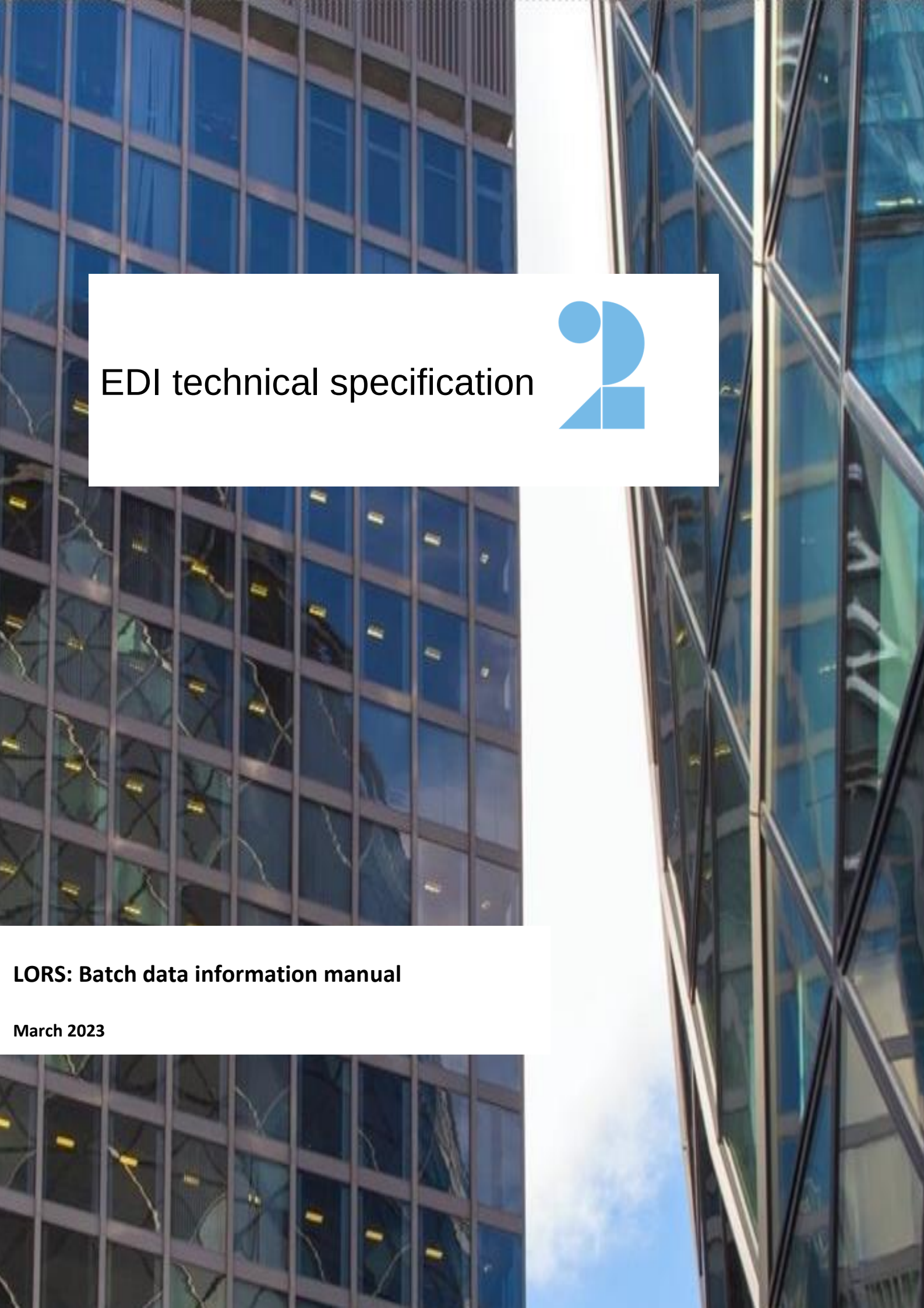

EDI technical specification

LORS: Batch data information manual

March 2023

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LORS BATCH DATA INFORMATION MANUAL

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1. INTRODUCTION

1.1 Background to LORS

The Lloyd's Outward Reinsurance Scheme (LORS) is a collective name for the integrated clerical and computer systems that are linked together to handle outward reinsurance business.

The LPSO system is the central repository of data and the controlling system for the scheme.

The first phase of LORS, allowing interactive processing, was implemented in December 1990 and was significantly upgraded in April 1992.

This allows Brokers to access the LORS via a web browser or via DXCs Insurance Portal and enter data directly through a series of interactive screens. The data is validated and displayed to the Underwriters, who are able to authorise or object to the items via further screens. After items have become fully authorised they are forwarded for settlement.

The alternative method of LORS processing is via Batch messages. This allows direct communication between Brokers, Underwriters and LORS via messages using XDH.

The LORS processes and messages were designed and agreed with the relevant areas of the Lloyd's Market. The phase of LORS processing was implemented in January 1993.

In 2008 the LIMNET service was withdrawn and the DXC Distribution Hub (XDH) replaces that functionality.

1.2 Benefits of LORS

1.2.1 GENERAL BENEFITS OF LORS

- Centralised tracking/enquiry facility.
- Reduction of Broker and Underwriter clerical functions.
- Improved accuracy of data presented to Underwriters.
- Opportunity for manager control

1.2.2 SPECIFIC BENEFITS OF LORS

- system to system data transfer is quicker and more accurate than the interactive method of processing thus avoiding clerical error and attendant delays.
- Provision to the Market of an automated method of processing large volumes of outward reinsurance transactions.
- Improved audit controls across systems.
- Enables recipients to automate their procedures reducing clerical effort.

1.3 Purpose of the Document

This manual details the messages and processes involved in the LORS system. Its purpose is to enable other parties to develop systems which will interface directly with the LPSO system.

It assists business and technical staff of Underwriting and Broking organisations and software houses in the development of their systems and business practices, to accommodate the processing of their outward reinsurance transactions via messages.

It is assumed that readers of this document are familiar with the principles and protocols of data message processing, with the LORS Interactive system and with outward reinsurance business practices.

1.4 Standards Used by LORS data

The United Nations / Electronic Data Interchange for Administration, Commerce and Trade (UN/FACT) guidelines have been followed. All data segments comply with UN/FACT standards (refer to Appendix C).

The UN/FACT Level A Character set has been applied to all data (refer to Appendix D).

1.5 References

The following document should be referred to in conjunction with this document.

- LORS Interactive User Manual

Contact the Service Provider for details of how to obtain copies of the above documents (refer to section 6.1).

2. LORS BATCH DATA MESSAGES

2.1 Message Flows and Functions

2.1.1 NEW ITEMS

All of the credit/debit note details for new Outward Reinsurance (ORI) items, are entered into the Broker's own system. The Broker's system then generates a LIMRIN message, containing all of the entered data, for each item or group of reinsurance policy related items. The Broker's system then constructs an interchange containing one or more messages and despatches it to XDH.

On receipt, the LORS application logs details of the transmission, validates the messages and adds valid items to the LORS database. The valid items are immediately available to interactive Underwriters to view and authorise.

For every LIMRIN message received by LORS an error/confirmation response message, LIMRES, is returned to the Broker. This message advises the Broker of whether or not the LIMRIN message has been accepted by LORS validation, and if not, what errors were found.

It is the Broker's responsibility to make the necessary data amendments, to messages which have been rejected, before transmitting the data again.

As soon as a complete, valid, new item, or group of items, has been added to the database a LIMRIA message is generated and sent to each Underwriter who is a LORS participant if they are responsible for authorising one or more assured lines on the item. The LIMRIA message contains all of the item details, advised by the Broker, that are relevant to each Underwriter.

