum of all 'Payment Requested This Time' contained within the claims Bordereau	Numeric
<i>FR ID</i>	This number is giving to the Insurer during on-boarding. Must match what is in the table against the Insurer	Alphanumeric
<i>Insurers Name</i>	As Above	
<i>Insurer FCA Number</i>	As Above	
<i>Insurer Policy Reference</i>	This reference must refer to a policy that has already been ceded	Alphanumeric
<i>Insurer Claim number</i>	Mandatory	Alphanumeric
<i>Date of Loss</i>	The date of loss must be greater than the most recent <i>Date Cover commences</i> and less than the <i>Policy Effective</i>	Date

<i>End Date</i>		
<i>Date of Notification</i>	Mandatory	Date
<i>Initial Reserve</i>	Mandatory	Numeric
<i>Initial Reserve Type</i>	Can be either P,I,U	Character
<i>Claim Status</i>	Based on Lookup code can only be Open, Closed or Re-open	Character
<i>Building Excess applied</i>	Y/N	Character
<i>Contents Excess Applied</i>	Y/N	Character
<i>Total Incurred</i>	Sum of all Paid and all Outstanding's less all Recoveries received and Recoveries Outstanding	Numeric

Rules for mandatory data items

1. File Name

Each Bordereau file name must take the format of Insurer ID_Month_Version. These are validated against the following data items:

- Flood Re Insurer
- Bordereau Month
- Bordereau Version

If these items do not match then the Bordereau will be rejected.

If the file is duplicated, as in the version has not change from a previously submitted Bordereau then the file is rejected.

2. File Validation

At validation against the business rules all lines in the Bordereau are validated .If one line within the Bordereau file is incorrect then the entire file is returned with details of the valid and invalid lines with an associated error message. The Insurer can the either correct the incorrect lines and resubmit or remove the invalid lines (for submission at a later date) and resubmit.

3. Mandatory Data items

All Mandatory data items must be completed or the line is invalid and the file will be rejected. The process however will return valid messages to inform the Insurer what data items are required.

4. FRid

The FRid is not mandatory for the Insurer to populate however this is highly recommended. If the FRid is provided by the Insurer then the system will perform validation to ensure that the FRid is correct.

In applying validation upon the submission of a Bordereau the FRid must be assigned to each line item, whether it was provided or not.

If the FRid is not provided by the Insurer an address search is carried out against the Property Data Hub against the address text provided in the Bordereaux. If a match is found, the FRid for that address is stored with the risk in the Bordereau database. If a match is not found, the line will be rejected.

5. Insurer Policy Reference

This policy reference must exist on the Flood Re system at date of loss, i.e. it must refer to a policy that has previously been received and validated in an Underwriting Bordereau. If this reference does not exist then the claim is rejected with the message 'This Risk has not been ceded, please check the Insurer Policy reference and resubmit'.

6. Claim Settlement Date

The claim settlement date must be greater than the date of notification or the line is rejected with that reason noted.

7. High Value Fine Art Items Excluded

If 'N' is the value contained within this field then this line is rejected with the reason that these items must be excluded. This field is only mandatory when a Contents risk applies.

8. Date of Loss

The date of loss must be greater than the *Date Cover Commences* and less than the *Policy Term Effective End Date* or the line is rejected noting that reason.

9. Total Requested This Time

Total requested this time is the net settlement amount; following deduction of the higher of the Insurer Excess or the Flood Re excess (£250) that the Insurer wishes to recover from Flood Re once the Insurer has settled the claim.

This field will only be populated if all claims payments have been settled and the Insurer is seeking reimbursement from Flood Re. This value should equate to the total of all payments made less any recoveries received. The system will also check the previous claim sequences to take off any previous 'Total Requested This Time' payments we have made (which in 99.9% of cases will be nil).

10. Total Incurred

See section 2.2.5

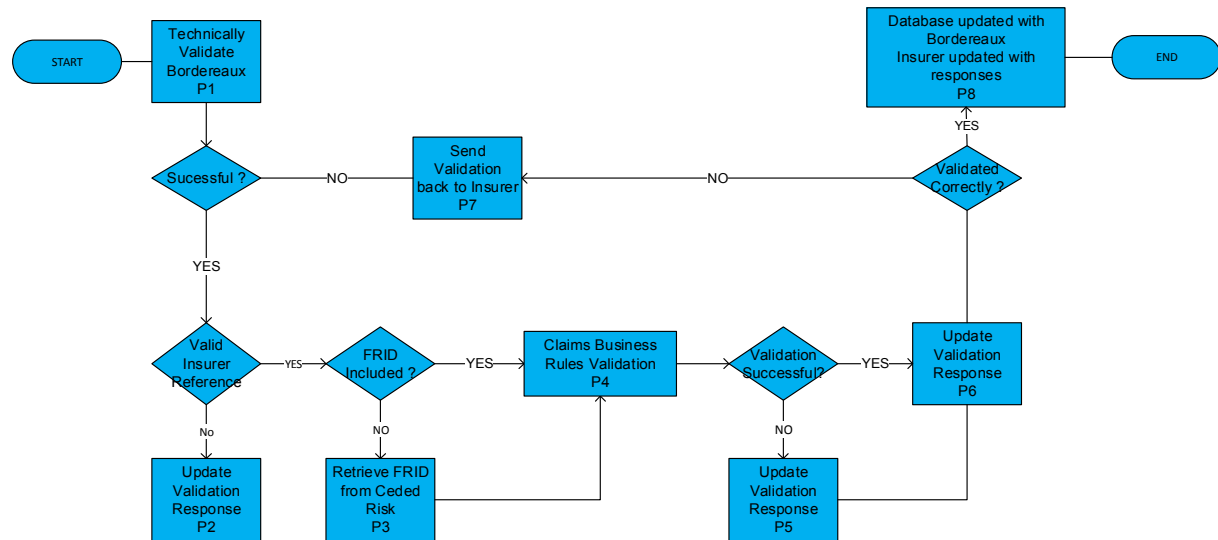
11. Is Payment Final?

If the value of 'Total Requested this time' does not = 0 then Y or N must be entered for this field. If 'N' is entered then this line will be rejected with the message 'Interim payments are not allowed'. Insurers seeking to submit an interim payment are advised to contact the Service Desk as this may be permitted in exceptional circumstances.

2.2.5 Claims Bordereau Business Validation Rules

The Managing Agent carries out a check to ensure that the claim refers to a risk that has already been ceded. This is confirmed by ensuring the Insurer policy reference exists and is not cancelled. Once this is confirmed business and data validation rules are applied to check the accuracy and integrity of the data submitted.

The diagram below shows the basic flow that each line in the claim Bordereau goes through in the validation process once the system has confirmed that the file is technically valid.



Process Ref	Description
P1	The transmitted file is processed to ensure if it is technically valid. If valid, the system checks each line item in the Bordereau against the business rules
P2	The system validates against the underwriting database table to ensure that the policy reference is correct, if not the validation log is updated with the relevant error response and the system moves onto the next line in the file
P3	If the FRid has not been included on the line, the system validates against the underwriting database table to retrieve the correct FRid, based on the FR Insurer ID and policy reference
P4	The system validates the remaining items on the Bordereaux applying the business validation rules for claims
P5	If the validation of any line is not successful this is logged. The remaining Bordereaux is validated
P6	If all lines are valid processing continues of the Bordereaux
P7	Once the system has validated all the lines in the Bordereaux are valid if they are not then the Bordereaux is rejected and error responses are sent back to the Insurer to resolve
P8	Once the system has checked if all the lines in the Bordereaux are valid, if they are , the Bordereau database is updated and a successful response is sent to the Insurer.

1. Validation of Claim

Once each line of the Bordereau has passed the technical validation checks, the Managing Agent will ensure the following:

- The *Insurer Policy Reference* is valid, as in it has been received in an Underwriting Bordereau file and validated successfully. If it has not then the line is rejected.
- The risk has not been previously cancelled, lapsed or amended to affect its eligibility. If this is the case then the line is rejected.

2. Claims Status

The claims status must match one of the three values as supplied in the lookup table (See Appendices 3.2.2)

3. Building Excess applied

If this value is 'Y' then the Buildings excess amount field must be completed

4. Contents Excess applied

If this value is 'Y' then the *Contents excess amount* field must be completed

5. If building amounts are filled in.

Refer to Claims template for full list of building amount data items Appendices 3.7

A search on the risk ceded will be performed to ensure that the risk covers Buildings, if it does not then the claim is rejected with that reason

6. If Contents amounts are filled in.

Refer to Claims template for full list of building amount data items Appendices 3.8

A search on the risk ceded needs to be performed to ensure that the risk covers Contents, if it does not then the claim is rejected with that reason

7. Total Incurred

Calculation requires that all recovery lines will be reported as a negative amount (-).

If the amount is not a minus figure then the line will be rejected.

Recoveries are accounted for within Paid and Outstanding data items listed below. Paid section and outstanding section are therefore net of recovery when taken as a whole.

PAID + OUTSTANDING = INCURRED

PAID = Sum of:

- BLD Current Paid*
- BLD Alternative Accommodation Paid*
- BLD Loss Adjuster Fee Paid*
- BLD Specialist Fee Paid*
- BLD FOS Paid*
- BLD Third Party Paid*
- CNT Current Paid*
- CNT Alternative Accommodation Paid*
- CNT Loss Adjuster Fee Paid*
- CNT Specialist Fee Paid*
- CNT Third Party Paid*
- CNT FOS Paid*

BLD Recovery Amount Received (-)
CNT Recovery Amount Received (-)

