



Technical Paper – Tactical PPL Broker ACORD Integration

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Table of Contents

1	Overview	3
1.1	Background	3
1.2	Purpose.....	3
2	Prerequisites for implementing Tactical PPL Broker ACORD Integration	4
3	Configuration and on-boarding	5
4	Testing and support	8
5	“Quote” and “Firm Order” Message Structures	9
6	“Sign and Close Stage” Message Structures	22
6.1	Sign and Close stage (signed_line_advice) – Non-Sectioned Risk	26
6.2	Sign and Close stage (signed_line_advice) –Sectioned Risk	39

1 Overview

1.1 Background

This technical document should be read in conjunction with the high-level functional specification document “PPL Briefing - Tactical PPL Broker ACORD Integration v1.0”.

1.2 Purpose

This document is intended to provide the technical API for ACORD messaging to the PPL platform. Tactical PPL Broker ACORD Integration Specification provides insurance/reinsurance brokers with a common set of Business Level Messages that will be used to provide message-processing services between the brokers’ back-office systems and the PPL ACORD messaging gateway. This document defines the information that must be sent in a message from a business perspective and provides message semantics for the Quotation, Firm Order and Sign & Close stages. This document provides the basis for business-level information flow to be followed by both the brokers and PPL.

This document is intended to be independent of any technology implementation but it is expected that the Broking application vendors, who want to add or extend their ACORD integration to support PPL workflow within their applications, will use this document during the definition process.

2 Prerequisites for implementing Tactical PPL Broker ACORD Integration

- Knowledge of ACORD standards and the ACORD GRLC message is required. Please refer to your ACORD gateway provider and <https://www.acord.org/standards/downloads/Pages/GRLCPublic1.aspx> for further documentation and information.
- Broker organisations are required to purchase or license an ACORD Message Gateway capable of sending placing messages and integrate their back-office system to the gateway. Gateways are sometimes sub-licensed, embedded, sold or made available with broking systems. The broker organisation or their solution vendor is required to enhance and develop their back-office application to support the requirements of Tactical PPL Broker ACORD Integration. The application must, “generate and send” / “receive and react” to the required XML and documents at the correct workflow points, as applicable to their own systems. The conduit of this data is likely to be the web-service or other API available from the vendor’s/broker’s ACORD Gateway, which would be invoked by the back-office system. The vendor’s/broker’s ACORD Gateway would validate the data and if correct package and send via ACORD Message Standards to PPL directly or via TMEL as configured.
- Each Broker organisation wanting to use this integration must follow a formal on-boarding (see next section), sign-off and acceptance procedure in the UAT and Production PPL environments.
- The Broker has all relevant commercial agreements in place (i.e. PPL/Ebix/TMEL/third party gateway vendor)
- That the “partner profiles” on the broker’s ACORD gateway and the PPL ACORD gateway or TMEL are correctly configured and that an ACORD certificate exchange and security testing has taken place.
- That the Broker undertakes to complete the mandatory data items and supply documents as defined in this document

3 Configuration and on-boarding

The following process is required to be undertaken by each broker organisation.

1. Your broking firm must have already followed the PPL broker on-boarding process and have working and tested user logins in the PPL UAT environment. If not, please get in touch with the Market Roll-Out contacts at PPL here <https://isupporttom.london/initiatives/placing-platform-limited/project-contacts/>
2. You must request a test PPL login and have had adequate PPL training and knowledge of the PPL platform from firm order to risk sign and close stage to adequately test your own integration.
3. Your broking firm must complete all fields that apply in the following application form and email to PPLSupport@ebix.com along with your gateway certificates:

Broker organisation:	
Address:	
Postcode:	
Main Switchboard Number:	
Dun and Bradstreet Code:	
Lloyd's Broker Codes:	

Broker Contacts	Name	Email	Phone
PPL Project Manager:			
Business Contact:			
Technical Contact:			
Support Contact:			
UAT Testing Contact:			

Third Party Gateway Supplier (Ebix, Web Connectivity, Trace, etc.)

Supplier:	
Address:	
Postcode:	
Primary contact:	

Email address:	
Can Ebix contact on your behalf?	

Message Routing

Routing:	P2P or TMEL
-----------------	-------------

YOUR ACORD GATEWAY	UAT/TEST (mandatory)	PROD (optional if users are not yet live, not required for TMEL message routing)
URL:		
IP address:		
Public certificate:		

Message Types

Firm Order:	YES (Mandatory)
Quote:	(Optional)
Signed Line Advice (Return Message):	(Optional)

Please remember to attach your gateway's public certificates to your email.

- Please use the following information within your application and, or provide the following information to your ACORD gateway provider.

PPL ACORD GATEWAY	UAT/TEST	PROD
URL:	https://uat.placingplatformlimited.com/umg/	https://prod.placingplatformlimited.com/umg/
IP address:	83.217.242.175	Live: 212.119.31.78 DR: 91.186.186.19
¹Public certificate:	star_placingplatformlimited_com2016.cer	prod_placingplatformlimited_com2016.cer
DUNS:	239195295	239195295

Your ACORD gateway provider may need you to contact your IT department regarding these firewall IP address and port access rules if the gateway is hosted internally.

¹ The PPL ACORD gateway certificates will be emailed to your technical or third party gateway vendor once we have received your completed application form and configured your access.

5. The Ebix PPL support team will contact you and, if applicable, your gateway vendor and your technical contact and perform the initial configuration and confirm that it is complete.

4 Testing and support

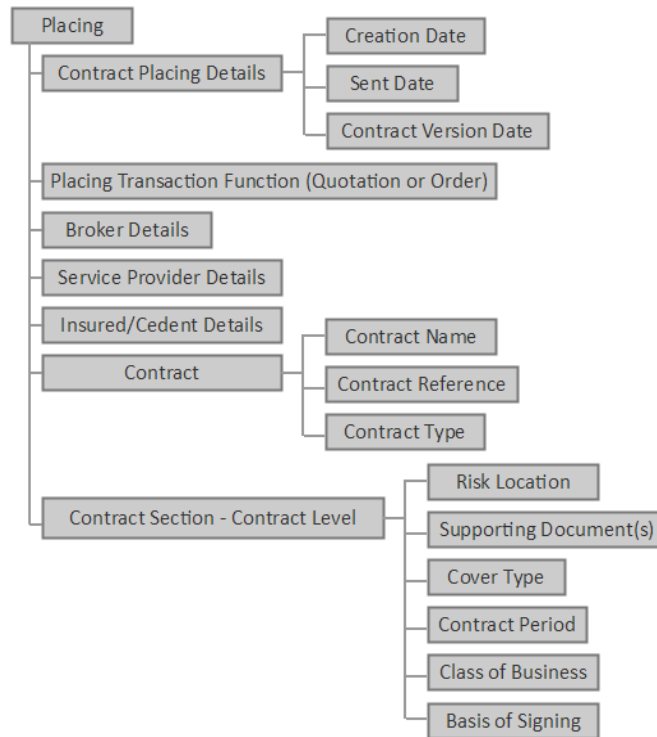
Please use the UAT environment to test your integration messages. Your ACORD gateway will validate your ACORD messages and return any message errors to your application. Your ACORD gateway will also monitor and handle inbound messages and the delivery status of out-bound messages and confirm technical and application level message delivery.

PPL specific business level validation such as missing data elements (for example, inception date on a firm order stage message) or business information (such as, “your integration risk has been delivered to PPL”) will be emailed to the email address of the broker stated in the broker element within the message.

If after to liaising with your gateway vendor or if you have any other questions please email PPL support at PPLSupport@ebix.com with a subject of “Broker ACORD integration”.

5 “Quote” and “Firm Order” Message Structures

Quote and Firm Order messages follow the same structure, except the difference in the type of function included in the message which distinguishes a Quote message from a Firm Order message. A Quote or a Firm Order message must follow the below structure:



Below is the list of all the information captured within a Quotation or a Firm Order message:

Field Label	Additional Notes
Message UUID	Message Details
Message Received Date	
Placing Stage	
Placing Transaction Function	
Broker Market ID	Broker Firm and Participating Broker User Details
Broker Name	
Broker Contact	
Broker E-mail Address	
Service Provider Market ID	Sender (Service Provider) Details
Service Provider Name	
Service Provider Contact	
Service Provider Telephone	
Service Provider Fax	
Service Provider E-mail Address	
Service Provider Address	
Service Provider City	
Service Provider Post Code	

Service Provider Country	
Insurer Market ID	Insurer Details (Repeats per Market ID Attribute) – Exists only if Contract Type is Direct Placement Contract
Insurer Name	
Insurer Contact	
Insurer E-mail Address	
Reinsurer Market ID	Reinsurer Details (Repeats per Market ID Attribute) – Exists only if Contract Type is Reinsurance Contract
Reinsurer Name	
Reinsurer Contact	
Reinsurer E-mail Address	
Cedent Market ID	Reinsured/Cedent Details (Repeats per Market ID Attribute) – Exists only if Contract Type is Reinsurance Contract
Cedent Name	
Contract Section - Contract	
Insured Market ID	Contract Level Details (Exists Only Once)
Insured Name	
Programme Title	
Risk Title (Name of Risk)	
Group Reference (Programme Reference)	
Reference/UMR	
Parent Contract Reference	
Renewed Reference	
Contract Type	
Risk Reference (Risk ID)	
Cover Type	
Contract Period Start Date	
Contract Period Expiry Date	
Class of Business Description	
Brokerage Percentage	
Order Percentage	
Line Basis	
Supporting Document(s)	Contract Supporting Document(s) Details (Exists Only Once)
Document ID	
Document Creation Date/Time	
Document FileID	
Document Format	
Document Type Code	
Document Description	
File Size	

Example ACORD integration data message for Quotation or Firm Order:

Required elements.