2.1.2 UNDERWRITER RESPONSES

The LIMRIA message is received and processed by the Underwriter's system and each item is authorised, objected to and/or amended as required. The Underwriter's system then generates a LLDUWR message, detailing the response, and sends it to Lloyd's.

On receipt, the LLDUWR message is logged and validated. Valid responses are added to the LORS database where they are immately available for viewing by interactive Brokers.

For every LLDUWR message received by LORS an error/confirmation message, LIMRES, is returned to the Underwriter. It is the Underwriter's responsibility to make any necessary data amendments, to messages which have been rejected by LORS, before transmitting the response data again.

When a valid Underwriter response has been added to the database, and if the Broker on the item is a LORS participant, a LLDUWR message is generated and despatched to advise the Broker of the Underwriter's action.

2.1.3 AMENDMENTS

The Broker creates a LIMRIN message containing the full details of the amended item and sends it to LORS. Valid amendments are used to update the item held on the database.

A LIMRES message is returned to the Broker and a LIMRIA message is generated for each LORS Underwriter that has one or more syndicate lines on the item.

An amendment to an item must be authorised by the Underwriter, even if the pre-amendment version had already been authorised, before the item can be forwarded for settlement.

2.1.4 DELETIONS

The Broker creates a LIMRID message which references the item, or group of items, to be deleted and sends it to LORS. It is then validated and used to delete the item/group from the database.

A LIMRES message is returned to the Broker.

Deletions do not require authorisation by the Underwriter. However, LORS does generate a LIMRID message for each participating LORS Underwriter on a deleted item.

2.1.5 REPLACEMENTS

After an item has been fully authorised by the Underwriter(s) and has been settled, the Broker may need to replace it. The full item replacement details are submitted by the Broker via a LIMRIN message. LORS validates the data and returns a LIMRES to the Broker. The LORS database is updated with valid replacements.

LORS generates a LIMRIA message for each LORS Underwriter required to authorise the replacement. The replacement must be authorised in the normal way before being passed forward for settlement.

2.1.6 CANCELLATIONS

After an item has been fully authorised by the Underwriter(s) and has been settled, the Broker may need to cancel it. The item reference information is submitted via a LIMRID message. LORS validates the data, updates the database and returns a LIMRES to the Broker.

LORS generates a LIMRID message for each LORS Underwriter required to authorise the cancellation. The cancellation must be authorised in the normal way before being passed forward for settlement.

2.1.7 ITEM STATUS REPORTING

On completion of the LORS end of day off-line processing, item status reporting messages are created and despatched.

The status reporting message, LIMRIS, is generated for each Broker and Syndicate associated with a LORS participant. It reports the final status of every LORS item that the Broker or Underwriter has an interest in, if the item has been updated since the last LIMRIS was created. This includes the effects of any deletions, third party amendments (refer to section 2.9.3), LORS off-line processing (refer to section 3.4) and any movements which have been processed interactively or via messages.

Where there are no items to report to a valid Underwriter Message User at the end of the business day a null LIMRIS message is generated (see Appendix F6).

2.2 LIMRIN Messages

2.2.1 GENERAL DESCRIPTION

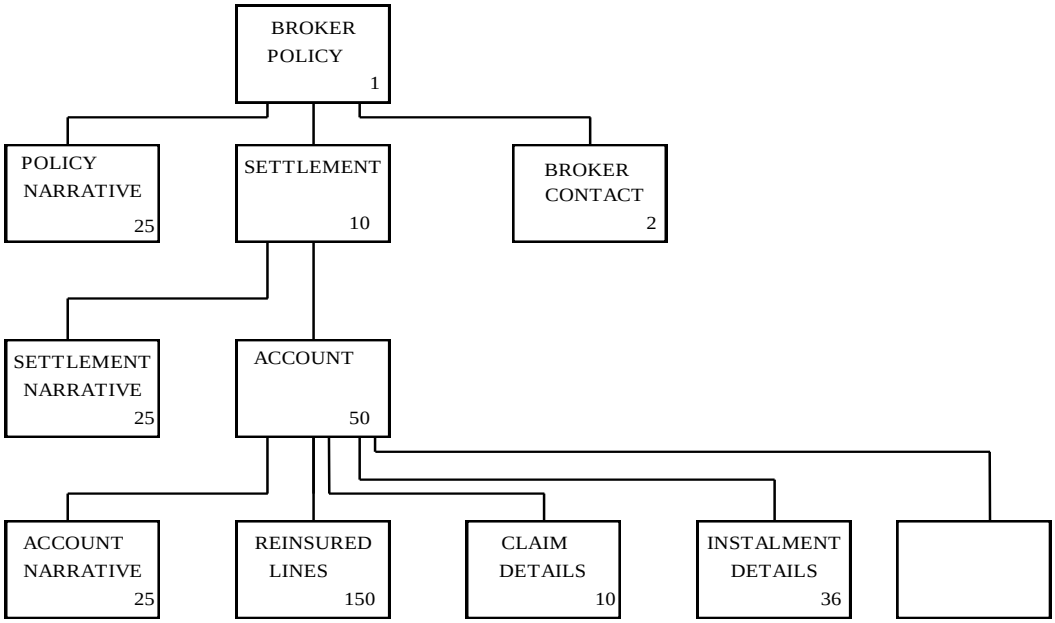
This message is sent by Brokers to LORS. Each message may contain the details of one of the following :

- the addition of a new single ORI item,
- the addition of a whole new group, or part of a new group, of ORI items,
- an amendment to an ORI item which has not yet been allocated a Bureau Signing Reference,
- the replacement of an item which has already been allocated a Bureau Signing Reference.

Unlike the LORS interactive system, where incomplete ORI items may be keyed, only the completed details of an addition or amendment may be advised within a LIMRIN message. Items which have been left incomplete during a LORS interactive addition or amendment may not be updated via a LIMRIN message.

2.2.2 LIMRIN LOGICAL DATA STRUCTURE

This is the structure of the credit/debit data submitted by the Brokers, for LORS processing. It is the data structure on which the design of the LIMRIN message is based.



2.2.3 MESSAGE DATA

The data advised within a LIMRIN message is structured, as described by the message branching diagram and data mapping, in the Message Specification (see Appendix F.2).

The message function (add, amend or replace), is indicated by the movement type field, at the start of the message.

The method by which the ORI item should be settled is advised within the message data. Items may be settled through the normal Daily (the default), Weekly Settlement and Special Settlement. Special Settlement items may be settled centrally or they may be paid non-centrally by cheque. For details of which settlement methods may be mixed within a group of LORS items please refer to Section 2.9.1.

Brokers supply both parts of the Company/Syndicate identification; Syndicate Number and Syndicate Pseudonym. If DXC have been given special instructions by the underwriter of a pseudonym change, it is automatically changed to the new one on receipt of the message.

The message is designed so that, when adding a group of ORI items, duplication of data is kept to a minimum. For example, the reinsurance policy details are only advised once.

The message structure has three main sections :

- ***Reinsurance Policy details*** - i.e. the Broker identity, the period of the policy, the name of the reinsured, etc. are advised once.

- ***Settlement/Transaction details*** - i.e. details of the settlement currency, the method of settlement, etc. When the addition of a single item, or an amendment or replacement is advised these details can only occur once in the message. When advising a new group of items, these details can be repeated up to ten times, once for each settlement currency/transaction reference combination.

- ***Credit/Debit Note details*** - i.e. audit/risk codes, assured lines, reinsuring market, claim/loss and instalment information. When the addition of a single item, or an amendment or replacement is advised these details can only appear once in the message. When the addition of a new group of items is advised, these details can be repeated up to fifty times, once for each individual item that has the same settlement currency/transaction reference combination.

