

Agenda
UDS Technical Support Group
May 17, 2011

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

1. Call to Order
2. Roll Call
3. NCIGF Anti-Trust Policy
4. Approval of Minutes from 4/19/2011 TSG Conference Call. (Exhibit A).
5. Status Reports from active committees
 - a. UDS Manual committee.
Committee on looking into existing technical use of system description and codes.
 - b. MSP Project committee.
 - c. I Record committee.
Please review the Image decision tree for the discussion. Attached are the exhibits submitted in the 03/15/11 agenda notes concerning this topic (Exhibit B).
 - d. UDS Help Desk status.
6. New Business
 - a. GF Location Code in UDS records
7. Set next meeting
8. Adjournment

Minutes
NAIC UDS Technical Support Group Conference Call
April 19, 2011

1) Call to Order

The meeting was called to order at approximately 2:03 p.m.

2) Roll Call

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

3) NCIGF Anti-Trust Policy

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

4) Approval of Minutes from March 15, 2011 Conference Call. A motion was made to approve the minutes as written by Dale Stephenson and seconded by Laura Keller. The motion passed unanimously.

5) Status Reports

a) UDS Manual updates –Julie Snyder reported subcommittee is changing the description of a code to be consistent by using the NAIC code for insolvent company. Andrew discussed the standard ASCII code in the manual related to the number of characters permitted. Subcommittee being formed to discuss matter. Email will be sent by Maureen Sciamie to entire group asking for individuals interested in joining subcommittee.

b) MSP Project Subcommittee – John Arment said the M Record should be shared with receiver when returning all closed claims, not only those reported to CMS. Record is simply a tool to aid to comply whichever direction the file is being sent. Receivers are not expected to hold off submitting A Records without M Record information. That is a secondary consideration.

c) I Record Subcommittee – Deb Price asked if there was any discussion on materials included? John Arment questioned who is responsible party to insure readability of imaged files if fund sends closed file back to receiver who does not have image capability? Possible solution is to enhance Data Mapper to go a step further and open the images for the user to do what they want. Andrew said he would look into it. The I record does not go into effect until January 2012. Committee agreed this is something for UDS Manual subcommittee to consider when working on I Record section. It was agreed that the committee's decision tree matrix looks good.

d) UDS Helpdesk –Andrew Holladay reported no new questions since last meeting.

e) Excess WC Lines – Jim Winskowicz discussed issues concerning coding of Workers' Compensation claims under line 17.3 on financials. Some states require Excess Comp be reported as Comp and others as Other Liability Account. If at a point in the future, a request is received asking for a breakdown between comp and excess comp, unless it is broken out at time

Minutes
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of entry, a fund may need to go through each individual claim to properly reply. John Arment made a motion to add an additional coverage code for new insolvencies. Motion was seconded and passed without contest.

- 6) New Business –No new business
- 7) Next meeting set for Tuesday, May 17, 2011.
- 8) Adjournment
The meeting was adjourned at approximately 3:12 pm.