Required fixed elements.

ACORD values which are further validated by PPL - further technical information to be provided.

```
<Jv-Ins-Reinsurance xmlns="http://www.ACORD.org/standards/Jv-Ins-Reinsurance/2009-1"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" Version="2009-1"
xsi:schemaLocation="http://www.ACORD.org/standards/Jv-Ins-Reinsurance/2009-1 Jv-Ins-Reinsurance-2009-1.xsd">
  <Placing Sender="broker" Receiver="serviceprovider">
    <UUIId>
      00000000-0000-0000-0000-000000000000
    </UUIId>
    <BrokerReference>
      0000000000000000000000000000000000000000
    </BrokerReference>
    <CreationDate>
      2016-11-03T10:31:24-00:00
    </CreationDate>
    <SentDate>
      2016-11-03T10:31:24-00:00
    </SentDate>
    <ContractVersionDate>
      2016-11-03T10:31:24
    </ContractVersionDate>
    <PlacingStage>
      Quotation
    </PlacingStage>
    <PlacingTransactionFunction>
      quotation request
    </PlacingTransactionFunction>
    <Broker>
      <Party>
        <Id Agency="DUNS_dun_and_bradstreet">
          000000000
        </Id>
        <Id Agency="lloyds">
          0000
        </Id>
        <Name>
          PPL Broker Organisation
        </Name>
      </Party>
      <Contact>
        <PersonName>
          PPL Broker User
        </PersonName>
        <Email>
          ppl.broker@broker.com
        </Email>
      </Contact>
    </Broker>
    <ServiceProvider>
      <Party>
        <Id Agency="DUNS_dun_and_bradstreet">
          239195295
        </Id>
        <Name>
          RI3R
        </Name>
      </Party>
    </ServiceProvider>
    <Insured>
      <Party>
        <Id Agency="DUNS_dun_and_bradstreet">
          000000000
        </Id>
        <Name>
          Insured name
        </Name>
      </Party>
    </Insured>
    <Contract>
      <ContractName>
        Insured name's insurance
      </ContractName>
      <ContractGroupName>
        Insured name's insurance
      </ContractGroupName>
      <ContractType>
```



```

direct_insurance_contract
</ContractType>
<BrokerReference>
  B00000000000000
</BrokerReference>
<BrokerRenewedReference>
  B00000000000000
</BrokerRenewedReference>
<BrokerGroupReference>
  B00000000000000
</BrokerGroupReference>
<BrokerRiskReference>
  B00000000000000
</BrokerRiskReference>
</Contract>
<ContractSection ContractReportingLevel="contract_level">
  <HighLevelReference>
    00
  </HighLevelReference>
  <RiskLocation>
    <Location>
      <Supraentity>america</Supraentity>
    </Location>
  </RiskLocation>

```

```

<ac:SupportingDocument xmlns:ac="http://www.ACORD.org/Standards/AcordMsgSvc/1">
  <ac:DocumentId>
    00000000-0000-0000-0000-000000000000
  </ac:DocumentId>
  <ac:DocumentVersion>
    1
  </ac:DocumentVersion>
  <ac:DocumentVersionDtTime>
    2016-11-03T09:51:26.000
  </ac:DocumentVersionDtTime>
  <ac:FileId>
    0000000
  </ac:FileId>
  <ac:FileFormatCd>
    text/rtf
  </ac:FileFormatCd>
  <ac:FileSize>
    <ac:NumUnits>
      0000
    </ac:NumUnits>
    <ac:UnitMeasurementCd>
      kB
    </ac:UnitMeasurementCd>
  </ac:FileSize>
  <ac:DocumentTypeCd>
    document_placing_slip
  </ac:DocumentTypeCd>
  <ac:Description>
    Quote document
  </ac:Description>
  <ac:CommunicationChannelCd>
    repository_download
  </ac:CommunicationChannelCd>
</ac:SupportingDocument>

```

This section invokes a separate ACORD DRI standard message.

```

</ContractSection>
<ContractSection ContractReportingLevel="section_level">
  <HighLevelReference>
    01
  </HighLevelReference>
  <CoverType>
    facultative_proportional
  </CoverType>
  <ContractPeriod>
    <StartDateTime>
      2016-11-01
    </StartDateTime>
    <EndDateTime>
      2017-07-31
    </EndDateTime>
  </ContractPeriod>
  <ContractSectionClass>
    <JvClassOfBusiness>
      errors_and_omissions_or_professional_indemnity
    </JvClassOfBusiness>

```

```

    <ClassOfBusinessDescription>
      Errors and omissions
    </ClassOfBusinessDescription>
  </ContractSectionClass>
  <OrderPercentage>
    <Rate RateUnit="percentage">
      100.000
    </Rate>
  </OrderPercentage>
  <LinePercentageBasis>
    percentage of whole
  </LinePercentageBasis>
  <ContractCoverage CoverageType="contractual_indemnity_limit">
    <CoverageAmount>
      <Amt Ccy="GBP">
        100
      </Amt>
    </CoverageAmount>
    <CoverageBasis>
      as_per_supporting_information_default_value
    </CoverageBasis>
  </ContractCoverage>
  <ContractDeductible DeductibleType="retention">
    <DeductibleAmount>
      <Amt Ccy="GBP">
        0
      </Amt>
    </DeductibleAmount>
    <DeductibleBasis>
      as_per_supporting_information_default_value
    </DeductibleBasis>
  </ContractDeductible>
  <Brokerage>
    <BrokeragePercentage>
      <Rate RateUnit="percentage">
        0.000
      </Rate>
    </BrokeragePercentage>
  </Brokerage>
</ContractSection>
</Placing>
</Jv-Ins-Reinsurance>

```

Below is the description of all the tags that must be included in a Quotation or a Firm Order message:

A message should be uniquely identified with at least one of two following methods: (a) a globally unique id specified in <UUIId> (b) the Sender's reference specified in <XXXXXReference>. It will also be possible to specify both identifiers at the same time.

1. <UUIId>

```

<UUIId>
  00000000-0000-0000-0000-000000000000
</UUIId>

```

Request Identifier sent by broker as a universally unique identifier for the message. It is used to correlate responses with requests. The UUIId length should be no more than 36 characters.

2. <Broker Reference>

```

<BrokerReference>
  00000000-0000-0000-0000-000000000000
</BrokerReference>

```

This denotes the broker reference the length of which is also 36 chars, uniquely defined for the participating broker on the risk.

It is a reference the length of which is also 36 chars, assigned to a transaction by the party issuing it. This reference may also be the one to which a transaction refers (i.e. Quotation or Firm Order). This reference will be unique for the sender (broker) and for the function.

3. Message and Contract Creation Details

```
<CreationDate>
    2016-12-08T05:56:34Z
</CreationDate>
<SentDate>
    2016-12-08T05:56:34Z
</SentDate>
<ContractVersionDate>
    2010-10-16T17:19:00Z
</ContractVersionDate>
```

These tags describe the date and time details of the contract:

- a. `<CreationDate>`: Date and time when the Contract was first created on the back-office system.
- b. `<SentDate>`: Date and time when the Contract was first sent to the PPL platform i.e. Message Received Date.
- c. `<ContractVersionDate>`: Date and time on which a new contract version was established by the broker party.

4. Placing Message Details

```
<PlacingStage>
    quotation
</PlacingStage>
<PlacingTransactionFunction>
    quotation_request
</PlacingTransactionFunction>
```

Or

```
<PlacingStage>
    order
</PlacingStage>
<PlacingTransactionFunction>
    request_for_line_or_binder
</PlacingTransactionFunction>
```

These 2 tags are the most important tags in a placing message as they identify whether the message is a Quotation message or a Firm Order message.

Message Type	<PlacingStage>Value	<PlacingTransactionFunction> Value
Quotation	quotation	quotation_request
Firm Order	order	request_for_line_or_binder

5. <Broker>

```
<Broker>
  <Party>
    <Id Agency="DUNS_dun_and_bradstreet">
      000000000
    </Id>
    <Id Agency="lloyds">
      0000
    </Id>
    <Name>
      PPL Broker Organisation
    </Name>
  </Party>
  <Contact>
    <PersonName>
      PPL Broker User
    </PersonName>
    <Email>
      ppl.broker@broker.com
    </Email>
  </Contact>
</Broker>
```

This tag populates all the details of the broker firm and the broker user who is involved in the placing transaction.

<Party>: This tag includes the details of your Broker firm i.e. DUNS Code (Broker Market ID), Agency Market Type (eg. Lloyd's), Broker Firm Name etc. Please make sure you use the same agency codes you provided when on-boarding your organisation on the PPL platform.

<Contact>: This tag includes the details of the Broker who is participating in the placement i.e. Broker Name (First Name plus Surname), Broker Email Address, Broker Address (number, street, city and postal code) etc. which are also populated from the user details captured while setting up a user in the PPL platform. Messages must contain a broker element with valid PPL user's registered email address in UAT or Production.

6. <ServiceProvider>

```
<ServiceProvider>
  <Party>
    <Id Agency="DUNS_dun_and_bradstreet">
      239195295
    </Id>
    <Name>
      RI3K
    </Name>
  </Party>
</ServiceProvider>
```

This tag is a required fixed element for every Quotation or a Firm Order message which denotes the fixed details of the receiver of the message i.e. Service Provider's Market ID (DUNS Code), Service Provider Name, Address, Description, Contact Person Name, Telephone Number, Fax Number, Email Address etc.

7. <Insured>

```
<Insured>
<Party>
<Id Agency="DUNS_dun_and_bradstreet">
000000000
</Id>
<Name>
Insured Name
</Name>
</Party>
</Insured>
```

This tag is populated only in case of a Direct Insurance Contract type which entails the Insured Name and the Insured Market ID on the risk.