2.2.4 ADD MESSAGES

LIMRIN ADD messages may contain either a single new item, a complete group of new items, or even part of a group of new items if the complete group refers to more than one reinsurance policy. All available information relating to each item is advised in the message.

Each single item or group may either be for settlement, or for information only (i.e. does not require authorisation or settlement - see section 2.9.2).

Each LIMRIN message may only contain items that relate to the same reinsurance policy and which therefore have the same Unique Market Reference. If items with different Unique Market References are grouped together they must be advised in separate LIMRIN messages. However, all of the messages must be transmitted in the same interchange. Items with the same Unique Market Reference, which have been grouped together, must be advised in the same LIMRIN message.

If the assured Syndicates are associated with more than one Underwriter, the item is known as a composite (refer to section 2.9.3).

2.2.5 AMEND MESSAGES

After a new item has been successfully added to the LORS database, it may be necessary for the Broker to amend it. This may be as a result of an Underwriter objecting to the item or it could be that the Broker has identified a discrepancy in the original item details.

A LIMRIN AMEND message contains the full details of the amended item.

Incomplete items cannot be amended. Group amendments, also cannot be made. Each item within a group must be amended in a separate LIMRIN message.

Brokers are not permitted to delete, re-sequence or change the Syndicates on any of the assured lines. This is because the original set of Syndicates would need to authorise the change as well as the new set. If such an amendment is necessary, the original item must be deleted and a new item added in its place.

If a deletion is made following an amendment it does not simply delete the amendment, reverting the item back to its previous state, the whole item is deleted from the LORS database.

2.2.6 REPLACE MESSAGES

After an item has received a Bureau Signing Reference and has been forwarded for settlement, it may be necessary for the Broker to replace it. Full replacement item details are advised via a LIMRIN REPLACE message.

Brokers are not permitted to delete, re-sequence or change the Syndicate for any of the Syndicate lines, on the replacement item. This is because the original set of Syndicates would need to authorise the change as well as the new set. If it is necessary to change the Syndicate details in this way, the Broker must cancel the item and add a new item with the correct details. In this case there is no system link between the new item and the original but the Broker can note the connection in the narrative details.

Following a replacement a Broker can re-replace or delete the new version of the item. A deletion does not affect any previously settled versions of the item.

Authorised replacements are advised in the Underwriter Signing Message (USM) in the form of a contra entry plus the new version of the item.

2.3 LIMRIA Messages

2.3.1 GENERAL DESCRIPTION

LIMRIA messages are sent by Lloyd's to Underwriters. They are used to request authorisation, from the Underwriter, for all ORI items which have been added, amended or replaced by a Broker. A LIMRIA message is sent whether the item was submitted by the Broker using a LIMRIN message or entered via the LORS interactive system.

The message only contains the data pertaining to complete ORI items that have been submitted by a Broker. Items or groups that have been left in an incomplete state on the LORS database, are not advised in a LIMRIA message.

Each single item or group of items advised in a LIMRIA message may either be intended for settlement, and therefore requires Underwriter authorisation, or it may have been advised for information only. An Information Only Indicator is advised in the message when authorisation is not required (refer to section 2.9.2).

2.3.2 MESSAGE DATA

The data advised within a LIMRIA message is structured, as described by the message branching diagram and data mapping in the Message Specification (see Appendix F3).

The message function (add, amend or replace), is indicated by the movement type, at the start of the message.

The Movement Number references the Broker movement and should be quoted in any LLDUWR message that the Underwriter sends to authorise or object to the items. The Movement Number for a new item is not always '1', as the Broker may have interactively amended individual group items before completing the group and triggering the LIMRIA message. If this happens the Movement Type advised for the group in the LIMRIA message will be 'ADD' but items with a Movement Number that is greater than '1' could be recorded on the Underwriter's system with a Movement Type of 'CHA'. This will prevent a mismatch when the item is reported in the end of day LIMRIS message (refer to section 2.7).

Except for the details of any assured lines belonging to Syndicates that are not associated with the recipient Underwriter, all of the item information, supplied by the Broker, is advised in the LIMRIA message.

If the assured Syndicates are associated with more than one Underwriter, the item is termed as a composite (refer to section 2.9.3).

The identity of the Lead Syndicate is advised in the message so that, for composite items, the following Underwriters may contact the leader with any queries about the item. If the item contains Audit Codes, the Market Leader identity is advised for each Market type, for the same purpose.

2.3.3 ADD MESSAGES

LIMRIA ADD messages may contain the details of either a single new item, a complete group of new items, or part of a complete group of new items.

A LIMRIA message can only contain the details of items related to the same reinsurance policy and which, therefore, have the same Unique Market Reference. If the Broker has grouped together items with different Unique Market References they are advised in separate LIMRIA messages. However, all of the messages are despatched in the same interchange.

The data advised in the LIMRIA message is exactly the same whether entered interactively or submitted via an data message, by the Broker.

2.3.4 AMEND MESSAGES

If an Underwriter objects to an item, or if the Broker identifies a discrepancy in the original item details, it may be necessary for the Broker to amend it. A LIMRIA AMEND message containing the full details of the amended item is sent to the Underwriter.

Group amendments cannot be made. A separate LIMRIA message is sent for each individual amended item.

2.3.5 REPLACE MESSAGES

After an item has received a Bureau Signing Reference and has been forwarded for settlement, it may be necessary for the Broker to replace it. Full replacement item details are advised via a LIMRIA REPLACE message.

Following a replacement a Broker can re-replace or delete the new version of the item. A second replacement, or re-replacement, will also be advised in a LIMRIA message. Deletions which do not affect any previously settled versions of the item, are advised to the Underwriter in the LIMRID message (refer to section 2.4).

A replacement retains the Bureau Signing Reference of the original entry. The Item Version Number of the original entry may be recognised by the data item BUREAU UNIQUE REFERENCE VERSION supplied in the LIMRIA message.

2.4 LIMRID Messages

2.4.1 GENERAL DESCRIPTION

LIMRID messages are sent by Brokers to advise the references of pre-settlement items, groups of items, cancellations and replacements that they wish to delete or post-settlement items that they wish to cancel.

LIMRID messages are also sent to the Underwriters to inform them of deletions and to request authorisation for the cancellation of items.

2.4.2 MESSAGE DATA

The data advised within a LIMRID message is structured, as described by the message branching diagram and data mapping in the Message Specification (see Appendix F4).

The message function is indicated by the Movement Type and Deletion Type at the beginning of the message.

The message contains sufficient reference information to allow the item or group to be identified by the recipient.

2.4.3 DELETE MESSAGES

LIMRID DELETE messages may be submitted by Brokers to:

- delete a complete pre-settlement item,

- delete a complete group of pre-settlement items,

- delete the cancellation of a post-settlement item,

- delete the replacement of a post-settlement item.

The Broker may use a LIMRID message to delete an incomplete item or group that has been added interactively.

Underwriters are advised of Deletion messages but do not need to authorise such items. For deletions of released group items a delete message for each item in the group is advised.

2.4.4 CANCEL MESSAGES

A LIMRID CANCEL message, submitted by a Broker, advises the reference of the item that is to be cancelled and may also contain a brief reason for the cancellation.

When a LIMRID message is sent to an Underwriter, it contains the above information plus the line number and Syndicate identity for each assured line that the Underwriter is responsible for authorising. Underwriters are advised of all valid cancellations, whether the Broker requested it interactively or via a data message.

On receipt of the message, Underwriters must authorise or object to the cancellation. Every assured line on the item must be authorised before a cancellation is settled.

