



*R*²

The Reinsurance Resolution

Viewing Package User Manual

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*R*²

The Reinsurance Resolution

The Viewing Package and Electronic Files

Description of the Viewing Package

Quasar*Systems is proud to provide a Viewing Package to display and generate reports from a standardized reinsurance file. This system will operate on any files conforming to the standards set by the 1991 *Guidelines for Electronic Reporting* issued by the *Reinsurance Section* of the *Reinsurance Committee of the Society of Actuaries*, even if they are produced on systems other than *R² - The Reinsurance Resolution*.

The R² Viewing Package operates on Windows® NT, 2000, and XP operating systems, as well as Windows 2000 and 2003 servers.

The R² Viewing Package can display any record in either Transaction or Inforce/Valuation files, and it can produce reports on classes of policies selected according to user-specified criteria. Searching functions also allow alpha policy number searches.

Entering the Viewing Package

After installing the Viewing Package, you will need to create an icon on your desktop to gain access to the system. This can be done by browsing to the newly created directory and selecting the *Qsre05p.exe* file, or by right clicking *Qsre05p.exe* and dragging it to the desktop with the option to *Create Shortcuts Here*.

Once this has been done, you can double click on the icon to enter the program. You will be met by the main menu screen, containing four choices.

File	The File menu will allow you to exit the program.
View	The View menu will allow to change the font displays if desired.
R ² Menu	The R ² Menu is the main processing menu. From here you will be able to convert, view, and print the files you receive. Instructions for each of these options follows.
Help	The Help menu will display information about the programs in use.

R² Output Available for Use in the Viewing Package

These are the types of output files produced by R² that may be converted, viewed, or printed in the Viewing Package. When you receive these files, they should be placed in the *Out* directory of the package for use.

QSRE[*date*].cc or QSRE[*date*].rr

This report contains monthly transactions for the specific ceding company or reinsurer. The transaction reports contain all of the billing information, which is required by ceding and reinsurance companies. The report is printer-ready.

QSVL[*date*].cc or QSRE[*date*].rr

This report is the inforce/valuation information for the specific ceding company or reinsurer. The report contains a list of all inforce policies between ceding and reinsurance companies. The report is printer-ready.

R2TXccrr[*date*].qsi

This report contains monthly transactions for the specific reinsurer. This output report is a compressed format of the recommended format of the Society of Actuaries. These files can only be viewed with the Quasar*Systems' Electronic Viewing Package. The package will allow you to convert the compressed files into the standardized SOA format.

R2TXccrr[*date*].soa

This report contains the monthly transaction for the specific reinsurer. This output report is in the recommended format of the Society of Actuaries. These files can be viewed with the Quasar*Systems' Electronic Viewing Package or a flat ASCII text editor.

R2VLccrr[*date*].qsi

This report contains valuation information for the specific reinsurer. This output report is a compressed format of the recommended format of the Society of Actuaries. These files can only be viewed with the Quasar*Systems' Electronic Viewing Package. The package does allow you to convert the compressed files into the standardized SOA format.

R2VLccrr[*date*].soa

This report contains the valuation information for the specific reinsurer. This output report is in the recommended format of the Society of Actuaries. These files can be viewed with the Quasar*Systems' Electronic Viewing Package or a flat ASCII text editor.

Key

[*date*] - report date

cc - 2 character code designating the ceding company

rr - 2 character code designating the reinsuring company.

Converting Files to SOA Format

The files generated by R² are not produced in the format recommended by the Society of Actuaries. Instead, the files are stored in a compressed format. With this software package, Quasar*Systems is providing a conversion program to convert from the .qsi extension compressed format to the standardized SOA format.

Once the compressed files (R2txccrr[*date*].qsi or R2vlccrr[*date*].qsi) have been received from the originating company, they need to be placed into the *Out* directory (located one level beneath your newly created directory). After loading these files through Windows Explorer or My Computer, enter into the R² program as discussed on page 3. From the R² Menu, choose *Convert Files to SOA Format*.

1. When the Windows box appears, select the Out directory. Under “Files of Type” choose *All File Types*. To display the file extensions, change the view menu (the right-most icon in the Windows dialogue box) to view details. Choose the .qsi file that you wish to convert and click on the Open button to begin converting the file to the SOA format.
2. After clicking on the Open button, a small, minimized program will appear in the lower left corner of your monitor. The program will display the percentage of the file that has been converted. After reaching one hundred percent, the program will disappear and you will return to the main menu screen.
3. The file has now been converted into a .soa file. This file can be viewed by following the directions on the next page or in a text file editor. This newly converted file can also be found in the Out directory.

Viewing SOA Files

To view files that have been converted to the SOA format, choose *View Electronic Files* from the R² Menu.

1. When the Windows box appears, select the Out directory. Choose the SOA file that you wish to view and click on the *Open* button. If your file does not immediately appear, try changing the “Files of Type” option. You may also wish to display the file extensions by setting the view menu (the right most icon in the Windows dialogue box) to view details.
2. A *Display Disk Output* box will display the file chosen for viewing. The file should always open on a T1 or V1 record. To display additional records within the file, use the right and left arrows located on the bottom of the screen. To change the attributes of the font, use the View menu.
3. If you wish to view a different file, you can choose from any other file located in the Out directory by clicking on *Run → Open File*.
4. Also available under the Run menu are options to search (by policy number, last name, or criteria) and the ability to generate a report, an extract file, or to set preferences to assist in your reporting. Please note that the menu bar is only visible when the second window is normalized.

Each of the following eight pages contains an image of screen that will appear if an electronic file is viewed through the Viewing Package. There are four types of records (images) per type of file. These four types of records make a “sandwich” of policy information under a specific treaty.

When viewing a Transaction file, the program will always open on a T1 record containing treaty information. Following this will be multiple T2 and T3 records, containing information on the insured and policy. The file will always close with a T9 record containing additional treaty information. There may be multiple T1 and T9 records per file, with each pair representing a new treaty grouping.

When viewing a Inforce/Valuation file, the program will always open on a V1 record containing treaty information. Following this will be multiple V2 and V3 records, containing information on the insured and policy. The file will always close with a V9 record containing additional treaty information. There may be multiple V1 and V9 records per file, with each pair representing a new treaty grouping.

Additional information on the types of records, their layouts and definitions can be found starting later on in this document. Each field on the individual records is shown in the layout as well as defined (and standard values shown) in the glossary at the end of the document.

Viewing SOA Files *Transaction T1 Record*

R2 F:\r2soa\out\R2TXUUGR.soa

T1

Run Date	10-Aug-2005
Reins FEIN	
Company FEIN	
Treaty Code	TERM20
Beginning Date	1-Sep-2005
Ending Date	30-Sep-2005
Currency Identifier	USD
Currency Scale	0
Ceding Company Code	UU
Reinsurer Code	GR

T1 Header

Reinsurance Filler

Filler

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Viewing SOA Files

Transaction T2 Record

R2 F:\r2soa\out\R2TXUUGR.soa
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T2 | T3

<table style="width: 100%; border-collapse: collapse;"> <tr><td>Policy Number</td><td>GXR32302</td></tr> <tr><td>Joint Indicator</td><td>N Ins Seq 1</td></tr> <tr><td>Date of Birth</td><td>16-Jun-1961</td></tr> <tr><td>Sex</td><td>M</td></tr> <tr><td>Birth Place</td><td></td></tr> <tr><td>Residence</td><td>SA</td></tr> <tr><td>Social Security</td><td>000000000</td></tr> <tr><td>Ceding Co Control</td><td>UUL32302</td></tr> </table> <p style="text-align: right; color: cyan; font-weight: bold;">T2 (SOA)</p>	Policy Number	GXR32302	Joint Indicator	N Ins Seq 1	Date of Birth	16-Jun-1961	Sex	M	Birth Place		Residence	SA	Social Security	000000000	Ceding Co Control	UUL32302	<table style="width: 100%; border-collapse: collapse;"> <tr><td>Canadian Indicator</td><td>N</td></tr> <tr><td>Production Bonus Eligibility</td><td>N</td></tr> <tr><td>Age Basis</td><td>N</td></tr> <tr><td>Preferred Code</td><td>S</td></tr> <tr><td>Smoker Habit</td><td>S</td></tr> <tr><td>Medical/Non Medical</td><td>M</td></tr> <tr><td>Issue Type</td><td>FU</td></tr> <tr><td>Auto/Facultative/Obligatory</td><td>A</td></tr> </table> <p style="text-align: right; color: cyan; font-weight: bold;">T2 Other</p>	Canadian Indicator	N	Production Bonus Eligibility	N	Age Basis	N	Preferred Code	S	Smoker Habit	S	Medical/Non Medical	M	Issue Type	FU	Auto/Facultative/Obligatory	A
Policy Number	GXR32302																																
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Auto/Facultative/Obligatory	A																																
<table style="width: 100%; border-collapse: collapse;"> <tr><td>Last</td><td>Mayweather</td></tr> <tr><td>First</td><td>Travis</td></tr> <tr><td>Middle</td><td></td></tr> <tr><td>Descriptor</td><td></td></tr> </table> <p style="text-align: right; color: cyan; font-weight: bold;">T2 Name</p>	Last	Mayweather	First	Travis	Middle		Descriptor		<table style="width: 100%; border-collapse: collapse;"> <tr><td>Reinsurance Filler</td><td></td></tr> <tr><td>Life Index Number</td><td></td></tr> <tr><td>Alias ID</td><td></td></tr> </table> <p style="text-align: right; color: cyan; font-weight: bold;">T2 Filler</p>	Reinsurance Filler		Life Index Number		Alias ID																			
Last	Mayweather																																
First	Travis																																
Middle																																	
Descriptor																																	
Reinsurance Filler																																	
Life Index Number																																	
Alias ID																																	

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Viewing SOA Files Transaction T3 Record

R:\r2soa\out\R2TXUUGR.soa
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T2
T3

<table style="width: 100%; border-collapse: collapse;"> <tr><td>Ins Seq</td><td>1</td><td>Trans</td><td>CC</td><td>UL</td><td>1</td></tr> <tr><td>CovSeq</td><td>1</td><td>Yrtj/Co</td><td>C</td><td>Smoke</td><td>5</td></tr> <tr><td>Cov Risk</td><td>2</td><td>Retention</td><td>P</td><td></td><td></td></tr> <tr><td>Insurance Type</td><td>T I</td><td>TreatyKey</td><td></td><td></td><td></td></tr> </table> <p style="text-align: right; color: cyan;">T3 (SOA)</p>	Ins Seq	1	Trans	CC	UL	1	CovSeq	1	Yrtj/Co	C	Smoke	5	Cov Risk	2	Retention	P			Insurance Type	T I	TreatyKey				<table style="width: 100%; border-collapse: collapse;"> <tr><td>Annual Total</td><td>0.00</td><td>Allowance</td><td></td></tr> <tr><td>Standard</td><td>0.00</td><td>0.00</td><td></td></tr> <tr><td>SubStandard</td><td>0.00</td><td>0.00</td><td></td></tr> <tr><td>Flat Extra</td><td>0.00</td><td>0.00</td><td></td></tr> <tr><td>Policy Fee</td><td>0.00</td><td>0.00</td><td></td></tr> <tr><td>Administrative</td><td>0.00</td><td>Duration</td><td>4</td></tr> <tr><td>Dividend</td><td>0.00</td><td>Reentry</td><td>0</td></tr> <tr><td>Chargeback</td><td>0.00</td><td>Type</td><td>2</td></tr> <tr><td>Recapture Fee</td><td>0.00</td><td>Mode</td><td>A</td></tr> </table> <p style="text-align: right; color: cyan;">T3 Cash Flows</p>	Annual Total	0.00	Allowance		Standard	0.00	0.00		SubStandard	0.00	0.00		Flat Extra	0.00	0.00		Policy Fee	0.00	0.00		Administrative	0.00	Duration	4	Dividend	0.00	Reentry	0	Chargeback	0.00	Type	2	Recapture Fee	0.00	Mode	A
Ins Seq	1	Trans	CC	UL	1																																																								
CovSeq	1	Yrtj/Co	C	Smoke	5																																																								
Cov Risk	2	Retention	P																																																										
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Policy Fee	0.00	0.00																																																											
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Dividend	0.00	Reentry	0																																																										
Chargeback	0.00	Type	2																																																										
Recapture Fee	0.00	Mode	A																																																										
<table style="width: 100%; border-collapse: collapse;"> <tr><td>Issue</td><td>41</td><td>Table Rating</td><td>1000</td></tr> <tr><td>Joint</td><td>41</td><td>FE 1</td><td>0.00 for 0 yrs</td></tr> <tr><td>Attn</td><td>44</td><td>FE 2</td><td>0.00 for 0 yrs</td></tr> <tr><td></td><td>95</td><td></td><td></td></tr> </table> <p style="text-align: left; color: cyan;">T3 Ages</p> <p style="text-align: right; color: cyan;">T3 Substandard</p>	Issue	41	Table Rating	1000	Joint	41	FE 1	0.00 for 0 yrs	Attn	44	FE 2	0.00 for 0 yrs		95																																															
Issue	41	Table Rating	1000																																																										
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	95																																																												
<table style="width: 100%; border-collapse: collapse;"> <tr><td>Policy</td><td>GXR32302</td></tr> <tr><td>Plan</td><td>TERM20</td></tr> <tr><td>Coverage ID</td><td></td></tr> <tr><td>Prev 1</td><td></td></tr> <tr><td>Prev 2</td><td></td></tr> <tr><td>Prev 3</td><td>1</td></tr> <tr><td>Reins Seq</td><td></td></tr> </table> <p style="text-align: right; color: cyan;">T3 Plan</p>	Policy	GXR32302	Plan	TERM20	Coverage ID		Prev 1		Prev 2		Prev 3	1	Reins Seq		<table style="width: 100%; border-collapse: collapse;"> <tr><td>Direct</td><td>-2,250,000</td></tr> <tr><td>Ceded</td><td>-2,000,000</td></tr> <tr><td>Ced NAR</td><td>-2,000,000</td></tr> <tr><td>CV</td><td>0.00</td></tr> <tr><td>Loan</td><td>0.00</td></tr> <tr><td></td><td style="text-align: center;">REVERSAL</td></tr> </table> <p style="text-align: right; color: cyan;">T3 Amounts</p>	Direct	-2,250,000	Ceded	-2,000,000	Ced NAR	-2,000,000	CV	0.00	Loan	0.00		REVERSAL	<table style="width: 100%; border-collapse: collapse;"> <tr><td>Process</td><td>10-Aug-05</td></tr> <tr><td>Effective</td><td>8-May-04</td></tr> <tr><td>Policy</td><td>8-May-02</td></tr> <tr><td>Reins PTD</td><td>8-May-05</td></tr> <tr><td>Original</td><td></td></tr> </table> <p style="text-align: right; color: cyan;">T3 Date</p>	Process	10-Aug-05	Effective	8-May-04	Policy	8-May-02	Reins PTD	8-May-05	Original																								
Policy	GXR32302																																																												
Plan	TERM20																																																												
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Prev 2																																																													
Prev 3	1																																																												
Reins Seq																																																													
Direct	-2,250,000																																																												
Ceded	-2,000,000																																																												
Ced NAR	-2,000,000																																																												
CV	0.00																																																												
Loan	0.00																																																												
	REVERSAL																																																												
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Reins PTD	8-May-05																																																												
Original																																																													