8. <Cedent>

```
<Cedent>
<Party>
<Id Agency="DUNS_dun_and_bradstreet">
000000000
</Id>
<Name>
Cedent Name
</Name>
</Party>
</Cedent>
```

This tag is populated only in case of a Reinsurance Contract type which entails the Cedent/Reinsured Name and the Cedent/Reinsured Market ID on the risk.

9. <RiskSummaryDescription>

```
<RiskSummaryDescription>
  HA0812LD03
</RiskSummaryDescription>
```

It is an optional tag which includes the text giving a summary description of the programme, risk or layer. This is intended for use at the earliest possible stage, when Client/Cedent/Broker and (Re)Insurer first make contact, and structured information as well as more precise detail on the contents of the risk is minimal.

10. <Contract>

```

<Contract>
  <ContractName>
    Insured name's insurance
  </ContractName>
  <ContractGroupName>
    Insured name's insurance
  </ContractGroupName>
  <ContractType>
    direct_insurance_contract
  </ContractType>
  <BrokerReference>
    B0000000000000
  </BrokerReference>
  <BrokerRenewedReference>
    B0000000000000
  </BrokerRenewedReference>
  <BrokerGroupReference>
    B0000000000000
  </BrokerGroupReference>
  <BrokerRiskReference>
    B0000000000000
  </BrokerRiskReference>
</Contract>

```

<Contract> is a required tag that includes all the necessary risk details which are entered while creating a risk in the broker's back-office system and further sent over to the PPL platform. Within the <Contract> tag are the nodes that describe the placement and also the references that help identifying it.

- a. <ContractName>: Entails the Risk Name (Contract/Layer Desc.)
- b. <ContractGroupName>: Entails the Programme Name (Programme Description) within which the risk is created.
- c. <ContractType>: Entails the type of risk;
If the Business Type selected is Direct, then the tag contains the value as direct_insurance_contract.
If the Business Type selected is Reinsurance, the tag contains the value as reinsurance_contract.

Valid PPL Code	Description
reinsurance_contract	Reinsurance
direct_insurance_contract	Direct

- d. <BrokerReference>: Entails the UMR (Contract/Layer Ref.) which is normally in the format of Broker Code + Policy Alpha + Year + Unique Numeric Value.
- e. <BrokerRenewedReference>: This is an optional tag which is added only when an existing risk needs to be renewed.
- f. <BrokerGroupReference>: Entails the Group Reference (Programme Ref.), this is the reference that remains the same for every layer if it is part of a programme.
- g. <BrokerRiskReference>: Entails the Risk Reference (Risk ID) which uniquely identifies the risk placement in the broker back-office system as well as in the PPL platform.

11. <ContractSection ContractReportingLevel="contract_level">

This tag further includes all the necessary contract data being reported for a reinsurance contract or a direct insurance contract.

- a. <HighLevelReference>

This tag always includes the value as 00.

b. <RiskLocation>

```
<RiskLocation>
  <Location>
    <Supraentity>america</Supraentity>
  </Location>
</RiskLocation>
```

This tag denotes the location of risk that will be covered by the contract. Supraentity node identifies geographical scope wider than that of one country (group of countries). Below is a complete list of supra entities that can be used while creating a risk on the back-office system in order to send it over to the PPL platform:

Valid PPL Code	Description
Africa	Africa
all_countries_excluding_own	All countries excluding own
America	America
Asia	Asia
Australasia	Australasia
australasia_far_east_and_pacific	Australasia, Far East and Pacific
Caribbean	Caribbean
communaute_financiere_africaine	Communaute Financiere Africaine
Europe	Europe
european_common_market	European Common Market
far_east	Far East
latin_america	Latin America
middle_east	Middle East
north_america	North America
Oceania	Oceania
Pacific	Pacific
Scandinavia	Scandinavia
south_america	South America
sub_saharan_africa	Sub-saharan Africa
uk_and_eire	UK and Eire
usa_and_canada	USA and Canada
Worldwide	Worldwide
worldwide_excluding_USA	Worldwide excluding USA
worldwide_excluding_usa_and_canada	Worldwide excluding USA and Canada

c. <SupportingDocument>

```
<ac:SupportingDocument xmlns:ac="http://www.ACORD.org/Standards/AcordMsgSvc/1">
  <ac:DocumentId>
    00000000-0000-0000-0000-000000000000
  </ac:DocumentId>
  <ac:DocumentVersion>
    1
  </ac:DocumentVersion>
  <ac:DocumentVersionDtTime>
    2016-11-03T09:51:26.000
  </ac:DocumentVersionDtTime>
  <ac:FileId>
    0000000
  </ac:FileId>
</ac:SupportingDocument>
```



```

</ac:FileId>
<ac:FileFormatCd>
  text/rtf
</ac:FileFormatCd>
<ac:FileSize>
  <ac:NumUnits>
    0000
  </ac:NumUnits>
  <ac:UnitMeasurementCd>
    kB
  </ac:UnitMeasurementCd>
</ac:FileSize>
<ac:DocumentTypeCd>
  document_placing_slip
</ac:DocumentTypeCd>
<ac:Description>
  Quote document
</ac:Description>
<ac:CommunicationChannelCd>
  repository_download
</ac:CommunicationChannelCd>
</ac:SupportingDocument>

```

This node refers to an additional separate standard ACORD DRI process using the repository download method.

<ac:SupportingDocument>	Supporting Document
<ac:DocumentId>00000000-0000-0000-0000-000000000000</ac:DocumentId>	UUID of the document in which the supporting information is supplied
<ac:DocumentVersion>1</ac:DocumentVersion>	Version number of the document in which the supporting information is supplied
<ac:DocumentVersionDtTime>2009-05-27T11:29:52.000</ac:DocumentVersionDtTime>	Document Version Creation Date/Time
<ac:FileId>0000000 </ac:FileId>	Document FileID
<ac:FileFormatCd> text/rtf </ac:FileFormatCd>	Document Format (Always text/rtf)
<ac:FileSize>	
<ac:NumUnits>126</ac:NumUnits>	File Size
<ac:UnitMeasurementCd>kB</ac:UnitMeasurementCd>	
</ac:FileSize>	
<ac:DocumentTypeCd>document_placing_slip</ac:DocumentTypeCd>	Document Type Code (Always document_placing_slip)
<ac:Description>Quote document</ac:Description>	Description of the document
<ac:CommunicationChannelCd>repository_download</ac:CommunicationChannelCd>	Channel Access Method (Always repository_download)
</ac:SupportingDocument>	

Valid PPL Code	PPL Description
text/rtf	RTF Document
application/pdf	PDF Document
application/docx	Word Document
application/doc	Word Document

d. <CoverType>

This tag expresses the type of cover to be further applied to the contract.

Valid PPL Code	Description
aggregate_excess_of_loss	Aggregate Loss

backup_excess_of_loss	Backup Excess of Loss
binding_authority	Binding Authority
catastrophe_excess_of_loss_per_event	Per Event
clash_excess_of_loss	Clash Excess of Loss
excess_of_loss	Excess of Loss
facultative_non_proportional	Facultative Excess Of Loss
facultative_obligatory	Facultative Obligatory(Unlined)
facultative_proportional	Facultative Proportional
Lineslip	Lineslip
master_cover	Master Cover
quota_share	Quota share
reinstatement_premium_protection	Reinstatement Premium Protection
stop_loss	Stop loss
Surplus	Surplus
working_excess_of_loss_per_risk	Per Risk

e. <ContractPeriod>

This tag is mandatory of placing stage order messages includes the Contract Inception date and the Contract Expiry date which denotes the period for which contract coverage is in force.

```
<ContractPeriod>
  <StartDateTime>
    2016-11-01
  </StartDateTime>
  <EndDateTime>
    2017-07-31
  </EndDateTime>
</ContractPeriod>
```

12. <ContractSectionClass>

```
<ContractSectionClass>
  <JvClassOfBusiness>
    errors_and_omissions_or_professional_indemnity
  </JvClassOfBusiness>
  <ClassOfBusinessDescription>
    Errors and omissions
  </ClassOfBusinessDescription>
</ContractSectionClass>
```

This tag defines the class of business applicable to a contract.

Code Name	Description
JvClassOfBusiness	Code identifying the class of business
ClassOfBusinessDescription	The broker’s textual description of the class of business (term used to describe the scope of coverage of insurance or reinsurance). PPL will display its own class of business description on the platform.

