

Property and Casualty Information Models

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Preface

About the Object Management Group

OMG

Founded in 1989, the Object Management Group, Inc. (OMG) is an open membership, not-for-profit computer industry standards consortium that produces and maintains computer industry specifications for interoperable, portable and reusable enterprise applications in distributed, heterogeneous environments. Membership includes Information Technology vendors, end users, government agencies and academia.

OMG member companies write, adopt, and maintain its specifications following a mature, open process. OMG's specifications implement the Model Driven Architecture® (MDA®), maximizing ROI through a full-lifecycle approach to enterprise integration that covers multiple operating systems, programming languages, middleware and networking infrastructures, and software development environments. OMG's specifications include: UML® (Unified Modeling Language™); CORBA® (Common Object Request Broker Architecture); CWM™ (Common Warehouse Metamodel); and industry-specific standards for dozens of vertical markets.

More information on the OMG is available at <http://www.omg.org/>.

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http://www.omg.org/technology/documents/spec_catalog.htm

Specifications within the Catalog are organized by the following categories:

OMG Modeling Specifications

- UML
- MOF
- XMI
- CWM
- Profile specifications.

OMG Middleware Specifications

- CORBA/IIOP
- IDL/Language Mappings
- Specialized CORBA specifications
- CORBA Component Model (CCM).

Platform Specific Model and Interface Specifications

- CORBA services
- CORBA facilities

- OMG Domain specifications
- OMG Embedded Intelligence specifications
- OMG Security specifications.

All of OMG's formal specifications may be downloaded without charge from our website. (Products implementing OMG specifications are available from individual suppliers.) Copies of specifications, available in PostScript and PDF format, may be obtained from the Specifications Catalog cited above or by contacting the Object Management Group, Inc. (as of January 16, 2006) at:

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The reader is encouraged to report any technical or editing issues/problems with this specification to <http://www.omg.org/technology/agreement.htm>.

1 Scope

This specification addresses the data management needs of the Property and Casualty (P&C) insurance community. It uses OMG's Model Driven Architecture principles and related standards (<http://www.omg.org/mda/>). Also, this specification uses existing P&C industry standards (e.g., IBM's IAA) as a source for the P&C Business Glossary and associated models.

The scope for this initiative includes the U.S.P&C marketplace data for the core Party, Policy, and Claims Subject Areas. Additional data models have been included to sub-types and roles and to further describe the major entity concepts of Accounts and Agreements, Assessments, Events, and Money.

This specification does not include initial models incorporating billing, agency, reinsurance, or other functions within the insurance value chain. These are to be addressed in subsequent OMG specifications.

2 Conformance

Many organizations of varying types may desire to use the P&C Data Model in varying ways. We encourage all interested organizations (carriers, vendors, consultancies, agencies, etc.) to explore ways to use this model to its best advantage. However, for an organization to be considered to have implemented this model in conformance with the OMG standard, the following conceptual major data entities must be implemented exactly as represented in this submission document. All other entities can be extended or collapsed as the organization's needs dictate.

Major Property and Casualty Data Model Entities:

- Account
- Activity
- Agreement
- Claim
- Communication
- Coverage
- EventGeographic Location
- Insurable Object
- Location Address
- Money
- Party
- Policy
- Policy Coverage Detail
- Policy Deductible
- Policy Limit

- Product
- Product Coverage
- Reinsurance Agreement
- Reinsurance Coverage

3 Data Model Guidelines and Standards

The following clause contains conceptual and logical (to physical) data modeling practices.

3.1 Purpose of Data Models

We develop logical data models because of what data models represent and what they should achieve:

- Business rules about data
- A means of graphically depicting how data can be shared and stored non-redundantly
- A way of defining data requirements in accordance with a set of rules and common methodology
- A picture of the business data that is technology-independent and in business terms
- Means of defining and certifying business data requirements
- Provides the data structure definition for a project.
- THE integrator for all data sharing, master data, and data warehouse efforts
- Framework and methodology for managing data integrity
- Specification for the meaning of the data elements, structures, relationships, technical names and data types
- Basis for database design

3.2 Types of Data Models

- Business or Conceptual Data Model
A conceptual data model is a high-level data model identifying major entities and relationships of importance to the business. It does not resolve “many-to-many relationships, may not contain any attributes, and may not be “normalized”. It is like a roadmap to more detailed logical models and enables all users of detail models to quickly grasp the scope, terminology and concepts used in the model.
- Logical Data Model
A logical data model contains the full definition of the entities, attributes, and relationships needed to satisfy the business and technical requirements for data within the scope of the effort begun undertaken. It represents the business meaning and rules for the data independent of technical considerations such as software, hardware, or performance.

- **Physical Data Model**

A physical data model should be the physical representation of the logical data model, with any added physical constructs necessary to build databases. The physical data model defines the tables (from entities), columns (from attributes), and keys, foreign keys, and constraints (from relationships) and indexes necessary to find and retrieve data. A physical data model may also be “reverse engineered” from an existing database in order to describe and understand the database in a meaningful pictorial representation.

- **Dimensional Data Model**

A dimensional data model is a specialized data model that is designed to facilitate analytics. It has a limited scope of data usually focused on a business or client function, and represents the data in “fact” and “dimension” tables. While it is considered a “physical only” model, the logical version of this with business terms and definitions is the recommended practice. The kinds of terms, systems, and designs that are associated with dimensional models include data marts, star schema, snowflake schema, and business intelligence.

- **Vendor Product Data Models**

Vendor products do have underlying data models that should be requested for review if a vendor product is being used to fulfill a business need. If a vendor product is going to be used, it is highly recommended that at least a conceptual data model (and ideally a fully attributed logical data model) be constructed to represent the business data requirements. Then the requirements data model can be compared to the vendor’s data model and a true assessment of the vendor data management can be made.

- **Enterprise**

- An enterprise data model is a high level conceptual, and evolutionary logical, data model that represents a concept of all the major business entities and relationships. It can therefore be used for strategic planning, and for determining the scope, content, and interrelationships of specific tactical solutions.
- An enterprise data model does not take three years to develop, as was the case with previous efforts. It can be done with a group of business people over the course of a month on a part-time basis. It is highly recommended as a roadmap for information excellence.

- **Operational**

Operational data models are designed to support operational systems which usually have specific and relatively stable requirements if the scope is properly defined. These are usually event or transaction systems handling high volumes. A detailed relational model with a lower level of abstraction is desirable for this type of data model.

- **Data Warehouse**

Data warehouses have continually evolving requirements and can therefore be requirements-generalized. Flexibility is the key, and therefore a more highly abstracted, highly normalized, relational data model is desirable.

- **Data Mart**

A data mart is an information resource designed to meet the needs of a set of functional reports and analysis. A dimensional data model is normally used to support these. The dimensions for the mart should come from common data stores (reference or metadata) and the fact data should come from the relational business data or from derivation rules used in the transformation to the data mart.

If there is no relational data warehouse to source the data mart, then some operational data store or staging area is needed. The latter should be modeled and defined as a relational data model.

3.3 Naming Practices

Below are the practices to be followed for all data naming needs. This includes all data model objects and metadata formats.

1. Generally speaking, there are “business names” and “technical names” for data objects.
 - Business names are used in all conceptual and logical level objects.
 - Technical names are used only for physical objects and are generated by algorithm from the corresponding logical object (when there is one).
2. Business names are fully spelled out English names with no delimiters and are Title Case (e.g., “Transaction Effective Date”).
3. Technical names can be of 2 types:
 - Abbreviated names for any technology that does not permit full names of at least 80 characters throughout. Abbreviation standards are further discussed below.
 - Composite English Names with no spaces (e.g., “TransactionEffectiveDate”)
4. Name is always singular.
5. Names are nouns and adjectives and do not (usually) contain possessives, articles, conjunctions, verbs, or prepositions.
 - Do not use organization names, business process names, or project names when naming data objects. These are subject to change and the need for data usually outlives organization and process.
 - Use names that have general business context and meaning and it necessary, use generic business function names for context.
6. The terms to be used for data names are the commonly-used, understood, and simple business names. Every business word that is used should be defined in a business “glossary of terms” and every term must be defined with all business interpretation variations explained. The terms should be considered in view of the entire enterprise and not just that of a single company or department.
7. When business names are used very inconsistently or if there is no common business term to describe what is needed, a new term can be defined. If this is done, a glossary of terms and the data element definition must clearly explain the term.

3.4 Data Model Definition Practices

This sub clause provides the standards and guidelines for defining data models. These practices apply to all model types and to all methodologies.

1. Model Template Usage
 - These standards are used to define data model templates in the data modeling tool, and that assists in using the standard practices.
2. Model Naming
 - Models are ideally named for what they are intended to represent and serve, such as business function, and not for the project acronym or name.
 - Models have a complete definition that defines their scope and intent
 - Model Names adhere to all the above standards and also include:
 - Versions of models must be maintained as part of the name – see below

3. Subject Area Definition

- Subject Areas are usually business subjects that help to keep like objects together.
- Generally, there should be no more than 15 to 20 entities in a subject area
- The above being impossible sometimes, there can be one conceptual type model for a subject area and multiple sub-models within the major Subject Areas.
- It's very important to show how entities outside the Subject Area are related to each Subject Area. This is shown in the Conceptual model and each Logical model subject area should show the connecting entity to adjacent subject areas.
- There should be no unconnected objects within a subject area.