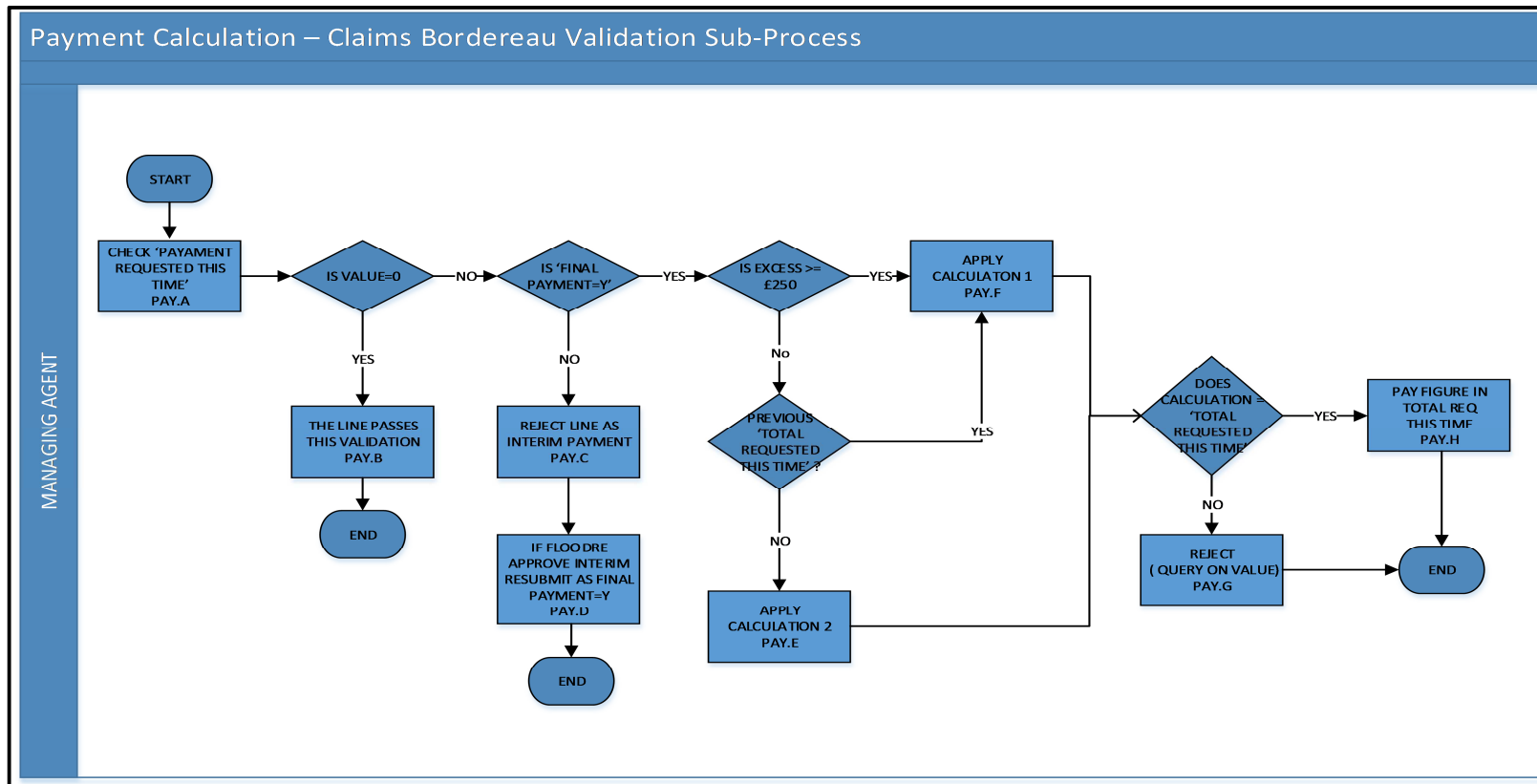
O/S = Sum of:

BLD Current O/S
BLD Alternative Accommodation O/S
BLD Loss Adjuster Fee O/S
BLD Specialist Fee O/S
BLD FOS O/S
BLD Third Party Paid O/S
CNT Current O/S
CNT Alternative Accommodation O/S
CNT Loss Adjuster Fee O/S
CNT Specialist Fee O/S
CNT Third Party Paid O/S
CNT FOS Paid
BLD Recovery Amount O/S (-)
CNT Recovery Amount O/S (-)

All totals will be worked out based on a running total of the claims for this risk, until the value in the field 'Is Payment Final' is equal to 'Y'.

8. *Payment Process*

When the field Total Requested This Time is filled in the following process as outlined in the diagram below needs to be adhered to in the validation system.



Payment Process Diagram

Calculation 1: Total of all 'Paid to date' – Total of all 'Recovery Amount Received' – Sum of all previous 'Total Requested This Time'

Calculation 2: Total of all 'Paid to Date' – Total of all 'Recovery Amount Received' + Total of all 'Excess Applied' - £250

9. Claims Reference

To ensure that the Insurer Claims reference is unique to that Insurer, a check is required to ensure that the *Insurer Policy Reference*+ *Insurer Claims Reference* are unique.

10. Claims Status

If the claim has a status of closed, there should be no outstanding reserves on it. If this is present the line is rejected.

11. Initial Reserve Figures

On a claim, once the Managing Agent has received either the Buildings or Contents initial reserve, these figures cannot change during the lifetime of the claim. A nil amount on the initial claim is noted on receipt of the first claim notification. However any increase or decrease in this figure once received will result in the line getting rejected.

In addition, if there is a figure in Initial Reserve, this must match the sum of both CNTS and BLD, and this cannot change for the life of the claim.

2.3 Exception Process

The exception process is applicable when the Insurer wishes to submit a risk or claim but has had this rejected as it has failed one or more data or business validation checks. The Managing Agent has designed a process and system functionality to enable Flood Re to override business rules that are preventing a Bordereau file from passing business validation and therefore the successful submission of a risk or claim.

Once either a claims or underwriting Bordereau has been rejected due to invalid business rules, the Insurer has the opportunity to amend/or remove and resubmit these incorrect lines and resubmit the file.

However if the Insurer considers a risk or claim to be eligible despite the Bordereau failing the validation rule(s), the Insurer can contact the Managing Agent's Service Desk and evidence that the line should be allowed to pass validation. The Insurer will be advised to resubmit the risk or claim.

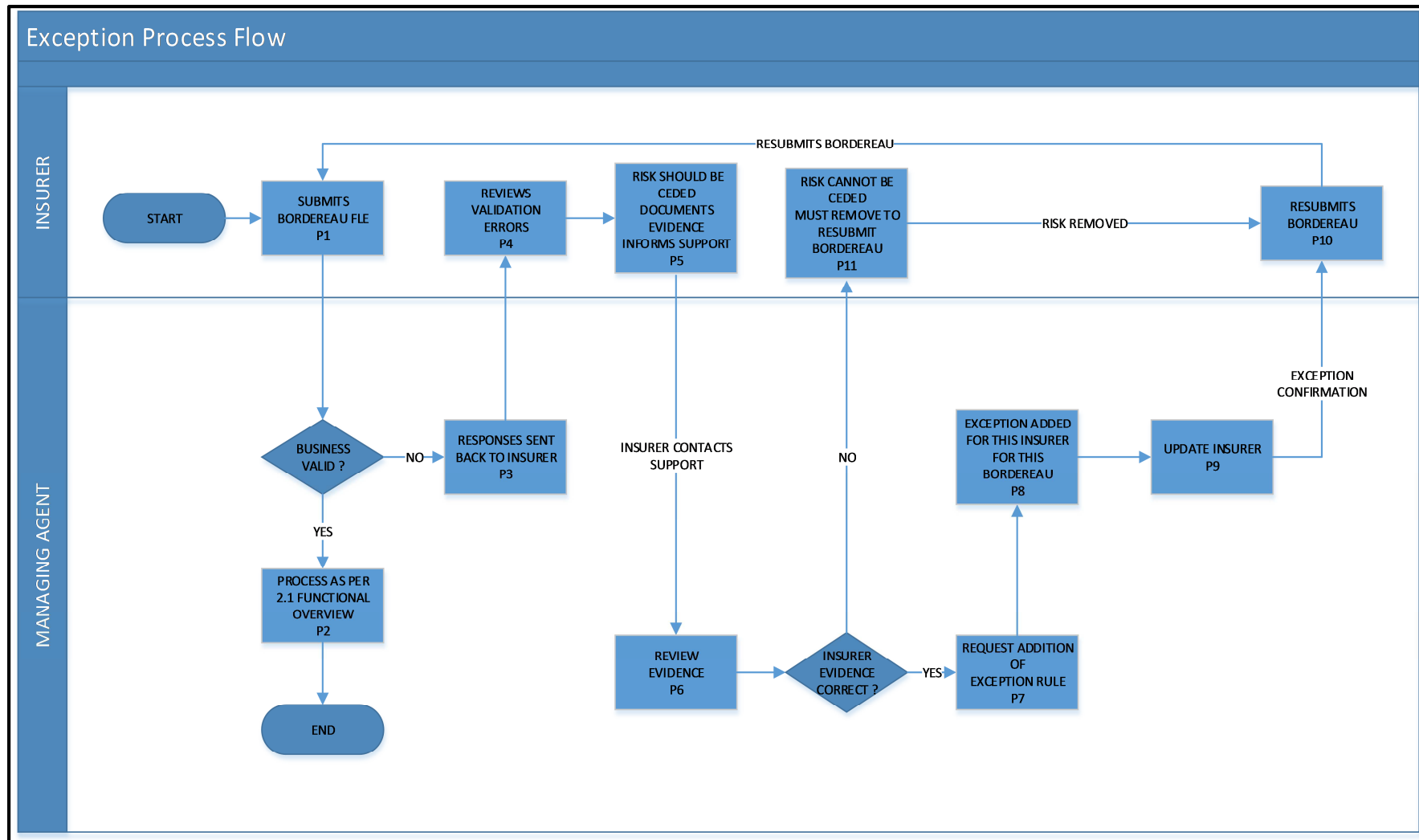
To enable the exception process to be applied to the single line item Bordereau the Service Desk will enable an exception to suppress a particular rule for the Bordereau file. They will do this by adding details to the 'Rules_exclusions' table in the Bordereau database. This table will contain;

- Id,
- Insurer
- Document
- Year
- Month
- Version
- Rule_Id

The system will check this table when processing the Bordereau file. If there is a record in the table for the Insurer and the specific Bordereau file, then the rule will not be applied when validating that file.

This will enable the Flood Re system to deal with exceptions when they occur.

The Exception Process is displayed in the diagram overleaf:



Process Ref	Description
P1	The Insurer submits a Bordereau file for processing
P2	The Bordereau file passing all validation and following the steps as outline in section 2.1 of the document
P3	The Bordereau fails validation due to a risk(s) not complying to one/more business rule(s)
P4	The Insurer reviews the validation errors
P5	If the Insurer believes that the risk(s) should have been ceded they will need to document their evidence and contact support
P6	Insurer evidence is passed to the Service Desk (Via phone/email). The Managing Agent reviews the evidence and makes a decision as to whether the risk should be ceded
P7	Insurer requests an exception be applied
P8	Managing Agent applies the exception to that particular risk
P9	The Managing Agent then informs the Insurer that they can resubmit this Bordereau file
P10	The Insurer resubmits the Bordereau for processing
P11	If Managing Agent's decision is that the risk should not be ceded, this information is passed back to the Insurer. If the Insurer wants to resubmit the whole Bordereau then the risk must be removed from the line items.

2.4 Bordereaux Files Dependencies

There are several rules or business relationships between the underwriting Bordereaux and claims Bordereaux files.

This section is intended to show these in the below table as a quick reference.