Below is a complete list of the classes of business that can be used while creating a risk on the back-office system in order to send it over to the PPL platform:

Valid PPL Code	PPL Description
bankers_blanket_bonds	Non-Marine Casualty (Third Party Liability) Professional Indemnity Bankers Blanket Bonds (BBB)

directors_and_officers_liability	Non-Marine Casualty (Third Party Liability) Directors and Officers
employment_practice_liability	Non-Marine Employment Practice Liability
errors_and_omissions_or_professional_indemnity	Non-Marine Casualty (Third Party Liability) Professional Indemnity E and O - Errors and Omissions
fidelity_computer_crime_and_bankers_policies_burglary_robbery_theft_fo	Non-Marine Fidelity Computer Crime and Bankers Policies
fidelity_financial_institutions	Non-Marine Casualty (Third Party Liability) Professional Indemnity Fidelity Financial Institutions
fidelity_umbrella_financial_institutions	Non-Marine Casualty (Third Party Liability) Professional Indemnity Fidelity Umbrella Financial Institutions
Financial	Non-Marine Financial
financial_guarantee	Non-Marine Financial Guarantee
marine_hull	Marine Hull
marine_increased_value	Marine Marine Increased Value
marine_liability_unspecified	Marine Liability
marine_mortgagees_interest_and_additional_perils	Marine Marine Mortgagees Interest And Additional Perils
marine_unspecified	Marine Marine unspecified
marine_war	Marine War
other_liability_directors_and_officers_and_nonfinancial_institutions	Non-Marine Casualty (Third Party Liability) Directors and Officers Liability - Non Financial Institutions
other_liability_directors_and_officers_financial_institutions	Non-Marine Casualty (Third Party Liability) Directors and Officers Liability - Financial Institutions
other_liability_errors_and_omissions_accountants	Non-Marine Casualty (Third Party Liability) Professional Indemnity Other Liability, Errors and Omissions, Accountants
other_liability_errors_and_omissions_architects_and_engineers	Non-Marine Casualty (Third Party Liability) Professional Indemnity Other Liability, Errors and Omissions, Architects and Engineers
other_liability_errors_and_omissions_financial_institutions	Non-Marine Other Liability Errors And Omissions Financial Institutions
other_liability_errors_and_omissions_insurance_agent	Non-Marine Casualty (Third Party Liability) Professional Indemnity Other Liability Errors and Omissions, Insurance Agents
other_liability_errors_and_omissions_lawyers	Non-Marine Casualty (Third Party Liability) Professional Indemnity Other Liability, Errors and Omissions, Lawyers
other_liability_errors_and_omissions_miscellaneous	Non-Marine Casualty (Third Party Liability) Professional Indemnity Other Liability, Errors and Omissions, Miscellaneous
other_liability_umbrella_directors_and_officers	Non-Marine Casualty (Third Party Liability) Directors and Officers Other Liability - Umbrella Directors and Officers
other_liability_umbrella_errors_and_omissions	Non-Marine Casualty (Third Party Liability) Professional Indemnity Other Liability, Umbrella Errors and Omissions, Miscellaneous
surety_or_financial_guarantee	Non-Marine Financial Surety Bonds
Terrorism	Non-Marine Property Commercial Terrorism

13. <OrderPercentage>

<OrderPercentage>

```
<Rate RateUnit="percentage">
100.000
</Rate>
</OrderPercentage>
```

This tag denotes the percentage representing the proportion of the risk covered by the contract/order being placed.

14. <LinePercentageBasis>

```
<LinePercentageBasis>
percentage_of_whole
</LinePercentageBasis>
```

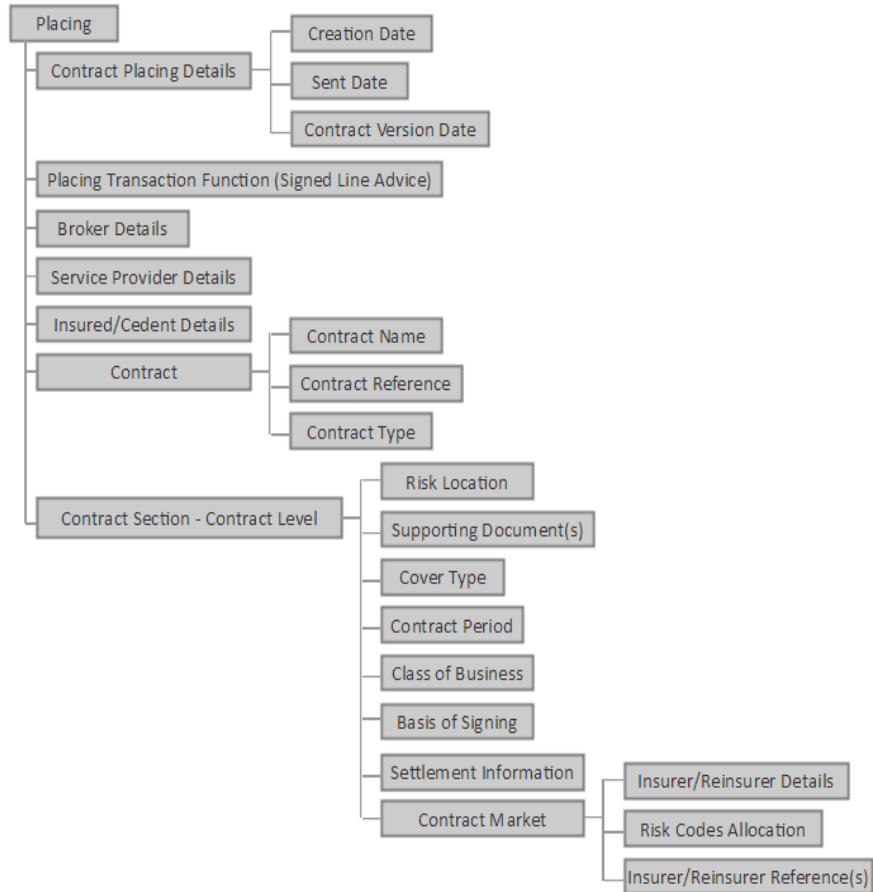
This tag expresses the basis on which subscribing (re)insurers lines will be applied to the order or contract. There are mainly two variations that may be used: Percentage of Whole, Percentage of Order.

6 “Sign and Close Stage” Message Structures

Unlike Firm Order and Quotation Inbound messages, Signed Line Advice messages are sent in 2 different XML structures:

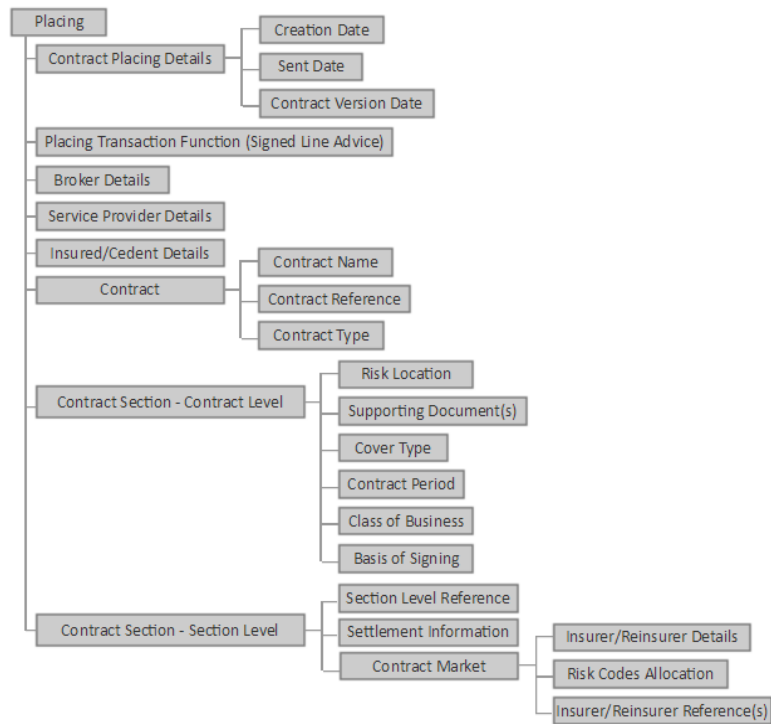
1. Non-Sectioned Risk

Contract Market Information and Contract Details are available within the main Contract Section (at contract level). There is no Contract Section (at section level) for non-sectioned risks.



2. Sectioned Risk

Contract Market Information and Contract Section Details are available within the Contract Section (at section level). The Contract Section (at contract level) contains the main details of the contract that doesn't change at the Contract Section (at section level).



Also, some of the tags in the SLA messages appear based on the Contract Type selected while creating a risk:

1. Direct Placement Type
2. Reinsurance Contract Type

Direct Placement Type	Reinsurance Contract Type
<Insured>	<Cedent>
<Insurer>	<Reinsurer>
<InsurerContractReference>	<ReinsurerContractReference>
<InsurerWrittenPercentage>	<ReinsurerWrittenPercentage>
<InsurerSharePercentage>	<ReinsurerSharePercentage>

Below is the list of all the information captured within a Sign and Close stage message:

Field Label	Additional Notes
Message UUID	Message Details
Message Received Date	
Placing Stage	
Placing Transaction Function	
Broker Market ID	Broker Firm and Participating Broker User Details
Broker Name	
Broker Contact	
Broker E-mail Address	
Service Provider Market ID	Sender (Service Provider) Details
Service Provider Name	
Service Provider Contact	

Service Provider Telephone	
Service Provider Fax	
Service Provider E-mail Address	
Service Provider Address	
Service Provider City	
Service Provider Post Code	
Service Provider Country	
Insurer Market ID	Insurer Details (Repeats per Market ID Attribute) – Exists only if Contract Type is Direct Placement Contract
Insurer Name	
Insurer Contact	
Insurer E-mail Address	
Reinsurer Market ID	Reinsurer Details (Repeats per Market ID Attribute) – Exists only if Contract Type is Reinsurance Contract
Reinsurer Name	
Reinsurer Contact	
Reinsurer E-mail Address	
Cedent Market ID	Reinsured/Cedent Details (Repeats per Market ID Attribute) – Exists only if Contract Type is Reinsurance Contract
Cedent Name	
Contract Section - Contract	
Insured Market ID	Contract Level Details (Exists Only Once)
Insured Name	
Programme Title	
Risk Title (Name of Risk)	
Group Reference (Programme Reference)	
Reference/UMR	
Parent Contract Reference	
Renewed Reference	
Contract Type (Section Type)	
Risk Reference (Risk ID)	
Cover Type (Section Type)	
Contract Period Start Date	
Contract Period Expiry Date	
Class of Business Description	
Brokerage Percentage	
Order Percentage	
Line Basis	
Supporting Document(s)	Contract Supporting Document(s) Details (Exists Only Once)
Document ID	
Document Creation Date/Time	
Document FileID	
Document Format	
Document Type Code	

Document Description	
File Size	
Contract Section - Section	Exists only if the Risk is Sectioned
Contract Section Description	Section Name/Description
Settlement Due Date	Settlement Information set by the Bureau Leader on the Section/Risk
Deferred Period of Credit	
Adjustment Terms of Trade Days	
Market Listing	Repeats per Contract Section
Market Lead Indicator	Participating Underwriter Role/Function (Leader, Follower etc.)
Insurer Market ID	Insurer Details – Exists only if Contract Type is Direct Placement Contract
Insurer Name	
Insurer Contact	
Insurer E-mail Address	
Insurer Line Reference	
Insurer Written Line	
Insurer Signed Line	
Reinsurer Market ID	Reinsurer Details – Exists only if Contract Type is Reinsurance Contract
Reinsurer Name	
Reinsurer Contact	
Reinsurer E-mail Address	
Reinsurer Line Reference	
Reinsurer Written Line	
Reinsurer Signed Line	
Regulatory Scheme	Repeats per Contract Market
Allocation Code	
Risk Codes	Repeats per Allocation
Risk Code	Details of Risk Code Allocation and Association with References
Risk Code Percentage	
Risk Code Reference	
Risk Code Description	

“Sign and close stage” messages are sent to the broker’s back-office system as a package of:

- a. A single “sign and close stage” message for a non-sectioned risk or a single-sectioned risk; or
- b. A multiple of “sign and close stage” messages, one for each section of a multi-sectioned risk. It will send a message for every section of the placement. The section number is captured as part of the ACORD XML.