4. Model Diagram Types and Naming

- Model Diagrams are what they say – layouts of models. Because conceptual, logical, and physical models use varying “real estate”, it is better to maintain various layouts for these. Also, maintaining a layout for entity definition only versus a fully attributed model layout will provide ease of publication and maintenance. So, common model diagram labels will be:
 - Conceptual
 - Entity
 - Logical
 - Physical
 - Dimensional

5. Conceptual Data Model

- These should be used to demonstrate the business meaning of the model and the scope, depth, and breadth of the model that provide business capability
- The technical correctness of the model is less important than the business “story”
- Embellish these with extra text, color and abstractions.
- A high level model should fit on one page or panel
- Despite the high level, full definition is absolutely essential and this should become part of the project deliverables.
- A good conceptual model speaks to the competence of the developers and inspires confidence of the sponsors and business partners.
- A conceptual model should always be the beginning “data picture” for any information initiative. This is the basis of validating initial concepts and requirements.

6. Logical Data Model

- The logical model is a detail representation of the data requirements for the scope of the model.
- All artifacts in the logical data model are fully defined and annotated with examples in the definition
- See below for practices of defining the subject areas, entities, attributes, domains, and relationships for the logical (and physical) data models.
- Depending on the application of the model, the logical model may be highly abstracted or not abstracted; it may be requirements-specific or requirements-generalized; it may be highly normalized vs. lightly normalized; it may be subject oriented vs. function oriented.

7. Dimensional Data Model

- The Dimensional Data Model is a specialized physical data model to facilitate multi-dimensional analysis (OLAP) in data marts.
- Like other physical data models, this is a technology-specific representation of the logical data model and is suitable for DBMS and OLAP tool implementation.
- Although often thought of as a physical-only model, the dimensional data model should also emanate directly from a corresponding logical data model.
- The underlying logical data model should have, as part of its definition, the derivation rules for the generation of the dimensional schema.

8. Change Management

- Prior to the first official release of each type of model, changes are tracked as needed internally by the project team to enable effective coordination
- After a model has been “released” (shown to anyone outside the development group, or used for any testing, etc.), changes need to be formally tracked.
- Changes should be described and tracked within the data modeling tool and published to the work group and any other impacted persons and organizations.
- Changes that are made after production implementation need to be incorporated into the life cycle and change management processes for the enterprise.
- The exact practices for integrating model development and changes into the life cycle management process will be developed.

9. Retention of History and Changes

- A history of data model changes and rationale can be kept in the data modeling tool.
- Practices for using this capability and integrating this with life cycle management need to be developed.

3.5 Data Model Object Definition Practices

This sub clause provides the norms for defining each of the data model objects. For each of the defined objects, a full business-oriented definition is needed and is defined in the data model. For major business terms, a reference to a Glossary should be included.

1. Entity Definition

- An Entity represents a person, organization, place, thing, or concept of interest to the enterprise.
- An Entity can represent a very broad and varied set of instance data, or it can be very specific (e.g., Party vs. Vendor, Associate, Contact, Customer, etc.). This is referred to as levels of abstraction.

2. Subtype Definition

- Subtypes are very useful for showing the types of data that are represented in a more generic entity. For example, in the party model, there could be subtypes to show the types of parties that are encompassed and the data that may be unique to each type of party.
- Subtypes can also show the business rules about which of the subtypes are mutually exclusive vs. overlapping. For example, and employee may also be a customer, but a vendor and an employee may be mutually exclusive.
- Subtypes may be used in the logical model for the above purpose but not implemented in the physical model.

3. Attribute Definition

- Attributes are usually defined within an entity by first naming the logical business keys and identifying them as such. These become the primary key for the entity.

Attributes can be named generically within the context of an entity, that is, the Entity Name need not be added to the Attribute Name, with the possible exception of the primary key. For example, consider the following:

Contact	Associate
Contact ID	Associate ID
Name	Name
Routing Description	Routing Description
Phone Number	Position ID
E-Mail Address	Office Phone Number
	Mobile Phone Number
	E-Mail Address

- The Attributes above the line are Primary Key attributes (see below). The other attributes are non-identifying attributes. Name, Routing Description, and E-Mail Address are common to both of them. It is clear that Name in Contact is the Contact Name and Name in Associate is the Associate Name and it is not necessary to further qualify it.

4. Data Element Definition

- A data element is a fact of importance to the business, regardless of where it resides or what it is describing. For example, Country Code is a data element that can be defined outside of the context of any entity. It can and should have a common and standard set of values that are used by the enterprise. When Country Code is used as an attribute of a specific company's location, there would be a small subset of Country values allowed for this purpose. So there can be common reference entities for data elements and subsets of these for attributes.
- So, an attribute is a description of something and is using a data element in the context of some entity.
- Data elements often surface in data models as "Code" or "Reference" lists or tables, where all the valid values, or "domains" are specified and described. These may also be managed as "master data"

5. Domain Definition

- As stated above in Definitions, a domain is a theoretical or actual set of all possible values for an attribute or data element. The domain may be a set of common code values, a theoretical set of all possible valid Gregorian dates, a First Name that is standardized at 40 characters regardless of where it is used.
- Domains provide consistency of properties for data elements and attributes that have the same logical "domain" of values.
- Every attribute in a data model is connected to a domain that provides for consistent names, data types, lengths, value sets, and validity rules.
- A domain can be thought of at the data element level as a means of conforming all the attribute implementations of that data element.

6. Class Words for Attributes, Data Elements, Domains

- All attribute and data element (see below) names end in a standard "class word" that identifies the kind of attribute being defined. Below is a table showing all the class words to be used, with an addendum showing other candidate class words and the rationale not to be used.

- Class Word Abbreviations are also provided. They are used when migrating logical data model items to physical form. PhysicalData models are implemented using Data Base Management System technologies that may limit the number of characters for names and may not permit full names of at least 80 characters throughout. Class word abbreviations ensure naming consistency in physical models.
- The rationale for this is not only consistency, but the flexibility of providing for families of data names (such as Client Name, Client Address, Client Race Code, Client Birth Date, etc.) and the understanding it facilitates (as to what to expect to find in this data element).
- In the table below, the **commonly used business class words are in bold blue**, and the less used and technical class words are in black.

Table 3.1 - Standard Class Words

Class Word	Class Word Abbreviation	Definition
Count	CT	Use for an enumeration of items and in lieu of "Number of". Is the number of objects or occurrences.
Date	DT	Full Year, Month, and Day content
DateTime	DTM	Full specification of date and time to the maximum precision (at least nanosecond) allowed in the DBMS being used. Do not use for business data - use when system-assigned time sequence is needed.
Description	DSC	All descriptive free-form text.
Factor	FCTR	A multiplier based on unity (1) used to index a base number.
Flag	FLG	A technical implementation of an indicator that may be used for efficiency. Values are 0 or 1 only where 0 = No or Off and 1 = Yes or On.
Identifier	ID	A sole unique Identity for an object or entity that is independent of every other object. (can stand on its own to identify an object).
Indicator	IND	Use only for data that can be defined as Yes, No, or Not Applicable (null), Name must specify the meaning of the yes and no.
Name	NM	Use for labels of objects - usually a short, "displayable" recognition assist.
		See description for longer text items.
Number	NO	Identifying a relative item that is unique only within another major category, usually an ID; or to state a number that is not a count or quantity, for example Age Number
Percent	PCT	A ratio of two base numbers expressed as a percentage. Use term Percent, not Percentage, for the business name.
Quantity	QTY	Storing various measures of quantities from very small to very large and with varying degrees of precision, for example, Dispensed Quantity
Rate	RT	A multiplier per specified unit, such as Service Unit Daily Rate

Table 3.1 - Standard Class Words

Series	SRS	Use for a repeating group of the same data element. For example, Contact Preference Series consists of repeating locality types, such as Home, Office, Roam, Secondary Residence.
Set	SET	Use for a group name of a structured set of data or decomposable taxonomy. For example, SIC (Standard Industry Classification) Set where first two positions are Industry Group and last two are Specific Industry.
Time	TM	Specifying the hour, minute, and second
Value	VLU	Used when cell content can be anything, (for example, in a metadata store, defining "Cell Value"). If used, there needs to be an interpretive attribute to describe the actual data type.

Table 3.2 - Class Words for Future Use

Potential Class Word Name	Class Word Abbreviation	Data Type	Used For
Image	IMG	Blob, Picture, etc.	Use for picture
Sound	ADO	Sound Wave	Use for sound object
Video	VDO	Video	Moving pictures and sound
Multi-Media	MM	Multi-Media Object	Combined sound and graphics not limited to the above

Table 3.3 - Class Words Not to be Used and Rationale

Potential Class Word	Use Instead	Rationale
Average	Appropriate class word for average.	Use "Average Amount", "Average Count", "Average Quantity", etc.
Group	Set	The term group is used extensively in the healthcare industry for Employer Groups, Provider Groups, etc. Use of the term Set will help to maintain distinctions.
Length	Count	Use "Length Count" with specific metric specified as qualifier.
Status	Code	Use "Status Code". Avoid overuse of status codes.
Title	Name	Use "Title Name" for the title portion of a name.
Type	Code	Use "Type Code" or Type ID

Table 3.3 - Class Words Not to be Used and Rationale

Text	Description or Name	Not used - used description instead. This is a data type, not a class word.
Dimension		
Volume		

7. Relationship Definition

- Relationships are the **verb or verb phrase** that link two entities together.
- This is used to form a sentence between the entity that is the **“one” side of the relationship** and entity that is the **“many” side of the relationship** (e.g., An **account groups** zero, one, or many **policies**).
- Every relationship in the model must have a defined relationship.
- Relationships can be defined in both directions, but only the one to many is recommended.
- A subtype automatically has a relationship of “is a” (e.g., Party **is a** Person)