File Id	Relevant Files	Dependency
<i>Insurers Policy Reference</i>	UW & Claims Bordereaux	<p>In the case of a claim or an MTA that does not contain a reference the Underwriting Table must be searched to ensure this reference exists, if it does not then the line is rejected.</p> <p>If the reference exists the system must check that it refers to the same Insurer based on the FR Insurers ID.</p> <p>The FRid must be the same in both.</p>

File Id	Relevant Files	Dependency
<i>Type of Policy Transaction Ceded to Flood Re</i>	UW & Claims Bordereaux	If this value is equal to CAN – the system must search the claims table to ensure that a claim does not exist for the policy reference for that policy year, if it does then the line is rejected.
<i>Date Cover Commences Policy Term Effective End Date</i>	UW & Claims Bordereaux	<p>This date is used in the claims Bordereaux on the field <i>Date of Loss</i>.</p> <p><i>The Date of Loss</i> must be greater than this field and less than the <i>Policy Term Effective End Date</i>.</p>
FRid	UW & Claims Bordereaux	<p>The FRid although not mandatory is required for the Bordereau to be successfully validated.</p> <p>On the Underwriting Bordereau if not provided by the Insurer the system will perform an address search to retrieve the FRid.</p> <p>When validating claims Bordereaux the system will perform a search of the Underwriting database table to pull back the FRid.</p>
<i>Building Coverage Type</i>	UW & Claims Bordereaux	If Buildings coverage is on the risk then the relevant building data items need to be completed on the claims Bordereaux.
<i>Contents Coverage Type</i>	UW & Claims Bordereaux	If Contents coverage is on the risk then the relevant Contents data items need to be completed on the claims Bordereaux.
Excess	UW & Claims Bordereaux	If an excess for either Buildings or Contents is selected on the Underwriting Bordereaux then this should be on the corresponding claim, if not the line is rejected.
<i>Alternative Accommodation Paid (both Buildings and Contents)</i>	UW & Claims Bordereaux	These are the paid to date data items and must not exceed the Alternative Accommodation Limit held on risk (Buildings and Contents). Any exceptions to this must be addressed via the exceptions process.

3 APPENDICES

3.1 Lookup Tables Underwriting Bordereau

The following are the lookup tables used for validation of specific data items to be submitted in the Bordereau file.

3.1.1 Property Type Lookup

Lookup Key	Description
DH	Detached house
ETH	End terraced house
H	House
MTH	Mid terrace house
SDH	Semi-detached house
TH	Terraced house
BF	Basement flat
FT	Flat
GF	Ground Floor Flat
OF	Other Floor Flat
B	Bungalow
MTB	Mid Terraced Bungalow
DB	Detached Bungalow
ETB	End terrace bungalow
SDB	Semi-detached bungalow
TB	Terraced bungalow
M	Maisonette
BUC	Building Under Construction
CH	Chalet
HR	Halls of Residence
HB	House Boat
M	Mansion
PH	Park Home
RC	Residential Caravan
R	Rooms
SF	Service Flat Within Employers Premises
SH	Show House
UNK	Unknown

3.1.2 Wall Construction

Key	Description
ALM	Aluminium
ASB	Asbestos
BR	Brick
BG	Bungaroosh
CLA	Clay-Lump/Adobe
CLU	Clunch
COB	Cob Construction
CON	Concrete
CI	Corrugated Iron
EC	Essex Construction
FG	Fibreglass Construction
FLN	Flint
GLS	Glass
LAP	Lathe And Plaster
MTL	Metal
MB	Mundic Block
PST	Plastic
PC	Prefabricated Building - Combustible Materials
PN	Prefabricated Building - Non Combustible Materials
STN	Standard Construction
SF	Steel Frame
SFB	Steel Frame/Brick
SFR	Steel Frame/Render Or Pebbledash
SFT	Steel Frame/Tile
SFW	Steel Frame/Wood Shiplap
STO	Stone
STM	Stramit Construction
SB	Straw Bale
SIP	Structurally Insulated Panels (SIPs)
TBR	Timber
TBF	Timber Frame
TFB	Timber Frame/Brick
TLP	Timber Frame/Lathe And Plaster
TFS	Timber Frame/Stone
TFT	Timber Frame/Timber
TP	Timber/Plaster
WAD	Wattle And Daub Construction
WW	Woodwall
WC	Woodwork Construction
UNK	Not Covered By Any Other Item On The List

3.1.3 Roof Construction

Key	Roof Construction
ALM	Aluminium
ASB	Asbestos
ASP	Asphalt
CON	Concrete
COP	Copper
CI	Corrugated Iron
EPD	Ethylene Propylene Diene Monomer EPDM
FOT	Felt On Timber
FBR	Fibreglass
GLS	Glass
GR	Green Roofs
LED	Lead
MTL	Metal
PST	Plastic
POL	Polycarbonate
PVC	Reinforced PVC
SHG	Shingle
SA	Shingle - Asphalt
SP	Shingle - Pine/Spruce/Cedar
SLT	Slate
STN	Standard Construction
STM	Stramit
TF	Thatch - Fibre
TR	Thatch - Reed
TLE	Tile
TBR	Timber
TRN	Turnerised
WC	Woodwork Construction
ZNC	Zinc
UNK	Not Covered By Any Other Item On The List

3.1.4 Type of policy transaction ceded to Flood Re

Key	Description
NBS	New Business
MTA	Mid Term Adjustment
REN	Renewal
CAN	Cancellation
RIN	Reinstatement
VFI	Void from Inception

Each one of the above have their own specific validation rules, please refer to Section 2.2.3

3.1.5 Cancellation Reasons

Key	Description
CSR	CxI Sections Removed from Policy
CNC	CxI Complete
CCP	CxI Cooling off Period
CPV	Policy no longer valid for Flood Re reinsurance
MCN	Mis Representation No Premium Due
MCP	Mis Representation Full Premium Due
PNP	No Premium Paid
CND	Not Defined

3.1.6 MTA Reasons

Key	Description
MNA	New Address
MAD	Addition or Deletion of Sections
MAA	Change to AA Limit
MCB	Change to Building Sum Insured
MCC	Change to Contents Sum Insured
MCR	Cancel - Reinstatement
MND	Not Defined

3.1.7 Reinstatement Reasons

Key	Description
LE	Lapsed in Error
CE	Cancelled in Error
PR	Premium Received
ND	Not Defined

3.1.8 Property Usage

Key	Description
P	Policy Holder Residence
H	Holiday Home/Second Home??
M	Multiple

3.1.9 Basement Usage

Key	Description
S	Storage
D	Dwelling
ND	Not Defined

3.1.0 Property Eligibility Category Derivation

Key	Description
1	FR Property Tax Table
2	Alternative source

3.1.1 Rebuilding Base Indicator

Key	Description
I	Insured declared estimate
C	Calculated by Insurer
S	Provided by Surveyor
U	Unknown

3.2 Lookup Tables Claims Bordereau

3.2.1 Type of Flooding

Key	Description
RV	River
CS	Coastal
RO	Run-off
GW	Ground Water
NC	Flood - Non-Coastal
BD	Flood - Backing up of Drains
RD	Reservoir

3.2.2 Claim Status

Key	Description
CO	Open
CC	Closed
CR	Re-Opened

3.2.3 Claim Reopened Reason Code

Key	Claim Reopened Reason Code
MI	More Information
ND	Not Defined

3.2.4 Claim Repudiation Code

Key	Claim Repudiation code
NC	Not Covered
MIS	Misrepresentation
PNF	Policy Not in Force
ND	Not Defined

3.2.5 Flood Height at the Property (FT)

Key	Description
1	< 1
2	1- 2 ft.
3	3 - 5 ft.
4	5 - 7 ft.
5	8 -10 ft.
6	10 -15 ft.

3.3 Bordereau Technical Validation Errors

401 Unauthorised

The user has not provided the required authentication for the service. All web services in the application require both digital certificates and usernames and passwords.

403 Forbidden

The user has supplied authentication, but they do not possess the required permissions to use the service requested.

404 Not Found

This technical error code is used across the system when the Insurer's system has made a request to the Managing Agent's system and this cannot be fulfilled. This could be for example because the request made by the Insurer's system has errors within it or it could be for some of the common reasons below:

The errors that are returned as part of 400 are;

Error Code	Error Description
404	Mandatory field xxxxx is not found on line n
404	Data in data item xxxxx is in the incorrect format on line n
404	Incorrect Bordereau Type

405 Method Not Allowed

This is returned when an Insurer's system has made a request of any of the web services using a technical protocol that is not supported for example calling HTTP GET on the Bordereau submission service.

415 Unsupported Media Type

The web services accept JSON and CSV documents. The Content-Type HTTP request header must match the format of the incoming document. This error code is sent to an Insurer's system if there is a mismatch between the format of the Bordereau file submitted and the format of the file which has been specified in the request header. The Content-Type notation which must be used is specified below:

Format	Content-Type
JSON	application/json
CSV	text/csv

500 Internal Server Error

This status will be returned if an error occurs during processing of the document on server that cannot be handled. The response body will be a JSON document giving an explanation of the error that occurred.

3.4 Underwriting Business Validation errors

Error Code	Error Description
These will be confirmed once the Managing Agent has progressed the system build and will be communicated to Insurers in an updated version of this document.	
TBC	<i>Insurer Policy Reference</i> already exists and the type of policy ceded is NBS. Please check policy reference.
TBC	The value of ' <i>Type of Transaction Ceded to Flood Re</i> ' is incorrect, the value must equal NBS, MTA, REN, CAN, RIN or VFI.
TBC	' <i>Type of Policy Ceded to Flood Re</i> ' is equal to either 'NBS' or 'REN' therefore there must be a value in the field ' <i>Total Premium Payable</i> '.
TBC	' <i>Type of Policy Ceded to Flood Re</i> ' is equal to 'NBS' the ' <i>New Annual Premium</i> ' must match the ' <i>Transaction Premium</i> '. Note this applies for both building and Contents, depending on what the risk covers.
TBC	This policy cannot be ceded as the ' <i>Eligibility period</i> ' is equal to or greater than 2009 and therefore outside the

Error Code	Error Description
These will be confirmed once the Managing Agent has progressed the system build and will be communicated to Insurers in an updated version of this document.	
	criteria require to cede to Flood Re.
TBC	This policy cannot be ceded, the premium entered does not match the premium in the premium table, please check.
TBC	<p>Total premium payable does not match</p> <ul style="list-style-type: none"> • <i>Buildings Transaction premium</i> • <i>Contents Transaction premium</i> • Sum of the above two <p>Please re-check your calculation</p>
TBC	Reinstatement code is invalid it must equal 'LE, CE or PR', please check.
TBC	The MTA reason code is not valid or missing, please check.
TBC	The Cancellation reasons code is not valid or missing, please check.
TBC	<i>Type of Policy ceded to Flood Re</i> is VFI there must be a valid reason entered in the Cancellation reason code, please check.
TBC	The ' <i>Date Cover Commences</i> ' is not populated with the correct date, please check.
TBC	<i>The Policy Transaction Effective Start Date</i> must be equal to or after the <i>Policy Term Effective Start Date</i> .
TBC	The <i>Policy transaction sequence number</i> already exists.
TBC	The FRid is not entered, at least part of the address data items must be filled in, please check and resubmit.
TBC	<p>At least one of the following data items must be completed;</p> <ul style="list-style-type: none"> • <i>Buildings Policy Sum Blanket Limit</i> • <i>Buildings specific Sum Insured</i> • <i>Rebuilding Costs</i>
TBC	<i>Type of Transaction Ceded to Flood Re</i> is VFI but claim has been recorded in the current term