Technical information about the XML data message structure and validation required in case of both Non-Sectioned Risks and Sectioned Risks respectively is described below.

6.1 Sign and Close stage (signed_line_advice) – Non-Sectioned Risk

This is always a single message which is sent from the PPL platform to the back-office system.

Example ACORD integration data message:

Required elements.

Required fixed elements.

ACORD values which are further validated by PPL - further technical information to be provided.

```
<Jv-Ins-Reinsurance xmlns="http://www.ACORD.org/standards/Jv-Ins-Reinsurance/2009-1"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" Version="2009-1"
xsi:schemaLocation="http://www.ACORD.org/standards/Jv-Ins-Reinsurance/2009-1 Jv-Ins-Reinsurance-2009-1.xsd">
<Placing Receiver="broker" Sender="serviceprovider">
<UUID>
00000000-0000-0000-0000-000000000000
</UUID>
<BrokerReference>
00000000-0000-0000-0000-000000000000
</BrokerReference>
<ServiceProviderReference>
00000000-0000-0000-0000-000000000000
</ServiceProviderReference>
<CreationDate>
2016-12-08T07:30:23Z
</CreationDate>
<SentDate>
2016-12-08T07:30:23Z
</SentDate>
<ContractVersionDate>
2010-10-16T17:19:00Z
</ContractVersionDate>
<PlacingStage>
order
</PlacingStage>
<PlacingTransactionFunction>
signed_line_advice
</PlacingTransactionFunction>
<ReferredPlacing>
<UUID>
00000000-0000-0000-0000-000000000000
</UUID>
</ReferredPlacing>
<Broker>
<Party>
<Id Agency="lloyds">
0000
</Id>
<Id Agency="DUNS_dun_and_bradstreet">
00000000
</Id>
<Name>
PPL Broker Organisation
</Name>
</Party>
<Contact>
<PersonName>
PPL Broker User
</PersonName>
<Email>
ppl.broker@broker.com
</Email>
</Contact>
<Address>
<NumberAndStreet>
Street and Number
</NumberAndStreet>
<CityName>
London
</CityName>
<PostalCode>
Postal Code
```

```
</PostalCode>
<Country>
Country Name
</Country>
</Address>
</Broker>
<ServiceProvider>
<Party>
<Id Agency="DNS dun and bradstreet">
000000000
</Id>
<Name>
R13K Ltd
</Name>
</Party>
<Contact>
<Description>
R13K Client Services
</Description>
<PersonName>
R13K Ltd
</PersonName>
<Telephone>
+44 (0) 20 3535 8333
</Telephone>
<Fax>
+44(0)20 3535 830
</Fax>
<Email>
help@r13k.co
</Email>
</Contact>
<Address>
<NumberAndStreet>
4th Floor, Dashwood House, 69 Old Broad Street
</NumberAndStreet>
<CityName>
London
</CityName>
<PostalCode>
EC2M 1QS
</PostalCode>
<Country>
GB
</Country>
</Address>
</ServiceProvider>
<Insured>
<Party>
<Name>
Insured Name
</Name>
</Party>
</Insured>
<RiskSummaryDescription>
HA0812LD03
</RiskSummaryDescription>
<Contract>
<ContractName>
Insured name's insurance
</ContractName>
<ContractGroupName>
Insured name's insurance
</ContractGroupName>
<ContractType>
direct insurance contract
</ContractType>
<BrokerReference>
B00000000000000
</BrokerReference>
<BrokerRenewedReference>
B00000000000000
</BrokerRenewedReference>
<BrokerGroupReference>
B00000000000000
</BrokerGroupReference>
<BrokerRiskReference>
B00000000000000
```

```

</BrokerRiskReference>
</Contract>
<ContractSection ContractReportingLevel="contract_level">
<HighLevelReference>
00
</HighLevelReference>
<RiskLocation>
<Location>
<Supraentity>america</Supraentity>
</Location>
</RiskLocation>
<CoverType>
facultative non proportional
</CoverType>
<ContractPeriod>
<StartDateTime>
2010-05-01T01:00:00Z
</StartDateTime>
<EndDateTime>
2011-05-01T01:00:00Z
</EndDateTime>
</ContractPeriod>
<ContractSectionClass>
<JvClassOfBusiness>
general casualty or liability
</JvClassOfBusiness>
</ContractSectionClass>

```

```

<ns2:SupportingDocument xmlns:ns2="http://www.ACORD.org/Standards/AcordMsgSvc/1">
<ns2:DocumentId>
00000000-0000-0000-0000-000000000000
</ns2:DocumentId>
<ns2:DocumentVersion>
1.0
</ns2:DocumentVersion>
<ns2:DocumentVersionDtTime>
2016-12-08T07:30:23Z
</ns2:DocumentVersionDtTime>
<ns2:FileId>
contract-30133-2304-3.pdf
</ns2:FileId>
<ns2:FileFormatCd>
application/pdf
</ns2:FileFormatCd>
<ns2:FileSize>
<ns2:NumUnits>
209
</ns2:NumUnits>
<ns2:UnitMeasurementCd>
KB
</ns2:UnitMeasurementCd>
<ns2:FileSize>
<ns2:DocumentTypeCd>
document_placing_slip
</ns2:DocumentTypeCd>
<ns2:CommunicationChannelCd>
repository_download
</ns2:CommunicationChannelCd>
</ns2:SupportingDocument>

```

This section also relates to an additional separate standard ACORD DRI message process. This final electronically signed placing document in PDF format.

```

<OrderPercentage>
<Rate RateUnit="percentage">
100.000
</Rate>
</OrderPercentage>
<LinePercentageBasis>
percentage_of_whole
</LinePercentageBasis>
<ContractCoverage CoverageType="contractual_indemnity_limit">
<CoverageAmount>
<Amt Ccy="USD">
5000000brokera
</Amt>
</CoverageAmount>
</ContractCoverage>
<ContractDeductible DeductibleType="retention">
<DeductibleAmount>
<Amt Ccy="USD">
287500000

```



```
</Amt>
</DeductibleAmount>
</ContractDeductible>
<Premium PremiumType="premium">
<PremiumAmount>
<Amt Ccy="USD" Share="hundred_percent">
34400.00
</Amt>
</PremiumAmount>
```

```
<PaymentDate>
2017-07-23Z
</PaymentDate>
<TermsOfTradePeriod>
<TimeDuration PeriodType="day">
45
</TimeDuration>
</TermsOfTradePeriod>
</Premium>
<PremiumAdjustment>
<CreditPeriod>
<TimeDuration PeriodType="day">
45
</TimeDuration>
</CreditPeriod>
</PremiumAdjustment>
```

Settlement Information declared by
the Bureau Leader

```
<ContractMarket>
<Insurer>
<Party>
<Id Agency="lloyds">
0000
</Id>
<Id Agency="DUNS_dun_and_bradstreet">
000000000
</Id>
<Name>
Underwriter Firm1 Stamp1
</Name>
</Party>
<Contact>
<PersonName>
Underwriter name
</PersonName>
<Email>
an.underwriter@underwriter.com
</Email>
</Contact>
</Insurer>
<ParticipantFunction>
leader
</ParticipantFunction>
<InsurerContractReference>
Various
</InsurerContractReference>
<PremiumRegulatoryAllocationScheme>
<AllocationCodeListDescription>
Risk Code
</AllocationCodeListDescription>
<Allocation>
<AllocationCode>
4T
</AllocationCode>
<AllocationPercentage>
<Rate RateUnit="percentage">
50
</Rate>
</AllocationPercentage>
<AllocationReference>
LloydsRef1
</AllocationReference>
</Allocation>
</PremiumRegulatoryAllocationScheme>
<InsurerWrittenPercentage>
<Rate RateUnit="percentage">
50.0000
</Rate>
</InsurerWrittenPercentage>
<WrittenDateTime>
```

Repeating section

```

2016-12-08T07:26:59Z
</WrittenDateTime>
<InsurerSharePercentage>
<Rate RateUnit="percentage">
50
</Rate>
</InsurerSharePercentage>
<Extension>
<ns3:InsurerContractReference xmlns:ns3="http://www.RI3K.com/Standards/Ri3k2">
LloydsRef1
</ns3:InsurerContractReference>
<ns3:InsurerContractReference xmlns:ns3="http://www.RI3K.com/Standards/Ri3k2">
LloydsRef2
</ns3:InsurerContractReference>
</Extension>
</ContractMarket>

```

```

<ContractMarket>
<Insurer>
<Party>
<Id Agency="london_insurance_and_reinsurance_market_association">
C0000
</Id>
<Id Agency="DUNS_dun_and_bradstreet">
000000000
</Id>
<Name>
Underwriter Firm 2
</Name>
</Party>
<Contact>
<PersonName>
Underwriter Name
</PersonName>
<Email>
another.underwriter@underwriter2.com
</Email>
</Contact>
</Insurer>
<ParticipantFunction>
bureau leader lirma
</ParticipantFunction>
<InsurerContractReference>
XISRef1
</InsurerContractReference>
<InsurerWrittenPercentage>
<Rate RateUnit="percentage">
40.0000
</Rate>
</InsurerWrittenPercentage>
<WrittenDateTime>
2016-12-08T07:28:30Z
</WrittenDateTime>
<InsurerSharePercentage>
<Rate RateUnit="percentage">
40
</Rate>
</InsurerSharePercentage>
</ContractMarket>
</ContractSection>

```

Repeating section

```

</Placing>
</Jv-Ins-Reinsurance>

```

Please note that tags sent in the SLA return message will contain the same values and the incoming order message. The ContractMarket section will be appended.