Cancellations are advised in the Bureau Signing Message (BSM) and Underwriter Signing Message in the form of a contra entry.

Underwriters may recognise the Lloyd's held LORS Item Version Number from the data item BUREAU UNIQUE REFERENCE VERSION supplied in the LIMRID message.

2.5 LLDUWR Messages

2.5.1 GENERAL DESCRIPTION

LLDUWR messages are sent by Underwriters to advise the details of an authorisation, objection and/or data change of an item. They are also sent to Brokers to advise them of the details of an Underwriter's response.

Underwriter responses are required for new, amended, replaced and cancelled items. If a response is not received, default processing will be applied (refer to section 3.4.1).

The data advised within a LLDUWR message is structured, as described by the message branching diagram and data mapping in the Message Specification (see Appendix F5).

2.5.2 MESSAGE DATA

2.5.2.1 LLDUWR Messages Sent by Underwriters

When a LLDUWR message is sent to LORS by an Underwriter it contains the Underwriter's authorisation, objection and/or data change, in respect of one or more assured lines, for an item that has either been advised via a LIMRIA or LIMRID message or has been viewed via the LORS interactive system.

An Underwriter, who has more than one assured line on the same item, can submit one LLDUWR message to respond to all lines or a separate message for each line.

An Underwriter can only respond to the latest movement submitted by the Broker. If, for example, the Underwriter sends a LLDUWR message containing an objection to the addition of a new item, and the Broker has since amended the item, the Underwriters response will be rejected as it will not quote the correct Movement Number.

The Underwriter can submit more than one response to a single Broker movement. For example, the Underwriter could make an amendment to certain data fields on the item, in one LLDUWR, then authorise the item in a separate, later message.

Underwriters are able to advise changes to certain fields, for new or replacement items. However, the only data amendments that responses to cancellations can contain is to the first narrative line of the item (advised in the Market Notes data element).

If the item has more than one assured line, only the Underwriter acting on behalf of the Lead Syndicate can amend Year Account, Tax Code and Risk Code details.

The Lead Syndicate is also permitted to add/amend the first line of narrative text for the item. Audit Code changes can only be made by the Market Leader, for the corresponding market type. All Underwriters are able to add or amend, but not blank out, their own references. They can also add/amend Syndicate contact details.

If a data change causes a previously required code or indicator to become redundant, that field must not be advised. For example, if the Year Account is amended from 1990 to 1991, a Risk Code should be advised. The redundant Audit Code(s) will be blanked out in the item details held on the LORS database. In the same way, if a Tax Code is amended and a Treaty Excess of Loss Indicator is no longer applicable, the indicator should not be advised as blank in the message. LORS validation processing will automatically blank it out.

NOTE : If a Tax Code is amended, and the same Treaty Excess of Loss Indicator is applicable, the indicator must be advised. Likewise, if the Treaty Excess of Loss Indicator is amended and the same Tax Code is applicable both data elements should be present.

2.5.2.2 LLDUWR Messages Advised to Brokers

When a LLDUWR message is sent to a Broker it can provide the details of an Underwriter's response that has been submitted interactively or via a LLDUWR message.

Many LLDUWR's may be sent to a Broker for a single item because authorisations/objections are at assured line level and the item may require the authorisation of more than one Underwriter.

In addition to the response, the Broker is advised of any data changes the Underwriter has made. If they exist, Syndicate contact details are always advised even if they have not been amended.

If the data changes, by the Underwriter, have caused a previously required code or indicator to become redundant, the field is not advised. For example, if the Underwriter has amended the Year Account from 1990 to 1991, the new Risk Code will be advised but the redundant Audit Code(s) will not. In the same way, if the Underwriter has

changed the Tax Code and a Treaty Excess of Loss Indicator is no longer applicable, it will not be present in the message. The Broker's validation, of the message, has to identify these special cases.

NOTE : If a Tax Code has been amended, and a Treaty Excess of Loss Indicator is still applicable, the indicator will always be advised even if it's value has not been affected. Likewise, if Treaty Excess of Loss Indicator has been amended, the Tax Code is always present in the message.

2.6 LIMRES Messages

2.6.1 GENERAL DESCRIPTION

The LIMRES response message is not a LORS specific message. It was designed as a generic data message for use within the London Insurance Market. A description of the message and the Message Branching Diagram may be found in the LIMNET Error and Confirmation Message Specification, issued by the LIMNET Technical Co-ordination Group and in Appendix F7 of this document.

LIMRES messages are returned to Brokers and Underwriters in response to LORS messages, which they have sent to Lloyds, if the messages were translated successfully from the EDIFACT format and passed to the LORS application.

A LIMRES message is not returned if the Broker's / Underwriter's message failed during EDIFACT translation and was not, therefore, passed to the LORS application. In this case, the sender is notified of the error by telephone (refer to section 3.2).

Each LIMRES message contains the LORS response details for a message that has been received and validated by LORS. These details can be either of the following :

- confirmation that the message received has successfully passed LORS validation and the message data has been applied to the LORS database.

- notification that the message received has failed LORS validation and the message data has not been applied to the LORS database, plus the details of the errors found.

One LIMRES message is sent to Brokers in response to every LIMRIN and LIMRID message received from them, and to Underwriters, in response to every LLDUWR message received.

If LORS receives a multiple message interchange, none of the LIMRES response messages are despatched until all of the incoming messages have been processed. LORS then sends all of the LIMRES messages together in one interchange.

The LIMRES receipt controls, that are required within Broker and Underwriter systems, are detailed in Section 4.1.1.

2.6.2 MESSAGE DATA

A description of the data advised within a LIMRES message is provided in Appendix F7.

The LIMRES data varies depending on two factors :

- the type of message it is sent in response to, i.e. LIMRIN, LIMRID or LLDUWR,

- the response type, i.e. confirmation or error.

However, the Interchange Control Reference, the Message Reference Number and the Message Type, of the original message, are always advised.

2.6.3 CONFIRMATION MESSAGES

When a LIMRES is sent to confirm the acceptance of an incoming message, in addition to advising the original message details (refer to section 2.6.2), the message provides the Broker Number and a Confirmation Code. Receipt of a LIMRES confirmation message indicates to the recipient that the data contained within the original message has been applied to the LORS database.

2.6.4 ERROR MESSAGES

When a LIMRES is sent to notify the rejection of an incoming message, in addition to advising the original message details (refer to section 2.6.2), the LIMRES error message can contain up to ten Error Codes. These Error Codes are advised in the same sequence in which they were found (refer to section 3.3 for a description of how LORS performs interchange and message validation). Each Error Code relates to a specific validation rule (refer to Appendix E).

If the maximum of ten errors has been found in a single message, nine codes relating to data errors, plus an Error Code of E99, are advised. This informs the recipient that validation terminated before the end of the message was reached.

Broker Numbers and item references are only advised in a LIMRES error message if :

- LORS validation had processed up to the position of the number/reference, within the message, when the error was found

- the number/reference itself was not in error.

NOTE: Broker Number is a mandatory data element in the LIMRES message. If it cannot be advised, for the reasons given above, the NAD segment is still advised but only the Broker Number data qualifier is present.

If an error occurs within a repeating segment group, the occurrence of the group is advised, e.g. if an error is found in the second occurrence of Syndicate line details in a LIMRIN or LLDUWR message, the LIMRES error message will advise an Error Occurrence Number of '2'.

2.7 LIMRIS Messages

2.7.1 GENERAL DESCRIPTION

LIMRIS messages are sent to both Brokers and Underwriters to advise them of the latest status of any of their LORS items that have been updated during that processing day, i.e. since the last LIMRIS messages were sent. Refer to section 3.2 for the LIMRIS despatch time schedule.