3.6 Standard Abbreviations

1. Abbreviations are used only for physical and dimensional data models (*later, some abbreviation norms for display may provide for abbreviations*).
2. Each word is abbreviated by using the initial standard list. This is in a standard naming naming file.
3. All technical names are derived automatically from the standard naming file.
4. The general rules for forming abbreviations for single words are:
 - First letter of abbreviation is first letter of word (consonant or vowel)
 - Subsequent letters of abbreviation are the consonants of the word
 - Only one of a double consonant is used (e.g. middle="mdl")
 - A maximum of 5 characters are used to abbreviate a single word
 - The last letter of the abbreviation can be a vowel is that is prominent in the pronunciation of the word (e.g. value = "vlu").
 - The resulting abbreviation must be unique to one base word.
 - Word endings for tense, verb forms, plural (etc.) do not yield separate abbreviations (e.g., Service, Servicing, and Serviced are all abbreviated as "SRVC.")
5. The general rules for forming abbreviations for object names are:
 - Abbreviation is all upper case
 - The word abbreviation components are separated by an underscore or hyphen as the technology in use requires (e.g., ITM_UNT_PRC)
 - The total length of an abbreviated name may be limited by the technology being used. Use the most restrictive length of all technologies used by an application to determine the maximum length of an abbreviated data name or standardize at a max of 25

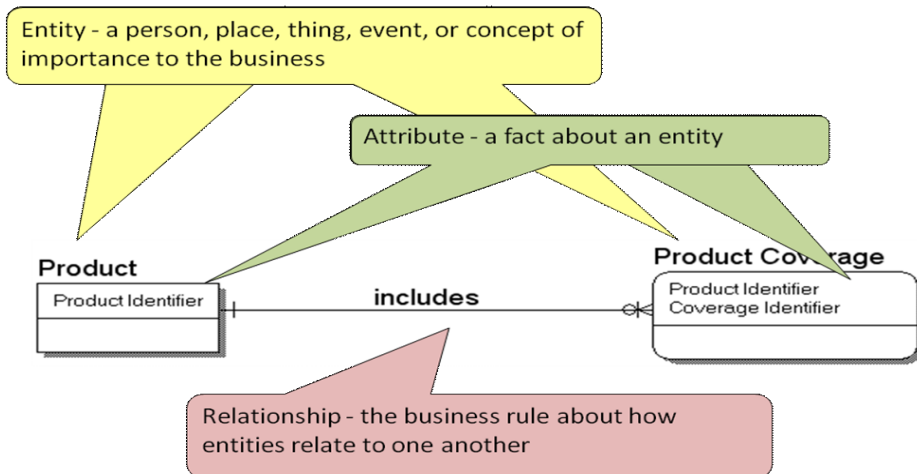
- For data elements (and some other construct names), the last word is always a “Class Word” and that is never dropped from the abbreviated name. See above table of class words.
- When length problems occur, proceed to the compound word abbreviation suggestions to shorten the overall abbreviation.
- When length problems occur, consider whether a word can be omitted from the abbreviation without losing much meaning or uniqueness.
- Never allow a technical tool to truncate an abbreviated name that is too long. Use the alternate suggestions instead to comprise an abbreviation that has integrity.

6. Exceptions to the above are as follows;

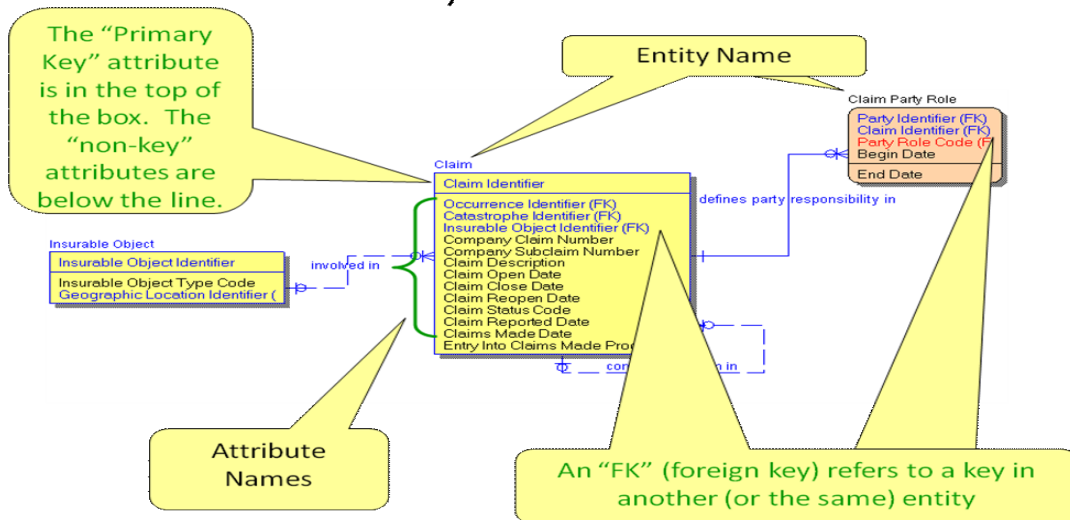
- If a common usage abbreviation exists, use it (e.g., Organization = “ORG,” Management = “MGT,” etc.).
- **HOWEVER:**
 - Don’t overdue the overrides to the rules as it will make it more difficult for people to use the standard abbreviation names.
 - Resist the temptation to assume that everyone abbreviates some terms the same way. For example, LOC may seem obvious for Location until you learn that this is Level of Care for in some business world. Go with the common standard and as people adapt to it, the real names will be more intuitive.
- If the word is very short and the abbreviation could be confusing, use a vowel to distinguish based on the pronunciation of the word (e.g., Role = “rol,” Rule = “rul” versus both would be “rl”; also Date = “dt” because of common use, while Data is “dat”).
- Multiple Words and Phrases:
 - If a common discipline or business acronym applies, use it (e.g., Return on Investment = “ROI”).
 - If there are common business phrases or acronyms, then use the acronym or one abbreviation for the compound term or phrase (e.g., Employer Identification Number = “EIN”; Dun & Bradstreet Number = “DUNS”).
- As noted in the Business Data Naming, organization names and specific system or process names should not be used in data names.
- The components of the abbreviated name follow the standards for business naming, and therefore progress from general to specific. Data elements end with a “class word” and so the abbreviations will follow that pattern.

3.7 How to Read a Logical Data Model

Data Model Basics: Entities, Attributes and Relationships



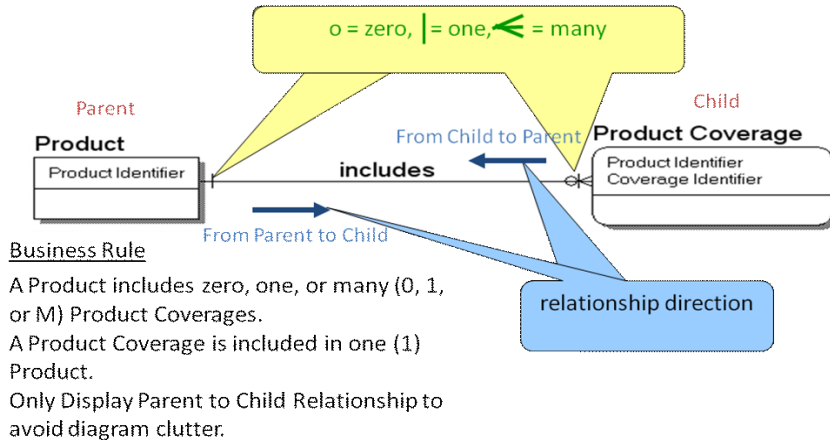
Entity Definition



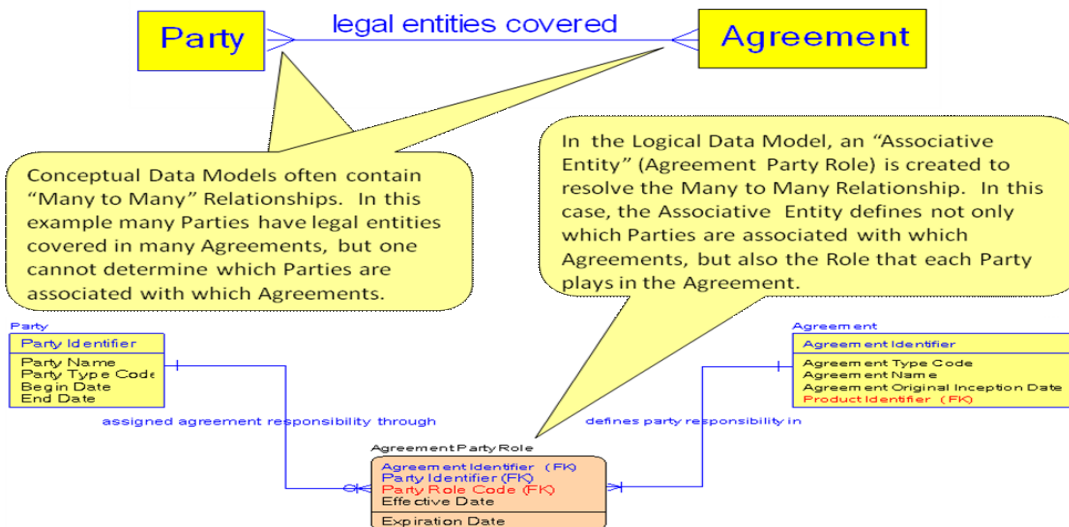
Relationships

Notation and Cardinality

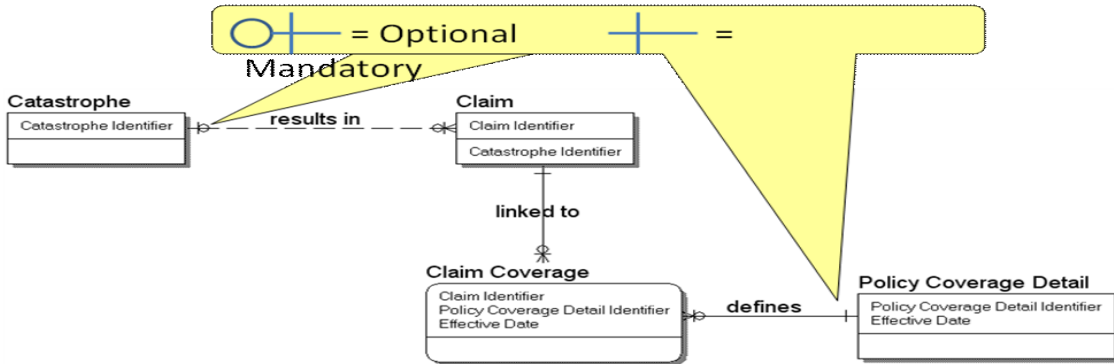
IE – Information Engineering Modeling Notation uses “crows feet” to show relationship cardinality