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Viewing SOA Files

Transaction T9 Record

R:\r2soa\out\R2TXUUGR.soa

T9

Run Date	10-Aug-2005
Reins FEIN	
Company FEIN	
Treaty Code	UL 2000+
Beginning Date	1-Sep-2005
Ending Date	30-Sep-2005
Currency Identifier	USD
Currency Scale	0

T9 Trailer

Reinsurance Filler

T9 Filler

Record Count	23
Final Reins Prem Total	211,583.00
Other Tot Amts 1	0.00
Other Tot Amts 2	0.00
Other Tot Amts 3	0.00
Final Reins Total Amt Due	0.00

T9 Totals

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Viewing SOA Files

Valuation V1 Record

R2 F:\r2soa\out\R2VLUUGR.soa

V1

Run Type	Statutory
Run Date	10-Aug-2005
Reins FEIN	
Company FEIN	
Treaty Code	Joint VW
Valuation Date	30-Sep-2005
Currency Identifier	USD
Currency Scale	0
Ceding Company Code	UU
Reinsurer Code	GR
SOAVLVersion	2
VL01Version	D23h
VL02Version	D18u
User	LSL
ProcessingOffice	EARTH
ProcessingRegion	ENTERPRS
ProcessingType	A
CFKey	ENTERPRISE

Reinsurance Filler

V1 Header

V1 Filler

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Viewing SOA Files

Valuation V2 Record

R2 F:\r2soa\out\R2VLUUGR.soa
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V2 | V3

<table style="width: 100%; border-collapse: collapse;"> <tr><td style="font-size: x-small;">Policy Number</td><td style="font-size: x-small;">GXR30578</td></tr> <tr><td style="font-size: x-small;">Insured Sequence</td><td style="font-size: x-small;">1</td></tr> <tr><td style="font-size: x-small;">Joint Indicator</td><td style="font-size: x-small;">Y</td></tr> <tr><td style="font-size: x-small;">Date of Birth</td><td style="font-size: x-small;">10-Dec-1958</td></tr> <tr><td style="font-size: x-small;">Sex</td><td style="font-size: x-small;">U</td></tr> <tr><td style="font-size: x-small;">Class</td><td style="font-size: x-small;">S</td></tr> <tr><td style="font-size: x-small;">Smoker Code</td><td style="font-size: x-small;">N</td></tr> <tr><td style="font-size: x-small;">Residence</td><td style="font-size: x-small;">XX</td></tr> </table> <p style="text-align: right; font-size: x-small; color: cyan;">V2 (SOA)</p>	Policy Number	GXR30578	Insured Sequence	1	Joint Indicator	Y	Date of Birth	10-Dec-1958	Sex	U	Class	S	Smoker Code	N	Residence	XX	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="font-size: x-small;">Canadian Indicator</td><td style="font-size: x-small;">N</td></tr> <tr><td style="font-size: x-small;">Age Basis</td><td style="font-size: x-small;">N</td></tr> <tr><td style="font-size: x-small;">Auto/Facultative/Obligatory</td><td style="font-size: x-small;">A</td></tr> <tr><td style="font-size: x-small;">Reinsurance Status</td><td style="font-size: x-small;">1</td></tr> <tr><td style="font-size: x-small;">Reinsurance Method</td><td style="font-size: x-small;">C</td></tr> <tr><td style="font-size: x-small;">Reinsurance PTD</td><td style="font-size: x-small;">10-Dec-2005</td></tr> <tr><td style="font-size: x-small;">Cession Number</td><td style="font-size: x-small;">UUL30578</td></tr> <tr><td style="font-size: x-small;">AssumedTreaty</td><td></td></tr> <tr><td style="font-size: x-small;">LifeIndexNumber</td><td></td></tr> <tr><td style="font-size: x-small;">AliasID</td><td></td></tr> </table> <p style="text-align: right; font-size: x-small; color: cyan;">V2 Other</p>	Canadian Indicator	N	Age Basis	N	Auto/Facultative/Obligatory	A	Reinsurance Status	1	Reinsurance Method	C	Reinsurance PTD	10-Dec-2005	Cession Number	UUL30578	AssumedTreaty		LifeIndexNumber		AliasID	
Policy Number	GXR30578																																				
Insured Sequence	1																																				
Joint Indicator	Y																																				
Date of Birth	10-Dec-1958																																				
Sex	U																																				
Class	S																																				
Smoker Code	N																																				
Residence	XX																																				
Canadian Indicator	N																																				
Age Basis	N																																				
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Reinsurance Status	1																																				
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LifeIndexNumber																																					
AliasID																																					
<table style="width: 100%; border-collapse: collapse;"> <tr><td style="font-size: x-small;">Last</td><td style="font-size: x-small;">VULCAN</td></tr> <tr><td style="font-size: x-small;">First</td><td style="font-size: x-small;">JOINT</td></tr> <tr><td style="font-size: x-small;">Middle</td><td></td></tr> <tr><td style="font-size: x-small;">Descriptor</td><td></td></tr> </table> <p style="text-align: right; font-size: x-small; color: cyan;">V2 Name</p>	Last	VULCAN	First	JOINT	Middle		Descriptor		<div style="border: 1px solid gray; height: 80px; width: 100%;"></div> <p style="text-align: right; font-size: x-small; color: cyan;">V2 Filler</p>																												
Last	VULCAN																																				
First	JOINT																																				
Middle																																					
Descriptor																																					

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Viewing SOA Files Valuation V3 Record

R:\r2soa\out\R2VLUUGR.soa
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V2 V3

Policy GXR30578 Plan JT-VWL Date 10-Dec-2000 Reinsurance PTD 10-Dec-2005 Flag I Insurance Type U Sub L Mat/Expiry Type A Value 099 V3 Plan	Standard 210.00 Substandard 0.00 Flat Extra 0.00 V3 Annual Premiums	Direct 1,000,000 Ceded Face 750,000 Ceded Risk 750,000 V3 Amounts
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Ins Seq 1 Smoke N Cov Seq 01 Duration 5 Cov Risk 02 Mode A Method C Band 1 Status 01 Sub 00 V3 (SOA)	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Table</td> <td style="width: 20%;">CS080A</td> <td style="width: 20%;">Standard</td> <td style="width: 30%;">29,759.00</td> </tr> <tr> <td>Interest Rate</td> <td>4.50%</td> <td>Substandard</td> <td>0.00</td> </tr> <tr> <td>Function</td> <td>Continuous</td> <td>Deficiency</td> <td>0.00</td> </tr> <tr> <td>Standard Method</td> <td>CRVM</td> <td>Net Premium</td> <td>6,831.76</td> </tr> <tr> <td>Substandard Meth</td> <td>Mult qx</td> <td>Deferred Net</td> <td>0.00</td> </tr> </table> V3 Reserves	Table	CS080A	Standard	29,759.00	Interest Rate	4.50%	Substandard	0.00	Function	Continuous	Deficiency	0.00	Standard Method	CRVM	Net Premium	6,831.76	Substandard Meth	Mult qx	Deferred Net	0.00
Table	CS080A	Standard	29,759.00																		
Interest Rate	4.50%	Substandard	0.00																		
Function	Continuous	Deficiency	0.00																		
Standard Method	CRVM	Net Premium	6,831.76																		
Substandard Meth	Mult qx	Deferred Net	0.00																		

Table Rating 1.000 FE 1 0.00 for 0 yrs FE 2 0.00 for 0 yrs DI Occ Class Elimination 0 DI Benefit Periods 0 0 V3 Rating	Issue 42 Joint 42 Val 42 V3 Ages	TerminationFlag I CoverageID TreatyKey JVV00GR00 ReinsurerFiller V3 Filler
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QUASAR SYSTEMS
Milwaukee Wisconsin USA
2 to 3 of 296

Viewing SOA Files Valuation V9 Record

Run Type: Statutory
Run Date: 10-Aug-2005
Reins FEIN:
Company FEIN:
Treaty Code: Joint VW
Valuation Date: 30-Sep-2005
Currency Identifier: USD
Currency Scale: 0

Reinsurer Filler

Record Count: 46

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Performing a Search

If you would like to perform a search, choose your method from the *Run* → *Reports* menu and enter any needed information. Then choose the *Okay* button to find the record that matches. If the information being sought is found, the first record containing the data will automatically appear. If the information was not found, the screen previous to the one the search was performed on will appear.

Searches supported by this system include

Policy Number

Search for the next record which has a policy number containing the key you have supplied.

Last Name

Search for the next record containing the name you have supplied.

Criteria

Search for the next record meeting all of the criteria that you have selected. You may select any or all of the criteria choices shown in the box that will appear. Each option you select will further restrict the policies that are being searched. For each selection, you will be directed on how to proceed with that option. As you choose the criteria, it will be shown in the criteria box on the right side of the screen. For example, you can search for a specific group of policies which all have a ceded amount equal to \$100,000 issued in Hawaii, Illinois, New York, Wisconsin, or Wyoming, and were issued on or after 04-Dec-1980.

Please note that Criteria searches often ask additional questions. For example, if you choose Ceded Face Amounts, you will not only have to enter the value, but whether or not you want the value to be equal to, greater than, or lesser than. Other criteria, such as Issue Location, allow you to enter more than one value. This is done by typing the first postal abbreviation you are searching for and choosing the *Okay* button. The same screen will reappear. If you wish to enter additional locations, repeat the step just mentioned. If you have no more locations to enter, press the *Cancel* button to move on.

Ad-Hoc Reports Preferences

Under the *Run* → *Preferences* menu you may set default options which will determine the layout of your reports. While there are numerous options, not all of them are designed to work with this output. The options of greatest use to the Viewing Packing are detailed below.

Spreadsheet

If checked, the output will appear in a CSV (spreadsheet) format. If unchecked, the output will appear in a TXT format.

No Policy Subtotals

If checked, no subtotal line will appear for the policies. If unchecked, a subtotal line will be produced after each policy for all coverages.

Plans from Menu

If checked, the file will be read and a menu of all existing plan codes will be created. If unchecked, you will be prompted to enter any or all plan codes that you wish to report on.