3.5 Claims Bordereau Business Validation errors

Error Code	Error Description
Coding to be defined.	The <i>Insurer Policy Reference</i> refers to a policy not yet ceded or is incorrect, please check.
Coding to be defined.	The risk this Claim refers to has been cancelled. Please remove and resubmit the amended Claims Bordereau.
Coding to be defined.	The <i>claim settlement date</i> must be greater than the <i>date of notification</i> , please check.
Coding to be defined.	High Value Fine Art items are excluded please remove and resubmit.
Coding to be defined.	The <i>Date of Loss</i> must be greater than the <i>Date Cover Commences</i> and less than the <i>Policy Term Effective End Date</i> . Please check.
Coding to be defined.	The claims status is invalid, please re-check.
Coding to be defined.	<i>Building Excess amount</i> field must be filled in, as Building Excess applies, please check.
Coding to be defined.	<i>Contents Excess amount</i> field must be filled in, as Contents Excess applies, please check.
Coding to be defined.	Buildings amounts are filled in but the original risk does not cover Buildings, please check.
Coding to be defined.	Contents amounts are filled in but the original risk does not cover Contents, please check.
Coding to be defined.	<i>Total incurred</i> does not match the total of Paid and Outstanding, please check.
Coding to be defined.	There are outstanding reserves even though the claims status is closed, please check.
Coding to be defined.	Bordereau Overall Total Requested This Time must equal the sum of all ' <i>Total Requested this Time</i> '.
Coding to be defined.	The claim number is used against another date of loss and so is not unique please check.
Coding to be defined.	<i>Initial Reserves</i> must remain the same throughout the life of the claim.
Coding to be defined.	Claim re-opened but no reason provided.
Coding to be defined.	The claim settlement date must be greater than the Date of Loss.
Coding to be defined.	Claim closed date must be greater than the Date of loss.

Error Code	Error Description
Coding to be defined.	If 'N' selected for Buildings and Contents Excess Applied, there must be a nil value in the associated Excess Amount Field.
Coding to be defined.	Buildings and/or Contents Alternative Accommodation Paid figures cannot be greater than their associated limit held on the risk file.
Coding to be defined.	The Total Requested this Time cannot be greater than the sum of all Paid Values less Recoveries received.
Coding to be defined.	If Payment is not Final then the value of Total Requested this Time should be nil.
Coding to be defined.	A Payment has been made against a section that is not on risk.
Coding to be defined.	The excess applied is not the same as the Excess on Risk.

3.6 Glossary

Please see Flood Re Glossary for general terms and definitions.

Item	Description
Addressbase	<p>An Ordnance Survey product that provides detailed information on properties from a variety of sources allowing cross validation and improved matching.</p> <p>The most complete version of the product is known as Addressbase Premium which includes the greatest level of historical address information and is the version that will be used for this project.</p>
Authorised Insurer	An Insurer authorised to quote and sell insurance within the UK and NI.
Bordereau	A report providing premium or loss data with respect to identified specific risks. .
Ceded premium	The amount assigned by Flood Re as the annual premium it requires for a Risk ceded to it by an Insurer. This will be based on the Property Eligibility Category (or any other agreed method of differentiation) assigned to the property at the risk address for which the Insurer has issued a contract of insurance to a Consumer. See capped premium above.
Council Eligibility Category	See Property Eligibility Category.
CPI	The Consumer Price Index measures changes in the price level of a market basket of consumer goods and services purchased by households. The annual percentage change in a CPI is used as a measure of inflation.
Dwelling	Any land and building, or part of a building, or mobile home in the United Kingdom that is held for private, residential use as a single residential unit, and includes any land or other property which forms part of, or is enjoyed with, the residential unit.
Financial Year	A period of 12 months ending on the 31 st March.
Flood Re	The entity referred to in the Legislation (having been set up as a company limited by guarantee), which will be a reinsurance company providing Insurers with the capacity to cede Risks and secure cover against the risk of flooding (as defined in Flood Re rules).
Flood Re Category	A mechanism for grouping properties into bands for allocating reinsurance premium. The underwriting manual uses this concept to group Northern Ireland properties based on property value in the absence of a Council Eligibility Category.
Flood Re Managing Agent	The body designated by the Flood Reinsurance (Scheme Administrator Designation) Regulations 2015.
Flood Risk Premium	The amount assigned by Flood Re as the annual premium it requires for a Risk ceded to it by an Insurer.
FR Scheme	The scheme designated as the Flood Reinsurance Scheme by the Flood Reinsurance Scheme Designation Regulations 2015.

Item	Description
FRid	The Flood Re ID is a unique key used by the Flood Re system to uniquely identify all properties received within the different valuation agency files regardless of whether the property has a UPRN allocated. The Flood Re ID is to be based on a unique identifier generation process to make each key unique and to reduce the possibility that a key can be manually mistyped to another valid key.
Inwards Reinsurance	Insurance obtained by relevant Insurers from the FR Scheme administrator.
Managing Agent	See Flood Re Managing Agent.
Member	A relevant Insurer which is a corporate member of the FR Scheme.
Offline Property Data File	The Offline Property Data File is a copy of the current property details being used by Flood Re for validating risk eligibility within its own systems. This is updated on a regular scheduled basis and a new copy needs to be retrieved from the Insurer Portal for each scheduled update.
Property Eligibility Category	Council tax is based on what a property would have sold for on a set date: 1 April 1991.
Standalone Output File	An alternative name for the Offline Property Data File.
UPRN	The UPRN is a unique property reference number as recorded upon the Property Gazetteer applicable to the country an address relates to. The different national Gazetteers maintain a separation of key values so that the value is unique across all different Gazetteers.
Year of construction	The year a property was built.

3.7 UW Bordereau File Template

Please see Appendix 1

3.8 Claim Bordereau File Template

Please see Appendix 2

3.9 Bordereau Message Structure

This section provides a summary of the message structure changes between the details provided as embedded Excel Spreadsheets within the Operating Guide V0.6 and the current version of the Underwriting and Claims Bordereau messages.

The data item sequence has been amended to accommodate the combination of additions and deletion of data items.

3.9.1 Underwriting Bordereau

The following are **additional** data items within the Underwriting Bordereau message which are a mixture of Mandatory, Optional and Conditional. For further details of each data item please refer to the Bordereau file templates.

Field	Description
Bordereau Month	Month Of Bordereaux.
Bordereau Line Count	Number of Risks listed in the Bordereau.
Bordereau Total Premium Payment	The Total Premium at Bordereau level.
FR Insurers ID	The unique Insurer ID supplied by Flood Re.
MTA Reason	Reason code for MTA where a transaction is for a Mid Term Adjustment.
Date Cover Commences	This is the Date that Cover under the terms of the Reinsurance Agreement commences.
Country Code	The Country Code for the property at risk. Note: See Message comment that this value is system generated.
Year Of Construction	If the property is built pre 2009 the field value is Y if not the value is N.
Resilience Work	Has any work been taken out on the property to protect against flooding.
Total Premium Payable	The Total Premium Due/Refund at transaction level.
Building Alternative Accommodation Limit	See Note (1) below.
Contents Alternative Accommodation Limit.	See Note (1) below.
FRID (Flood Re UPRN/ID)	See Note (2) below.
Year of Construction	See Note (3) below.
Deleted data items	See Note (4) below.

Notes:

1. Alternative Accommodation Limit is now managed as the combination of:-
 - a. Building Alternative Accommodation Limit
 - b. Contents Alternative Accommodation Limit.
2. UPRN is now referenced as FRid. This is to distinguish it from the NLPG UPRN.
3. Year of Construction replaces:
 - a. Year of construction from
 - b. Year of construction to
 - c. Construction era
4. The following attributes have been removed
 - a. Renewal Invite Date is no longer present in the message.
 - b. Buildings Rating Basis is no longer present in the message.
 - c. Contents Rating Basis is no longer present in the message.

3.9.2 Claims Bordereau

The Claims Bordereau file template has had a more significant change with the structure of the file from "Flood Height at the Property" having been rewritten.

In addition the following changes to data items specified earlier in the proposed format have occurred.

Field	Description
Bordereau Month	Month Of Bordereaux
Bordereau Line Count	Number of Risks listed in the Bordereau
Bordereau Total Premium Payment	The Total Premium at Bordereau level.
FR Insurers ID	The unique Insurer ID supplied by Flood Re
FRID (Flood Re UPRN/ID)	Unique Property Address Reference Number
Claim Closed Date	Date all activity complete and Insurer closes the claim Note: Renamed Claim Finalised Date

4.0 Premium Tables and Eligibility Criteria

Upon the ceding of risk data and validation rules will be applied to ensure that the premium for the risk is the correct one based on Eligibility Criteria.

The value used as the Eligibility Criteria for a Property will be the valuation Eligibility Category as provided in the Valuation File for England, Wales, Scotland and Northern Ireland and will be the translation from Property Value to Eligibility Criteria as shown below.

The Premium Translation table will ensure the correct premium is applied for the appropriate Category based upon the combination of Country and Eligibility Criteria.

This avoids the need to translate the Valuation Bands to a single format and allow a separation of premium by country and the same valuation band if required in the future.

Household Premises in England and Scotland

<i>Valuation Band</i>	<i>Combined Policy</i>	<i>Buildings policy</i>	<i>Contents policy</i>
A	£210	£132	£78
B	£210	£132	£78
C	£246	£148	£98
D	£276	£168	£108
E	£330	£199	£131
F	£408	£260	£148
G	£540	£334	£206
H	£1200	£800	£400

Household Premises in Wales

<i>Valuation Band</i>	<i>Combined Policy</i>	<i>Buildings policy</i>	<i>Contents policy</i>
A	£210	£132	£78
B	£210	£132	£78
C	£210	£132	£78
D	£246	£148	£98
E	£276	£168	£108
F	£330	£199	£131
G	£408	£260	£148
H	£540	£334	£206
I	£1200	£800	£400


Household Premises in Northern Ireland


<i>Flood Re Category</i>	<i>Combined Policy</i>	<i>Buildings policy</i>	<i>Contents policy</i>
1	£210	£132	£78
2	£210	£132	£78
3	£246	£148	£98
4	£276	£168	£108
5	£330	£199	£131
6	£408	£260	£148
7	£540	£334	£206
8	£1200	£800	£400

Mapping of Property Value to Flood Re Category for Northern Ireland

Values of Properties at 1st January 2005	Flood Re Category
Values not exceeding £72,500	1
Values exceeding £72,500 but not exceeding £92,500	2
Values exceeding £92,500 but not exceeding £125,000	3
Values exceeding £125,000 but not exceeding £160,000	4
Values exceeding £160,000 but not exceeding £205,000	5
Values exceeding £205,000 but not exceeding £260,000	6
Values exceeding £260,000 but not exceeding £450,000	7
Values exceeding £450,000	8

Appendix 1 - Underwriting Bordereaux

 This represents header fields in the Bordereaux files

 This indicates repeatable fields in the Bordereaux files

Note: all 'Money' fields have two Decimals places, there is no limit to the amount that can be entered in