Associative Entities

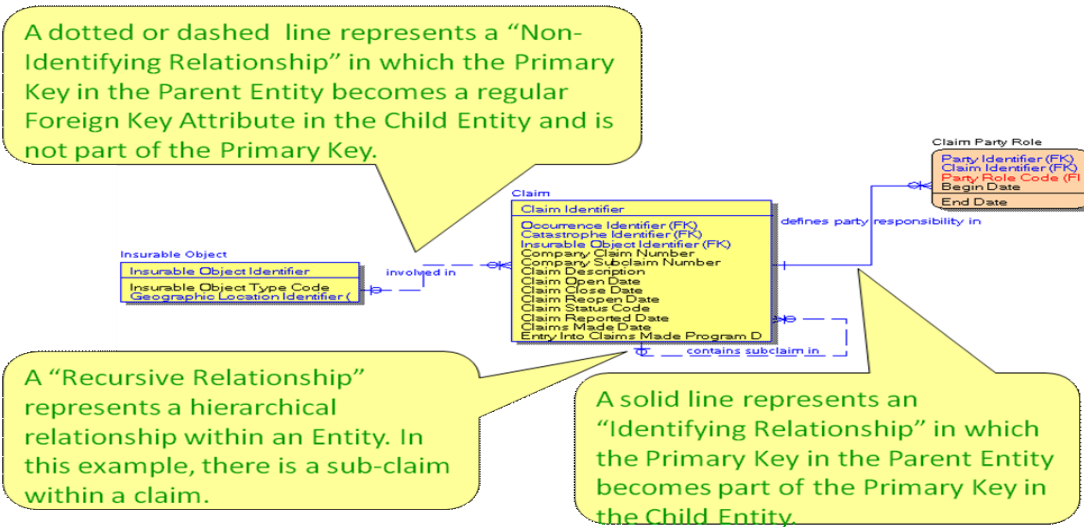


Mandatory and Optional Relationships

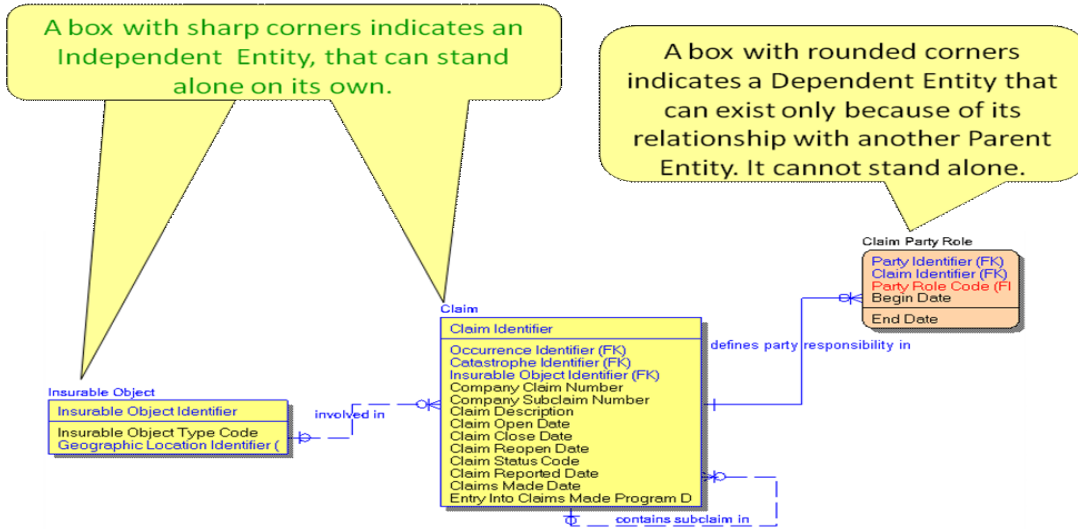


An Optional Relationship could possibly happen but it may not. A Catastrophe could result in a claim, but not always.
 A Mandatory Relationship must occur. Policy Coverage Detail always defines Claim Coverage.

Identifying and Non-Identifying Relationships

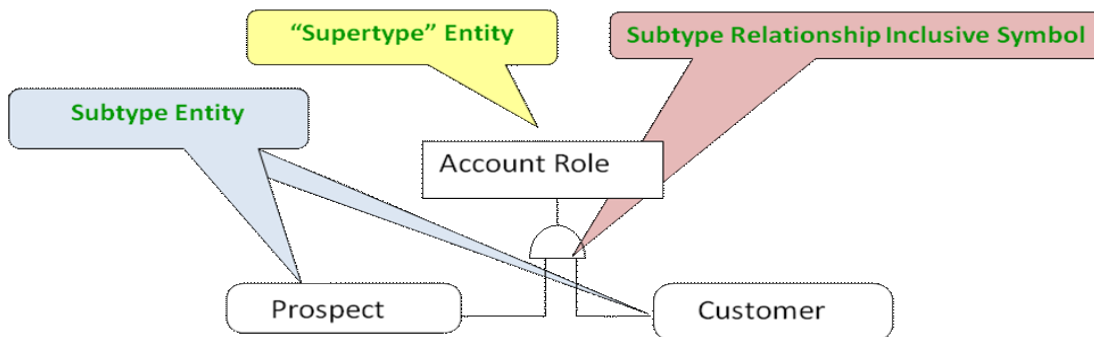


Independent and Dependent Entities



Inclusive Subtype Relationships (1:0-1)

Business Rule: An Account Role can be a Prospect and/or a Customer



An Account Role is a 0-1 Prospect

An Account Role is a 0-1 Customer

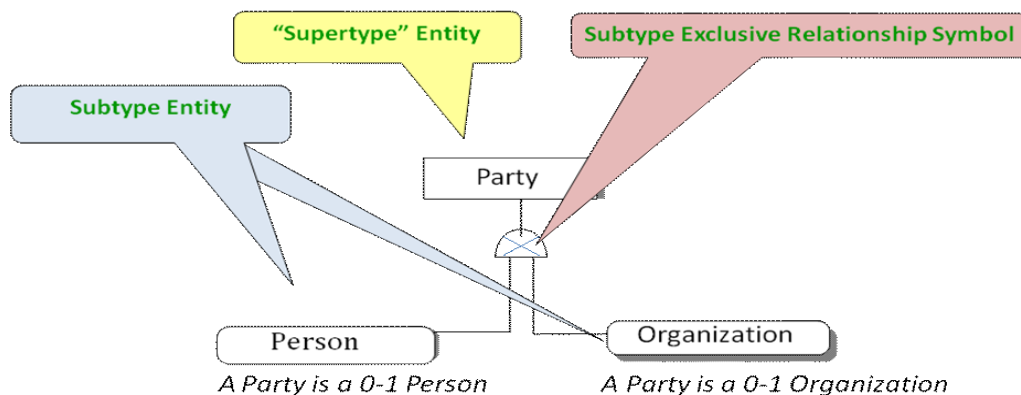
An open half circle shows an "inclusive relationship".

An Account Role can be a Prospect and/or a Customer.

Note: Conceptual Models display the name of the Entity within the entity box and do

Exclusive Subtype Relationship 1:0-1)

Business Rule: A Party can be a Person or an Organization.



A half circle with an X within shows an "exclusive relationship".
A Party can be either a Person or an Organization, but cannot be both.

Note: Conceptual Models display the name of the Entity within the entity box and do not show attributes. This example is based on a Conceptual Model. A Logical Model displays the Entity name on outside and on top of the box, and includes attributes.

3.8 Normative References

The following normative documents contain provisions which, through reference in this text, constitute provisions of this specification. For dated references, subsequent amendments to, or revisions of, any of these publications do not apply.

- Conceptual Data Model
- Logical Data Models:
 - OMG Party Subject Area Model
 - OMG Account and Agreement Subject Area Model
 - OMG Policy Subject Area Model
 - OMG Claim Subject Area Model
 - OMG Assessment Subject Area Model
 - OMG Agreement Role Subject Area Model
 - OMG Claim Party Role Subject Area Model
 - OMG Staffing Party Role Subject Area Model
 - OMG Party Subtype Subject Area Model
 - OMG Insurable Object Subtype Subject Area Model
 - OMG Money Subtype Subject Area Model

- OMG Event Subtype Subject Area Model
- OMG Product Coverage Reference Subject Area Model
- Generation of XMI-CWM (Common Warehouse Metamodel) for interoperability - [submitted as an Annex Document Attachment](#)

3.9 Terms and Definitions

As part of this specification a Glossary of Data Model Terms and Definitions generated from the Data Model has been provided in Annex A. It provides definitions for the following:

- Subject Areas
- Entities
- Attributes
- Relationships
- Domains

Annex B contains cross reference information identifying where in the model the term is used. It provides a listing of:

- Subject Area Entities
- Entity Attributes

A Reference Glossary of Common Insurance Business Terms and Definitions has been provided in Annex C.

4 Additional Information

4.1 Changes or Extensions to Existing OMG Specifications

None

4.2 Acknowledgements

The following are the submitting organizations of this specification. The individuals referenced as the contact points are authorized by the established P&C Work Group to officially state the group’s position relative to the specification, including matters related to copyright ownership, etc.