Blank Duplicates

If checked, the selected T2 or V2 insured data will be printed only once for each policy. If unchecked, the policy number will not appear on the second or consecutive lines for the same policy. If the report is to be printed and read, Blank Duplicates provides easier reading. If the report is to be manipulated and sorted, Blank Duplicates should be left unmarked.

Multiple Tab Lines

If checked, the screen tabs for a policy (when viewed, not reported on) may appear on more than one line if there are enough tabs to justify more than one line. If unchecked, the screen tabs will appear on one line. If more tabs are available than can be viewed in one line, the user may click on a left or right arrow at the top to see the rest of the tabs.

Running an Ad-Hoc Report

An Ad-Hoc report is used to generate an informative report as specified by the user. The Viewing Package is capable of producing Ad-Hoc reports from either the .soa or .qsi files.

1. After the Display Disk Output box has appeared, go to the *Run* menu. Then choose *Run* → *Reports* → *Report*.
2. A window entitled “Criteria” will appear. The criteria can be used in the following ways: The program will report on all policies if no criterion is selected.

You may choose one or more criteria for the search. Check the appropriate box for each additional criterion.

For the criteria **Automatic** and **Facultative**, only the check box needs to be filled for its selection. However, the rest of the criteria need at least one other question answered before selection is complete. The criteria that you have selected (if any) will be displayed in the box on the right side of the screen.

The **Plan** and **Status Code** fields will compile a list of the existing choices within the database from which your selection may be chosen. The entire list of these choices can be modified by two buttons on the lower right of the choice screen. **Invert** changes all of the check-box settings to the opposite (e.g. it would blank out all of the boxes you have check-marked and would put checkmarks in all of the blank boxes). **Negate** indicates to select all records except the ones marked in the Selection Criteria.

3. Choose the *Okay* button when you are ready to move on.
4. A screen will appear that is divided into four sections. Each section represents a type of record from the file. Each record contains various fields that you may report on (e.g. Insured’s first and last name, policy number, face amount, etc.) Choose the field(s) you want included in your report by clicking on the check-boxes under each record type. Note: The large buttons on top (e.g. T1, T2, etc.) will invert the choice of fields.
5. When finished selecting the field, click on the *Report* button.
6. You will be asked to confirm the layout of the report. Choose *Yes* or *No*. If you save the layout of this report, you will be able to recall it from a listing of defaults at a future date. It is probably in your best interest to save all layouts which you might use in the future with descriptive names. (Please see the note below on Default Layout Reporting Options for more detail.)
7. Next, enter (up to) a ten character key to describe the default layout, followed by an eighty character (or less) description of your option.

Running an Ad-Hoc Report

8. Then enter the *Output File Name*. Note: A default name with its entire path will appear as a choice. You may modify this, but remember to include the entire path name when doing so. If you have chosen the spreadsheet format in Preferences, the file will be produced as a CSV file.

When the report procedure has been completed, the output file will be opened by Windows® using the default for the specified extension. If it is a TXT file, it may appear in WordPad, NotePad, or your default text editor. If it is a CSV file, it may appear in Excel or your default CSV editor.

You will also return to the Viewing screen for the original data file. At this point, you may choose to exit the program or look at another electronic file. If you want to look at another electronic file without exiting from the program, choose *Run → Open File*.

Default Layout Reporting Options:

If you choose to name the layout of this report, you may be able to recall the same field selection at a later date. Name these Layouts in a way that they will be useful to you later. To use this option, follow the basic database reporting instructions above. However, after you have chosen **Criteria**, the procedure will deviate from the norm. If you have one default layout option, the program will automatically bring up that layout. If there is more than one option, then the program will bring up a screen listing all available options. At this point, you may choose one of the listed default options. If you choose one of the existing default options, the program will bring up the **Field Selection** screen with your pre-selected field layout. You may either continue by choosing **Report** or amending the previous layout.

Viewing and Printing Printer Ready Files

The Viewing Package is capable of allowing the user to view and print the printer ready files (Transaction and Inforce/Valuation statements) created by the R² system that would otherwise be mailed to you. To view these files, choose *R² Menu* → *View Printer Ready Files*. You will be asked to choose which file you would like to view from the Out directory. The file extension will be the two character code representing your company.

If you are having difficulty viewing the printer ready file because the fonts do not display properly on your screen, use the *View* menu to choose a new font and/or size.

The icons on the lower right side of the screen will help you maneuver through the printer ready file. The page number is also displayed here.

Print

This button will allow you to print individual pages (or a certain range of pages) from the report. It does this by copying only the pages requested to another file (*Qsxx06.out*). As long as you do not close out of the Viewing function of the package, this file will continue to add any pages you wish to print (for example pages 1-2, 9-10, 15-16, etc.). This remains true for any new printer ready file opened within the same viewing function (do not use File → Exit before opening a new output file from File → Open; otherwise the file will be overwritten and you will lose your previously selected pages). After you will be done choosing all pages you wish to print, you will be allowed to print only the pages you have selected (see next page).

Zoom

This button will allow you to zoom in and zoom out of the page that you are viewing on the screen. You can view a full page, a quarter of a page, or a ninth of a page. The scroll bars will assist you with seeing different sections of the page at the specified magnification.

Find

Use this feature to search for specific occurrences of data (such as a policy number or name). As long as you are not zoomed in on a page, a gray marker will appear in the left margin of your screen to indicate which row the data was found in.

Next

This button is used in conjunction with the Find option. Press it to find the next occurrence of the data you are searching for on a different page.

Go To

This button will allow you to view a specific page without paging through the entire report.

Viewing and Printing Printer Ready Files

Arrows

These four buttons will also allow you to view additional pages. The blue, double arrows will take you to either end of the report. The pink, single arrows allow you to view pages on at a time in the given direction.

To *print* a printer ready file in its entirety, choose *R² Menu → Print Printer Ready Files*. You will be asked to choose which file you would like to print from the Out directory. Again, the file extension will be the two character code representing your company. Once selected, you will not be able to view the report; it will go automatically to your default printer. If you have more than one printer available to you, you will be asked to select which printer you would like the report to print from.

If you choose to *print while viewing* one of the reports (thus selecting only the pages you wanted to print), choose *R² Menu → Print Printer Ready Files*. You will be asked to choose which file you would like to print from the Out directory. Choose the *Qsxx06.out* file. Once selected, you will not be able to view the report; it will go automatically to your default printer. If you have more than one printer available to you, you will be asked to select which printer you would like the report to print from.

Transaction Report

The Transaction Reports contain all of the billing information which is required between ceding and reinsurance companies. The report format is designed to comply with guidelines from the *Reinsurance Administration Committee* of the *Reinsurance Section of The Society Of Actuaries*.

Transaction reports normally begin with a cover page. On the cover page you will find information pertaining to the treaty code, currency, report date, and contact information for both the ceding and reinsuring companies. Following the cover page, several pages of transactions will be reported. Transactions are grouped by processing type per treaty. You will find policy changes listed first, followed by new business, first year other, renewals, and terminations.

There are three report lines that will be displayed for a transaction in any of these groupings. The first line will contain conversion information, if the policy is a conversion. The second line contains information about the insured. The third line contains information about the coverage. If there are multiple coverages for the policy, you will usually find multiple third line entries. The fields found on each of these lines are described below.

Line 1

Orig No.	Original Policy Number for a converted policy.
Orig Dt	Original Policy Date for a converted policy.

Line 2

Policy NO	Policy Number
NAME	Last name, first name (may be preceded by the reinsurer's cession number if coded in the Input Extract).
Plan	Plan code
DOI	Date of Issue (policy date)
DOB	Date of Birth
SEX	Sex of the policy holder
M	Male
F	Female
U	Unisex
S/N	Smoker Code
S	Smoker
N	Nonsmoker
A	Aggregate (not distinguished)
Age	Issue Age
Drn	Duration
A/F	Cession type
A	Automatic
F	Facultative
L	Facultative-Lead Reinsurer

Transaction Report

Rating	Substandard table rating (100 = standard)
Flat	Flat extra premium per \$1000 Inforce face
Yrs	Number of years flat extra is effective
ST	Two character postal code of the insured's place of residence.
Opt	For universal life plans
0	Not Applicable
1	Level Death Benefit
2	Level Amount at Risk

Line 3

Cov	Coverage Type
ADB	Accidental Death Benefit
L	Life
WP	Waiver of Premium
Direct Face	Total insurance coverage on the rider (or base policy).
Reins Face	Coverage ceded to reinsurer under current treaty.
Reins AAR	Amount at Risk ceded to reinsurer under current treaty.
Chg Amount	Amount by which the ceded amount has changed.
Chg Dt	Effective date of change (if applicable). On New Business, First Year Other, and Renewal Transactions, the change date represents the Reinsurance Paid-To-Date.
TR	Transaction code. Please see the Appendix Section located at the rear of the binder for a complete listing of the Transaction Codes.
BASE PREM	Ceded Gross Premium
SSTD PREM	Ceded Substandard Premium
Base Allow	Allowance on ceded premium
SSTD Allow	Allowance on ceded Substandard Premium
Other	May be used for extraordinary transactions outside the scope of general processing which do not fit properly under any other heading.
Net	Net amount due to reinsurer per coverage.

At the end of each these five sections, R² prints various levels of *subtotals*. These reports can be sorted by Plan Group, Transaction, Smoke, Class, and Band. Subtotal boxes are printed when there is a change in any of these fields (Class Totals). When there is a change in Plan Group, Plan Totals are printed. When there is a change in Transaction Category, Category Totals are printed.

Grand Subtotals appear at the end of the report (after all five sections and their subtotals have been reported) and summarize the report by each transaction category, type of insurance (Life, Waiver, ADB, etc.), by First Year, and Renewal. *Grand Totals* appear after Grand Subtotals and summarize all transaction by type of insurance, First Year, and Renewal.

Transaction Report

At the very end of all the transactions reported for a treaty, R² will print an *Accounting Summary* and *Policy Exhibit* page. The Accounting Summary accumulates all premiums and allowances broken down into First Year and Renewal, which are then separated into Life, Accidental Death Benefit, Waiver of Premium, Other Benefits, and Premium Tax. The last row contains the sum for each column. The last column contains the premiums due to the reinsurer, minus the allowances. Therefore, the bottom right corner represents the Net amount due to the reinsurer. All values in this section are stored in the Policy Exhibit File and may be recalled at any time.

The client has the option of coding the amount paid each period for the current processing period. R² will then calculate the difference between the total accumulated amount due and the total accumulated amount paid. The resulting value will be shown as the net due in the lower right corner.

R² tracks all ins and outs in its own inforce files; these are reported in the Policy Exhibit section. New Business, Reinstatements, and Increases will increase the inforce totals; Deaths, Lapses, Surrenders, Expiries, Recaptures, and Decreases will decrease the inforce. The Policy Exhibit is displayed for Automatic and Facultative cessions and is shown by current Period and Year-To-Date. All values in this section are stored in the Policy Exhibit File and may be recalled at any time.

The next three pages show an example of pages from a Transaction Report.

Transaction Report

Ceded From :
Ceded To :
 Treaty Type : YRT
 Interest Sensitive : No
 Ceding Company Contact : Lois Lane at Phone :
 Reinsurance Premium Mode : Annual
 Reports Prepared : Monthly
 Currency : Not Found (USD)

Superheros United
Save the World Insurance
 Treaty : UL
 1-Aug-2005 - 30-Jun-2006

Section I - Accounting

	Premiums		Allowances/Discounts		Other Benefit	Total
	First Year	Renewal	First Year	Renewal		
Life	-395.13	459,315.76	-493.92	89,623.66	0.00	369,790.89
ADB	0.00	0.00	0.00	0.00	0.00	0.00
PW	0.00	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00	0.00
Premium Tax						
Stamp Duty						
Total	-395.13	459,315.76	-493.92	89,623.66	0.00	369,790.89

Section II - Policy Exhibit

	Current Period		Year To Date	
	Automatic	Facultative	Automatic	Facultative
	No. of Policies	Amt. of**	No. of Policies	Amt. of**
A. Inforce Beginning of Period	95	91,637,500	95	91,637,500
1. New Business	1	1,662,500	1	1,662,500
2. Conversions/Replacements-On	0	0	0	0
3. Reinstatements/Other	0	0	0	0
4. Increases	0	0	0	0
5. Not Taken	0	0	0	0
a) Total Increases	1	1,662,500	1	1,662,500
(1+2+3+4-5)				
6. Death	1	1,125,000	1	1,125,000
7. Conversions/Replacements-Off	0	0	0	0
8. Lapses	1	637,500	1	637,500
9. Surrenders	1	487,500	1	487,500
10. Expiry	0	0	0	0
11. Recapture	0	0	0	0
12. Other Decreases	0	0	0	0
b) Total Decreases	3	2,250,000	3	2,250,000
(6+7+8+9+10+11+12)				
B. Inforce End of Period	93	91,050,000	93	91,050,000
(A + a - b)				

** Specific Reinsurer's Share of Liability

Valuation Report

The Inforce/Valuation Reports contain a list of all inforce policies ceded between ceding and reinsurance companies. Each report will contain only policies ceded under a specific treaty and, if applicable, using a particular currency code. The report format is designed to comply with guidelines from the *Reinsurance Administration Committee* of the *Reinsurance Section of The Society of Actuaries*.