Below is the description of all the tags that are included in the final Signed Line Advice message in case of a non-sectioned risk:

1. <UUID>

```

<UUID>
00000000-0000-0000-0000-000000000000
</UUID>

```



This denotes the Message ID of the SLA message. The UUID length should be no more than 36 characters.

2. <Broker Reference>

```
<BrokerReference>
00000000-0000-0000-0000-000000000000
</BrokerReference>
```

This denotes the broker reference the length of which is also 36 chars, uniquely defined for the participating broker on the risk.

3. <ServiceProviderReference>

```
<BrokerReference>
00000000-0000-0000-0000-000000000000
</BrokerReference>
```

This denotes the Service Provider or the Sender Reference the length of which is also 36 chars, uniquely defined for the Sender of the message.

4. Contract Creation Details

```
<CreationDate>
2016-12-08T05:56:34Z
</CreationDate>
<SentDate>
2016-12-08T05:56:34Z
</SentDate>
<ContractVersionDate>
2010-10-16T17:19:00Z
</ContractVersionDate>
```

These tags describe the date and time details of the contract:

- d. <CreationDate>: Date and time when the Contract was first created on the back-office system.
- e. <SentDate>: Date and time when the Contract was first sent to the PPL platform i.e. Message Received Date.
- f. <ContractVersionDate>: Date and time when the specific Contract version was created and sent to the PPL platform.

5. Placing Message Details

```
<PlacingStage>
order
</PlacingStage>
<PlacingTransactionFunction>
signed_line_advice
</PlacingTransactionFunction>
```

These tags are the required fixed elements for a signed_line_advice message, the values of which are always set as **order** and **signed_line_advice**.

6. <ReferredPlacing>

```
<ReferredPlacing>
<UUID>
dfc8554d-2a26-6764-a22b-aa7535ca2102
</UUID>
</ReferredPlacing>
```

This tag contains a UUID which allows the application to determine when to continue to process a set of placing messages together for the same risk.

7. <Broker>

```
<Broker>
  <Party>
    <Id Agency="DUNS_dun_and_bradstreet">
      00000000
```



```

</Id>
<Id Agency="lloyds">
  0000
</Id>
<Name>
  PPL Broker Organisation
</Name>
</Party>
<Contact>
  <PersonName>
    PPL Broker User
  </PersonName>
  <Email>
    ppl.broker@broker.com
  </Email>
</Contact>
</Broker>

```

This tag populates all the details of the broker firm and the broker user who is involved in the placement.

<Party>: This tag includes the details of the Broker firm i.e. DUNS Code (Broker Market ID), Agency Market Type (eg. Lloyd's), Broker Firm Name etc. which are populated from the company details captured while setting up the firm in the PPL platform.

<Contact>: This tag includes the details of the Broker who is participating in the placement i.e. Broker Name (First Name plus Surname), Broker Email Address, Broker Address (number, street, city and postal code) etc. which are also populated from the user details captured while setting up a user in the PPL platform.

8. <ServiceProvider>

```

<ServiceProvider>
  <Party>
    <Id Agency="DUNS_dun_and_bradstreet">
      239195295
    </Id>
    <Name>
      RI3K
    </Name>
  </Party>
</ServiceProvider>

```

This tag is a required fixed element for every signed_line_advice XML which denotes the fixed details of the sender of the message i.e. Service Provider's Market ID (DUNS Code), Service Provider Name, Address, Description, Contact Person Name, Telephone Number, Fax Number, Email Address etc.

9. <Insured>

```

<Insured>
  <Party>
    <Id Agency="DUNS_dun_and_bradstreet">
      000000000
    </Id>
    <Name>
      Insured Name
    </Name>
  </Party>
</Insured>

```

This tag is populated only in case of a Direct Insurance Contract type which entails the Insured Name and the Insured Market ID on the risk.

10. <Cedent>

```

<Cedent>
  <Party>
    <Id Agency="DUNS_dun_and_bradstreet">
      000000000
    </Id>
    <Name>
      Cedent Name
    </Name>
  </Party>
</Cedent>

```

```

</Name>
</Party>
</Cedent>

```

This tag is populated only in case of a Reinsurance Contract type which entails the Cedent/Reinsured Name and the Cedent/Reinsured Market ID on the risk.

11. <RiskSummaryDescription>

```

<RiskSummaryDescription>
HA0812LD03
</RiskSummaryDescription>

```

This is an optional tag to be added in the signed_line_advice XML; it entails the Layer/Placement description the value of which is same as the <ContractName> tag.

12. <Contract>

```

<Contract>
  <ContractName>
    Insured name's insurance
  </ContractName>
  <ContractGroupName>
    Insured name's insurance
  </ContractGroupName>
  <ContractType>
    direct_insurance_contract
  </ContractType>
  <BrokerReference>
    B0000000000000
  </BrokerReference>
  <BrokerRenewedReference>
    B0000000000000
  </BrokerRenewedReference>
  <BrokerGroupReference>
    B0000000000000
  </BrokerGroupReference>
  <BrokerRiskReference>
    B0000000000000
  </BrokerRiskReference>
</Contract>

```

<Contract> is a required tag that includes all the necessary risk details which are entered while creating a risk in the PPL platform. Within the <Contract> tag are the nodes that describe the placement and also the references that identify it.

- h. <ContractName>: Entails the Risk Name (Contract/Layer Desc.)
- i. <ContractGroupName>: Entails the Programme Name (Programme Description) within which the risk is created.
- j. <ContractType>: Entails the type of risk;

If the Business Type selected is Direct, then the tag contains the value as direct_insurance_contract.
 If the Business Type selected is Reinsurance, the tag contains the value as reinsurance_contract.

- k. **<BrokerReference>**: Entails the UMR (Contract/Layer Ref.) which is normally in the format of Broker Code + Policy Alpha + Year + Unique Numeric Value.
- l. **<BrokerRenewedReference>**: This is an optional tag which is added only when an existing risk needs to be renewed.
- m. **<BrokerGroupReference>**: Entails the Group Reference (Programme Ref.), this is the reference that remains the same for every layer if it is part of a programme.
- n. **<BrokerRiskReference>**: Entails the Risk Reference (Risk ID) which uniquely identifies the risk placement in the broker back-office system as well as in the PPL platform.

13. **<ContractSection ContractReportingLevel="contract_level">**

In case of a non-sectioned risk, this section includes all the Contract details as well as the Contract Market details. If the risk is a non-sectioned, there can only be ContractSection of the reporting level of 'contract_level'.

f. **<HighLevelReference>**

This tag always includes the value as 00.

g. **<CoverType>**

This tag includes the cover type which is selected while creating a risk.

h. **<ContractPeriod>**

This tag includes the Contract Inception Date-Time and the Contract End Date-Time which are defined while creating a risk.

i. **<ContractSectionClass>**

This tag includes the Class of Business which is selected while creating a risk.

j. **<ns2:SupportingDocument>**

This node refers to an additional separate standard ACORD DRI process using the repository download method and this contains the final electronically signed placing document in PDF format.

<ac:SupportingDocument>	Supporting Document
<ac:DocumentId>00000000-0000-0000-0000-000000000000</ac:DocumentId>	Document ID
<ac:DocumentVersionDtTime>2009-05-27T11:29:52.000</ac:DocumentVersionDtTime>	Document Creation Date/Time
<ac:FileId>contract-00000-0000-0.pdf</ac:FileId>	Document FileID
<ac:FileFormatCd> application/pdf</ac:FileFormatCd>	Document Format (Always application/pdf)
<ac:FileSize>	
<ac:NumUnits>126</ac:NumUnits>	File Size
<ac:UnitMeasurementCd>kB</ac:UnitMeasurementCd>	
</ac:FileSize>	
<ac:DocumentTypeCd>document_placing_slip</ac:DocumentTypeCd>	Document Type Code (Always document_placing_slip)
<ac:CommunicationChannelCd>repository_download</ac:CommunicationChannelCd>	Channel Access Method (Always repository_download)
</ac:SupportingDocument>	

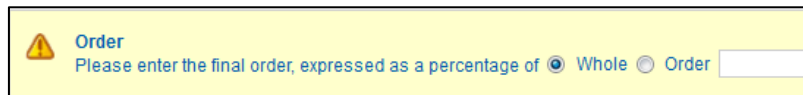
k. **Basis of Signing**

```

<OrderPercentage>
<Rate RateUnit="percentage">
    100.000
</Rate>
</OrderPercentage>
<LinePercentageBasis>
    percentage_of_whole
</LinePercentageBasis>

```

If these two tags were not provided in the inbound order message this tag will include the percentage value that is entered while signing and closing a risk. It also includes the basis on which the risk has been signed and closed i.e. as per Order or Whole Risk.



I. Settlement Information

This node includes the settlement information set by the Bureau Leader on a risk.