U/W BDX	Describes the information required	This defines what options are expected. In some cases these will be validated against a pre-defined list		This column defines the validation of the field only. Further validation on data quality will be required				
Field	Description	Options	Example Data	Validation	Mandatory, Optional Conditional	Field Type	Format	Size
Bordereau Date	Date of monthly underwriting bordereau The date of the bordereaux file this will be a date valid for the month the bordereaux is submitted	N/A	15062015	Valid Date	M	DATE	dd/mm/yyyy	10
Bordereau Month	Month Of Bordereaux The month the bordereaux is submitted for	N/A	201506	Must be consistent with Bordereaux date value	M	Numeric	yyyymm	6
Bordereau Version	Version of monthly underwriting bordereau. To be used for resubmissions for that bordereaux month, 01 will be the standard first submission	N/A	01	01-10	M	Numeric	2(n)	2
Bordereau Type	Declares if this bordereau is for underwriting or claim transactions We would expect to see 1 in this bordereau	1= Underwriting Current Month 2= Claims	1	1	M	Numeric	1(n)	1
Bordereau Line Count	Number of Risks listed in the Bordereau, the total number of risks	N/a	30	When processing the file, this figure must match the number of risks in the bordereau	M	Numeric	4(n)	4
Bordereau Total Premium Payment	The sum of all 'Total Premium Payable'		9,999,999.00	This figure needs to match the sum of all 'Total Premium Payable'	M	Money	N/A	N/A
FR Insurers ID	The ID supplied to the insurer at on-boarding The unique Insurer ID/the ID of a fully delegated authority as well as an insurer supplied by Flood Re	Insurers Name/could be the ID of a fully delegated authority as well as an insurer	N/A	Validated against onboarding information	M	Alpha numeric	N/A	30
Insurers Name	This should be the name of the Insurer together with the Brand name. If it is a Lloyds member it should specify the syndicate and managing agent	N/A	AVIVA	N/A	M	Alpha numeric	N/A	30
Insurer FCA Number	The Insurer's FCA Number	N/A	N/A	Insurer / FCA table	M	Numeric	n(6)	6
Flood Re Treaty Reference Number	The Reinsurance Treaty Reference provided by Flood Re covering the reporting period	N/A	N/A	Treaty reference table date driven.	O	Alpha numeric	TBC	255
Insurer Brand	An optional field that can be used by an insurer to further identify the source of the ceded policy	N/A	N/A	N/A	O	Alpha numeric	N/A	255
Insurer Policy Reference	This will be the insurers own reference and will be used to match existing policies and for audit purposes	N/A	N/A	N/A	M	Alpha numeric	N/A	255
Type Of Policy Transaction Ceded To Flood Re	The type of transaction undertaken by the Insurer, required to show the type of transaction under taken by the insurer	NBS = New business MTA = Mid term adjustment REN = Renewal CAN = Cancellation RIN = Reinstatement VFI = Void from inception	NBS CAN	If CAN then a CRC must be entered. If RIN then a RRC must be entered. If MTA enter MTA reason. IF MTA then validate the Policy Term Effective End Date is not later than previous notification. VFI - enter reason into CRC Reason	M	Text	3(a)	3
MTA Reason	If Type of policy transaction ceded to Flood Re = MTA we require an MTA reason	Look Up	See Lookup	If New Address need to revalidate Property Address	C	Text	3(a)	3
Cancellation Reason Code	Reason that the Insurer cancelled the policy. May give indication on the amount of return premium	CI= Cancelled at Insurer Request CP=Cancelled at Policyholder Request	CI	If type of policy transaction = CAN then a CRC must be entered. ALSO does this risk have a claim (any status) if so cannot be cancelled	C	Text	2(a)	2
Reinstatement Reason Code	If the type of policy transaction notified this time is reinstatement, we require a reason why the policy was previously cancelled	LE = Lapsed in Error CE = Cancelled in Error PR = Premium Received	CE	If type of policy transaction = RIN then a RRC must be entered.	C	Text	2(a)	2
Date Cover Commences	The commencement date for a contract of Re-Insurance for Household Premises Insurance that is being ceded to Flood Re, with or for the benefit of the Insurer submitting the contract to Flood Re. If the contract is accepted by Flood Re up to and including 120 days of the <i>Policy Term Effective Start Date</i> then the <i>Date Cover Commences</i> is the same as the <i>Policy Term Effective Start Date</i> . If the contract is accepted by Flood Re 121 days or more post the <i>Policy Term Effective Start Date</i> then the <i>Date Cover Commences</i> will be calculated as the date the bordereau is accepted by Flood Re, the date FloodRe will cover losses from.	N/A	01/10/2015	Valid Date	M	Date	dd/mm/yyyy	10
Policy Term Effective Start Date	The commencement date of the term for a contract of Household Premises Insurance that is being ceded to Flood Re with or for the benefit of an Original Insured	N/A	01/01/2014	Valid Date	M	DATE	dd/mm/yyyy	10
Policy Term Effective End Date	The end date of the term for a contract of Household Premises Insurance that is being ceded to Flood Re with or for the benefit of an Original Insured	N/A	31/12/2014	Valid Date	M	DATE	dd/mm/yyyy	10
Policy Transaction Effective Start Date	The start date of the transaction, e.g. the start date of the policy if the transaction is for new business. The effective end date of the transaction is set to the effective end date of the policy term the transaction relates to. The start date for the transaction identified on the bordereaux to be effective from	N/A	01/07/2014	Valid Date	M	DATE	dd/mm/yyyy	10
Policy Transaction Sequence Number	A sequence number that is incremental during the life of the policy. This will be helpful when submitting an error file back to ensure the latest policy transaction sequence is applied in case error file is processed outside of the main monthly file. Earliest historical record should be set to 001. A rising number is required but this does not have to be sequential as Insurers may have a MTA which is not ceded to Flood Re	001 - nnn	001	001 - nnn	M	Numeric	3(n)	3

Field	Description	Options	Example Data	Validation	Mandatory, Optional Conditional	Field Type	Format	Size
FRID (Flood Re ID)	The Flood Re unique identifier of "FRid" is being created by the Managing Agent for all of the 30 million UK properties that will be stored on the online and offline version of the Property Data Hub	N/A	N/A	N/A	O	Alpha numeric	N/A	36
Country Code	The country code for the property. This is the country code of the property, this field is one that is filled in by the system and not required by the insurer	N/A	N/A	This will be retrieve back via the FRid or if the FRid is not present then via the address matching process	O	Text	2(a)	2
Number Of Units	Default is 1. When a number of leasehold flats are covered on one policy (max 3) then this should be updated and the repeating fields below completed Unit 1 must always be the address of the freeholder	1,2,3	3	1-3 and reflected in repeating addresses	M	Numeric	1(n)	1
House Number	Insured House number, This field is optional but House number or name must be filled in	N/A	22 15A	House Number must be entered	C	Alpha numeric	6(a)	6
House Name	Insured House name, This field is optional but House number or name must be filled in	N/A	The Cottage	Either a House Name	C	Alpha numeric	30(a)	30
If Flat Provide Floor/Level	Floor level if property is a flat	N/A	N/A	N/A	O	Numeric	2(n)	2
Address Line 1	Address line 1 - This is the first line of the address	N/A	High Street	The first line of the address must be entered	M	Text	25(a)	25
Address Line 2	Address line 2	N/A	Sompting	N/A	O	Text	25(a)	25
Address Line 3	Address line 3	N/A	Lancing	N/A	O	Text	25(a)	25
Post Code	Post code	N/A	BN15 0AF	Validate Address against Address file using (House number or House name) and Post code	M	Alpha numeric	7(a)	7
Property Category/Tax Band	Council / Property tax band. If Property Use = M then the property tax band is that of the freeholder Note that for NI the value in this field can be between 1-8	A - I 1-8	A	Must = A through to I or 1-8	M	Alpha numeric	1(a)	1
House Number 2	Filled in if number of units is >1	N/A	N/A	N/A	C	Numeric	1(n)	1
House Name 2	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
If Flat Provide Floor/Level	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
Address Line 1	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
Address Line 2	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
Address Line 3	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
Post Code	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
Property Category/Tax Band	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
House Number 3	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
House Name 3	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
If Flat Provide Floor/Level	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
Address Line 1	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
Address Line 2	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
Address Line 3	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
Post Code	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
Property Category/Tax Band	as per above	as per above	as per above	as per above	C	as per above	as per above	as per above
Property Tax Band Derivation	To denote if the tax band was obtained from the FR Property Tax Table or other source	1 = FR PTT 2 = Alternative source (Insurer own system or policyholder source)	2	1 or 2	M	Numeric	1(n)	1
Eligibility Period	If the property is built pre 2009 the field value is Y if no the value is N	Y/N	Y	Y/N	C	Text	1	1
Property Type	House, flat etc. The type of building that is to be insured	Use lookup. To be mapped by insurers	DH	Use lookup	M	Text	3(a)	3
Property Use	Describes the use of residential property	P - Policyholder residence S - Second Home M - Multiple residential units (can only be 2 or 3) N - Not Defined	M	P/S/M/N	M	Text	1(a)	1