Valuation reports normally begin with a cover page. On the cover page you will find information pertaining to the treaty code, currency, report date, and contact information for both the ceding and reinsuring companies. Following the cover page, pages containing an inforce listing for the specified treaty will be reported.

There is one report line that will be displayed for each policy (unless the policy is table rated, in which case two lines will appear). The fields found on this line are described below.

Policy Number	Policy Number will be blank on the second and later coverages under the same policy number, unless a line appears as the first typed line on a page.
Name	Last name, first name.
Plan Code	Plan Code.
Policy Date	Date of issue.
SX	Sex
M	Male
F	Female
U	Unisex
SM	Smoker Code
S	Smoker
N	Nonsmoker
A	Aggregate
CC	Class Code.
Iss Age	Issue Age.
MD	Policy Mode.
Paid To Date	Reinsurance Paid-To-Date.
Face Amount	Direct Policy Face Amount.
Ceded Amount	Amount ceded to the reinsurer under the report treaty.
Gross Premium	Ceded portion of the gross premium.
Net Premium	Statutory reserve net premium.
Statutory Basis	Statutory Reserve Basis
CRVM	Commissioners' Reserve Valuation Method
FPT	Full Preliminary Term
NLP	Net Level Premium
OTH	Other Valuation Method

Valuation Report

Statutory Reserves	Statutory Reserves.
Deferred Premium	Deferred Premium on Reinsurance.
Unearned Premium	Unearned Premium on Reinsurance.
Tax Basis	Tax Reserve Basis
CRVM	Commissioners' Reserve Valuation Method
FPT	Full Preliminary Term
NLP	Net Level Premium
OTH	Other Valuation Method
Tax Reserves	Tax Reserve.

At the end of each treaty's inforce listing, R² prints a *Grand Totals* and *Subtotals* page. These totals include the number of policies ceded, the total amount ceded, gross premium, net premium, and reverse values if the client has opted to code reserve methods in R². Subtotal categories are optional and can be chosen by the client. These values may include:

Valuation Basis	Quinquennial Age
Duration	Plan Code and Quinquennial Age
Tax Reserve Basis	Residence
Plan Code	

The next two pages show an example of pages from a Valuation Report.

Valuation Report

Superheros United Destruction in Evitable Treaty : UL 30-Jun-2006

Ceded From :
Ceded To :

Treaty Type : YRT
Interest Sensitive : No
Ceding Company Contact : Lois Lane at Phone :

Reinsurance Premium Mode : Annual
Reports Prepared : Monthly
Currency : Not Found (USD)

Policy Number	sj Last, First	Name	Plan Code	Policy Date	SSC	Iss	M	Age	D	Reinsurance Paid To	Face Amount	Ceded Amount	Gross Premium	Net Premium Basis	Statutory Reserves	Deferred Unearned Premium	
SPR02309	000 ADAM, THEO	BLACK	UL	2-May-07	MNS	34				2-May-07	2,250,000	125,000	450.00	555.19	CRVM	277.60	0.00
SPR02319	000 ALLEN, BARTHOLOMEW	FLASH I	UL	2-Dec-06	MNS	51				2-Dec-06	2,300,000	150,000	598.50	1,147.56	CRVM	573.78	0.00
SPR02339	000 ALLEN, IRIS		UL	2-May-07	FNS	34				2-May-07	2,400,000	200,000	488.00	763.08	CRVM	381.54	0.00
SPR02349	000 ALLON, GIM	Leviathan	UL	2-May-03	MNS	18				2-May-07	2,450,000	100,000	782.00	163.38	CRVM	81.69	0.00
SPR02349	000 ALLON, GIM	Leviathan	Flat Extra	45.00 per \$1000 for 3 years							2,450,000	100,000	2,000.00	0.00	YRT	0.00	0.00
SPR02379	000 AMERICA, CAPTIAN		UL	2-May-07	MNS	34				2-May-07	2,600,000	300,000	1,080.00	1,332.46	CRVM	666.24	0.00
SPR02388	000 ANDERSON, SANDY	Inferno	UL	20-May-02	FNS	15				20-May-07	2,150,000	75,000	33.75	88.05	CRVM	44.03	0.00
SPR02389	000 ARDEEN, SAMSON		UL	1-May-07	MNS	20				1-May-07	2,650,000	325,000	344.50	788.52	CRVM	394.26	0.00
SPR02390	000 ARDEEN, IMRA	SaturnGirl	UL	20-Jul-02	FNS	14				20-Jul-06	2,150,000	75,000	24.00	67.50	CRVM	33.75	0.00
SPR02391	000 ARMORE, VAL	Karate Kid	UL	2-May-07	FNS	16				2-May-07	2,300,000	150,000	72.00	186.37	CRVM	93.18	0.00
SPR02394	000 BATSON, C C		UL	2-Jul-01	MNS	65				2-Jul-06	2,450,000	225,000	4,875.75	6,907.36	CRVM	3,453.68	0.00
SPR03924	000 BATSON, WILLIAM	CaptMarvel	UL	2-Jun-07	MNS	44				2-Jun-07	2,450,000	225,000	634.50	999.34	CRVM	499.68	0.00
SPR31427	000 HEGGRA, QUEEN		UL	26-Jun-01	FNS	54				26-Jun-07	2,950,000	475,000	1,638.75	3,698.99	CRVM	1,849.51	0.00
SPR31465	000 Farallon, Dr		UL	21-Jun-01	MNS	46				21-Jun-07	2,150,000	75,000	249.75	392.55	CRVM	196.28	0.00
SPR31604	200 KNIGHT, DAVID	Starman 6	UL	28-Jun-03	MNS	50				28-Jun-07	2,300,000	150,000	484.50	943.58	CRVM	471.80	0.00
SPR31604	300 KNIGHT, FARRIS	Starman 8	UL	3-Jun-04	MNS	32				3-Jun-07	3,300,000	650,000	481.00	1,023.80	CRVM	511.88	0.00
SPR31607	000 DRINN, ROKK	CosmicBoy	UL	14-Dec-02	MNS	12				14-Dec-06	2,500,000	250,000	152.50	315.51	CRVM	157.75	0.00
SPR31637	000 KYLE, SELINA	Catwoman	UL	28-Sep-05	FNS	26				28-Sep-06	2,650,000	325,000	81.25	356.11	CRVM	178.07	0.00
SPR31640	000 LONDO, BRIN	TimberWolf	UL	12-Jul-03	UNS	20				12-Jul-06	2,650,000	325,000	260.00	483.29	CRVM	241.64	0.00
SPR31656	000 MAGZ, DYRK	Magno	UL	17-Dec-02	MNS	13				17-Dec-06	2,300,000	150,000	115.50	209.85	CRVM	104.93	0.00
SPR31696	000 MURDOCK, MATT	Daredevil	UL	14-Dec-01	MNS	71				14-Dec-06	2,450,000	225,000	6,345.00	18,439.45	CRVM	9,219.74	0.00
SPR32304	000 ORIN, Aquaman		UL	25-Jun-98	MNS	46				25-Jun-07	3,250,000	625,000	3,068.75	8,437.93	CRVM	4,218.94	0.00
SPR32313	000 PARK, LINDA		UL	13-Jun-98	FNS	37				13-Jun-07	2,800,000	400,000	664.00	1,170.06	CRVM	585.04	0.00
SPR32315	000 PARKER, PETER	Spiderman	UL	29-Jul-04	MNS	21				29-Jul-06	3,000,000	1,000,000	720.00	1,604.43	CRVM	802.20	0.00
SPR32319	000 PENNYWORTH, ALFRED		UL	6-May-02	MNS	60				6-May-07	2,350,000	175,000	1,718.50	5,673.71	CRVM	2,836.86	0.00
SPR32329	000 PRANKSTER,		UL	10-Apr-02	MNS	48				10-Apr-07	2,400,000	200,000	764.00	2,234.46	CRVM	1,117.24	0.00
SPR32332	000 PYPONTE LEPARC, CANDI	Mont	UL	10-May-02	FNS	14				10-May-07	2,400,000	200,000	68.00	185.88	CRVM	92.94	0.00
SPR32335	000 QUEEN, OLIVER	GnArrow	UL	7-Jul-02	MNS	69				7-Jul-06	4,500,000	1,250,000	21,725.00	52,046.14	CRVM	26,023.13	0.00
SPR32339	000 RAMAA, AYLIA	Spark	UL	17-May-02	FNS	16				17-May-07	2,450,000	225,000	85.50	255.34	CRVM	127.67	0.00
SPR32349	000 RANZZ, GARTH	LiveWire	UL	22-May-02	MNS	18				22-May-07	2,500,000	250,000	235.00	401.11	CRVM	200.55	0.00

Valuation Report

Ceded From :
Ceded To :
 Treaty Type : YRT
 Interest Sensitive : No
 Ceding Company Contact : Lois Lane at Phone :
Superheros United
Destruction in Evitable
 Treaty : UL
 30-Jun-2006
 Reinsurance Premium Mode : Annual
 Reports Prepared : Monthly
 Currency : Not Found (USD)

Policy Number	Name	Plan Code	Date	SSC	Iss	M	Reinsurance	Face	Ceded	Gross	Net	Deferred
sj Last, First	*****	*****	xxxx	xxxx	xxxx	xxxx	xxxx	Amount	Amount	Premium	Premium	Unearned
							xxxx					
SPR32363	000 RAYNER, KYLE Grrlntrns	UL	23-Aug-97	MSS	40	23-Aug-06	3,050,000	525,000	1,632.75	4,150.00	2,075.01	0.00
SPR32368	000 RICHARDS, REED Fantastic	UL	1-Jul-02	MNS	45	1-Jul-06	2,100,000	50,000	121.00	204.96	102.48	0.00
SPR32373	000 RICHARDS, SUSAN InvsblWomn	UL	17-Jun-02	FNS	32	17-Jun-07	3,100,000	550,000	352.00	839.39	419.71	0.00
SPR32383	000 STORM, JOHNNY HumanTorch	UL	25-Jun-04	MSS	25	25-Jun-07	3,150,000	575,000	391.00	1,158.81	579.43	0.00
SPR32386	000 ROBINSON, HOLLY	UL	1-Jul-01	FNS	26	1-Jul-06	2,100,000	50,000	19.00	60.66	30.33	0.00
SPR32388	000 ROCK, FRANK	UL	17-Jun-00	MNS	63	17-Jun-07	3,500,000	750,000	10,470.00	23,024.55	11,512.28	0.00
SPR32389	000 SAPPHERE, STAR	UL	1-Jun-99	FNS	45	1-Jun-07	2,700,000	350,000	896.00	1,660.68	830.34	0.00
SPR32391	000 SARDATH,	UL	19-Apr-02	MSS	50	19-Apr-07	2,200,000	100,000	424.00	1,350.07	675.03	0.00
SPR32398	000 SAUNDERS, KENDRA	UL	14-Jun-01	FNS	28	14-Jun-07	2,250,000	125,000	62.50	165.09	82.55	0.00
SPR32400	000 SAUNDERS, SHEERA HawkGrlr	UL	1-May-02	FSS	50	1-May-07	2,800,000	400,000	1,016.00	3,424.09	1,712.04	0.00
SPR32836	000 SCOTT, JADE	UL	1-Aug-01	FNS	26	1-Aug-06	2,100,000	50,000	19.00	60.66	30.33	0.00
SPR36603	000 SPECTRE II,	UL	15-Aug-00	MSS	43	15-Aug-06	3,500,000	750,000	73,147.50	5,928.56	2,964.30	0.00

Grand Total												
By Plan												
40	0	13,175,000	138,790.75	152,898.52	76,449.43	0.00	0.00	75,783.38				
Flat Extra	1	0	100,000	2,000.00	0.00	0.00	0.00	0.00				
UL	40	0	13,175,000	136,790.75	152,898.52	76,449.43	0.00	75,783.38				



*R*²

The Reinsurance Resolution

Electronic File Layouts

R² Electronic Files

Quasar*Systems maintains the integrity of the *Guidelines for Electronic Reporting* published in 1991 by the *Reinsurance Section of the Reinsurance Committee of the Society of Actuaries* for our electronic output. Wherever possible, we defer to the original guidelines. Where we have found the guidelines to be ambiguous or unclear, we have used discretion in our interpretation of them.