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

DRAFT

**NAIC
Uniform Data Standard
Technical Support Group**

MEMBER NAME	AFFILIATION	A	State	4/19/2011
		C	Code	
Arment, John	Michigan P&C IGA (MPCIGA)	F	MI	x
Baum, Diane	American Guaranty Fund Group (AGFG) - FL	F	FL	
Bowens, Sue	Ohio Dept. of Insurance, Liquidation Office	R	OH	
Chontos, Joe	CompServices Inc - TPA for PAWC	C	PA	x
Czarnecki, Mark	Office of Special Deputy Receiver (OSD) - IL	R	IL	
Domino James		C	CA	x
Dunson, James	JED Consulting	C	n/a	
Edge, June	Ohio & West Virginia IGA's	F	M	
Englis, James	NJ P&C GA	F	NJ	
Gartland, Dwayne	Ohio Dept. of Insurance, Liquidation Office	R	OH	x
Green, Stephen	Lightspeed Data Solutions	C	n/a	x
Hamilton, James	Home Insurance Co., in Liquidation	R	NH	x
Harty, Jim	American Guaranty Fund Group (AGFG) - FL	F	FL	
Holladay, Andrew	National Conference of IGA's - (NCIGF)	F	n/a	x
Hungsberg, Richard	Office of Special Deputy Receiver (OSD) - IL	R	IL	x
Keller, Laura	Pennsylvania WC Security Fund	F	PA	x
Kotzev, Dimitar (Mitko)	Guaranty Fund Management Services (GFMS)	F	M	x
Lamb, Rita Ann	Reliance Ins. Co., in Liquidation	R	PA	x
Lui, Lucy	Home - stepped in shoes of Davis Tharayil for mtg	R	NY	x
Might, Mark	Ohio & West Virginia IGA's	F	OH	x
Miller, Darin	Ohio & West Virginia IGA's	F	OH	x
Nun, Rod	Insurance Services Unlimited (ISU)	C	n/a	
Peckler, Mark	Fitzgibbons & Company	C	n/a	x
Price, Debbie	Property & Casualty Insurance Guaranty Corp.	F	MD	x
Radel, Paul	Reliance Ins. Co., in Liquidation	R	PA	x
Smith, Randy	Pennsylvania Insurance Department	R	PA	
Snyder, Julie	JAS Consulting	C	n/a	x
Stephenson, Dale	DFS Consulting	C	n/a	x
Swain, Rontrill	Florida Dept. of Financial Services (DFS)	R	FL	
Tharayil, Davis	Home Insurance Co., in Liquidation	R	NH	
Vavra, Joe	Legion Ins. Co., in Liquidation	R	PA	x
Williams, Mitch	Florida Dept. of Financial Services (DFS)	R	FL	
Wilson, Jenny	Legion Ins. Co., in Liquidation	R	PA	x
Winskowicz, Jim	Guaranty Fund Management Services (GFMS)	F	M	x
Wygand, Richard	Home Insurance Co., in Liquidation	R	NH	x
Zoller, Dotty	Texas P&C IGA	F	TX	
				23
Jeffers, Jenny*Non Voting Member	Jennan Enterprises	C	n/a	
Crews, Nick* Non Voting Member	National Conference of IGA's - (NCIGF)	F	n/a	
Daniel Clendenning*Non Voting Member	National Conference of IGA's - (NCIGF)	F	n/a	x
Hamilton, David K.*Non Voting Member		C	n/a	
Marchman, Mike*Non Voting Member	Georgia Insurer's Insolvency Pool	F	GA	
Marynowitz, Ed*Non Voting Member	NCCI	C	n/a	
Royal, Mike *on medical leave	California IGA	F	CA	
Sciame, Maureen*Non Voting Member	National Conference of IGA's - (NCIGF)	F	n/a	x
				2
Count				
Affiliation Code Legend (AC)	Guests:			
C - Consultant				
F - Guaranty Fund				
G - Guest				
R - Receiver				
	Total Attendees			25

Exhibit "A"

"I" Record - FAQ Update

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

FUND

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

RECEIVER

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

Work in Progress - Fund

FUND

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

"I" Record - FAQ Update

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

Work in Progress - RECEIVER

RECEIVER

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

Closure - Receiver

FUND

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

"I" Record - FAQ Update

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

RECEIVER

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

FAQ Issues

INITIAL Setup - Receiver TO Fund

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

Work in Progress

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

CLOSED FILE

Upon closing a file, the Fund should return the hardcopy claim file to the receiver if it has not been imaged and previously returned. If the Receiver has imaging capability, the Fund should send either by disk or electronic transfer the closed file image and all related correspondence. Dependant on any previously agreed on reporting schedule, final transmission of the closed file documents should be completed. This may be an incremental transmission (i.e. all documents since the previous transmission) or a complete transmission of the entire document file.

Questions that may need clarification

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

Comments

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

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

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

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

DRAFT REV08 10/07/10

12.1 Fields

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

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

12.2 Layout

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

12.2.1 Header and Trailer Records (I Record)

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

12.2.2 Header Record Format

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

12.2.3 Trailer Record Format

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

12.3 Extended Description

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

12.6 FAQ's

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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