Organization	Individual
ACE Insurance Group	Michael Gallo
Cindy Maike Associates	Cindy Maike
CSC Corporation	Randy Molnar
CTS Consulting	Charlie Schaefer

Gail Austin Associates	Gail Austin
Garza Data Consulting	Susan Garza
Harleysville Insurance Group	Charles Wiberly
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TCS	Dennis Maroney
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5 P & C Specification

These deliverables represent thirteen (13) logical data models for the major lines of Property and Casualty business in the United States geographic territory, leading off with a conceptual data model to serve as a reference or core model representing common data entities transcending all or most P&C insurance business processes (e.g., party, claim, geographic location, insurable object, etc.).

5.1 Conceptual Data Model

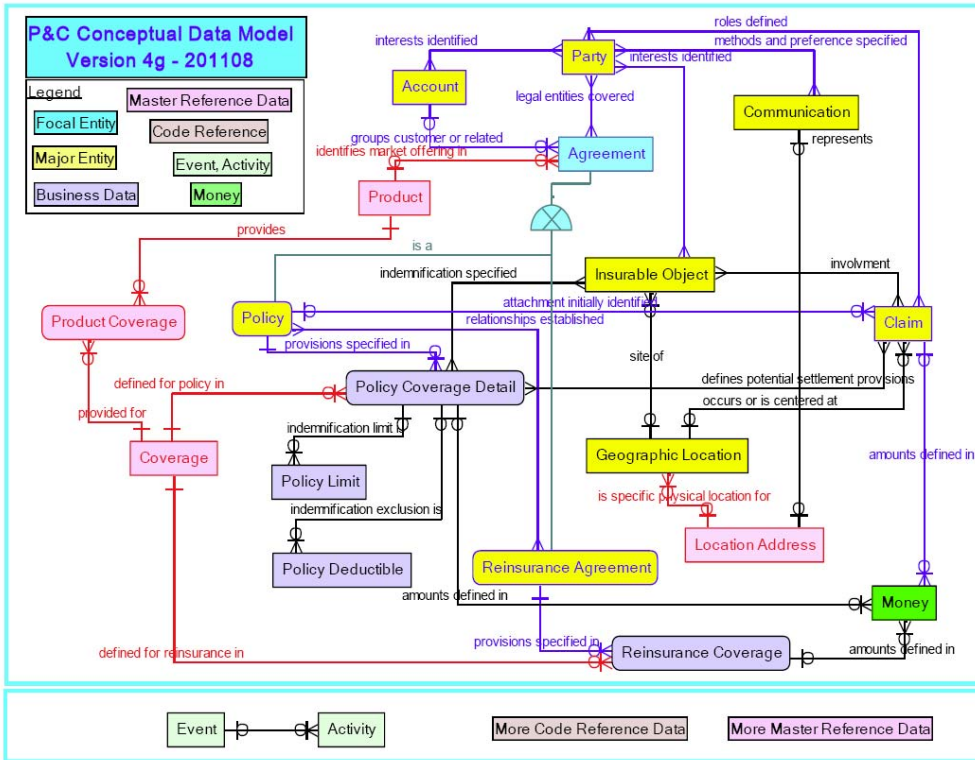
As stated previously in Clause 3, a conceptual data model is a high-level data model that identifies major entities and relationships of importance to the business. It does not resolve many-to-many relationships, may not contain any attributes, and may not be “normalized.” It is like a roadmap to more detailed logical models and enables all users of detail models to quickly grasp the scope, terminology, and concepts used in the model.

The Property and Casualty Conceptual Data Model below is an example of the above norms. It presents the major objects (entities) and their relationships and represents the major concepts of the business and of the succeeding Logical Data Model.

The Legend in the model diagram demonstrates the use of color to highlight the major entities and concepts.

The major features of the Conceptual Data Model are:

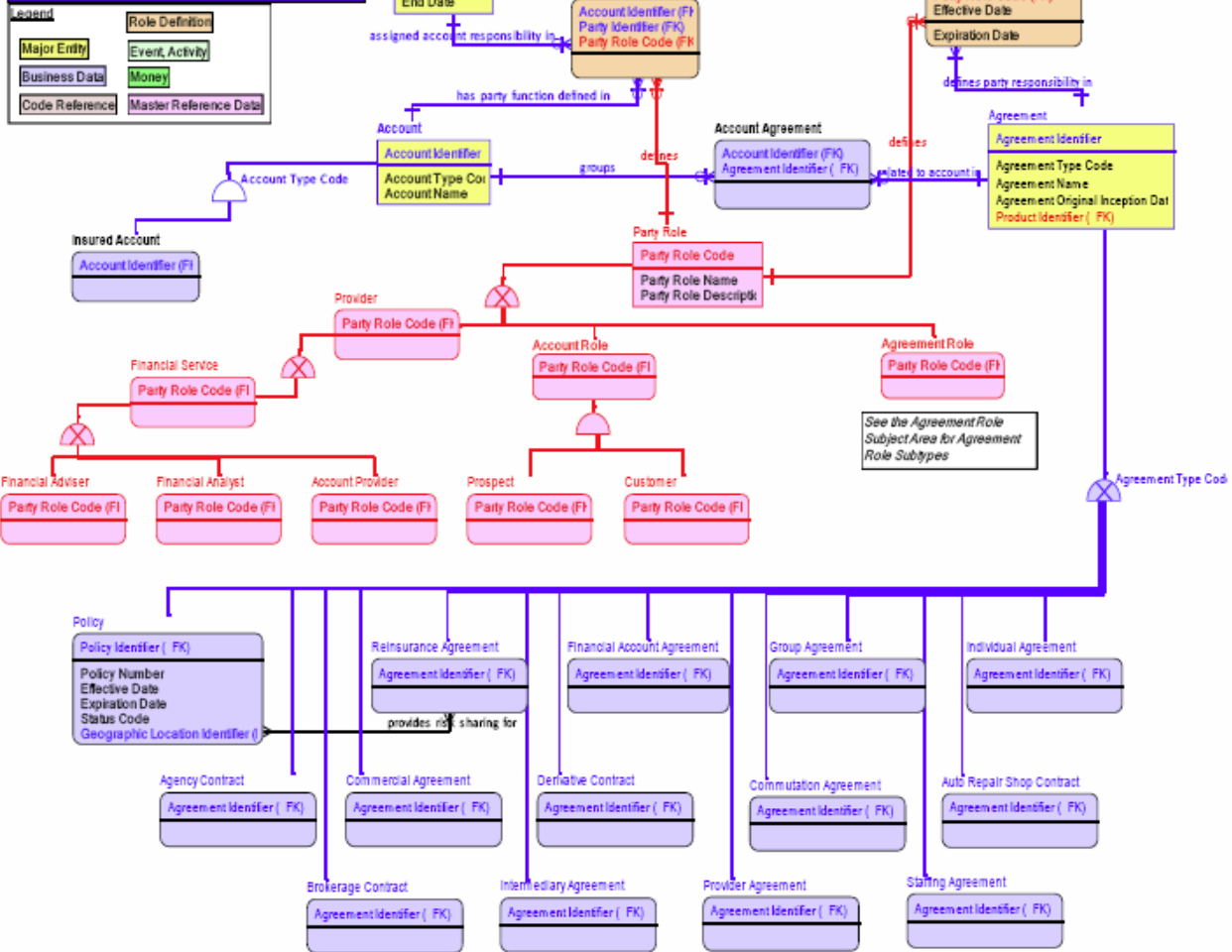
- Party is a major entity that relates to almost all the other major entities as it defines how people, organizations, and groups are involved in the insurance and financial services business involving agreements, policies, claims, insurable objects, etc. With the use of party, many other data requirements can be made common and managed more efficiently.
 - The Communication entity permits all contact information and preferences to be established for all types of parties.
 - Geographic Locations can be defined and connected to Party and to other entities.
 - Insurable Objects can be defined with respect to their interested parties and referenced by multiple agreements.
- Agreement is a focal point for the data model because it is a “Supertype” for all insurance, financial, and service contracts. Examples of agreements for this initial data model are Policy and Reinsurance Agreement.
- Policy is the major feature for this release of the data model as all the remaining major objects are related to it.
 - Policy Coverage Detail is a key link among Policy, Claim, and Reinsurance.
 - Claim is tied to Policy though Policy Coverage Detail.
 - Policy ties to Coverage and Product.
- Claim is tied to Party, Insurable Object, Policy Coverage Detail, and Reinsurance.
- Money is a common entity at the conceptual level to emphasize the importance of common management of financial amounts. In the Logical Data Model, Money is defined in Policy Amount and Claim Amount entities.
- Product, Coverage, and Location Address are examples of the “master” reference data that can improve the integrity of data and which companies can populate with their data.
- Finally, the model is bound together with time management, traceability, and metadata using common constructs for Event and Activity and additional Reference and Master data.



5.2 Party Subject Area Model

The Party Subject Area shows that all persons, organizations, and groups can be represented as “parties” and parties can then be related to other major objects with specified roles. The Party design also provides for a common approach to describing communication identifiers, relationships between parties, and legal identifiers. Examples of the use of the party types is also shown.