Risk Code	Description	Percentage
4T	OVERSEAS LEG TERRORISM MISC AND PECUNIARY LOSS	40 %
3T	OVERSEAS LEG TERRORISM MARINE	30 %
7T	OVERSEAS LEG TERRORISM THIRD PARTY LIABILITY	20 %
8T	OVERSEAS LEG TERRORISM TRANSPORT	10 %

Allocation of Premium to Year of Account: 2017

Terms of Settlement	
Settlement Due Date:	23 October 2017
Installment Premium Period of Credit:	45 day(s)
Adjustment Premium Period of Credit:	45 day(s)

Aspen Insurance UK Limited, London, England, A7608 - XIS Leader
Juliet Turner

Syndicate 2003 XLC - Bureau Leader and Lloyd's Leader
Leah Thomas

<PaymentDate>	
2017-07-23Z	Settlement Due Date
</PaymentDate>	
<TermsOfTradePeriod>	
<TimeDuration PeriodType="day">	
45	Adjustment Terms of Trade Days
</TimeDuration>	
</TermsOfTradePeriod>	
</Premium>	
<PremiumAdjustment>	
<CreditPeriod>	
<TimeDuration PeriodType="day">	
45	Deferred Period of Credit
</TimeDuration>	
</CreditPeriod>	
</PremiumAdjustment>	

m. <ContractMarket>

This tag describes all the details of the participating underwriter, company and stamp details along with the signed lined details. This is a repeating section of the message based on the number of underwriting stamps associated with the risk. Within this tag, there are included various sub-nodes the details of which are described below:

I. <Reinsurer>

This is included only when the risk type is Reinsurance. Within this node are included further sub-nodes which describe the participating reinsurance company, stamp and underwriter details.

II. <Insurer>

This is included only when the risk type is Direct Placement. Within this node are included further sub-nodes which describe the participating insurance company, stamp and underwriter details.

- **<Party>**

This node includes the all the desired details of the Stamp on behalf of which underwriter gets bound to the risk. Whatever the information is entered for the fields while creating or updating an underwriter stamp, all that information is further reflected in this node. For example, the information which is entered while creating a stamp named XYZ Stamp, same information is further reflected on the Contract screen and thereby the same details are passed in the SLA messages:

Security Details			
XL Catlin			
Leah Thomas			
Written Line	40.00 %	Signed Line	40.00 %
Agreed on	06:57AM 09 December 2016 Greenwich Mean Time	Effective from	Inception
For and on behalf of:	% of Written Line	Written Line	Signed Line
XYZ Stamp	100.00 %	40.00 %	40.00 %
Bound as Slip Leader, XIS Leader			
LORS Code :	LOR1		
XIS Code :	ILU1		
XIS Code :	LIRMA1		
EAN Code :	EAN1		
ABI Code :	ABI1		
Lloyd's Stamp :	Lloyds1		
RINET Code :	RNET1		
NAIC Code :	NAIC1		
Assecuranz compass Code :	COMPASS		
BEST Code :	BEST1		
Federal ID number :	5996090689		
Reference	BureauRef1		

```

<Party>
<Id Agency="london_insurance_and_reinsurance_market_association">
LIRMA1
</Id>
<Id Agency="national_association_of_insurance_commissioners">
NAIC1
</Id>
<Id Agency="association_of_british_insurers">
ABI1
</Id>
<Id Agency="RINET_reinsurance_and_insurance_network">
RNET1
  
```

```

</Id>
<Id Agency="federal_identification_number">
5996090689
</Id>
<Id Agency="EAN_international_article_numbering_association">
EAN1
</Id>
<Id Agency="assecuranz_compass">
COMPASS
</Id>
<Id Agency="lloyds">
Lloyds1
</Id>
<Id Agency="institute_of_london_underwriters">
ILU1
</Id>
<Id Agency="DUNS_dun_and_bradstreet">
445756868
</Id>
<Id Agency="Lloyds_outward_reinsurance">
LOR1
</Id>
<Id Agency="best">
BEST1
</Id>
<Name>
XIS Stamp
</Name>
</Party>

```

Defines the name of the Stamp

- **<Contact>**

This node details all the information about the underwriter like the Name Email etc.

```

<Contact>
<PersonName>
Leah Thomas
</PersonName>
<Email>
leah.catlin@ebix.com
</Email>
</Contact>

```

III. <ParticipantFunction>

This node signifies whether the participating underwriter is a Leader or Follower on the signed and closed risk.

```

<ParticipantFunction>
Leader or Follower
</ParticipantFunction>

```

The value of <ParticipantFunction> tag is added as per the below conditions i.e. based on the role of the participating underwriter on the risk:

Slip Only Leader	Leader
Lloyd's Only Leader	bureau_leader_lloyds
XIS Only Leader	bureau_leader_lirma
Bureau Leader (XIS + Slip)	Leader
Bureau Leader (Lloyd's + Slip)	Leader
Bureau Leader (Lloyd's)	bureau_leader_lloyds
Bureau Leader (XIS)	bureau_leader_lirma
Any other participant	Follower

IV. <InsurerContractReference>

This node entails the reference for the stamp which the underwriter adds while accepting the firm order on a risk.

If underwriter adds just a single reference then that particular reference is included in this node as:

```
<InsurerContractReference>
Ref1
</InsurerContractReference>
```

If the underwriter adds more than one reference, then this node includes the value as **various**:

```
<InsurerContractReference>
Various
</InsurerContractReference>
```

And all those added references are further included in the extended node named **<Extension><ns3:InsurerContractReference>** which is described below.

- **<Extension><ns3:InsurerContractReference>**

This node is an extended element for the **<InsurerContractReference>** node. As discussed before, this node is generated only when the underwriter adds more than one reference to a stamp while responding to the firm order on a risk and all those references are further included in this node as below:

```
<Extension>
<ns3:ReinsurerContractReference xmlns:ns3="http://www.RI3K.com/Standards/Ri3k2">
SlipRef
</ns3:ReinsurerContractReference>
<ns3:ReinsurerContractReference xmlns:ns3="http://www.RI3K.com/Standards/Ri3k2">
SlipRef
</ns3:ReinsurerContractReference>
</Extension>
```

V. **<PremiumRegulatoryAllocationScheme>**

This node is generated only when the **<ParticipantFunction>** is **Leader** (Slip + Lloyd's) or **Bureau_Leader_Lloyds** (Lloyd's Only) as only a Lloyd's leader can allocate the Risk Codes. Within this node, there are various other nodes and elements captured as below:

```
<PremiumRegulatoryAllocationScheme>
<AllocationCodeListDescription>
Risk Code
</AllocationCodeListDescription>
<Allocation>
<AllocationCode>
4T
</AllocationCode>
<AllocationPercentage>
<Rate RateUnit="percentage">
40
</Rate>
</AllocationPercentage>
<AllocationReference>
LloydsRef1
</AllocationReference>
</Allocation>
</PremiumRegulatoryAllocationScheme>
```

- **<AllocationCodeListDescription>**

This element represents that all the information included in the **<PremiumRegulatoryAllocationScheme>** node are regarding the risk codes allocation and association done by the Lloyd's Leader and always filled with content as **Risk Code**.

```
<AllocationCodeListDescription>
Risk Code
</AllocationCodeListDescription>
```

- **<Allocation>**

This node includes all the details about a risk code such as:

Risk Code Allocated - <AllocationCode>

Percentage allocated to the Risk Code - <AllocationPercentage>

Underwriter Stamp Reference(s) associated with the Risk Code - <AllocationReference>

```
<Allocation>
<AllocationCode>
4T
</AllocationCode>
<AllocationPercentage>
<Rate RateUnit="percentage">
40
</Rate>
</AllocationPercentage>
<AllocationReference>
LloydsRef1
</AllocationReference>
</Allocation>
```

VI. **<ReinsurerWrittenPercentage>**

This node includes the written line percentage of the participating underwriting company stamp on behalf of which the underwriter accepts the firm order on the risk.

```
<ReinsurerWrittenPercentage>
<Rate RateUnit="percentage">
7.2000
</Rate>
</ReinsurerWrittenPercentage>
```

VII. **<WrittenDateTime>**

This node includes the date and time on which the underwriter gets bound to the risk.

```
<WrittenDateTime>
2016-12-08T05:48:57Z
</WrittenDateTime>
```

VIII. **<ReinsurerSharePercentage>**

This node includes the shared signed line percentage of the underwriter stamp for which broker signs and closes the agreed written line percentage proportionately on the risk.

```
<ReinsurerSharePercentage>
<Rate RateUnit="percentage">
6
</Rate>
</ReinsurerSharePercentage>
```

6.2 Sign and Close stage (signed_line_advice) –Sectioned Risk

Most of the nodes in case of a sectioned SLA work in the same manner as for a non-sectioned SLA. However, there are some additional nodes which are included specific to a section. Contract Market Information and Contract Section Details are available within the Contract Section (at section level). The Contract Section (at contract level) contains the main details of the contract that doesn't change at the Contract Section (at section level).

signed_line_advice messages are sent to the broker's back-office system as a package of:

- a. A single “sign and close stage” message for a single-sectioned risk; and
- b. A multiple of “sign and close stage” messages, one for each section of a multi-sectioned risk. It will send a message for every section of the placement. The section number is captured as part of the ACORD XML.

There are few more differences between sectioned and non-sectioned SLAs regarding the information included in the nodes.

1. <GroupReference>

This node allows the application to determine when to continue to process a set of risk sections together for the same risk. This reference is combined placing group reference which remains same in all the messages sent for all the sections present on a risk.