For example, we place a *Carriage Return* and *Line Feed* (ASCII 013, 010 respectively) as the last two bytes of each record. The original specifications are not clear on this point, but do not prohibit this use. We do this so the data appears orderly in most ASCII text editors. There are some fields that are not applicable to R², but we carry these fields as recommended.

This document is intended to aid anyone who wishes to use the output produced in the SOA format. It defines each field, size and location. Please be aware that Quasar*Systems has two types of files listed in this layout: Non-expanded and Expanded. The Non-expanded layout is what all R² systems have produced prior to the summer of 2006. This type of file layout corresponds to Quasar*Systems use of a ten character policy number and single character policy sequence. The Expanded layout is currently optional - not all clients are using Expanded output at this time. If they do, this layout corresponds to Quasar*Systems use of a fifteen character policy number, two character policy sequence, and numerous enhancements to the storage of policy information. To determine which type of output you are receiving from the companies, please look at the very first record of each file (position 141 in the Transaction output; position 103 in the Valuation output) to see if the code listed is for Non-expanded or Expanded system output.

There are two distinct electronic output files produced by a client during a processing run - the Transaction file and the Valuation file. The first two bytes of each record identifies the record type. There are four record types for each type of file, with the first and last containing information on the treaty to which the policies are allocated. The guidelines state that there will be one set of these record types per file. This is generally true. However, when there is more than one treaty for a reinsurer, we have opted to combine the files by placing a subsequent record types after the first treaty. It is possible, therefore, to have any number of treaties reported consecutively by simply placing each set of first and last record types after another.

In addition, the guidelines allow for the ceding company and reinsurer to agree on the meaning of data in the *Reinsurer-Defined* fields. These fields are found at the end of each record. The intent is to allow each installation to specify the meaning of these fields. However, you should verify this with the originating company, since R² can be tailored, and we may not be aware of configurations used in all instances.

R² Electronic Files

Lastly, some clients may choose to send negative values, such as reversal amounts, through in a COBOL format instead of having a (-) sign in the Transaction file. If the COBOL format is being used, a character will appear in the last column of the field, overwriting the final digit.

For example: \$-123.45 would be displayed as 1234N

Allowable values are:

Last Digit	COBOL Character
0	}
1	J
2	K
3	L
4	M
5	N
6	O
7	P
8	Q
9	R

This is an option controlled in the Configuration File. If it does not work for your system upon upload, try switching this flag, and re-converting the .qsi file to the .soa file. You can do this by choosing *R² Menu* → *Edit Configuration File* → *SOA* → *Screen 10*. There is a field entitled “Negatives Format.” If this field is set to “C,” the COBOL format will be used. A “N” in this field will use leading negative signs to distinguish negative numbers.

Electronic Transaction File

File Name: R2TX[*Ceding Company Code*][*Reinsurer Code*][*date*].soa

Example: Ceding Company ABC Life (AL) is sending files for December 2006 to Reinsurer Universe Reinsurance (UR). The file name would be: R2TXALUR1206.soa or R2TXALUR200612.soa

Each record in the Transaction file is 500 bytes. The Transaction file contains four types of records, each with a unique layout. Please see the following documentation to define the fields on each record. The Transaction file contains only policies that have had a transaction during the period.

T1 record - first line per treaty grouping (and first line in the file). Contains information related to the treaty the policies have been allocated to and whether or not the file layout is Non-expanded or Expanded.

T2 record - information regarding the insured. May be multiple records if the policy is joint.

T3 record - information regarding the coverage and premiums for the policy. May be multiple records if the policy has additional coverages (a.k.a. riders or benefits).

T9 record - last line per treaty grouping (and last line in the file). Duplicates some information about the treaty as well as contains a record count and total amount of reinsurance premium due.

Example:

T1	Treaty 123456789			
T2	ab98764	Smith,	Steve	
T3	ab98764	Life	\$100,000	
T2	ab65432	Doe	Jane	
T3	ab65432	Life	\$500,000	
T3	ab65432	ADB	\$250,000	
T2	j125976	0	Wicket	Joint Policy
T3	j125976	0	Second-to-die	\$1,000,000
T2	j125976	J	Wicket	Mary
T3	j125976	J	Second-to-die	\$1,000,000
T2	j125976	K	Wicket	Ted
T3	j125976	K	Second-to-die	\$1,000,000
T9	Treaty 123456789			

Electronic Valuation File

File Name: R2VL[*Ceding Company Code*][*Reinsurer Code*][*date*].soa

Example: Ceding Company ABC Life (AL) is sending files for December 2006 to Reinsurer Universe Reinsurance (UR). The file name would be: R2VLALUR1206.soa or R2VLALUR200612.soa

Each record in the Valuation file is 400 bytes. The Valuation file contains four types of records, each with a unique layout. Please see the following documentation to define the fields on each record. The Valuation file contains all inforce policies as of the valuation date.

V1 record - first line per treaty grouping (and first line in the file). Contains information related to the treaty the policies have been allocated to and whether or not the file layout is Non-expanded or Expanded.

V2 record - information regarding the insured.

V3 record - information regarding the coverage and reserves for the policy.

V9 record - last line per treaty grouping (and last line in the file). Duplicates some information about the treaty and contains a record count.

Example:

V1	Treaty 123456789
V2	ab98764	Smith, Steve
V3	ab98764	Life \$100,000
V2	ab65432	Doe Jane
V3	ab65432	Life \$500,000
V2	j125976	Wicket Joint Policy
V3	j125976	Second-to-die \$1,000,000
V9	Treaty 123456789

If you have any questions regarding this layout, or wish to discuss these specifications with us, please contact our office. We would be happy to assist you.

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Milwaukee, WI 53217

Email: ElectronicFiles@qsi-r2.com
Phone: 414-540-2423

R² Electronic Files Layout
T1 Transaction Record

T1 (500 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Record ID	1	1	2	X(2)	T ¹
Filler	3	3	48	X(48)	
Run Date	51	51	8	9(8) YYYYMMDD	
Reinsuring Company FEIN Number <i>(U.S. Federal Employers Identification Number)</i>	59	59	9	9(9)	
Ceding Company FEIN Number <i>(U.S. Federal Employers Identification Number)</i>	68	68	9	9(9)	
Treaty or Contract Code	77	77	10	X(10)	
Beginning Date	87	87	8	9(8) YYYYMMDD	
Ending Date	95	95	8	9(8) YYYYMMDD	
Currency Identifier	103	103	3	X(3)	
Currency Scaling Factor	106	106	1	9(1)	0 = Real Value 1 = x 10 2 = x 100
Ceding Company Code	107	107	2	X(2)	
Reinsuring Company Code	109	109	2	X(2)	
Filler	111	-	30	X(30)	
Transaction Program Version	-	111	4	X(4)	
Transaction Report Program Version	-	115	4	X(4)	

R² Electronic Files Layout
T1 Transaction Record

T1 (500 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Administrator Initials	-	119	3	X(3)	
Processing Office	-	122	10	X(10)	
Directory Code	-	132	8	X(8)	
Processing Type	-	140	1	X(1)	A = Assumed D = Direct R = Retro
SOA File Version	141	141	1	9(1)	0 = 1991 SOA Guidelines Nonexpanded 1 = 1991 SOA Guidelines Expanded
Filler	142	142	309	X(309)	
Reinsurer Defined Filler	451	451	48	X(48)	
End of Line	499	499	2	X(2)	CRLF

R² Electronic Files Layout
T2 Transaction Record

T2 (500 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Record ID	1	1	2	X(2)	T ²
Policy Number	3 -	- 3	13 15	X(13) X(15)	
Policy Sequence	16	-	1	X(1)	
Joint Sequence	17	-	1	X(1)	
Insured Sequence Number	18	18	2	9(2)	
Filler	20 -	- 20	31 28	X(31) X(28)	
Policy Sequence	-	48	2	X(2)	
Joint Sequence	-	50	1	X(1)	
Joint Indicator	51	51	1	X(1)	J, Y = Joint N = Nonjoint
Insured's Last Name	52	52	26	X(26)	
Insured's First Name	78	78	15	X(15)	
Insured's Middle Name	93	93	10	X(10)	
Insured's Name Descriptor	103	103	5	X(5)	E.g. = Dr
Date of Birth	108	108	8	9(8) YYYYMMDD	
Sex	116	116	1	X(1)	F = Female M = Male plus user-defined
Birth Place	117	117	6	X(6)	
Residence	123	123	6	X(6)	
Canadian Indicator	129	129	1	X(1)	N = No Y = Yes
Social Security Number	130	130	9	9(9)	
Ceding Company Control Number	139	139	15	X(15)	

R² Electronic Files Layout
T2 Transaction Record

T2 (500 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Production Bonus Eligibility	154	154	1	X(1)	N = No Y = Yes or blank
Age Basis	155	155	1	X(1)	N = Age Nearest L = Age Last X = Age Next
Preferred Risk Indicator	156	156	1	X(1)	
Smoking Habit Indicator	157	157	1	X(1)	N = NonSmoker S = Smoker U = Unknown plus user-defined
Medical or Non-Medical	158	158	1	X(1)	M, N, P, or blank
Issue Type	159	159	2	X(2)	FU, SI, GI, MM
Cession Type	161	161	1	X(1)	A = Automatic F = Facultative O = Facultative Obligatory S = Shopped
Filler	162	-	289	X(289)	
Assumed Treaty Number	-	162	10	X(10)	
Life Index Number	-	172	20	X(20)	
Alias ID	-	192	20	X(20)	
Filler	-	212	239	X(239)	
Reinsurer Defined Filler	451	451	48	X(50)	
End of Line	499	499	2	X(2)	CRLF

R² Electronic Files Layout
T3 Transaction Record

T3 (500 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Record ID	1	1	2	X(2)	T3
Policy Number	3 -	- 3	13 15	X(13) X(15)	
Policy Sequence	16	-	1	X(1)	
Joint Sequence	17	-	1	X(1)	
Insured Sequence Number	18	18	2	9(2)	
Plan Code	20	20	10	X(10)	
Filler	30	30	5	X(5)	
Coverage Sequence Number	35	35	2	9(2)	
Coverage Risk Type	37	37	2	9(2)	01 = L-ER 02 = L-NR 03 = WP 04 = DIR 05 = ADB 06 = CC 07 = PYR 08 = PDO 09 = GIR 10 = COL 11 = BIO 12 = LTC 13 = ACC plus user-defined
System Process Date	39	39	8	9(8)	
Filler	47 -	- 47	4 1	X(4) X(1)	
Policy Sequence	-	48	2	X(2)	
Joint Sequence	-	50	1	X(1)	
Transaction Code	51	51	2	X(2)	
Transaction Effective Date	53	53	8	9(8) YYYYMMDD	
Reinsurance Method	61	61	1	X(1)	C = Coinsurance M = Modified Coinsurance N = NonTraditional YRT Y = YRT

R² Electronic Files Layout
T3 Transaction Record

T3 (500 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
UL Death Benefit Option	62	62	1	X(1)	1 = UL Level DB 2 = UL Increasing DB Blank = Non UL
Rating Percentage or Ratio	63	63	5	9(4)V9	100.0 = Standard WP, ADB 10 = Standard
Life Flat Extra 1 Rate	68	68	5	9(3)V99	
Life Flat Extra 1 Number of Years	73	73	2	9(2)	
Life Flat Extra 2 Rate	75	75	5	9(3)V99	
Life Flat Extra 2 Number of Years	80	80	2	9(2)	
Smoker/NonSmoker Rate Indicator	82	82	1	X(1)	A = Aggregate N = NonSmoker S = Smoker plus user-defined
Issue Age	83	83	3	9(3)	
Joint Issue Age	86	86	3	9(3)	
Policy Issue Date	89	89	8	9(8) YYYYMMDD	
Attained Age	97	97	3	9(3)	
Reinsurance Duration	100	100	2	9(2)	
Direct Face Amount	102	102	9	S9(9)	
Reinsurance Face Amount	111	111	9	S9(9)	
Reinsurance Net Amount At Risk	120	120	9	S9(9)	
Retention Indicator	129	129	1	X(1)	F = Full Retention N = No Retention P = Partial Retention
Reinsurance Premium Type	130	130	1	9(1)	1 = First Year 2 = Renewal 3 = Single Premium