A2 - Account and Agreement SA P&C Logical Data Model Version 4o - 201108

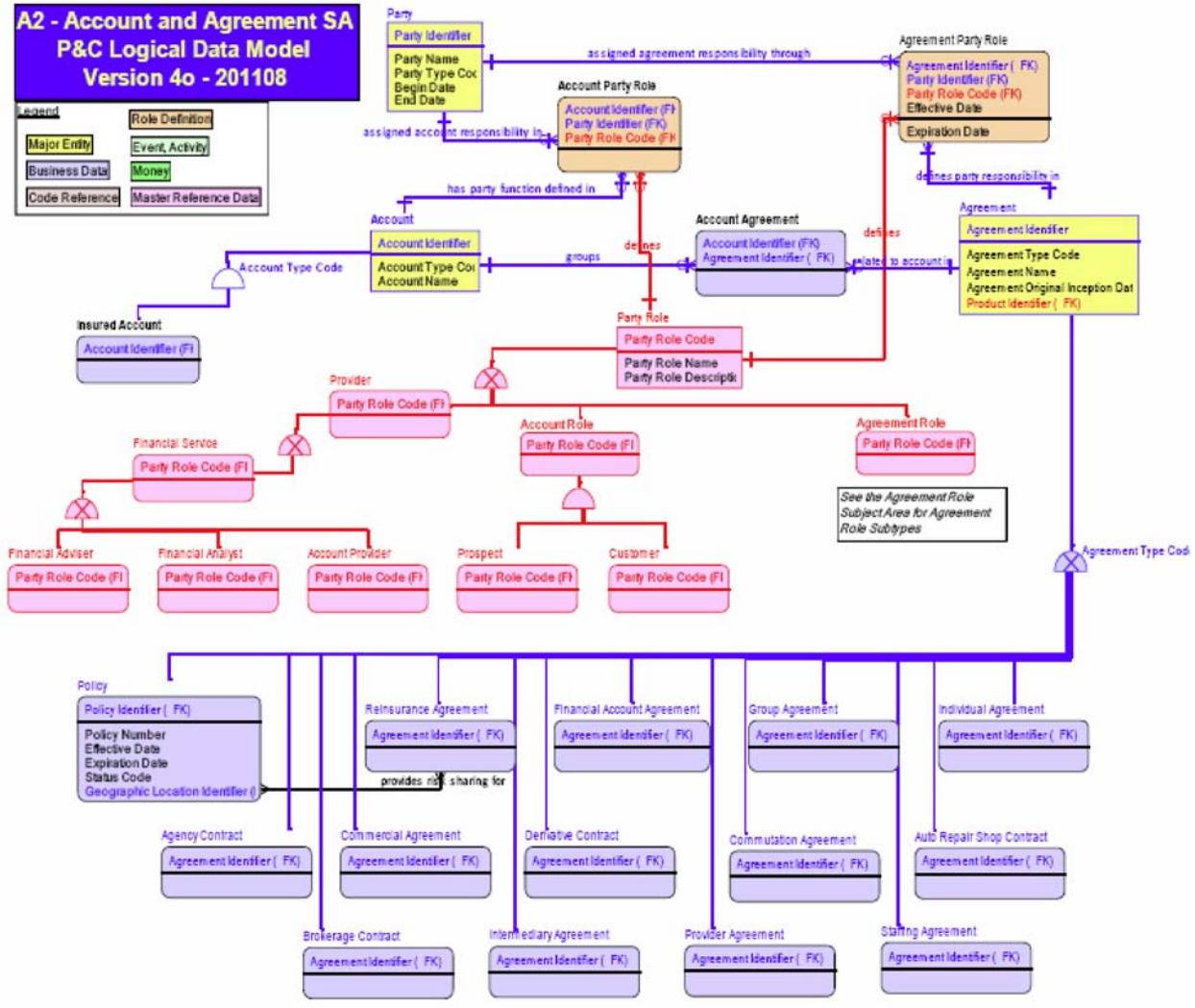


5.3 Account and Agreement Subject Area Model

The Account and Agreement Subject Area presents the common framework for establishing customer-oriented accounts and company-oriented financial services agreements. Party Role is used to relate all parties to account and agreement, and various agreement types are identified. Refer to the Agreement Role Subject Area for examples of the roles involved with agreements.

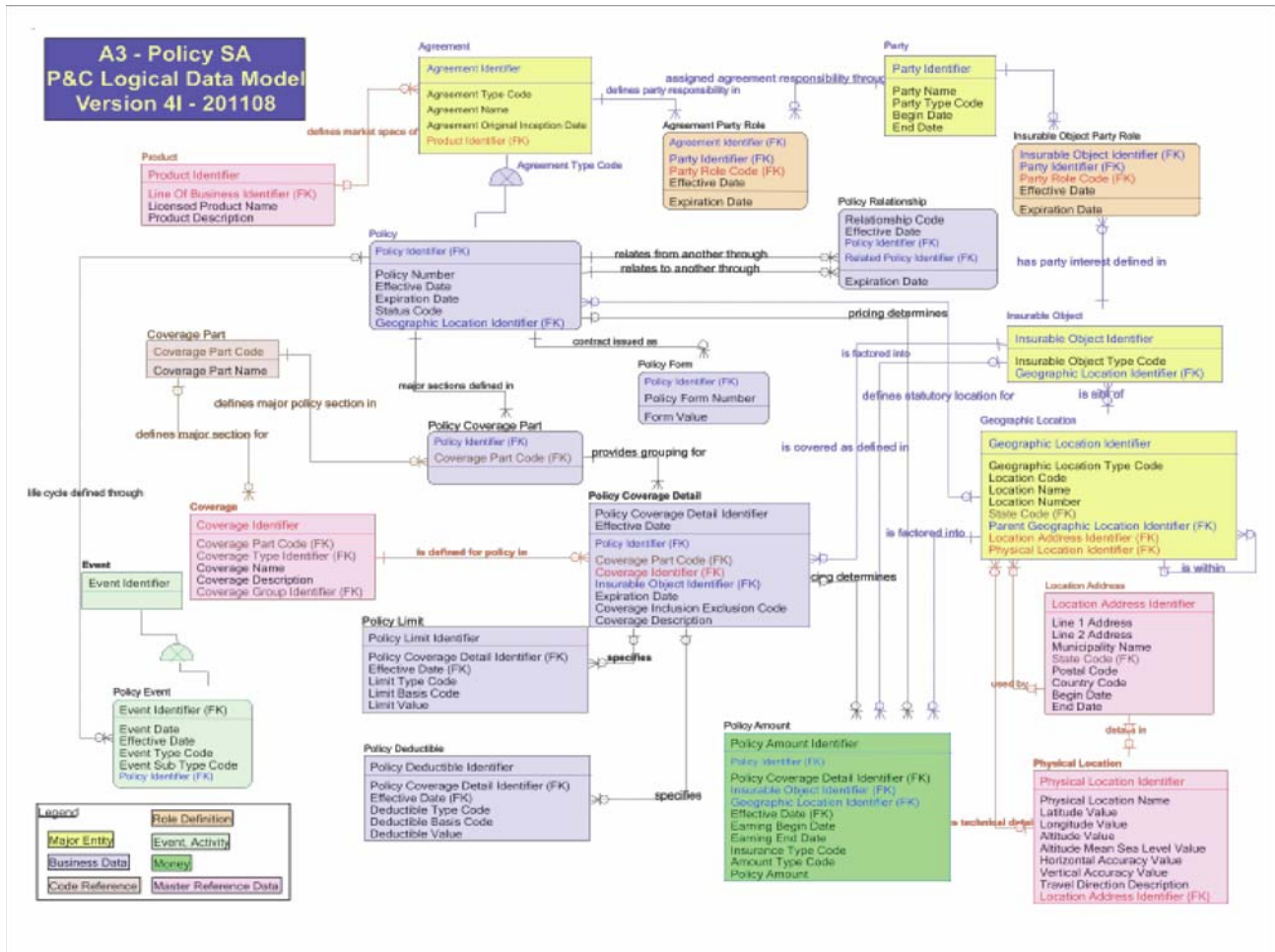
**A2 - Account and Agreement SA
P&C Logical Data Model
Version 4o - 201108**

Legend	
Major Entity	Role Definition
Business Data	Event, Activity
Code Reference	Money
	Master Reference Data



5.4 Policy Subject Area Model

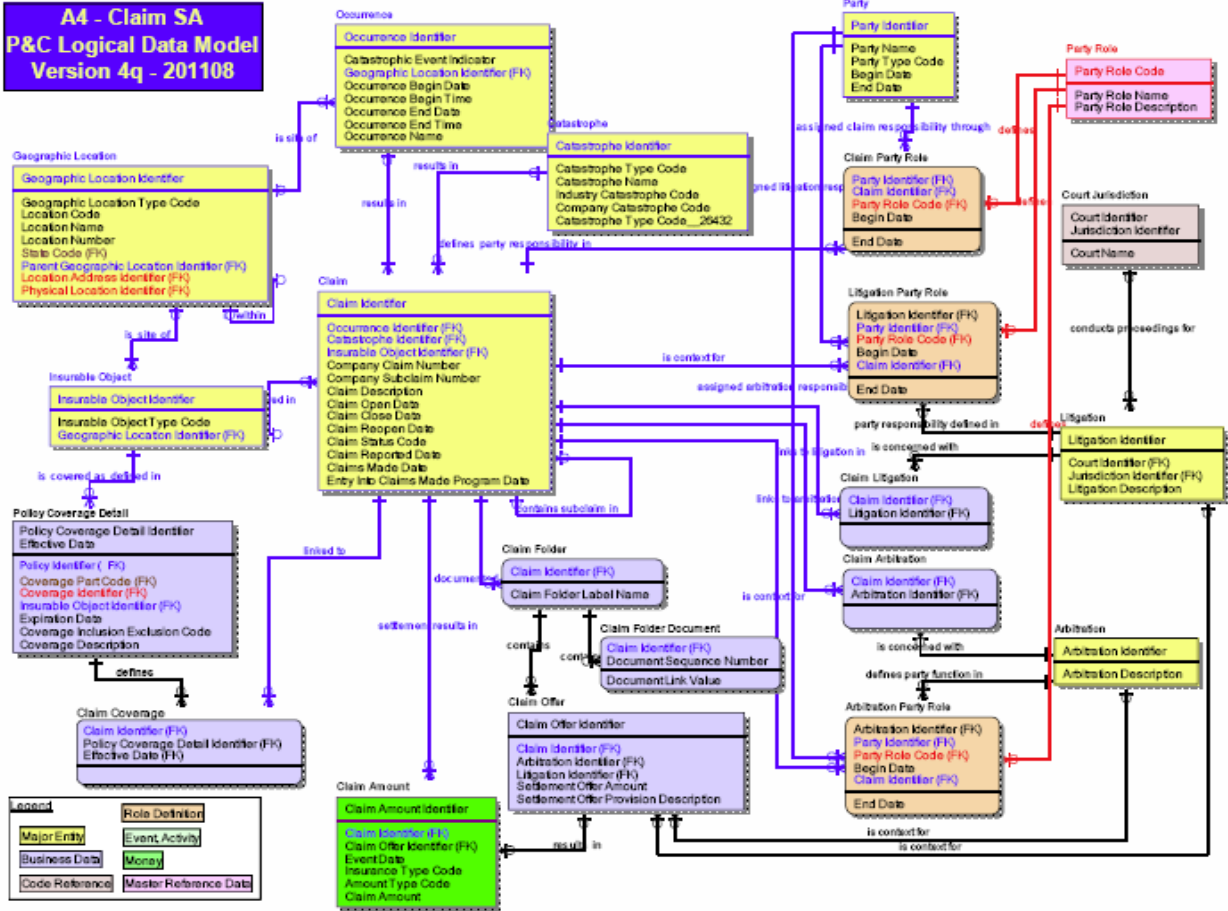
The Policy Subject Area defines the common features of an insurance policy and shows how they are related to parties and agreement. Common constructs for Geographic Location and Insurable Objects allow for these to be shared above the level of a Policy. A common entity for policy monies allows for all types of amounts to be defined at all policy levels.