2. <ItemsInGroupTotal>

This is an additional node that is captured in case of a sectioned SLA message. It entails how many sections are there present on the risk that has been signed and closed.

```
<ItemsInGroupTotal>
<Count>
3
</Count>
</ItemsInGroupTotal>
```

3. <ContractSection ContractReportingLevel="contract_level">

This node is included both in sectioned as well as in non-sectioned SLA messages. However information captured within this node for a sectioned risk differs from that for a non-sectioned risk.

Example of a Sectioned risk:

```
<ContractSection ContractReportingLevel="contract_level">
<HighLevelReference>
00
</HighLevelReference>
<CoverType>
catastrophe_excess_of_loss_per_event
</CoverType>
<LayerOrSurplusNbr>
1
</LayerOrSurplusNbr>
<ContractPeriod>
<StartDateTime>
2010-05-01T01:00:00Z
</StartDateTime>
<EndDateTime>
2011-05-01T01:00:00Z
</EndDateTime>
</ContractPeriod>
<ContractSectionClass>
<JvClassOfBusiness>
energy_or_oil_and_gas_unspecified
</JvClassOfBusiness>
</ContractSectionClass>
<RiskLocation>
<Location>
<Supraentity>
worldwide
</Supraentity>
</Location>
</RiskLocation>
<ns2:SupportingDocument xmlns:ns2="http://www.ACORD.org/Standards/AcordMsgSvc/1">
<ns2:DocumentId>
c65a0a9c-1c87-494d-9db3-c2cfd5b08f56
```

```

</ns2:DocumentId>
<ns2:DocumentVersion>
1.0
</ns2:DocumentVersion>
<ns2:DocumentVersionDtTime>
2016-12-08T06:45:36Z
</ns2:DocumentVersionDtTime>
<ns2:FileId>
contract-30132-2304-3.pdf
</ns2:FileId>
<ns2:FileFormatCd>
application/pdf
</ns2:FileFormatCd>
<ns2:FileSize>
<ns2:NumUnits>
419
</ns2:NumUnits>
<ns2:UnitMeasurementCd>
KB
</ns2:UnitMeasurementCd>
</ns2:FileSize>
<ns2:DocumentTypeCd>
document_placing_slip
</ns2:DocumentTypeCd>
<ns2:CommunicationChannelCd>
repository_download
</ns2:CommunicationChannelCd>
</ns2:SupportingDocument>
<OrderPercentage>
<Rate RateUnit="percentage">
100.00
</Rate>
</OrderPercentage>
<LinePercentageBasis>
percentage_of_whole
</LinePercentageBasis>
<ContractCoverage CoverageType="contractual_indemnity_limit">
<CoverageAmount>
<Amt Ccy="USD">
123000
</Amt>
</CoverageAmount>
</ContractCoverage>
<ContractDeductible DeductibleType="retention">
<DeductibleAmount>
<Amt Ccy="USD">
45000
</Amt>
</DeductibleAmount>
</ContractDeductible>
<Premium PremiumType="premium">
<PremiumAmount>
<Amt Ccy="USD" Share="hundred_percent">
11111.00
</Amt>
</PremiumAmount>
</Premium>
<Brokerage>
<BrokeragePercentage>
<Rate RateUnit="percentage">
12.34
</Rate>
</BrokeragePercentage>
</Brokerage>
</ContractSection>

```

As it is clear from the above example that unlike non-sectioned SLA, only that information is captured in this node which is defined at the contract level or the risk level. The information that is defined at the section level is further included in an additional node described below.

4. <ContractSection ContractReportingLevel="section_level">

This is an additional node that is generated in case of a sectioned SLA. This node includes all the information at the section level i.e. all the data captured between creating the section and signing and closing the risk is included in this node. An example of this node is mentioned below:

```
<ContractSection ContractReportingLevel="section_level">
```

```
<HighLevelReference>
0
</HighLevelReference>
```

This is an additional element which entails the sequence number of the section.

```
<Description>
SsectionName1
</Description>
```

This is an additional element which entails the name/description of the section.

```
<Premium PremiumType="premium">
<PaymentDate>
2017-11-13
</PaymentDate>
<TermsOfTradePeriod>
<TimeDuration PeriodType="day">
1
</TimeDuration>
```

This section highlights the Settlement Information set by the Bureau Leader for the Sectioned Firm Order on a risk.

```
</TermsOfTradePeriod>
</Premium>
<PremiumAdjustment>
<CreditPeriod>
<TimeDuration PeriodType="day">
1
</TimeDuration>
</CreditPeriod>
</PremiumAdjustment>
```

```
<ContractMarket>
<Reinsurer>
<Party>
<Id Agency="lloyds">
2003
</Id>
<Id Agency="DUNS_dun_and_bradstreet">
289894651
</Id>
<Id Agency="Lloyds_outward_reinsurance">
L2003
</Id>
<Name>
Catlin on behalf of the UK Facility Market
</Name>
</Party>
<Contact>
<PersonName>
Leah Thomas
</PersonName>
<Email>
leah.catlin@ebix.com
</Email>
</Contact>
</Reinsurer>
<ParticipantFunction>
bureau_leader_lloyds
</ParticipantFunction>
<ReinsurerContractReference>
Various
</ReinsurerContractReference>
<PremiumRegulatoryAllocationScheme>
<AllocationCodeListDescription>
Risk Code
</AllocationCodeListDescription>
<Allocation>
<AllocationCode>
5T
</AllocationCode>
<AllocationPercentage>
<Rate RateUnit="percentage">
50
</Rate>
</AllocationPercentage>
<AllocationReference>
S1LloydsRef1
</AllocationReference>
```

```

</Allocation>
<Allocation>
<AllocationCode>
6T
</AllocationCode>
<AllocationPercentage>
<Rate RateUnit="percentage">
50
</Rate>
</AllocationPercentage>
<AllocationReference>
S1LloydsRef2
</AllocationReference>
</Allocation>
</PremiumRegulatoryAllocationScheme>
<ReinsurerWrittenPercentage>
<Rate RateUnit="percentage">
14.0000
</Rate>
</ReinsurerWrittenPercentage>
<WrittenDateTime>
2016-12-08T06:43:43Z
</WrittenDateTime>
<ReinsurerSharePercentage>
<Rate RateUnit="percentage">
14
</Rate>
</ReinsurerSharePercentage>
<Extension>
<ns3:ReinsurerContractReference xmlns:ns3="http://www.RI3K.com/Standards/R13k2">
S1LloydsRef1
</ns3:ReinsurerContractReference>
<ns3:ReinsurerContractReference xmlns:ns3="http://www.RI3K.com/Standards/R13k2">
S1LloydsRef2
</ns3:ReinsurerContractReference>
</Extension>
</ContractMarket>
<ContractMarket>
<Reinsurer>
<Party>
<Id Agency="london_insurance_and_reinsurance_market_association">
C7509
</Id>
<Id Agency="DUNS_dun_and_bradstreet">
289894651
</Id>
<Id Agency="Lloyds_outward_reinsurance">
N1638
</Id>
<Name>
Catlin Insurance Company UK Ltd
</Name>
</Party>
<Contact>
<PersonName>
Leah Thomas
</PersonName>
<Email>
leah.catlin@ebix.com
</Email>
</Contact>
</Reinsurer>
<ParticipantFunction>
follower
</ParticipantFunction>
<ReinsurerContractReference>
Various
</ReinsurerContractReference>
<ReinsurerWrittenPercentage>
<Rate RateUnit="percentage">
6.0000
</Rate>
</ReinsurerWrittenPercentage>
<WrittenDateTime>
2016-12-08T06:43:43Z
</WrittenDateTime>
<ReinsurerSharePercentage>
<Rate RateUnit="percentage">

```

This element works in the same manner as in the case of non-sectioned SLA.

```

6
</Rate>
</ReinsurerSharePercentage>
<Extension>
<ns3:ReinsurerContractReference xmlns:ns3="http://www.RI3K.com/Standards/Ri3k2">
S1SlipRef1
</ns3:ReinsurerContractReference>
<ns3:ReinsurerContractReference xmlns:ns3="http://www.RI3K.com/Standards/Ri3k2">
S1SlipRef2
</ns3:ReinsurerContractReference>
</Extension>
</ContractMarket>
<ContractMarket>
<Reinsurer>
<Party>
<Id Agency="london_insurance_and_reinsurance_market_association">
A7608
</Id>
<Id Agency="Lloyds_outward_reinsurance">
N1589
</Id>
<Name>
Aspen Insurance UK Limited, London, England, A7608
</Name>
</Party>
<Contact>
<PersonName>
Juliet Turner
</PersonName>
<Email>
juliet.aspen@ebix.com
</Email>
</Contact>
</Reinsurer>
<ParticipantFunction>
leader
</ParticipantFunction>
<ReinsurerContractReference>
Various
</ReinsurerContractReference>
<ReinsurerWrittenPercentage>
<Rate RateUnit="percentage">
30.0000
</Rate>
</ReinsurerWrittenPercentage>
<WrittenDateTime>
2016-12-08T06:42:44Z
</WrittenDateTime>
<ReinsurerSharePercentage>
<Rate RateUnit="percentage">
30
</Rate>
</ReinsurerSharePercentage>
<Extension>
<ns3:ReinsurerContractReference xmlns:ns3="http://www.RI3K.com/Standards/Ri3k2">
S1BureauRef1
</ns3:ReinsurerContractReference>
<ns3:ReinsurerContractReference xmlns:ns3="http://www.RI3K.com/Standards/Ri3k2">
S1BureauRef2
</ns3:ReinsurerContractReference>
</Extension>
</ContractMarket>
<Extension>
<ns4:SectionReference xmlns:ns4="http://www.RI3K.com/Standards/Ri3k1">
SectionRef1
</ns4:SectionReference>
</Extension>
</ContractSection>

```

This element works in the same manner as in the case of a non-sectioned SLA

This is an additional element which includes the Section Reference defined while creating a section on the risk.