Items are reported if they have been updated by a Broker or an Underwriter, interactively or via a batch message, or by LORS off-line processing (refer to section 3.4).

LIMRIS does not report the status of non-LORS items, i.e. ORI items entered by LPSO.

Incomplete items and items within incomplete groups are not reported in the LIMRIS message.

If none of the items associated with a particular Broker or Underwriter have been updated during the processing day, a null LIMRIS message will be despatched by Lloyd's.

A description of the LIMRIS message, the Message Branching Diagram and the data mapping may be found in the LIMRIS Message Specification in Appendix F6.

2.7.2 MESSAGE DATA

A separate message is created for each Broker or Syndicate Number. Therefore, if a participant processes LORS data for more than one Broker/Syndicate, who has had items updated since the last LIMRIS messages were sent, they will receive more than one LIMRIS message. All of the messages should, however, be despatched in the same interchange.

If the same company syndicate identification is present on more than one line of the same item, the item references and status are repeated.

A LIMRIS message contains sufficient reference information to enable the recipient to identify the item. It also advises a code to indicate the status of that item (see Appendix B).

When a group of new items is advised to an Underwriter, via a LIMRIA message, the Movement Type is advised once and is always 'ADD'. However, if the group was added interactively by the Broker and one or more items were amended before the group was complete, and the LIMRIA message was created, the amended items will have a movement type of 'CHA'. This could cause a mis-match when the LIMRIS message is processed. Refer to section 2.3.2 for details of how this can be avoided.

In addition to the above, Underwriters are informed of any data changes that have been made by other Underwriters, i.e. third party amendments (refer to section 2.9.3).

The Unique Bureau References, which are assigned, by LORS, to each accepted ORI item, are advised in the LIMRIS message. This provides participants with the item references that will allow them the fastest access when performing on-line enquires or updates.

The Bureau Signing Reference is advised for every item that has been forwarded for settlement since the last LIMRIS was received. This reference can be used to match items with the data provided in the BSM and USM. It is also used as the main item reference when replacing and cancelling post-settlement items advised within data messages (refer to section 2.8).

2.8 Referencing within Messages

The following section contains details of the mandatory references that are advised within LORS messages. Other, optional references, can also be quoted within the various messages types. These are detailed in the data mapping section of the appropriate Message Specifications (refer to Appendix F).

2.8.1 NEW ITEMS

All new items must be allocated a unique reference consisting of Unique Market Reference (UMR), Transaction Reference (TR) and Lloyd's Item Number (LIT).

These references are allocated by the Broker and validated by LORS to ensure that the combination of all three references is unique. Prior to settlement these references cannot be amended.

Where items are submitted together in a group, a group reference is allocated by the Broker. This reference must be unique within the Broker Number and may not be amended.

Whenever a new item is added to LORS, a Bureau Unique Reference is allocated by LORS. This remains unique within the Broker Number throughout the life of the item.

When a new item has been fully authorised and is ready for extraction to settlement, it is allocated a Bureau Signing Reference by LORS. This reference is unique and is never changed.

2.8.2 UNDERWRITER RESPONSES

The Underwriter response messages must always contain the UMR, TR and LIT if the response is for new and amended items.

For responses to replacement and cancellation movements, i.e. previously settled items, the Bureau Signing Reference must always present in the response message.

When the response is submitted by the Underwriter the Movement Number, identifying the originating Broker movement, must always be present in the message.

2.8.3 AMENDMENTS

Amendments to new items are identified, in a message, by the UMR, TR and LIT.

2.8.4 DELETIONS

The Broker must quote the UMR, TR and LIT to delete a single pre-settlement item, or the Group reference to delete a group of pre-settlement items. The Bureau Signing Reference must be quoted to delete a replacement or cancellation.

After an item is deleted it is not possible for the combination of Unique Market Reference (UMR), Transaction Reference (TR), and Lloyd's Item Number (LIN) to be re-used on the same working day until underwriters have been informed of the deletion (underwriters are informed in overnight processing).

2.8.5 REPLACEMENTS

Replacements of post-settlement items are identified by the Bureau Signing Reference, but UMR, TR and LIT are also mandatory. However, the Broker can change these in the replacement details providing the new combination of references is unique. If the broker does not change the UMR, TR and LIT it should be noted that this may cause problems for underwriters who receive data messages as they will receive a duplicate item on their systems. Brokers are requested to use a new reference combination.

Underwriters may recognise different Item Version Numbers of Replacements by the data item BUREAU UNIQUE REFERENCE VERSION supplied in the LIMRIA message.

2.8.6 CANCELLATIONS

Cancellations are identified in messages by the Bureau Signing Reference.

2.8.7 ITEM STATUS REPORTING

This message always contains the Bureau Unique Reference and, if applicable, the UMR, TR & LIT and/or the Bureau Signing Reference. It also advises the non-unique Broker References 1 and 2, when it is sent to a Broker and the non-unique Company / Syndicate References, when it is sent to an Underwriter.

2.8.8 CONFIRMATION/ERROR REPORTING

This message contains the original interchange and message references. It also includes the UMR, TR & LIT and the Bureau Signing Reference, when applicable (refer to section 3.2.2 for details of when these references are advised).

2.9 Special Business Cases

2.9.1 GROUPS

The LIMRIN message has been designed to allow Brokers to group together new items. The reason for grouping items is to prevent fully authorised items from being sent to settlement until all related items are also fully authorised.

When adding a new group, the Broker allocates a Group Reference, which is unique within Broker Number.

Groups may only contain certain combinations of settlement types. The following types of items may be presented in the same group :

- Daily Settlement
- Weekly Settlement items
- Special Settlement and Paid By Cheque items
- Information Only items

All of the items in a group must pass LORS validation processing in order for the group to be added to the LORS database. A single error in one item causes the whole group to be rejected.

Underwriters are notified of a group of items via the LIMRIA message which quotes the Group Reference as allocated by the Broker.

The Broker may delete a whole group of items using a single LIMRID message. This may be done up until the time that all of the items in a group are fully authorised and have been assigned Bureau Signing References. It is not possible to delete an individual item from a group. If an amendment is required, it must be made to each individual item.

2.9.2 INFORMATION ONLY ITEMS

LORS caters for the processing of items which are for information only.

Information Only items have a Total Nett Amount of zero. They do not require authorisation by Underwriters. They are not allocated a Bureau Signing Reference and are not processed through to the settlement system.

If a Broker has already added an item as Information Only and wishes to advise the same UMR, TR and LIT combination when advising the settlement version, the Information Only item must be deleted.

After Information Only items have been present on the LORS database for 90 days, they are automatically housekept. Brokers and Underwriters are notified of the deletion in the LIMRIS message.

2.9.3 COMPOSITE ITEMS AND THIRD PARTY AMENDMENTS

LORS caters for the processing of composite items, i.e. those requiring authorisation on behalf of more than one Syndicate.

The LIMRIA message only contains the details of the assured line(s) which the recipient Underwriter is responsible for authorising. The difference between the total amount and the amount of the received Syndicate lines will give the total amount covered by Syndicates in other user groups.

When one of the Underwriters on a composite makes a change to the data and not all of the Syndicates on the item belong to the same Third Party Amendment Group (see note below), this is known as a third party amendment.

When such an amendment occurs, LORS prevents the item being extracted for settlement for a complete working day. This delay enables other Underwriters on the item to note the change and take any necessary action.

If any item within a group has been amended, by a third party, the whole group is delayed from being passed to settlement (see note below).