5.5 Claim Subject Area Model

The Claim Subject Area defines the major entities involved in claims management, beginning with an occurrence resulting in claims and sub-claims, and the option of arbitration and litigation being involved in claim settlement. As with all areas of the model, the relationships and roles of parties is defined for the major entities. The relationship of claim to coverage is shown, and a common entity for all claims monies is defined. Refer to the Claim Role Subject Area for examples of the roles involved with claims.

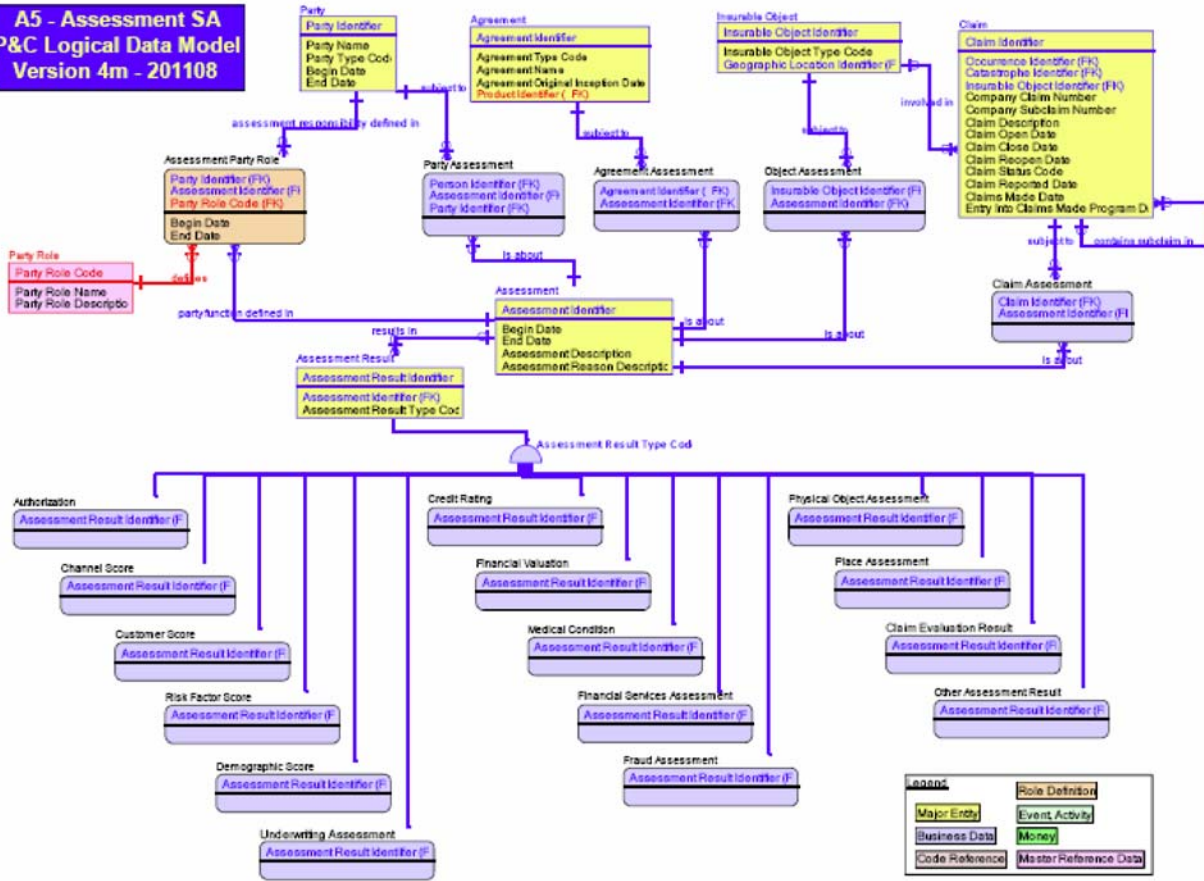
A4 - Claim SA
P&C Logical Data Model
Version 4q - 201108



5.6 Assessment Subject Area Model

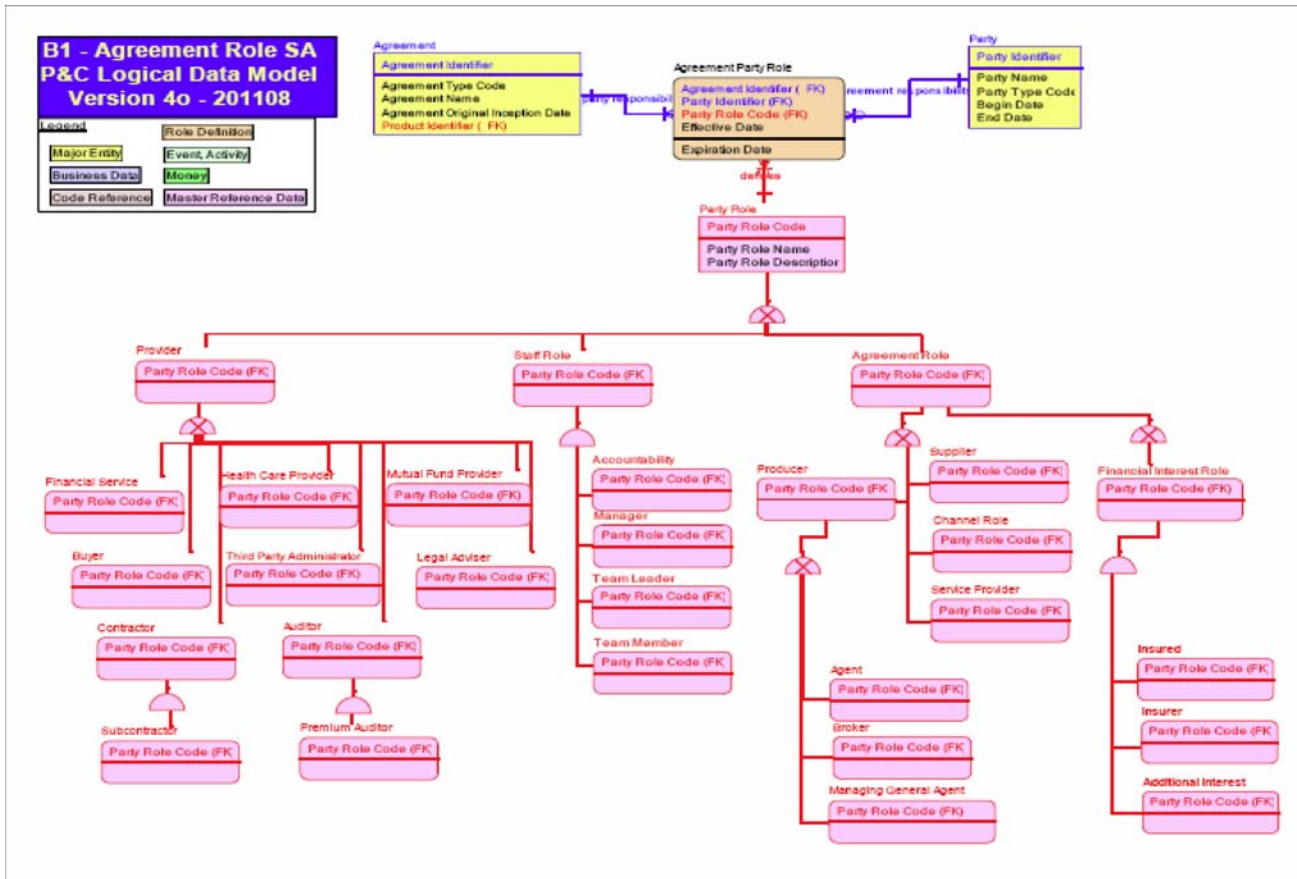
The Assessment Subject Area shows the types of assessments that apply to the insurance and financial business. These provide for oversight, risk assessment, financial information and valuation of assets. Assessments are related to other major entities such as agreement, insurable object and claim, with party roles for assessment being defined in the common metaphor.