R² Electronic Files Layout
T3 Transaction Record

T3 (500 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Reinsurance Premium Mode	131	131	1	9(1)	A = Annual M = Monthly Q = Quarterly S = Semi-Annual
Annual Total Gross Premium	132	132	9	S9(7)V99	
Modal Gross Standard Premium	141	141	9	S9(7)V99	
Modal Gross Substandard Premium	150	150	9	S9(7)V99	
Modal Gross Flat Extra Premium	159	159	9	S9(7)V99	
Modal Standard Allowance or Discount	168	168	9	S9(7)V99	
Modal Substandard Allowance or Discount	177	177	9	S9(7)V99	
Modal Flat Extra Allowance or Discount	186	186	9	S9(7)V99	
Filler	195	195	27	X(27)	
Reinsurance Policy Fee	222	222	7	S9(5)V99	
Administrative Fee	229	229	7	S9(5)V99	
Life Cash Value	236	236	9	S9(7)V99	
Life Dividends	245	245	9	S9(7)V99	
Life Lapse Chargeback	254	254	9	S9(7)V99	
Life Recapture Fee	263	263	9	S9(7)V99	
Policy Loan Interest	272	272	9	S9(7)V99	
Premium Tax Reimbursement	281	281	9	S9(7)V99	
Filler	290	290	18	X(18)	

R² Electronic Files Layout
T3 Transaction Record

T3 (500 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Reinsurance Paid-To-Date	308	308	8	9(8) YYYYMMDD	
Original Policy Date	316	316	8	9(8) YYYYMMDD	
Previous Policy Number 1	324	324	15	X(15)	
Previous Policy Number 2	339	339	15	X(15)	
Previous Policy Number 3	354	354	15	X(15)	
System Processing Time	369	369	6	9(6) HHMMSS	
Filler	375	-	76	X(76)	
Coverage ID	-	375	50	X(50)	
Disability Occupation Class	- 451	425 -	2	X(2)	
Disability Benefit Period 1	- 453	427 -	3	X(3)	A = Age D = Duration L = Lifetime
Disability Benefit Period 2	- 456	430 -	3	X(3)	A = Age D = Duration L = Lifetime
Disability Elimination Period	- 459	433 -	4	X(4)	
Maturity Expiry Method	-	437	1	X(1)	
Maturity Expiry Value	- 463	438 -	3	X(3)	
Filler	466	-	1	X(1)	
Insurance Type	-	441	1	X(1)	A = ADB C = Critical Illness D = Disability O = Ordinary T = Term U = Universal Life W = Waiver

R² Electronic Files Layout
T3 Transaction Record

T3 (500 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Insurance Sub-Type	-	442	1	X(1)	I = Individual F = Joint, First-To-Die L = Joint, Last-To-Die T = Contingent
Times ReEntered	- 467	443 -	1	X(1)	0, 1, 2, 3
Filler	-	444	2	X(2)	
Sequence Written	-	446	3	X(3)	
Filler	-	449	2	X(2)	
Treaty Key	-	451	9	X(9)	
Reinsurer Defined Filler	- 468	460 -	39 31	X(39) X(31)	
End of Line	499	499	2	X(2)	CRLF

R² Electronic Files Layout
T9 Transaction Record

T9 (500 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Record ID	1	1	2	X(2)	T9
Filler	3	3	48	X(48)	
Run Date	51	51	8	9(8) YYYYMMDD	
Reinsuring Company FEIN Number <i>(U.S. Federal Employers Identification Number)</i>	59	59	9	9(9)	
Ceding Company FEIN Number <i>(U.S. Federal Employers Identification Number)</i>	68	68	9	9(9)	
Treaty or Contract Code	77	77	10	X(10)	
Beginning Date	87	87	8	9(8) YYYYMMDD	
Ending Date	95	95	8	9(8) YYYYMMDD	
Currency Identifier	103	103	3	X(3)	
Currency Scaling Factor	106	106	1	9(1)	
Record Count	107	107	7	9(7)	
Reinsurance Premium Total Due	114	114	17	S9(15)V99	
Other Total Amounts 1	131	131	17	S9(15)V99	
Other Total Amounts 2	148	148	17	S9(15)V99	
Other Total Amounts 3	165	165	17	S9(15)V99	
Reinsurance Total Amount Due	182	182	17	S9(15)V99	

R² Electronic Files Layout
T9 Transaction Record

T9 (500 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Filler	199	199	252	X(252)	
Reinsurer Defined Filler	451	451	48	X(48)	
End of Line	499	499	2	X(2)	CRLF

R² Electronic Files Layout
V1 Valuation Record

V1 (400 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Record ID	1	1	2	X(2)	V1
Statutory or Tax Indicator	3	3	1	X(1)	S = Statutory T = Tax
Filler	4	4	47	X(4)	
Run Date	51	51	8	9(8) YYYYMMDD	
Reinsuring Company FEIN Number <i>(U.S. Federal Employers Identification Number)</i>	59	59	9	9(9)	
Ceding Company FEIN Number <i>(U.S. Federal Employers Identification Number)</i>	68	68	9	9(9)	
Treaty or Contract Code	77	77	10	X(10)	
Valuation Date	87	87	8	9(8) YYYYMMDD	
Currency Identifier	95	95	3	X(3)	
Currency Scaling Factor	98	98	1	9(1)	
Ceding Company Code	99	99	2	X(2)	
Reinsuring Company Code	101	101	2	X(2)	
SOA File Version	103	103	1	X(1)	0 = 1989 Pre Guidelines 1 = 1991 SOA Guidelines Nonexpanded 2 = 1991 SOA Guidelines Expanded
Filler	104	-	247	X(247)	
Valuation Program Version	-	104	4	X(4)	
Valuation Report Program Version	-	108	4	X(4)	
Administrator Initials	-	112	3	X(3)	

R² Electronic Files Layout
V1 Valuation Record

V1 (400 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Processing Office	-	115	10	X(10)	
Directory Code	-	125	8	X(8)	
Processing Type	-	133	1	X(1)	A = Assumed D = Direct R = Retro
Configuration File Key	-	134	12	X(12)	
Filler	-	146	205	X(205)	
Reinsurer Defined Filler	351	351	48	X(48)	
End of Line	399	399	2	X(2)	CRLF

R² Electronic Files Layout
V2 Valuation Record

V2 (400 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Record ID	1	1	2	X(2)	v2
Policy Number	3 -	- 3	13 15	X(13) X(15)	
Policy Sequence	16	-	1	X(1)	
Joint Sequence	17	-	1	X(1)	
Insured Sequence Number	18	18	2	9(2)	
Filler	20 -	- 20	31 28	X(31) X(28)	
Policy Sequence	-	48	2	X(2)	
Joint Sequence	-	50	1	X(1)	
Reinsurance Status Code	51	51	2	X(1)	R ² Status Code. Please see appendix for defined values.
Joint Indicator	53	53	1	X(1)	J, Y = Joint N = NonJoint
Insured's Last Name	54	54	26	X(26)	
Insured's First Name	80	80	15	X(15)	
Insured's Middle Name	95	95	10	X(10)	
Insured's Name Descriptor	105	105	5	X(5)	
Date of Birth	110	110	8	9(8) YYYYMMDD	
Sex	118	118	1	X(1)	F = Female M = Male plus user-defined
Residence	119	119	6	X(6)	
Canadian Indicator	125	125	1	X(1)	N = No Y = Yes
Age Basis	126	126	1	X(1)	L = Age Last N = Age Nearest X = Age Next

R² Electronic Files Layout
V2 Valuation Record

V2 (400 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Cession Type	127	127	1	X(1)	A = Automatic F = Facultative O = Facultative Obligatory S = Shopped
Filler	128	-	223	X(233)	
Assumed Treaty Number	-	128	10	X(10)	
Life Index Number	-	138	20	X(20)	
Alias ID	-	158	20	X(20)	
Ceding Company Control Number	-	178	15	X(10)	
Reinsurance Paid-To-Date	-	193	8	9(8) YYYYMMDD	
Smoker/Nonsmoker Rate Indicator	-	201	1	X(1)	
Reinsurance Method	-	202	1	X(1)	C = Coinsurance M = Modified Coinsurance N = NonTraditional YRT Y = YRT
Filler	-	203	148	X(148)	
Class Code	351	351	1	X(1)	
Company Code*	352	-	5	X(5)	
Reinsurance Paid-To-Date	357	-	8	9(8) YYYYMMDD	
Ceding Company Control Number	365	-	10	X(10)	
Treaty Key	375	-	9	X(9)	
Reinsurer Defined Filler	384 -	- 352	15 47	X(15) X(47)	
End of Line	399	399	2	X(2)	CRLF

*Company Code is a company specific request and will only be available if the files originate from one particular company. Otherwise this field will be blank.

R² Electronic Files Layout
V3 Valuation Record

V3 (400 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Record ID	1	1	2	X(2)	v3
Policy Number	3 -	- 3	13 15	X(13) X(15)	
Policy Sequence	16	-	1	X(1)	
Joint Sequence	17	-	1	X(1)	
Insured Sequence Number	18	18	2	9(2)	
Plan Code	20	20	10	X(10)	
Filler	30	30	5	X(5)	
Coverage Sequence Number	35	35	2	9(2)	
Coverage Risk Type	37	37	2	9(2)	01 = L-ER 02 = L-NR 03 = WP 04 = DIR 05 = ADB 06 = CC 07 =PYR 08 = PDO 09 = GIR 10 = COL 11 = BIO 12 = LTC 13 = ACC plus user-defined
Filler	39 -	- 39	12 9	X(12) X(9)	
Policy Sequence	-	48	2	X(2)	
Joint Sequence	-	50	1	X(1)	
Valuation Issue Date	51	51	8	9(8) YYYYMMDD	
Issue Age	59	59	3	9(3)	
Joint Issue Age	62	62	3	9(3)	
Valuation Issue Age	65	65	3	9(3)	
Valuation Duration	68	68	2	9(2)	

R² Electronic Files Layout
V3 Valuation Record

V3 (400 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Smoker/NonSmoker Rate Indicator	70	70	1	X(1)	A = Aggregate N = NonSmoker S = Smoker plus user-defined
Reinsurance Method	71	71	1	X(1)	C = Coinsurance M = Modified Coinsurance N = NonTraditional YRT Y = YRT
Rate Band	72	72	1	9(1)	
Rating Percentage or Ratio	73	73	5	9(4)V9	01000 = standard life 00010 = standard ADB/WP
Direct Face Amount	78	78	9	S9(9)	
Reinsurance Face Amount	87	87	9	S9(9)	
Reinsurance Net Amount At Risk	96	96	9	S9(9)	
Reinsurance Premium Mode	105	105	1	X(1)	A = Annual M = Monthly Q = Quarterly S = Semi-Annual
Valuation Annual Total Gross Premium	106	106	9	S9(7)V99	
Valuation Annual Total Gross Substandard Premium	115	115	9	S9(7)V99	
Valuation Annual Total Gross Flat Extra Premium	124	124	9	S9(7)V99	
Life Flat Extra 1 Rate	133	133	5	9(3)V99	
Life Flat Extra 1 Number of Years	138	138	2	9(2)	
Life Flat Extra 2 Rate	140	140	5	9(3)V99	
Life Flat Extra 2 Number of Years	145	145	2	9(2)	
Reinsurance Valuation Net Premium	147	147	9	S9(7)V99	

R² Electronic Files Layout
V3 Valuation Record

V3 (400 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Standard Mortality/Morbidity Table	156	156	8	X(8)	
Standard Interest Rate	164	164	4	9(2)V99	
Standard Function	168	168	1	9(1)	0 = N/A 1 = Curtate 2 = Semi-Continuous 3 = Immediate Payment of Claims 4 = Fully Discounted
Standard Method	169	169	2	9(2)	01 = NL 02 = CRVM 03 = FPT 04 = NJSTD 05 = CRVM GR 15NL 06 = CRVM GR 10NL 07 = Unearned Premium 08 = Other
Substandard Method	171	171	2	9(2)	00 = N/A 01 = Unearned Premium 02 = Same as Life Standard 03 = Percent of Premium 04 = Other
Filler	173	173	20	X(20)	
Valuation Standard Reserve	193	193	7	S9(7)	
Valuation Substandard Reserve	200	200	7	S9(7)	
Valuation Deficiency Reserve	207	207	7	S9(7)	
Valuation Life Deferred Net Premium	214	214	7	S9(7)	
Filler	221	-	130	X(130)	
Coverage ID	-	221	50	X(50)	

R² Electronic Files Layout
V3 Valuation Record

V3 (400 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Insurance Type	-	271	1	X(1)	A = ADB C = Critical Illness D = disability O = ordinary Term U = Universal Life W = Waiver
Insurance Sub-Type	-	272	1	X(1)	I = Individual F = Joint, First-To-Die L = Joint, Last-To-Die
Reinsurance Status Code	-	273	2	X(2)	R ² Status Code - please see appendix for defined values
Reinsurance Status Sub-Code	-	275	2	X(2)	R ² Status Code - please see appendix for defined values
Maturity Expiry Method	-	277	1	X(1)	A = Age D = Duration
Maturity Expiry Value	-	278	3	X(1)	
Reinsurance Paid-To-Date	-	281	8	9(8) YYYYMMDD	
Termination Indicator	-	289	1	X(1)	I = Inforce T = Terminated
Disability Occupation Class	-	290	2	X(2)	
Disability Benefit Period 1	-	292	3	X(3)	A = Age D = Duration L = Lifetime
Disability Benefit Period 2	-	295	3	X(3)	A = Age D = Duration L = Lifetime
Disability Elimination Period	-	298	4	X(4)	
Treaty Key	-	302	9	X(9)	
Filler	-	311	40	X(40)	
Reinsurer Defined Filler	351	351	48	X(48)	
End of Line	399	399	2	X(2)	CRLF

R² Electronic Files Layout
V9 Valuation Record

V9 (400 Bytes)					
Field Name	Non-Expanded Location	Expanded Location	Size (bytes)	Data Type	Values
Record ID	1	1	2	X(2)	V9
Statutory or Tax Indicator	3	3	1	X(1)	S = Statutory T = Tax
Filler	4	4	47	X(47)	
Run Date	51	51	8	9(8) YYYYMMDD	
Reinsuring Company FEIN Number <i>(U.S. Federal Employers Identification Number)</i>	59	59	9	9(9)	
Ceding Company FEIN Number <i>(U.S. Federal Employers Identification Number)</i>	68	68	9	9(9)	
Treaty or Contract Code	77	77	10	X(10)	
Valuation Date	87	87	8	9(8) YYYYMMDD	
Currency Identifier	95	95	3	X(3)	
Currency Scaling Factor	98	98	1	9(1)	
Record Count	99	99	7	9(7)	
Filler	106	106	245	X(245)	
Reinsurer Defined Filler	351	351	48	X(48)	
End of Line	399	399	2	X(2)	CRLF

Glossary

Alphabetical by Field Name

Phrases listed in order are the field names from the layout. If a term exists in parenthesis after the original phrase, it is the wording used when an electronic file is viewed through the Viewing Package. If the wording is the same for both, only one phrase is shown. The differences are due to space limitations upon viewing.