At the end of the day, LORS advises Underwriters of any third party amendments made to their composite items, in the LIMRIS message(s).

NOTE : When an Underwriter registers as a LORS participant the details of the Syndicates that he or she is responsible for are provided. Also required are details of which Syndicates belong to the same Third Party Amendment Group, i.e.. if all of the Syndicates on an item, that has been amended by an Underwriter, belong to the same Third Party Amendment Group the item is not delayed for settlement.

The fields that can be amended by a third party are :

- Audit Code
- Risk Code
- Treaty/Excess of Loss Indicator
- Year of Account
- Tax Code

2.9.4 COMMUTATIONS & TERRORIST POOL ITEMS

Commutations and Terrorist Pool items are input to LORS Interactive by LPSO. When completed, such items will trigger a LIMRIA message to any valid Underwriter message users participating in the items. It is unnecessary for Underwriters to respond to these items as they will already be authorised. Any attempt to authorise or object to these items will fail LLDUWR validation.

2.9.5 REINSURING MARKET DETAILS

The advice of Reinsuring Market details, by a Broker, is generally governed by best practice guidelines that have been established, however, provision of fully coded reinsurers is mandatory for all USD Premium Debit and Credit entries. The level of detail of the Reinsuring Market information is governed by agreement between the Broker - Underwriter trading partnership. It has been recommended that details are provided at one of the following levels :

- Full Reinsuring Market
- Payers this time
- Outstanding payers subsequent to this credit/debit note.

In all cases, the Reinsuring Market lines advised to Underwriters are identical to those supplied by the Broker.

For details of the codes used to describe the Reinsuring Market (i.e. Reinsurer Company/Syndicate Identification, Reinsurer Company/Syndicate Status and Reinsurer Type), see the LORS Batch Code Set List (Appendix B). The Entry types are also in the same Appendix

Each Reinsuring Market line must include a Reinsurer Company/Syndicate Identification code. The code should appear on an agreed table held by LORS, but values 'U' or 'UNCODED' cannot be used on USD Premium items. Reinsurer Company/Syndicate Name must be provided by Brokers in the LIMRIN message if an uncoded Reinsurer is advised. Underwriters are advised of either the uncoded name, or the name held against the code on the LORS table, in the LIMRIA message.

A Reinsurer Company/Syndicate Status code is mandatory on each Reinsuring Market line. This code indicates the payment status of the Reinsurer. It is mandatory that if 'This Payment Amount' is not equal to zero, at least one payer must be present.

In order to allow reconciliation by the Underwriter, a Reinsurer Type code differentiates actual risk carriers from intermediaries, pools and agencies/associations. Details of the security underlying an intermediary, pool or agency may be advised by supplying more than one Reinsuring Market line. The first line shows the top level, with a Reinsurer Company/Syndicate Status of 'C' (= continued). Subsequent lines then indicate the actual risk carriers. These 'subsequent' lines are identified by having a blank Reinsurer Type.

It should be noted that this is only important in respect of part payment situations where the same reinsurer appears more than once on the original cover-note,

e.g. Reinsurer 1 is a direct risk carrier (Reinsurer Type = 'R') and is also part of Pool 1
Reinsurers 2 and 3 are on risk through Pool 1
Reinsurer 4 is a direct risk carrier

This could give rise to the following Reinsurer Market Lines :

ID	Name	Type	Status	Amount
A001	Reinsurer 1	R	P	20,000
P001	Pool 1	P	C	
A001	Reinsurer 1		P	20,000
A002	Reinsurer 2		P	10,000
A003	Reinsurer 3		P	12,000
A004	Reinsurer 4	R	P	10,000

If, for example, a Reinsurer is on risk through an Intermediary, via a Pool, two top level lines may be supplied, as follows :

ID	Name	Type	Status	Amount
P001	Pool 1	P	C	
I001	Intermediary 1	I	C	
A005	Reinsurer 5		P	10,000

Where a pool or intermediary, etc. pays in full, it may not be necessary for the Broker to supply details of the underlying security. It could also be agreed, between the Broker and Underwriter, that **only** the underlying security needs to be detailed, except to differentiate where the Reinsurer is on risk more than once.

A single Reinsurer may be represented by more than one Reinsuring Market line. This is possible if partial payments are being made and both the paid and outstanding status of the Reinsurer is advised.

For example, a Reinsurer may have a total liability of £1000. A partial payment of £300 has already been made and a payment of £500 is being made this time, leaving £200 still outstanding. If the Broker wishes to advise the full status of the Reinsurer, three Reinsuring Market lines may be supplied:

1)	Status code = 'Y' - Previously Paid	Reinsurer Paid Amount	= 300
2)	Status code = 'P' - Paid This Time	Reinsurer Paid Amount	= 500
3)	Status code = 'N' - Not Yet Paid	Reinsurer Outstanding Amount	= 200

Multiple lines giving the payment position for a particular Reinsurer should be advised as sequential entries.

Reinsuring Market lines for claim collections and claim refunds include the reference of the Collection Note which originally included the amount. All lines for a single Collection Note are supplied together.

2.9.6 ITEMS WITH MORE THAN 150 LINES

The LIMRIN and LIMRIA messages allow up to 150 syndicate lines for any one item. Should an item be identified with greater than this number, then the item will need to be split and added as two items within the same group.

3. LORS BATCH PROCESSING

3.1 System Availability

Throughout the working day (07:00 to 19:00, Monday to Friday), the LORS system, both Interactive and batch, can be used to process Outward Reinsurance items.

Off-line processing to perform the extract of fully authorised items to settlement and housekeeping functions is normally run daily, Monday to Friday between 19.00 hrs and midnight.

Message processing is continuous throughout the working day. As soon as an interchange arrives in the Lloyd's mailbox, it is retrieved and translated. Messages from successfully translated interchanges are passed to LORS for data validation (refer to section 3.2.1 for details of unsuccessfully translated interchanges). A LIMRES confirmation/error message is generated and despatched, in response to each message that LORS receives, and the database is updated, as applicable, for each accepted message. As soon as valid data has been updated on the LORS database, the appropriate outgoing message(s) are created for despatch.

Retrieval of interchanges from the mailbox is stopped prior to the end of the working day. This is to allow the messages to be validated and the appropriate outgoing messages despatched before the start of LORS off-line processing.

No messages are processed during the off-line processing. As soon as the off-line suite is complete the LIMRIS messages are generated. These will normally be despatched before midnight.

Continuous retrieval from the Lloyd's mailbox is then resumed. Any messages received between 19.00 and midnight will be processed and the appropriate LIMRES confirmation/error messages and Broker or Underwriter advice messages will be despatched prior to the start of the following working day.

Further details regarding system availability are provided in the Service Agreement (refer to Appendix H).

3.2 Validation of LORS Batch Messages

3.2.1 DI/CICS VALIDATION

When a LORS interchange is received via XDH, it is retrieved and translated from the EDIFACT standard by the IBM product DI/CICS.

DI/CICS performs certain checks on the interchange, these are:

- that the sender is known.
- that the format and contents of the UN Service Segments are correct (refer to section 4.2).
- that the Interchange Control Reference is not a duplicate.
- that Message Reference Numbers are unique within the interchange.
- that the messages are structured correctly, e.g. all mandatory segments are present, the maximum number of repeating segments or segment groups is not exceeded, the segments are presented in the correct sequence, etc..
- that all data elements that are defined as mandatory by the EDIFACT standard are present within each segment.

If DI/CICS finds an error the whole interchange is rejected. No LIMRES messages are returned. The sender is informed of the problem by telephone and will be advised as to whether the interchange should be resent with the same or a different reference number according to where the error was found. Refer to section 4.3 for details of the retransmission procedures.

