



# *R*<sup>2</sup>

## The Reinsurance Resolution

# Electronic File Layouts

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## R<sup>2</sup> 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 R<sup>2</sup>, 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 R<sup>2</sup> 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 R<sup>2</sup> can be tailored, and we may not be aware of configurations used in all instances.

## R<sup>2</sup> 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 *R<sup>2</sup> 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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**R<sup>2</sup> Electronic Files Layout**  
*T1 Transaction Record*

<b>T1 (500 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
Record ID	1	1	2	X(2)	T1
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)	

**R<sup>2</sup> Electronic Files Layout**  
*T1 Transaction Record*

<b>T1 (500 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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

**R<sup>2</sup> Electronic Files Layout**  
*T2 Transaction Record*

<b>T2 (500 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
Record ID	1	1	2	X(2)	T <sup>2</sup>
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)	



**R<sup>2</sup> Electronic Files Layout**  
*T2 Transaction Record*

<b>T2 (500 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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

**R<sup>2</sup> Electronic Files Layout**  
*T3 Transaction Record*

<b>T3 (500 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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

**R<sup>2</sup> Electronic Files Layout**  
*T3 Transaction Record*

<b>T3 (500 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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

**R<sup>2</sup> Electronic Files Layout**  
*T3 Transaction Record*

<b>T3 (500 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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)	

**R<sup>2</sup> Electronic Files Layout**  
*T3 Transaction Record*

<b>T3 (500 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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

**R<sup>2</sup> Electronic Files Layout**  
*T3 Transaction Record*

<b>T3 (500 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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

**R<sup>2</sup> Electronic Files Layout**  
*T9 Transaction Record*

<b>T9 (500 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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	

**R<sup>2</sup> Electronic Files Layout**  
*T9 Transaction Record*

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



**R<sup>2</sup> Electronic Files Layout**  
*V1 Valuation Record*

<b>V1 (400 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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)	

**R<sup>2</sup> Electronic Files Layout**  
*V1 Valuation Record*

<b>V1 (400 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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

**R<sup>2</sup> Electronic Files Layout**  
*V2 Valuation Record*

<b>V2 (400 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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 <sup>2</sup> 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

**R<sup>2</sup> Electronic Files Layout**  
*V2 Valuation Record*

<b>V2 (400 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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.

**R<sup>2</sup> Electronic Files Layout**  
*V3 Valuation Record*

<b>V3 (400 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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)	

**R<sup>2</sup> Electronic Files Layout**  
*V3 Valuation Record*

<b>V3 (400 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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	

**R<sup>2</sup> Electronic Files Layout**  
*V3 Valuation Record*

<b>V3 (400 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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)	

**R<sup>2</sup> Electronic Files Layout**  
*V3 Valuation Record*

<b>V3 (400 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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 <sup>2</sup> Status Code - please see appendix for defined values
Reinsurance Status Sub-Code	-	275	2	X(2)	R <sup>2</sup> 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



**R<sup>2</sup> Electronic Files Layout**  
*V9 Valuation Record*

<b>V9 (400 Bytes)</b>					
<b>Field Name</b>	<b>Non-Expanded Location</b>	<b>Expanded Location</b>	<b>Size (bytes)</b>	<b>Data Type</b>	<b>Values</b>
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 R<sup>2</sup>.

#### 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 R<sup>2</sup> 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 R<sup>2</sup> 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 R<sup>2</sup> 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 R<sup>2</sup> 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 R<sup>2</sup> 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 R<sup>2</sup> 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 R<sup>2</sup> 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 R<sup>2</sup> 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 R<sup>2</sup> 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 R<sup>2</sup>.

## 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 R<sup>2</sup>).

#### 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), currate (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 R<sup>2</sup>.

**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 R<sup>2</sup> 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 R<sup>2</sup>.)

#### 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*

<b>Status Code</b>	<b>Status Sub-Code</b>	<b>Definition of Status</b>
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*

<b>Status Code</b>	<b>Status Sub-Code</b>	<b>Definition of Status</b>
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*

<b>Transaction Code</b>	<b>Definition of Transaction Code</b>	<b>Type of Transaction</b>
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*

<b>Transaction Code</b>	<b>Definition of Transaction Code</b>	<b>Type of Transaction</b>
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*

<b>Transaction Code</b>	<b>Definition of Transaction Code</b>	<b>Type of Transaction</b>
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*

<b>Transaction Code</b>	<b>Definition of Transaction Code</b>	<b>Type of Transaction</b>
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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