Administrative Fee

Fees paid by the ceding company to the reinsurer, as defined in the treaty.

Administrator Initials (*User*)

The initials of the administrator responsible for processing the report period.

Age Basis

Calculation method used to determine issue age. This may be age last, age nearest, or age next birthday.

Alias ID

An optional, ceding company defined insured identifier.

Annual Total Gross Premium (*Annual Total*)

The annualized gross reinsurance premium for this coverage record. Includes standard, substandard extra, and flat extra. This is not the total premium paid for the policy throughout the year, and it may not match the premiums found on the billing statements due to the annualized calculation.

Assumed Treaty Number

On retro policies, the assumed treaty ID, if known.

Attained Age (*Attnd*)

The insured's attained age as of the policy anniversary.

Beginning Date

The beginning date for the period being reported in this output file.

Birth Place

A postal abbreviation for the birth place of the insured, if known.

Canadian Indicator

An indicator acknowledging whether the policy is included in the ceding company's Canadian statement.

Glossary

Alphabetical by Field Name

Ceding Company FEIN Number (*Company FEIN*)

If the ceding company is domiciled in the United States of America, this number is the Federal Employer ID Number. For non-United States companies, additional codes may appear in this space.

Ceding Company Code

The two character abbreviation chosen to distinguish the ceding company on R².

Ceding Company Control Number (*Ceding Co Control; Cession Number*)

This field is a unique identification number for each insured. It links together all policies on any one life. Not all companies may use this technique. Also known as Cession Number.

Cession Type (*Auto/Facultative/Obligatory*)

What type of reinsurance agreement is this policy reinsured under - automatic, facultative, fac-obligatory, or shopped.

Class Code (*Class*)

Indicator of better than standard underwriting class. It is not to be used as an indicator of smoking habit. Commonly reported as standard, preferred, etc.

Configuration File Key (*CFKey*)

The name of the configuration file key used in R² to produce this run. The configuration file contains various options customized for client production.

Coverage ID

An optional, ceding company defined insured identifier.

Coverage Risk Type (*Cov Risk*)

Each coverage record represents information for one type of risk on each plan reinsured. If a policy reinsures Life, WP, and ADB, there will be three coverage records with the same Coverage Sequence Number, but with different Coverage Risk Types.

Coverage Sequence Number (*CovSeq*)

A unique number common to one plan, and any benefits associated with it. This code allows all risks on that plan to be linked together, and will work in connection with Coverage Risk Type. This field will be reported as 01 for the first plan for an insured on a policy, and incremented by 1 for additional plans.

Example: A single life policy with waiver and ADB would only show a 01 in each reported line. A single life policy with an additional policy sequence, each under a different plan, would be reported as 01 for the base policy, and 02 for the policy sequence.

Glossary

Alphabetical by Field Name

Currency Identifier

The currency that defines all values within the reported treaty. Codes may be defined by user.

Currency Scaling Factor (*Currency Scale*)

The number of decimal places all currency amounts must be shifted. If the currency scale is being reported as 0, all amounts are shown as real values. If the currency scale is being reported as 1, all values must be multiplied by 10, etc.

Date of Birth

The insured's date of birth.

Direct Face Amount (*Direct*)

The face amount of the policy as issued by the ceding company.

Directory Code (*Processing Region*)

The directory within the client's R² system that this output can be found in.

Disability Benefit Period 1 (*DI Benefit Periods; Benefit*)

The amount of time benefits will be paid if the disability is caused by Sickness.

Disability Benefit Period 2

The amount of time benefits will be paid if the disability is caused by Accident.

Disability Elimination Period (*Elimination; Elim*)

The amount of time at the beginning of a disability during which benefits are not payable. Normally denoted by the number of days.

Disability Occupation Class (*DI Occ Class; Occ*)

Classification of an individual's occupation for the purpose of determining a risk of disablement and determination of premiums.

End of Line

Final positions of each line in the ASCII file, at which point a Carriage Return Line Feed has been added to maintain the proper line length for each entry.

Ending Date

The ending date for the period being reported in this output file.

Filler

Area defined in the layout of each file to be populated with necessary fields in the future, if needed.

Glossary

Alphabetical by Field Name

Insurance Sub-type

This field further defines the product type for transactions and valuation processing. Allowable values are individual, first-to-die, or last-to-die.

Insurance Type

This field is used by R² to identify the type of plan, such as whole life, term, waiver, etc.

Insured's First Name (*First*)

The insured's forename, or given name.

Insured's Last Name (*Last*)

The insured's surname.

Insured's Middle Name (*Middle*)

The insured's middle name or initial, if applicable.

Insured's Name Descriptor (*Descriptor*)

Additional information about an insured's name, such as the title "Jr.," "Sr.," "III," etc.

Insured Sequence Number (*Ins Seq*)

An indicator for the number of individuals covered under a single policy. The first record on the policy will be reported as 01, additional individuals will be incremented by 1. Please note, there will be differences seen in client output depending upon their use of joint records.

Example: A joint policy reported with an individual's information on the joint sequence 0 line will show 01 for the first insured's record and 02 for the second insured's record. A joint policy reported with joint information (but not an individual's) on the joint sequence 0 line will show 01 for the joint record, 02 for the first individual's record, and 03 for the second individual's record.

Issue Age (*Issue*)

The individual age of the insured at the time the policy is issued, taking age basis into consideration. Issue age should not reflect any setbacks used for premium calculations.

Issue Type

The level of underwriting that is associated with the issuing of the policy, if known. This may be reported as fully underwritten, guaranteed issue, simplified issue, or mass marketing.

Joint Indicator

This field indicates if the insured/record is part of a joint policy.

Glossary

Alphabetical by Field Name

Joint Issue Age (*Joint*)

The joint issue age of the insureds at the time the policy is issued if applicable and if the policy is indeed a joint policy. Age basis should be taken into consideration. On the non-expanded layout, non-joint policies will default this field to the issue age.

Joint Sequence

An indicator of a joint policy. All joint policies on R² begin with 0 for the first joint or insured record, followed by a J for the second record. Additional joint records are incremented by one letter (e.g. K, L, M, etc.). This can vary by clients, although many have adopted a 0, J, K format for second-to-die policies and a 0, J format for first-to-die policies. However, this is not a standard between the companies.

Life Cash Value (*CV*)

The amount of cash value that the policy has accumulated as of policy anniversary.

Life Dividends

Dividend amount paid by the reinsurer on renewal.

Life Flat Extra - Number of Years (*FE1; FE2*)

The number of years the flat extra amount is applicable for. Permanent flat extra amounts may be coded as 99.

Life Flat Extra - Rate (*FE1; FE2*)

The amount of flat extra premium per \$1000 or per unit of annual coverage. Please note that R² has room for two such listings.

Life Index Number

An optional, ceding company defined insured identifier.

Life Lapse Chargeback

Payment by the ceding company on allowances previously taken due to premature lapse as defined by the treaty.

Life Recapture Fee

Payment by the ceding company for the privilege of early recapture as defined by the treaty.

Maturity Expiry Method

Indicates the basis for when the policy expires, if applicable.

Maturity Expiry Value

Indicates the age or duration after which a policy expires, if applicable.

Glossary

Alphabetical by Field Name

Medical or Non-Medical

The type of medical examination required by the ceding company.

Modal Flat Extra Allowance or Discount (*T3 Cash Flows - Flat Extra*)

The reinsurance gross modal Flat Extra allowance or discount paid by the reinsurer. This amount will match the corresponding billing statement for the period.

Modal Gross Flat Extra Premium (*T3 Cash Flows - Flat Extra*)

The reinsurance gross Flat Extra modal premium being paid by the ceding company for this transaction. This amount will match the corresponding billing statement for the period.

Modal Gross Standard Premium (*T3 Cash Flows - Standard*)

The reinsurance gross standard modal premium being paid by the ceding company for this transaction. This amount will match the corresponding billing statement for the period.

Modal Gross Substandard Premium (*T3 Cash Flows - SubStandard*)

The reinsurance gross substandard modal premium being paid by the ceding company for this transaction. This amount will match the corresponding billing statement for the period.

Modal Standard Allowance or Discount (*T3 Cash Flows - Standard*)

The reinsurance gross modal standard allowance or discount paid by the reinsurer. This amount will match the corresponding billing statement for the period.

Modal Substandard Allowance or Discount (*T3 Cash Flows - SubStandard*)

The reinsurance gross modal substandard allowance or discount paid by the reinsurer. This amount will match the corresponding billing statement for the period.

Original Policy Date (*Original*)

If the policy is a conversion policy, this is the policy issue date that the original policy was converted from.. If the policy's reinsurance status code is a 71, this date is used to select the treaty allocation.

Other Total Amounts (*Other Tot Amt*s)

Non policy level items and other financial transactions which are included in the accompanying check or statement. Examples include premium taxes and special one-time recapture payments.

Plan Code (*Plan*)

The ceding company's unique and assigned plan grouping.

Glossary
Alphabetical by Field Name

Policy Issue Date (*Policy - T3 Date*)

The date from which policy anniversaries are calculated.

Policy Number (*Policy*)

The policy number assigned to the policy at the company where the output originated.

Policy Loan Interest (*Loan*)

Payment of interest by the ceding company on the reinsured portion of the cash value loan.

Policy Sequence

A sequence indicator that may be used within R² to indicate additional coverages under the policy. It may be used for increases, additional insureds, or additional benefits/riders.

Preferred Risk Indicator (*Preferred Code*)

Indicator of better than standard underwriting class. It is not to be used as an indicator of smoking habit. Commonly reported as standard, preferred, etc.

Premium Tax Reimbursement

Expense reimbursement from reinsurer to ceding company for state/provincial premium taxes.

Previous Policy Number (*Prev 1; Prev 2; Prev 3*)

The policy number from which this policy was converted, replaced, exchanged, or combined. This field will only be populated if the client sends the information through.

Processing Office

For companies with more than one processing location, this field will define where the output files originated from.

Processing Type

Defines whether the business report is from a direct writer, an assuming company, or is being retroceded.

Production Bonus Eligibility

This field indicates if a life coverage is eligible for a reinsurance production bonus.

Rate Band (*Band*)

This field indicates which band the reinsurance premium calculations have been obtained from, beginning at 1 for the band with the lowest face amount parameters.

Glossary

Alphabetical by Field Name

Rating Percentage or Ratio (*Table Rating*)

The life mortality rating for the policy, listed as a percentage. For life coverages, 1000 (or 01000) is standard. An uninsurable life coverage would appear as 9990 (or 09990). For ADB or Waiver coverages, 10 (or 00010) is standard.

Record ID

Identifies the type of transaction or valuation information line (e.g. T2, T3, V2, or V3).

Record Count

A count representing the number of records contained on this file, including the first and last record per treaty (e.g. T1, T9 or V1, V9).

Reinsurance Duration (*Duration; Dur*)

Duration used to determine reinsurance rates or allowances, beginning with 1 for the first duration, instead of 0.