3.2.2 LORS VALIDATION

When an interchange has been successfully translated from the EDIFACT standard it is passed to the LORS application for further validation.

LORS performs minimum validation on Interchange Date and Time, i.e. validation rules prefixed with 'S' (refer to Appendix E). As soon as one of these checks fail the interchange is rejected and a LIMRES message is returned to the sender for each message within the interchange.

After this point, if any errors are detected only the affected message is rejected. The only exception is if more than one LIMRIN 'ADD' message has been received containing the same Group Reference and Broker Number, i.e. a group of new items has been split across messages because the Unique Market References of the items are different (refer to section 2.2.4). In this instance, if an error is found within one of the LIMRIN messages it is rejected along with all other messages which contain items belonging to that group.

LORS validates each message in two stages. The first stage checks that all data element qualifiers are correct. Critical errors are also checked. The second stage checks for non-critical errors.

Critical errors are those which, if present in a message, would make further validation pointless. For example, if a LIMRIN 'AMEND' message was received and the item references quoted did not match an item held on the LORS database, or if a LLDUWR message was received and the Syndicate Number quoted did not match one of the assured lines for the item held on the database. If a critical error is found no further validation is performed on the message before it is rejected.

If no critical errors are found, second stage validation checks all of the non-critical error conditions. Second stage validation continues until the maximum of 10 errors is found or the end of the message is reached.

The whole message is rejected if any data element qualifier, critical or non-critical errors are found.

When validation processing is complete a LIMRES message is returned to the sender to either provide the details of the errors found or to confirm that the message was found to be error free (refer to section 2.6 for further information regarding the LIMRES message).

Refer to Appendix E for a list of all LORS validation rules. Critical Errors are those which have a Critical Error indicator of 'Y'.

3.3 Use of the LORS Interactive System

The LORS interactive and batch systems are fully compatible and interchangeable, as both directly update the same database. There is no need for a user of LORS to know whether their business partner is using the interactive or batch system.

The batch system supports all of the activities that can be performed within the interactive system, with the following exceptions.

- It is possible to perform on-line enquiries on any items held on the LORS database.

- Brokers can leave items and groups incomplete, when entering them interactively, for completion at a later date. These incomplete items/groups are not made available to Underwriters for authorisation. All items and groups, entered via data messages, must be complete and valid.

Any user of LORS may choose to use either interactive or batch or a combination of both methods of processing. The following examples illustrate the options available.

- A Broker may submit an item via a LIMRIN message and subsequently amend or delete it using the interactive system.

- An Underwriter may receive the LIMRIA message with the details of new items but may subsequently authorise or object to them using the interactive system.

- If the Broker's or Underwriter's own system is temporarily unavailable, the LORS interactive system may be used to continue processing ORI items.

- Some departments, within an organisation, may process ORI items using the batch system while others use the interactive system.

All items, whether processed interactively, via data messages or a combination of both, are reported on the LIMRIS status reporting message for all LORS participants registered to receive it.

3.4 Off-line Processing

Off-line processing is performed at the end of each working day.

3.4.1 DEFAULT AUTHORISATIONS AND OBJECTIONS

Default authorisations and objections are applied to items which remain unauthorised for 5 working days (or 3 days for Special Settlement items) after the Broker has added/amended them. Default authorisation is applied when any one Underwriter, on the item, is a member of the authorised RI scheme. If no Underwriters are members, default objection is applied.

Default authorisation is applied to Daily Settlement items after 5 working days.

3.4.2 HOUSEKEEPING

Housekeeping warnings are raised for items which have remained objected to for 14 days.

Housekeeping deletions are performed for items which have remained objected to for 90 days.

If any group item is subject to housekeeping, the whole group is housekept. Information Only items are deleted after 90 days.

3.4.3 SYNDICATE SPLITTING

Syndicate splitting may be applied to new, fully authorised items if LPSO has received instructions, from a Managing Agent, to change the Syndicate numbers used for accounting. The requested change could be, for example, as a result of a Syndicate merger or the split or reissue of a Syndicate number.

For both Underwriters and Brokers, the LIMRIS message will contain the pre split syndicate information to enable records to be matched, i.e. the Syndicate number authorised/objected to will be the number advised on LIMRIS. Syndicates and Agencies receiving the Underwriter's Signing Message (USM), will be notified the post split Syndicate number for accounting and settlement purposes.

3.4.4 EXTRACTION TO SETTLEMENT

New, fully authorised items are allocated a Bureau Signing Reference and are passed to the Lloyd's Settlement System.

Fully authorised cancellations and replacements retain their original Bureau Signing Reference and are passed to the Lloyd's Settlement System.

3.4.5 LIMRIS PRODUCTION

The LIMRIS message is produced as the final part of the off-line processing. It reports the latest status for each item that has been updated since the last LIMRIS production run. Where there are no items to report, each Underwriter message user will receive a null LIMRIS message.

3.5 Year End Processing

There is no specific year end processing, but there is a small difference to the way that Bureau Signing References are allocated during January.

Normally when an item is allocated a Bureau Signing Reference, the LPSO Date is set to the following Sunday date. This usually means that the LPSO date reflects the year that the item was first added to the system.

However, if an item is added during December, but is not fully authorised and extracted to settlement until January, the LPSO Date would not contain the same year. Such items, (commonly known as 'Left Off's'), are identified automatically by the system, and in January only are allocated an LPSO Date from the previous year to ensure that the item is accounted correctly.

4. SECURITY, AUDIT AND CONTROLS

4.1 Audit and Control

4.1.1 DATA INTEGRITY

Each LORS participant is responsible for ensuring that the appropriate validation is applied to data when it is captured.

Participants must ensure that the UN/EDIFACT message standards are complied with.

All LORS data received is fully validated on arrival and whenever possible, details of any errors are returned to the sender in a LIMRES message. Invalid messages are logged but are not retained on the LORS database. If, on receipt, XDH is unable to read the interchange or extract sufficient business data to send a LIMRES message, the sender is contacted directly by Market Services.

Recipients of LORS messages, sent by XDH should validate them and contact the DXC Services Desk as soon as possible, if they have any queries or concerns.

After participants have sent a LORS message, which adds a new ORI item to the LORS database or updates an existing item, they must wait until they receive a LIMRES message confirming that the message has been accepted before sending any further updates for that item.

Where errors are detected in a message, it is the responsibility of the originator of the data to correct the error and create and send a new message.

4.1.2 ACCESS CONTROLS

LORS data message participants can only send and receive messages across the network if they have been registered with XDH.

Each LORS data message participant is responsible for ensuring that adequate access controls are applied to the systems they use to generate and receive messages.

4.1.3 AUDIT REQUIREMENTS

The date and time of every interchange, despatched and received, must be logged and retained for a minimum of 6 years.

The receiving application must record rejected message reference details, but need not retain actual message data.

4.2 Transmission Controls

4.2.1 GENERAL OVERVIEW

Transmission controls are used to detect corrupt, missing or duplicate transmissions, at the earliest possible point.

The following controls are applied to both incoming and outgoing interchanges. Each participant is responsible for ensuring that these controls are complied with.

- The number of messages in an interchange equals the control total in the interchange trailer segment.
- The number of segments in a message equals the control total in the message trailer segment.
- The Interchange Control Reference in the interchange trailer is the same as that in the interchange header.

- The Message Reference Number in the message trailer is the same as that in the message header.

- The Message Reference Numbers are unique within an interchange.