Field	Description	Options	Example Data	Validation	Mandatory, Optional Conditional	Field Type	Format	Size
Number Of Storeys In The Property	This field will capture the number of stories in the property. It applies to all property types, excludes basement. If not known (U) Unknown may be entered	N/A	3	Can be a blank or a number.	O	Numeric	2(n)	2
Resilience Work	Has any work been taken out on the property to protect against flooding, If not known (U) Unknown may be entered	Y/N/U(unknown)	Y	Y/N/U	O	Character	1©	1
Basement	This field will capture whether the property has a basement	Y/N/U(unknown)	Y	Y/N/U	O	Text	1(a)	1
If Basement Confirm Usage	If the property has a basement, this field will capture its usage	S = Storage D = Dwelling U = Unknown	D	S/D/U	C	Text	1(a)	1
If Basement Confirm Level Of Flood Protection	This is for future use	U (undefined)	U	U	O	Text	1©	1
Number Of Bedrooms	The number of bedrooms within the property insured. Where there are multiple units, this will reflect the total number of bedrooms in all units Used to validate / audit Insurer sum insured limits	N/A	3	N/A	M	Numeric	1(a)	2
Wall Construction	What materials are used in wall construction	Use lookup. To be mapped by insurers	N/A	Use lookup	M	Text	3(a)	3
Roof Construction	What materials' are used in the roof construction	Use lookup. To be mapped by insurers	N/A	Use lookup	M	Text	3(a)	3
Buildings Coverage Type	Cover is included for Buildings. If the risk covers buildings, then the value in this field is BLD	BLD = Buildings BLANK	BLD	BLD or BLANK	O	Text	3(a)	3
Building Policy Sum Blanket Limit	Blanket limit set by the Insurer	Needs to be entered but Insurer can put in 0.00	9,999,999.00	At least one of either BPSBL/BSSI/RC must be entered if Building Cover Type = BLD	C	Money	N/A	N/A
Building Specific Sum Insured	Declared by Policyholder	Needs to be entered but Insurer can put in 0.00	9,999,999.00	At least one of either BPSBL/BSSI/RC must be entered if Building Cover Type = BLD	C	Money	N/A	N/A
Rebuilding Cost	This value is a true representation of the risk	Needs to be entered but Insurer can put in 0.00	9,999,999.00	At least one of either BPSBL/BSSI/RC must be entered if Building Cover Type = BLD	C	Money	N/A	N/A
Rebuilding Basis Indicator	How was the rebuilding cost derived	I = Insured declared estimate C = Calculated by Insurer S = Provided by Surveyor N= Not Defined	C	I/C/S	C	Text	1(a)	1
Building Transaction Rating Date	The date on which the rating of building cover is based. This will determine which version of FR premium tables or Property Tax Tables is used	N/A	01/06/2014		C	DATE	dd/mm/yyyy	10
Buildings Excess Amount	Insurer Buildings Excess amount	N/A	9,999,999.00	N/A	C	Money	N/A	N/A
Buildings New Annual Premium	Flood Re annual buildings cover premium linked to tax band	Look Up On Premium Table	9,999,999.00	Look Up On Premium Table	C	Money	N/A	N/A
Buildings Transaction Premium	Flood Re additional or return premium for adjustments to buildings cover	Look Up On Premium Table	9,999,999.00	Look Up On Premium Table	C	Money	N/A	N/A
Building Alternative Accommodation Limit	This is the limit amount of alternative accommodation costs as a monetary value.		9,999,999.00	Only a monetary amount	C	Money	N/A	N/A
Contents Coverage Type	States that cover is included for Contents	CNT = Contents BLANK	CNT	CNT or BLANK	O	Text	5(a)	5
High Value Fine Art Items Insured On Original Policy	High Value Fine Art items are defined in this case as a single fine art item worth or valued at more than £25,000	Y/N	Y/N	Y/N	O	Text	1(a)	1
Contents Blanket Sum Insured	Blanket limit set by the Insurer	N/A	9,999,999.00	If Contents Coverage Type = CNT the Mandatory	C	Money	N/A	N/A
Contents Actual Sum Insured	This value is declared by the policyholder	N/A	9,999,999.00	If Contents Coverage Type = CNT the Mandatory	C	Money	N/A	N/A
Contents Transaction Rating Date	The date on which the rating of contents cover is based. This will determine which version of FR premium tables or Property Tax Tables is used	N/A	01/06/2014	If Contents Coverage Type = CNT the Mandatory	C	DATE	dd/mm/yyyy	10
Contents Excess Amount	Insurer Contents Excess amount	N/A	9,999,999.00	N/A	C	Money	N/A	N/A
Contents New Annual Premium	Flood Re annual contents cover premium linked to tax band	Look Up On Premium Table	9,999,999.00	Look Up On Premium Table	C	Money	N/A	N/A
Contents Transaction Premium	Flood Re additional or return premium for adjustments to contents cover	Look Up On Premium Table	9,999,999.00	Look Up On Premium Table	C	Money	N/A	N/A
Contents Alternative Accommodation Limit	This is the limit amount of alternative accommodation costs as a monetary value	N/A	9,999,999.00	Only a monetary amount	C	Money	N/A	N/A
Total Premium Payable	Total of premiums	N/A	9,999,999.00	Only a monetary amount	M	Money	N/A	N/A

Appendix 1 - Look-up Table

Key	Property Type
DH	Detached house
ETH	End terraced house
H	House
MTH	Mid terrace house
SDH	Semi-detached house
TH	Terraced house
BF	Basement flat
FT	Flat
GF	Ground Floor Flat
OF	Other Floor Flat
B	Bungalow
MTB	Mid Terraced Bungalow
DB	Detached Bungalow
ETB	End terrace bungalow
SDB	Semi-detached bungalow
TB	Terraced bungalow
M	Mansionette
BUC	Building Under Construction
CH	Chalet
HR	Halls of Residence
HB	House Boat
M	Mansion
PH	Park Home
RC	Residential Caravan
R	Rooms
SF	Service Flat Within Employers Premises
SH	Show House
UNK	Unknown

Key	Wall Construction
ALM	Aluminium
ASB	Asbestos
BR	Brick
BG	Bungaroosh
CLA	Clay-Lump/Adobe
CLU	Clunch
COB	Cob Construction
CON	Concrete
CI	Corrugated Iron
EC	Essex Construction
FG	Fibreglass Construction
FLN	Flint
GLS	Glass
LAP	Lathe And Plaster
MTL	Metal
MB	Mundic Block
PST	Plastic
PC	Prefabricated Building - Combustible Materials

Appendix 1 - Look-up Table

PN	Prefabricated Building - Non Combustible Materials
STN	Standard Construction
SF	Steel Frame
SFB	Steel Frame/Brick
SFR	Steel Frame/Render Or Pebbledash
SFT	Steel Frame/Tile
SFW	Steel Frame/Wood Shiplap
STO	Stone
STM	Stramit Construction
SB	Straw Bale
SIP	Structurally Insulated Panels (SIPs)
TBR	Timber
TBF	Timber Frame
TFB	Timber Frame/Brick
TLP	Timber Frame/Lathe And Plaster
TFS	Timber Frame/Stone
TFT	Timber Frame/Timber
TP	Timber/Plaster
WAD	Wattle And Daub Construction
WW	Woodwall
WC	Woodwork Construction
UNK	Not Covered By Any Other Item On The List

Key	Roof Construction
ALM	Aluminium
ASB	Asbestos
ASP	Asphalt
CON	Concrete
COP	Copper
CI	Corrugated Iron
EPD	Ethylene Propylene Diene Monomer EPDM
FOT	Felt On Timber
FBR	Fibreglass
GLS	Glass
GR	Green Roofs
LED	Lead
MTL	Metal
PST	Plastic
POL	Polycarbonate
PVC	Reinforced PVC
SHG	Shingle
SA	Shingle - Asphalt
SP	Shingle - Pine/Spruce/Cedar
SLT	Slate
STN	Standard Construction
STM	Stramit
TF	Thatch - Fibre
TR	Thatch - Reed

Appendix 1 - Look-up Table

TLE	Tile
TBR	Timber
TRN	Turnerised
WC	Woodwork Construction
ZNC	Zinc
UNK	Not Covered By Any Other Item On The List

Key	Type of policy transaction ceded to Flood Re
NBS	New Business
MTA	Mid Term Adjustment
REN	Renewal
CAN	Cancellation
RIN	Reinstatement
VFI	Void from Inception

Key	Property Usage
P	Policy Holder Residence
H	Holiday Home/Second Home??
M	Multiple

Key	Cancellation Reason Code
CSR	Cxl Sections Removed from Policy
CNC	Cxl Complete
CCP	Cal Cooling off Period
CPV	Policy no longer valid for Flood Re reinsurance
MCN	Mis Representation No Premium Due
MCP	Mis Representation Full Premium Due
PNP	No Premium Paid
CND	Not Defined

Key	MTA Reasons
MNA	New Address
MAD	Addition or Deletion of Sections
MAA	Change to AA Limit
MCB	Change to Building Sum Insured
MCC	Change to Contents Sum Insured
MCR	Cancel - Reinstatement
MND	Not Defined
Key	Reinstatement Reason Code
LE	Lapsed in Error
CE	Cancelled in Error
PR	Premium Received
ND	Not Defined

Appendix 1 - Look-up Table

Key	Property usage
P	Policy Holder Residence
H	Holiday Home/Second Home??
M	Multiple

Key	If Basement Confirm Usage
S	Storage
D	Dwelling

Key	Property tax band derivation
1	FR Property Tax Table
2	Alternative source

Key	Rebuilding basis indicator
I	Insured declared estimate
C	Calculated by Insurer
S	Provided by Surveyor
U	Unknown

Key	If basement, confirm usage
S	Storage
D	Dwelling
UN	

Key	Transaction Validation Code
1	Valid
2	Invalid

Key	Error Code
TBC	Technical Errors
TBC	Business Errors

Key	Rebuilding Basis Indicator
I	Insured Declared Estimate
C	Calculated By Insurer
S	Provided By Surveyor

Appendix 1 - Insurers' Table

Insurer Code List (81)

Description	Code Value	Syndicate
A A Mutual International	159	
Abbey Life Assurance	392	
Abbey Motor Policies	1	
ABC Insurance	442	
ACE European Group	419	
Acme Motor Policies	2	
Admiral Insurance	3	
Advantage Insurance Company Limited	437	
Affinitas Ltd	238	
Ageas Insurance Ltd	248	
AGF Insurance Limited	4	
Agricultural And General Insurance	160	
AIB Group (UK) PLC	394	
Aioi Insurance	385	
Albany Life Assurance Co Ltd	395	
Albion Insurance Company Ltd	161	
All Seasons Underwriting Agencies Limited	425	
Alliance & Leicester	396	
Allianz Direct	431	
Allianz Insurance PLC	391	
Allianz Ireland	429	
Allianz Ireland FC Rebroke	430	
Allianz N.I.	234	
Allied Dunbar	397	
ALS	5	
Ambassador Motor Policies	118	
American International Underwriters (UK) Limited	119	
Amev Insurance Ireland	189	
Amlin	421	
Amlin UK	443	
AmTrust Europe Limited	476	
Anchor Underwriters	120	
Ansvar Insurance	6	
aQmen Ltd	494	
ARB Underwriting Ltd	199	
Arista Insurance	456	
Aron Insurance	162	
Aspen Insurance	455	
Atlas Assurance	163	
Automobile Association Insurance Co Ltd	490	
Aviva	450	
Aviva (Ireland) Limited	194	
Aviva, Ireland	51	
Avon Insurance	121	
AXA Broker, Ireland	240	
AXA Insurance Company Limited	7	
AXA Insurance UK PLC	236	
AXA Insurance, Ireland	209	
Baptist Insurance Company Limited	122	
Barbican Insurance Group	485	