Reinsurance Face Amount (*Ceded*)

The portion of the direct face amount ceded to a particular reinsurer. When used for non-life coverages, this field should show the reinsured risk associated with the specific coverage, such as:

Waiver of Premium - the premium to be waived.

Accidental Death Benefit - the face amount the benefit coverage.

Disability Income - the amount of the monthly income.

Reinsurance Method (*Yrt/Co; Method*)

This field indicates if the reinsurance plan is part of a coinsurance, modified coinsurance, non-traditional yearly renewable term, or yearly renewable term agreement.

Reinsurance Net Amount at Risk (*Ced NAR*)

The current ceded Amount at Risk as of the valuation date.

Reinsurance Paid-to-Date (*Reins PTD*)

The date to which the reinsurance on the policy is paid through.

Reinsurance Policy Fee (*Policy Fee*)

Policy fees paid by the ceding company to the reinsurer.

Reinsurance Premium Mode (*Mode*)

Indicates how frequently the policy's reinsurance premium payments are due during the policy year. If the policy is paid more frequently than annually, this will factor into modal and annual premium calculations.

Glossary

Alphabetical by Field Name

Reinsurance Premium Total Due (*Final Reins Prem Total*)

The grand total of all premiums, allowances, and premium adjustments processed for this treaty during the transaction period.

Reinsurance Premium Type (*Type*)

The category of reinsurance premium paid. Allowable values are first year, renewal, and single premium.

Reinsurance Status Code (*Reinsurance Status; Status*)

The two character code that R² uses to indicate if the policy is inforce or terminated. This field in the original 1991 SOA specifications had only four types of status.

Quasar*Systems has chosen to populate the R² status code as it provides more information about the type of status obtained. Please see the appendix for a listing of these status codes and their definitions.

Reinsurance Status Sub-code (*V3 SOA - Sub*)

An additional two character code that R² may use to indicate if the policy is inforce or terminated.

Reinsurance Total Amount Due (*Final Reins Total Amt Due*)

The net of all total amounts. A positive amount represents the amount that the ceding company owes to the reinsurer; a negative amount represents the amount owed by the reinsurer to the ceding company.

Reinsurance Valuation Net Premium (*Net Premium*)

Annual Statutory or Tax valuation premium. If the method is Unearned Premium Reserve, this field should be set equal to the Annual Total Gross Premium.

Reinsurer Defined Filler

Each client has the ability to send through specific information that the ceding and reinsuring companies wish to see in these fields. We expect that it is the responsibility of the reader of this document to follow through with the originating company to verify the use of these fields. It is important to realize that the data in these fields may be subject to change from time to time. The client has the ability to define or redefine these fields.

Reinsuring Company FEIN Number (*Reins FEIN*)

If the reinsuring company is domiciled in the United States of America, this number is the Federal Employer ID Number. For non-United States companies, additional codes may appear in this space.

Reinsuring Company Code (*Reinsurer Code*)

The two character abbreviation chosen to distinguish the reinsuring company on R².

Glossary

Alphabetical by Field Name

Residence

Depending on what the client has sent through, this field will contain the insured's postal abbreviation for residence at the time of the policy's issue or the insured's current residence.

Retention Indicator (*Retention*)

Indicates what portion of this risk is retained by the ceding company (includes prior policies if those policies are known to R²).

Run Date

The date the output file was created.

Sequence Written

The order in which this transaction (if part of a multi-transaction process per policy) was processed.

Sex

The insured's gender.

Smoker/Nonsmoker Rate Indicator (*Smoke; Smoker Code*)

An indicator of the type of rate used to calculate premium. Allowable values are smoker, nonsmoker, and aggregate.

Smoking Habit Indicator

If the client so chooses, information regarding the insured's use of any type of nicotine can be shown here, and in what form. User defined smoking habits may be reported in this field, as well as common forms such as smoker, nonsmoker, tobacco, etc.

SOA File Version

This field indicates if the output being viewed is in the non-expanded (1991 SOA guidelines) or expanded (2006 Quasar*Systems additions to the 1991 SOA guidelines) layout.

Social Security Number (*Social Security*)

If the insured is a citizen of the United States and the ceding company has provided the insured's government issued ID number to the system, it will be reported here.

Standard Function

Not applicable (0), curtate (1), continuous (2), immediate payment of claims (3), fully discounted (4). Not applicable is the default.

Glossary

Alphabetical by Field Name

Standard Interest Rate (*Interest Rate*)

For split interest rates, this field shows the current rate being used.

Standard Method

Valuation method used for standard reserve calculations (e.g. CRVM, YRT, NLP, etc.)

Standard Mortality/Morbidity Table (*Table*)

The table used to calculate reserves.

Statutory or Tax Indicator

An indicator defining whether the valuation file contains statutory or tax reserves, provided the client company set up reserve information on R².

Substandard Method

Valuation method used sub-standard (table rated) reserve calculations.

System Process Date (*Process*)

The date on which the transaction was processed as the output file was created.

System Processing Time

Used with the System Processing Date to determine the order of multiple transactions processed on a coverage. Expressed through a 24 hour clock.

Termination Indicator (*TerminationFlag*)

Clients do have the option to load terminated policies into the valuation listing. This field indicates if the policy is inforce or terminated at the time of the report.

Times ReEntered (*Reentry*)

Option available to policyholder at the end of the initial rate guarantee period obtain a newer (lower) level rate for a specified period.

Transaction Code (*Trans*)

The two character code that R² uses to identify the type of transaction that has been processed, such as a renewal, termination, or policy change. Please see the appendix for a listing of these transaction codes and their definitions.

Transaction Effective Date (*Effective*)

The date that the transaction took effect on. A new business policy will often report the issue date. A renewal will show the policy anniversary. A change (if not done on anniversary) will report the date entered for specific change.

Glossary

Alphabetical by Field Name

Transaction Program Version

The transaction and valuation modules periodically are updated for the clients use. This indicator determines which version of the program was used to report the calculations.

Transaction Report Program Version

The transaction and valuation modules periodically are updated for the clients use. This indicator determines which version of the program was used to create the output report.

Treaty Key

The key name defined by the client, indicating which treaty agreement the policy's allocation belongs to.

Treaty or Contract Code

The treaty agreement that the policy is allocated to. This is also the code by which the Policy Exhibits are maintained on the billing statements.

UL Death Benefit Option (*UL*)

An indicator for Universal Life plans which shows the Death Benefit option elected by the insured.

Valuation Annual Total Gross Flat Extra Premium (*V3 Annual Premiums - Flat Extra*)

The annualized Flat Extra substandard reinsurance premium.

Valuation Annual Total Gross Premium (*V3 Annual Premiums - Standard*)

The annualized reinsurance standard premiums.

Valuation Annual Total Gross Substandard Premium (*V3 Annual Premiums - Substandard*)

The annualized reinsurance substandard premiums.

Valuation Date

The date reserves are calculated for and inforce status is determined.

Valuation Deficiency Reserve (*Deficiency*)

The reserve that must be maintained by life insurers when the gross premium charged on a class of policies is less than the net level premium reserve or modified reserve. (Not calculated on R².)

Valuation Duration (*V3 SOA - Duration*)

This field is the duration used for calculating reserves. This number should correspond with the number of years since the policy was issued (Report Date minus Policy Date), with the exception of conversion policies in which case the duration may be different, depending upon client controlled settings.

Glossary

Alphabetical by Field Name

Valuation Issue Age (*Val*)

Age used for valuation calculations, including any age setbacks.

Valuation Issue Date (*Date*)

Policy date used to determine valuation duration.

Valuation Life Deferred Net Premium (*Deferred Net*)

Deferred valuation net premium.

Valuation Program Version (*VL01Version*)

The transaction and valuation modules periodically are updated for the clients use. This indicator determines which version of the program was used to report the calculations.

Valuation Report Program Version (*VL02Version*)

The transaction and valuation modules periodically are updated for the clients use. This indicator determines which version of the program was used to create the output report.

Valuation Standard Reserve (*V3 Reserves - Standard*)

Standard reserve.

Valuation Substandard Reserve (*V3 Reserves - Substandard*)

Substandard (table rating) reserve.

Appendix A
Status Codes

Status Code	Status Sub-Code	Definition of Status
00		Pending
01		Inforce
02		Lapsed
03		Surrendered
04		Expired
05		Matured
06		Died
07		Converted (Out)
08		Not Taken
09		RPU (Reduced-Paid-Up), zero premium on renewal billings.
10		ETI (Extended Term)
11		Recapture, still counted as retained inforce.
12		Recaptured, counted as termination.
17		Partial Conversion Off
19		Paid-Up. Reinsurance paid-to-date set to maturity/expiry date.
29		On Disability, Premium being waived.
41		ReRentry
51		Plan Change with Treaty reassignment
61		Joint Policy, insured coverage does not bill
66		Death on a status 61 Joint Coverage
71		Original Age Conversion; Use Original Policy Date for TY Premiums

Appendix A
Status Codes

Status Code	Status Sub-Code	Definition of Status
72		Original Age Conversion; Use New Policy Date for TY Premiums
	29 or WP	Original Age Conversion policy that is currently on disability with premium being waived.
81		Preliminary Term
	P	Preliminary Term as of the Policy Date
82		Preliminary Term for Original Age Conversion; Use New Policy Date for TY Premiums
83		Preliminary Term for Original Age Conversion; Use Original Policy Date for TY Premiums
86		Financial Adjustment Cash Value Recovery
87		Financial Adjustment Dividends
88		Financial Adjustment on all active reinsurers.
	3	Partial Surrender; refund from Cash Value
	5 or ME	Financial Adjustment for Medical Expense
	6 or SV	Financial Adjustment for Cash Value Recovery
	7 or DA	Dividend Adjustment
	8 or LC	Financial Adjustment for Life Claims
	9 or LI	Financial Adjustment for Life Interest
	10 or WC	Financial Adjustment for Waiver Claims
	20 or R	Financial Adjustment for Rider portion of policy.
89		Financial Adjustment to active and recaptured reinsurers.
	08 or AJ	Financial adjustment to terminated reinsurer. Appears on billings and electronic files, but not inforce files.
	20 or R	Financial Adjustment for Rider portion of policy.
9x		Suspended - Do not process. Where <i>x</i> may be any numerical character.

Appendix B
Transaction Codes

Transaction Code	Definition of Transaction Code	Type of Transaction
AC	Age Change	Change
AF	Auto-Fac Change	Change
AR	Amount at Risk Adjustment	Change
BA	Benefit Added	New Business
BD	Birth Date	Change
BT	Benefit Terminated	Termination
CA	Conversion On	New Business
CC	Ceded Amount Change	Change
CN	Change in Cession Number	Change
CO	Conversion Off	Termination
CV	Cash Value Adjustment	Change
DA	Dividend Adjustment	Change
DC	Face Decrease	Change
DH	Death Claim	Termination
DI	Disability Change	Change
EA	Error Active Policy	Change
ET	Error Terminated Policy	Change
EX	Expiry	Termination

Appendix B
Transaction Codes

Transaction Code	Definition of Transaction Code	Type of Transaction
FA	Financial Adjustment	Change
FC	Face Change	Change
FN	Reversal of Non Forfeiture	Change
FO	First Year Other	First Year
IC	Face Increase	Change
JD	Joint Death	Termination
JO	Joint Order	Change
LC	Financial Adjustment for Life Claims	Change
LI	Financial Adjustment for Life Interest	Change
LP	Lapse	Termination
ME	Marketing Expense	Change
MF	Male-Female Change	Change
MS	Miscellaneous Change	Change
NB	New Business	New Business
NC	Name Change	Change
NF	Non Forfeiture	Change
NS	NonSmoker-Smoker Change	Change
NT	Not Taken	Termination

Appendix B
Transaction Codes

Transaction Code	Definition of Transaction Code	Type of Transaction
OF	Other Transactions - Off	Termination
ON	Other Transactions - ON	New Business
PA	Premium Adjustment	Change
PC	Plan Code Change	Change
PD	Policy Date Change	Change
PM	Premium Mode Change	Change
PO	Partial Conversion Off	Termination
PS	Partial Surrender	Change
PT	Preliminary Term	New Business
RA	Replacements On	New Business
RC	Recapture	Termination
RE	ReEntry	Change
RL	Renewal	Renewal
RO	Replacements Off	Termination
RS	Reinstatements	New Business
RT	Recapture Terminated	Termination
RV	Reverse a Change	Termination
SP	Preferred-Standard Change	Change
SR	Surrender	Termination
SV	Financial Adjustment for Cash Value Recovery	Change

Appendix B
Transaction Codes

Transaction Code	Definition of Transaction Code	Type of Transaction
TB	Table Change	Change
TC	Trailer Change	Change
TR	Termination	Termination
WC	Financial Adjustment for Waiver Claims	Change
WP	Premium Waived	Renewal



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