- Unique Interchange Control References are allocated sequentially within Trading Partner and application. If LORS finds a discrepancy in the sequence of incoming interchanges, it is logged and reported during the end of day off-line processing, however, the interchange is still accepted by LORS. For this reason, participants should not further update LORS items until any original transmission has been acknowledged by a LIMRES message.

- Interchanges containing test messages are sent from and to different XDH mailboxes to those used for production messages.

4.2.2 SERVICE SEGMENTS - HEADERS AND TRAILERS

The header and trailer service segments, detailed below, carry the required transmission control information.

4.2.2.1 UNB - Interchange Header

This segment must occur once at the start of each interchange.

S001	SYNTAX IDENTIFIER	M		
0001	Syntax Identifier	M	a4	'UN0A'
0002	Syntax Version Number	M	n1	'2'
S002	INTERCHANGE SENDER	M		
0004	Sender Identification	M	an..35	See Note 1
0007	Partner Identification Code Qualifier	C	an..4	Not Used
0008	Address for Reverse Routing	C	an..14	Not Used
S003	INTERCHANGE RECIPIENT	M		
0010	Recipient Identification	M	an..35	See Note 2
0007	Partner Identification Code Qualifier	C	an..4	'ZZ'
0014	Routing Address	C	an..14	Not Used
S004	DATE/TIME OF PREPARATION	M		
0017	Date	M	n6	See Note 3
0019	Time	M	n4	See Note 3
0020	INTERCHANGE CONTROL REFERENCE	M	an..14	See Note 4
S005	RECIPIENTS REFERENCE/PASSWORD	C		
0022	Recipients Reference/Password	M	an..14	Not Used
0025	Recipients Reference/Password Qualifier	C	an2	Not Used
0026	APPLICATION REFERENCE	C	an..14	'LIMORI'
0029	PROCESSING PRIORITY CODE	C	a1	Not Used
0031	ACKNOWLEDGEMENT REQUEST	C	n1	Not Used
0032	COMMUNICATIONS AGREEMENT IDENTIFIER	C	an..35	Not Used
0035	TEST INDICATOR	C	n1	See Note 5

4.2.2.2 UNZ - Interchange Trailer

This segment must occur once at the end of each interchange.

0036	INTERCHANGE CONTROL COUNT	M	n..6	See Note 6
0020	INTERCHANGE CONTROL REFERENCE	M	an..14	See Note 7

4.2.2.3 UNH - Message Header

This segment must occur once at the start of each message.

0062	MESSAGE REFERENCE NUMBER	M	an..14	See Note 8
S009	MESSAGE IDENTIFIER	M		
0065	Message Type	M	an..6	See Note 9
0052	Message Version Number	M	an..3	See Note 10
0054	Message Release Number	M	an..3	See Note 11
0051	Controlling Agency	M	an..2	'LL'
0057	Association Assigned Code	C	an..6	Not Used
0068	COMMON ACCESS REFERENCE	C	an..35	Not Used
S010	STATUS OF THE TRANSFER	C		
0070	Sequence of Transfers	M	n..2	Not Used
0073	First and Last Transfer	C	a1	Not Used

4.2.2.4 UNT - Message Trailer

This segment must occur once at the end of each message.

0074	NUMBER OF SEGMENTS IN THE MESSAGE	M	n..6	See Note 12
0062	MESSAGE REFERENCE NUMBER	M	an..14	See Note 13

4.2.3 SERVICE SEGMENT NOTES

1 Positions 1 - 8 of Sender Identification contain the sender's LORS User Number (e.g. LORS5000). Positions 9 - 35 of Sender Identification are not used.

2 Positions 1 - 8 of Recipient Identification contain the recipient's IE Account Number. Position 9 contains a period (.) and positions 10 - 17 contain the recipient's IE User Id. Positions 18 - 35 of Recipient Identification are not used.

3 The date and time that the interchange was created. The Date format is YYMMDD and the Time format is HHMM.

4 Interchange Control Reference is a fixed length, 8 digit number in the range 00000001 to 99999999. It is used to uniquely identify the interchange. It is allocated by the sender, in ascending sequence, within the LORS Trading Partnership.

5 Test Indicator has a value of '1' for test interchanges. It is not used for 'live' interchanges.

6 Interchange Control Count must equal the number of messages included in the interchange.

7 Interchange Control Reference in the Interchange Trailer must be the same as the one specified in the Interchange Header. See Note 4.

8 Message Reference Number is an 8 digit number, allocated by the sender, to uniquely identify a message within an interchange.

9 LORS Message Types are LIMRIN, LIMRID, LIMRIA, LLDUWR, LIMRES and LIMRIS.

10 Message Version must be numeric and must be the version of the message being sent.

11 Message Release Number is used to identify a specific release of the translation tables, where an error has been detected in a previous release. It must be numeric.

12 The count in Number of Segments in the Message includes the message header and trailer segments.

13 The Message Reference Number in the Message Trailer is the same as the one specified in the Message Header. See Note 8.

4.3 Retransmissions

A retransmission only occurs when the recipient requests an interchange, which was previously successfully transmitted, to be resent. A retransmission is always exactly the same as the original transmission, i.e. the data has not been changed.

XDH users can recover transmissions within the last 30 days from the online archive service at no cost.

If an interchange has to be resent, due to a data validation failure, (i.e. an amendment of some kind has to be made before it is re-sent) it is not classed as a retransmission and the next Interchange Control Reference in sequence must be assigned to it.

5. CONNECTING TO LORS

5.1 Who May Connect

Any Lloyd's Underwriter or Lloyd's Broker, or their nominated software house, may elect to participate in LORS data message processing.

5.2 Pre-Requisites for Connection

In order to participate in LORS , organisations will require the following :

- XDH service agreement
- The ability to construct and despatch messages in the required format (see appendix E).
- The ability to translate the appropriate messages despatched by DXC.
- To register, with the Service Provider as a LORS participant, and provide the required information (see 5.3).
- Before processing items in production, to have carried out test transmissions (see 5.4).

5.3 Registration Procedures

DXC Market Services are the Service Providers for LORS access via XDH and any potential participants are required to register with them.

The form "Registration Form for LORS Messaging Service" (refer to Appendix G) must be completed and forwarded to the Service Provider. Additional copies of the form may also be obtained from the Service Provider.

Software houses providing the LORS service for a number of different clients can elect to have message data separated by user number for a single point of delivery. If this is required, a separate registration form must be completed for each individual client. Messages sent by DXC will display the appropriate user number in the Interchange header.

The contact details for the LORS Service Provider are provided in section 6.1.2.

5.4 LORS Testing

Before a participant can send or receive any 'live' LORS messages they must carry out testing, for each of the required message types, in the LORS non production environment.

This environment is generally available and normally mirrors production environment processing. However, for a short time before a system enhancement is due to be implemented into the production environment it will be available in the mirror environment for market trialling.

The Service Provider will assist with the participant trailing, if required, by adding or authorising LORS items to generate the required messages, this may occur a charge.

Each organisation should consider their own acceptance criteria for using LORS and discuss these with the Service Provider before the start of the trial.

5.5 Charges

There are no charges for registering as a LORS participant. Each participant will need to develop their own system to generate and receive the messages and incur the associated development costs.

DXC Distribution Hub (XDH) charges are within the separate service agreement.

Charges payable are reviewed annually.

6. SUPPORT PROCEDURE

6.1 Contact Points

6.1.1 GENERAL ENQUIRIES, INFORMATION REQUESTS, PARTICIPANT QUERIES AND CHANGE REQUESTS

Prospective new participants, existing participants who have queries or wish to request a change to the scheme should contact the Service Provider:

CUSP Folkestone

6.1.2 SERVICE PROBLEMS

All problems that are related to the testing or production service should be reported to the :

Service Desk