Appendix 1 - Insurers' Table

Beacon	164	
Beaufort Insurance Company Limited	8	
Beazley Underwriting Services Limited	495	
Bell Insurance	233	
Bishopsgate Insurance Limited	9	
Black Sea & Baltic General Insurance Limited	10	
Blackfriars Insurance Company Limited	123	
Bluefin Elite	471	
Bluesure	239	
Bradford Pennine Insurance Company Limited	11	
Brit Insurance	410	
Britannic Assurance Plc	13	
British Commonwealth Insurance	165	
British Equitable Assurance	166	
British Standard Assurance Association	12	
Broker Direct	216	
Broker Line Direct, Dublin	198	
Budget Insurance Company Limited	14	
Builders Accident Insurance	186	
Bureau Veritas	435	
Canopus Managing Agents Limited	497	
Car And General Insurance	168	
Carriag Insurance	252	
Casualty and General Insurance Company (Europe) Limited	473	
Catlin	452	
CBC UK Ltd	469	
Celtic International Insurance Co, Galway	197	
CGU Insurance	220	
Chartis Europe Limited	420	
Chartis Insurance Ireland	188	
Chaucer Insurance	54	
Cherished Car Underwriting Agency	436	
China Insurance Company (UK) Limited	15	
Chubb Insurance Company of Europe SA	232	
Chubb Insurance, Dublin	204	
Church & General Insurance, Ireland	190	
Church And General Insurance Company Limited	124	
Churchill Insurance Company Limited	16	
Chyoda Fire & Marine Insurance Company (Europe) Limited	17	
Cigna Insurance of Europe	18	
City of Westminster	19	
Clements Worldwide	254	
Cloverleaf	20	
CNA International Insurance Company, Birmingham	169	
Co-operative Insurance Society Limited	21	
Colonial Insurance Company (UK) Limited	170	
Commercial Union Assurance Company Plc	22	
Congregational & General Insurance PLC	383	
Continental Insurance Company (Europe) Limited	23	
Coral Underwriting Limited, Gibraltar	482	
Corinthian	24	
Cornhill Direct	223	
Cornhill Insurance Plc	25	

Appendix 1 - Insurers' Table

Cornish Mutual Assurance Company Ltd	213	
Covea Insurance PLC	488	
Crowe	26	
Crusader Insurance Company Limited	125	
DAS Legal Expenses	201	
Direct Line Insurance Limited	27	
Dominion Insurance Company Limited	28	
Doric	29	
Dowa Insurance Company (UK) Limited	126	
Drake Insurance plc	30	
Dual Corporate Risks	480	
E-Sure	386	
e-Underwriting	491	
Eagle Star Direct	157	
Eagle Star Insurance Company Plc	31	
East West Insurance Company Limited	32	
Ecclesiastical Insurance Office Plc	33	
ECIC	459	
Eclipse	34	
Economic Insurance Company Limited	35	
Egg PLC	399	
Electrical Contractors' Insurance Company Limited	463	
Elite Insurance	255	
Endsleigh Insurance Services	389	
Ensign	36	
Enterprise	37	
Equity Red Star	38	
ERGO Lebensversicherung AG	475	
Erin	196	
Euclidian Underwriting	417	
Euler Hermes Guarantee	250	
Euler Hermes UK	249	
Europa General Insurance, Galway	195	
Europa Underwriting Ltd	444	
European Risk Insurance (ERIC)	479	
Eversure	39	
Excess Insurance Company Limited	127	
Fanum Motor Policies	128	
Faraday Re	460	
FBD Insurance	206	
FBO Insurance Company Limited	129	
Federation General Insurance	40	
First Call Direct, Dublin	205	
First Central Insurance	487	
First Rate Direct	235	
Fleet	171	
Folgate Insurance Company Limited	41	
Fortis Insurance	230	
Fortress Underwriting Agencies Ltd	418	
Fuji Fire And Marine Insurance Company (UK) Limited	130	
Fusion Insurance Services	242	
GA Bonus	187	
Gable Insurance	246	

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Gan Insurance Company	42	
GE Frankona	422	
General Accident 1-2-1	43	
General Accident Direct	44	
General Accident Plc	45	
Generali Insurance, Dublin	207	
Giant Risk Solutions Ltd	247	
Gracechurch Insurance Company Limited	131	
Gravity Underwriting	461	
Great Lakes	462	
Groupama Insurance Company Ltd	231	
Guardian	46	
Guardian Direct	47	
Guardian Eastern Insurance	172	
Guardian Insurance Ireland	191	
Guardian Royal Exchange	48	
Halifax	49	
Hallmark Insurance	173	
Hanover Services	388	
Hastings Insurance Brokers	384	
Haven Insurance (Gibraltar)	466	
Haven Insurance Policies	132	
HCC International Insurance	468	
HDI-Gerling Industrial Insurance Company	492	
Heath Lambert	445	
Hermes	50	
HGP Motor Policies	133	
Highway	52	
Hiscox Ltd	390	
Holdsure	53	
HSB Haughton Engineering	243	
HSBC	412	
Ibex	400	
ICI, Dublin	208	
Independent Insurance Company Limited	55	
Insurance (GB) Limited	56	
Insurance Corporation of Channel Islands	57	
Insurance Corporation of Ireland	58	
Integra Insurance Solutions	253	
Intelligent Finance	401	
Inter Hannover	496	
International Insurance Company of Hannover Limited	472	
Irish National Insurance	59	
Irish Public Bodies	484	
Iron Trades Insurance Group	60	
ITT London & Edinburgh	61	
IUS, Galway	202	
JSB	62	
Jubilee	414	
Kestral	63	
KGM	64	
Kinetic Underwriting	387	
Koa Insurance Company (UK) Limited	134	

Appendix 1 - Insurers' Table

Landmark (also AIG UK and AIG Europe)	135	
Leadenhall Motor Policies	65	
Legal & General Insurance Limited	66	
Liberty Insurance	483	
Liberty Motor	229	
Link	67	
Lion Insurance Company Limited	68	
Liverpool Victoria	222	
Lloyds	439	
Lloyds TSB General Insurance	237	
Lombard Continental Insurance (UK) Limited	69	
London And Lancashire Insurance	174	
Lovatt	136	
Manchester Underwriting Management Ltd	470	
Markel (UK) Ltd	241	
Markerstudy Ltd	409	
MCE Insurance	481	
Midas Underwriting Agency	477	
Milestone	137	
Mitre Insurance Association	138	
Mitsui Marine	415	
MMA Insurance	74	
Moorhouse	446	
MT	70	
Munich RE	474	
Municipal General Insurance	156	
Municipal Mutual Insurance Limited	139	
Nat Employers Mutual General Insurance Association Limited	140	
Nat West	403	
National Farmers Union Mutual and Avon Insurance Group	71	
National Motor & Accident	141	
Nationwide	402	
Nemwill	416	
New Hampshire Insurance Company	175	
New India Assurance Company Limited	72	
New Zealand Insurance Plc	142	
Newline	453	
NIG	73	
Nipponkoa Insurance Company (Europe) Ltd	251	
No Previous Insurance	998	
Nordern Insurance Company (UK) Limited	143	
Northern Star Insurance Company Limited	75	
Norwich Union Fire Insurance Society	76	
Norwich Union Insurance Limited	218	
Novae Insurance Company Limited	441	
Novitas Underwriting Agency	434	
Ocaso UK Insurance	451	
Octagon Insurance	454	
Octavian	219	
One Direct	428	
One Insurance (Malta)	465	
Orion Personal Insurances	77	
Paladin	78	

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Paragon Underwriting	447	
Paramount Insurance Company Limited	79	
Paymentshield Ltd	426	
Pearl Assurance Plc	80	
Pegasus	81	
Pennine	423	
Phoenix Assurance	176	
Planet Insurance Company	427	
Pohjola Insurance Company (UK) Limited	82	
Preferred Assurance	177	
Preferred Direct Insurance	83	
Premier Direct	210	
Prestige Underwriting	457	
Primary Insurance	432	
Privilege Insurance	214	
Prospero Direct	158	
Provident Insurance Plc	84	
Provincial Insurance Plc	85	
Prudential Assurance Company Plc	86	
QBE International Insurance Limited	144	
QUINN-direct	203	
QUINN-Insurance	449	
Randall & Quilter Ltd	486	
RB	87	
Redstar Policies	145	
Refuge Assurance Plc	146	
Regency	227	
Regency Motor Policies	147	
Reliance Fire And Accident Insurance Corporation Limited	148	
Renown	88	
Rentguard Ltd	464	
Royal & Sun Alliance (Ireland)	212	
Royal Bank of Scotland PLC	404	
Royal Insurance (UK) Limited	89	
Royal London General Insurance Company Limited	90	
RSA	200	
Rural Insurance	493	
Sabre Insurance Company Limited	91	
Saga Insurance	438	
Sainsburys Bank	405	
Sampo Insurance Co (UK) Ltd	178	
Samsung Insurance Company of Europe Limited	92	
Scottish General Insurance Company Limited	93	
Secretan	94	
Sentry	95	
Service	96	
Shead	97	
Shield Insurance Company Limited	149	
SMT Insurance Company Limited	150	
Solar	98	
Sphere	99	
Sportscover	489	
St Katherines Policies	151	

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St Stephens Motor Policies	101	
Standard Bank	406	
Sterling Insurance	244	
Summit	102	
Sun Alliance Insurance UK	103	
Swan	104	
Swiftcover	458	
Symphony Insurance	408	
Tanker Insurance	180	
Terra Nova Insurance	181	
Tesco Insurance	413	
The Continental Insurance Co. (UK) Ltd	182	
The Insurance Service	105	
The Underwriter	424	
The Warwick Insurance Co Ltd	183	
Torch	106	
Touchline Insurance Company Limited	107	
Towergate Insurance	228	
Tradewise Insurance Services Ltd	448	
Tradex Insurance Co Ltd	433	
Trafalgar Insurance	215	
Travelers Insurance Company Ltd	100	
Trinity Insurance Company Limited	184	
Trojan Motor Policies	152	
UAP Provincial	382	
UK General	467	
United Friendly Insurance Co Ltd	153	
Unknown	997	
Unlisted Insurer	999	
USAA Limited	108	
Vasek	440	
Vision Underwriting Ltd	478	
Warwick Motor Policies	154	
Wellington Insurance Service	109	
Wesleyan Assurance Society	110	
Wessex	111	
West Yorkshire Insurance Company	112	
Western Australia	155	
Westminster Motor Insurance Association	113	
Winterthur Life	407	
Wren	114	
Wrightway Underwriting Ltd	411	
XS Direct Insurance	245	
Yorkshire Insurance Co. Ltd	185	
Zenith Insurance plc	115	
Zurich (Ireland)	217	
Zurich Insurance plc	116	
Zurich Municipal	117	

Appendix 2 - Claims Bordereaux

 This represents header fields in the Bordereaux files

Note: all 'Money' fields have two Decimals places, there is no limit to the amount that can be entered in

CLAIMS B/X								
Field	Description	Options	Example Data	Validation	Mandatory, Optional Conditional	Field Type	Format	Size
Bordereau Date	The date of the monthly claims bordereau	N/A	15062015	Valid Date	M	DATE	dd/mm/yyyy	10
Bordereaux Month	The month (within year) the clams bordereau relates to	N/A	201506	Must be consistent with Bordereau Date value.	M	Numeric	YYYYMM	6
Bordereau Version	The version of monthly claims bordereau, '01' will be the standard first submission to be used when resubmissions occur within a month	N/A	01	01 - 10	M	Numeric	2(n)	2
Bordereau Type	Declares if this bordereau is for underwriting or claim transactions, '2' indicates a Claims bordereaux	N/A	2	2	M	Numeric	1(n)	1
Bordereau Line Count	Number of Claims listed in the bordereau	N/A	150	When processing the file, this figure must match the number of claims in the bordereau file	M	Numeric	4(n)	4
Bordereau Overall Total Requested This Time	The sum of all the 'Total Requested This Time'	N/A	9,999,999.00	This figure must match the sum of all the line items for the value 'Total Requested This Time'	M	Money	N/A	N/A
Fr Insurers Id	The unique Flood Re reference allocated to the insurer during on-boarding	N/A	N/A	Validated against onboarding information.	M	Alpha numeric	N/A	30
Insurers Name	This should be the name of the Insurer together with the Brand name. If it is a Lloyds member it should specify the syndicate and managing agent	N/A	AVIVA	N/A	M	Alpha numeric	N/A	30
Insurer FCA Number	Insurer FCA Number	N/A	N/A	Insurer / FCA table	M	Numeric	6(n)	6
Flood Re Treaty Reference Number	The Reinsurance Treaty Reference provided by Flood Re covering the reporting period	N/A	N/A	Treaty reference table date driven.	O	Alpha numeric	N/A	255
FRid	The Flood Re unique identifier of "FRid" is being created by the Managing Agent for all of the 30 million UK properties that will be stored on the online and offline version of the Property Data Hub	N/A	N/A	Match Underwriting Sumission	O	Alpha numeric	N/A	36
Insurer Brand	An optional field that can be used by an insurer to further identify the Brand Source of the ceded policy	N/A	N/A	N/A	O	Alpha numeric	N/A	255
Insurer Policy Reference	This will be the insurers own policy reference and will be used to match existing policies and for audit purposes	N/A	N/A	N/A	M	Alpha numeric	N/A	255
Insurer Claim Number	This is the number allocated to the claim on the insurers handling system and is linked to the policy. It is used to identify the claim on the claims bordereaux. It must be the insurers reference and not a suppliers reference (for example it is not the loss adjusters reference)	N/A	N/A	N/A	M	Alpha numeric	N/A	255
Insurer Claim Movement Number (Latest)	Additional Reference provided by the Insurer to denote the current position of the Insurers claim as at the bordereau creation date. A rising number is required but it does not have to be sequential	N/A	N/A	This may have gaps but should be sorted 1-n	O	Alpha numeric	N/A	10
Date Of Loss	This is the first date that flooding occurred at the property	N/A	01/01/2014	Valid date prior to systems date	M	DATE	dd/mm/yyyy	10
Time Of Loss	The time the loss occurred where known	N/A	2014-01-01 10:15:45	N/A	O	DATETIME	YYYY-MM-DDThh:mm:ss	19
Date Of Notification	This is the First Notification of Loss Date. This is required to identify any delay in notification on the part of the insured. A delay in notification could be a fraud indicator, or relevant to establish policy cover.	N/A	01/01/2014	N/A	M	DATE	dd/mm/yyyy	10
Initial Reserve	The reserve should be the gross claim reserve and not include any deductions (for example excess or potential recovery). At first notification the reserve may be a system allocated standard reserve, a case specific reserve or an estimate provided by the policyholder. Reserves should include fees. This Initial Reserve remains for the life of the claim.	N/A	9,999,999.00	N/A	M	Money	N/A	N/A
Initial Reserve Type	Denotes whether the estimate of damage was provided by the policyholder or the Insurer	P/I/U	P	P/I/U	M	Text	1(a)	1
Claim Status	Current Status of the overall claim	Lookup	S	Lookup Table Key	M	Text	1(a)	1
Claim Reopened Reason Code	Code applied to establish the reason for re-opening a closed claim	Lookup	CIE	Lookup Table Key	C	Text	3(a)	3
Claim Repudiation Code	Reason the claim has been repudiated by the insurer	Lookup	N/A	Lookup Table Key	C	Text	1(a)	3
Claim Settlement Date	Date of first settlement agreed with the claimant	N/A	01/01/2014	> Date of Notification	C	DATE	dd/mm/yyyy	10
Claim Closed Date	Date all activity complete and Insurer closes the claim	N/A	01/01/2014	> Date of Notification	C	DATE	dd/mm/yyyy	10
Cat Event Code	Market CAT event code applied to claim	Lookup	N/A	Lookup Table Key	O	Text	TBC	TBC
Buildings Excess Applied	Has Insurer applied a Policy or Building excess	Y/N	Y	Y/N	M	Text	1(a)	1
Buildings Excess Amount	Insurer excess amount for Buildings	N/A	9,999,999.00	N/A	C	Money	N/A	N/A
Contents Excess Applied	Has Insurer applied a Policy or Contents excess	Y/N	Y	Y/N	M	Text	1(a)	1
Contents Excess Amount	Insurer excess amount for Contents	N/A	9,999,999.00	N/A	C	Money	N/A	N/A

Field	Description	Options	Example Data	Validation	Mandatory, Optional Conditional	Field Type	Format	Size
Combined Excess Amount	This field should only be completed where the policy on risk is for both buildings and contents and the insurer has offered a combined Excess. The value in This field must be at least equivalent to the lower of the buildings or contents excess on the underwriting bordereaux	N/A	9,999,999.00	As Per Bordereaux Functional Design document. This field can only be filled in where the risk covers buildings and contents.	C	Money	N/A	N/A
Type Of Flooding	Description of the type of flooding that has caused the damage	Lookup	RV	Lookup Table Key	O	Text	2(a)	2
Flood Height At The Property	Estimate of the height of flood water in feet.	Lookup	15	Lookup Table Key	O	Numeric	3(n)	3
BLD Initial Reserve (To Be Checked)	The reserve should be the gross Buildings reserve and not include any deductions (for example excess or potential recovery). At first notification the reserve may be a system allocated standard reserve, a case specific reserve or an estimate provided by the policyholder. Reserves should include fees. This Buildings Initial Reserve remains for the life of the claim	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD Current Paid	The Paid to Date figure for Buildings Damage	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD Alternative Accommodation Paid	The Paid to Date figure for Alternative Accommodation on the Buildings section	N/A	9,999,999.00	Check Against Alternative Accommodation Limit on Risk Bdx	C	Money	N/A	N/A
BLD Loss Adjuster Fees Paid	The Paid to Date figure for Loss Adjuster Fees on the Buildings section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD Specialist Fees Paid	The Paid to Date figure for Specialist Fees on the Buildings section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD Third Party Paid	The Paid to Date figure for Third Party settlements on the Buildings section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD FOS Paid	The Paid to Date figure for FOS payments on the Buildings section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD Current Outstanding	The Outstanding current reserve for Buildings Damage	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD Alternative Accommodation Outstanding	The Outstanding current reserve for Alternative Accommodation on the Buildings section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD Loss Adjuster Fees Outstanding	The Outstanding current reserve for Loss Adjuster Fees on the Buildings Section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD Specialist Fees Outstanding	The Outstanding current reserve for Specialist fees on the Buildings section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD Third Party Outstanding	The Outstanding current reserve for Third Party on the Buildings section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD FOS Outstanding	The Outstanding current reserve for FOS on the Buildings section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD Recovery	Indication of whether there is a recovery potential on the Buildings section	Y/N/P	Y	Y/N/P	O	Text	1(a)	1
BLD Recovery Amount Received	Recovery amount received on the Buildings section by the Insurer	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
BLD Recovery Amount Outstanding	Anticipated Recovery amount outstanding on the Building section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
High Value Fine Art Item Excluded	Confirmation that any High Value Fine Art Items noted on the Policy that have been damaged in the flood, have been excluded from reported payments	Y/N	Y	Y/N	O	Text	1(a)	1
CNT Initial Reserve (To Be Checked)	The reserve should be the gross Contents reserve and not include any deductions (for example excess or potential recovery). At first notification the reserve may be a system allocated standard reserve, a case specific reserve or an estimate provided by the policyholder. Reserves should include fees. This Contents Initial Reserve remains for the life of the claim	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT Current Paid	The Paid to Date figure for Contents Damage	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT Alternative Accommodation Paid	The Paid to Date figure for Alternative Accommodation on the Contents section	N/A	9,999,999.00	Check Against Alternative Accommodation Limit on Risk Bdx	C	Money	N/A	N/A
CNT Loss Adjuster Fees Paid	The Paid to Date figure for Loss Adjuster Fees on the Contents section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT Specialist Fees Paid	The Paid to Date figure for Specialist Fees on the Contents section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT Third Party Paid	The Paid to Date figure for Third Party settlements on the Contents section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT FOS Paid	The Paid to Date figure for FOS payments on the Contents section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT Current Outstanding	The Outstanding current reserve for Contents Damage	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT Alternative Accommodation Outstanding	The Outstanding current reserve for Alternative Accommodation on the Contents section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT Loss Adjuster Fees Outstanding	The Outstanding current reserve for Loss Adjuster Fees on the Contents Section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT Specialist Fees Outstanding	The Outstanding current reserve for Specialist fees on the Contents section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT Third Party Outstanding	The Outstanding current reserve for Third Party on the Contents section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT FOS Outstanding	The Outstanding current reserve for FOS on the Contents section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT Recovery	Indication of whether there is a recovery potential on the Contents section	Y/N/P	Y	Y/N/P	O	Text	1(a)	1
CNT Recovery Amount Received	Recovery amount received on the Contents section by the Insurer	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
CNT Recovery Amount Outstanding	Anticipated Recovery amount outstanding on the Contents section	N/A	9,999,999.00	N/A	O	Money	N/A	N/A

Appendix 2 - Claims Bordereaux

Field	Description	Options	Example Data	Validation	Mandatory, Optional Conditional	Field Type	Format	Size
Total Incurred	Sum of all Paid and all Outstanding's less all Recoveries received and Recoveries Outstanding	N/A	9,999,999.00	>=0	M	Money	N/A	N/A
Total Requested This Time	The net settlement amount that the Insurer wishes to recover from Flood Re once the Insurer has settled the claim.	N/A	9,999,999.00	N/A	O	Money	N/A	N/A
Is Payment Final	Indication of whether the 'Total Requested This Time' value is the final anticipated claim payment	Y/N	Y	If value of 'Total Requested this time does not = 0 then Y or N must be entered for this field	C	Text	1(a)	1

Appendix 2 - Look-up Table

Key	Claim Status
CO	Open
CC	Closed
CR	Re-Opened

Key	Claim Reopened Reason Code
MI	More Information
ND	Not Defined

Key	Claim Repudiation code
NC	Not Covered
	Misrepresentation
	Policy Not in Force
ND	Not Defined

Key	Claims Event Code
	Type of Event

Key	Type of Flooding
RV	River
CS	Coastal
RO	Run-off
GW	Ground Water
NC	Flood - Non-Coastal
BD	Flood - Backing up of Drains
RD	Reservoir

Key	Flood height at the property (FT)
1	< 1
2	1-2 ft
3	3 - 5 ft
4	5- 7 ft
5	8-10 ft
6	10-15 ft

Key	Policy Section
	N/A

Key	Payment Type
	N/A

Key	Reserve Type
	Unknown

Key	Transaction Validation Code
1	Valid
2	Invalid

Appendix 2 - Look-up Table

Key	Error Code
	Supplied By Landmark to Insurer
	Split between technical and business errors

Key	Recovery Type
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