**A5 - Assessment SA
P&C Logical Data Model
Version 4m - 201108**



5.7 Agreement Role Subject Area Model

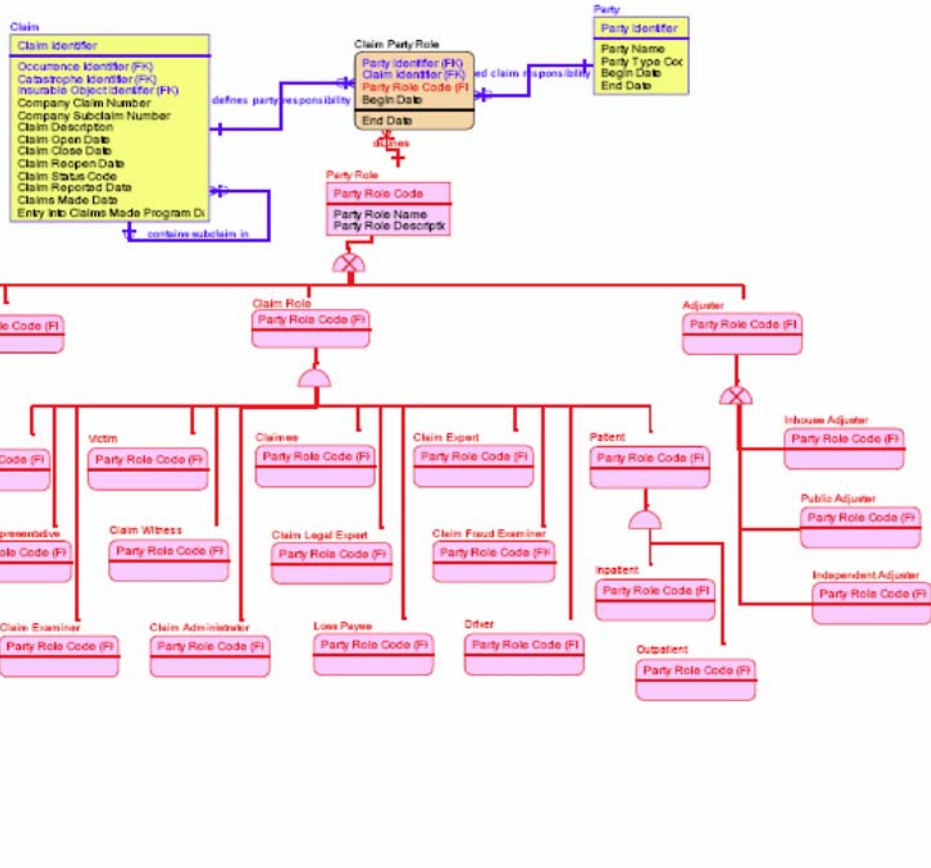
The Agreement Role Subject Area shows examples of the roles that can be involved in agreements. While these roles would become Role Codes in an implementation, it is usable to display them for understanding.



5.8 Claim Party Role Subject Area Model

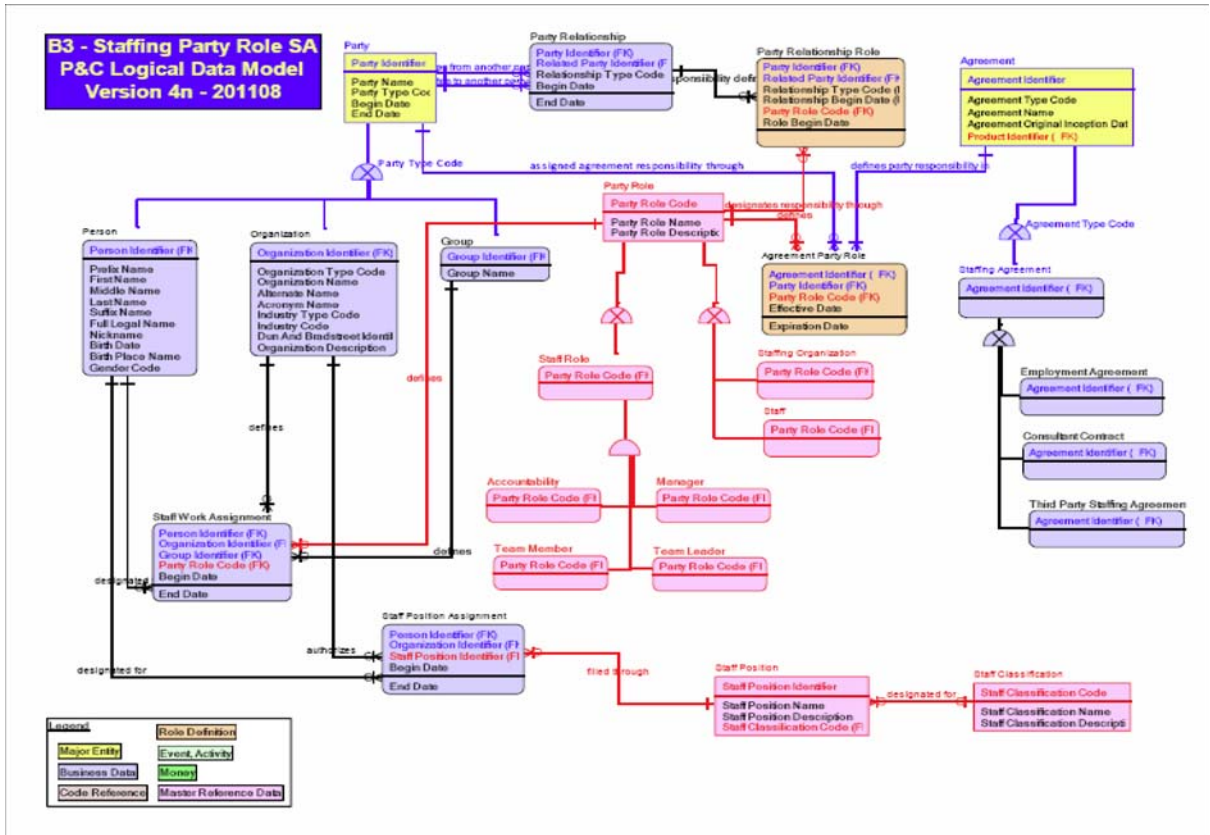
The Claim Party Role Subject Area shows examples of the roles that can be involved in claims. While these roles would become Role Codes in an implementation, it is usable to display them for understanding.

**B2 - Claim Party Role SA
P&C Logical Data Model
Version 4a - 201108**



5.9 Staffing Party Role Subject Area Model

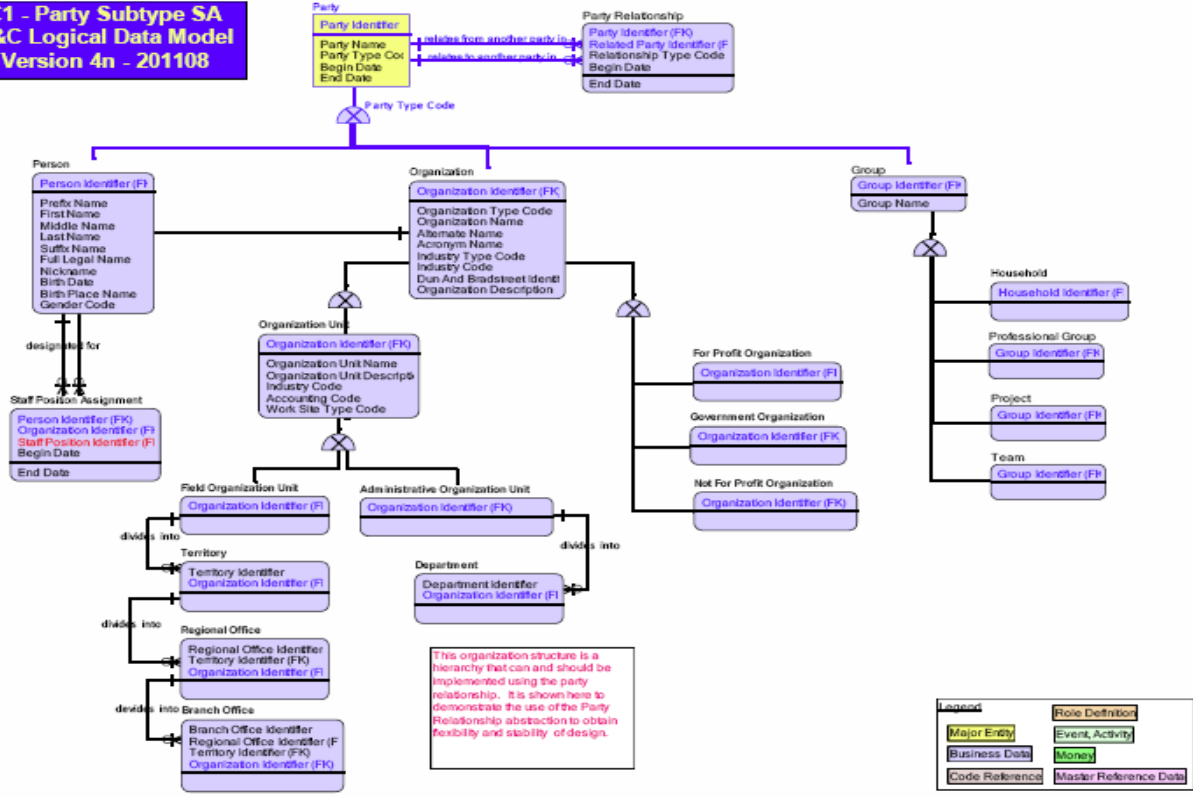
The Staffing Role Subject Area shows examples of the roles that can be involved in staffing. While these roles would become Role Codes in an implementation, it is usable to display them for understanding. This subject area also shows the entities of interest with respect to the classification and assignment of staff, which supports the operational aspects of insurance and financial services.



5.10 Party Subtype Subject Area Model

The Party Subtype Subject Area shows examples of the classifications of organization and group. It also provides examples of the use of organization and the optional ways of defining organization hierarchies. The use of party relationship is demonstrated as a common way of managing party person, organization, and group relationships.

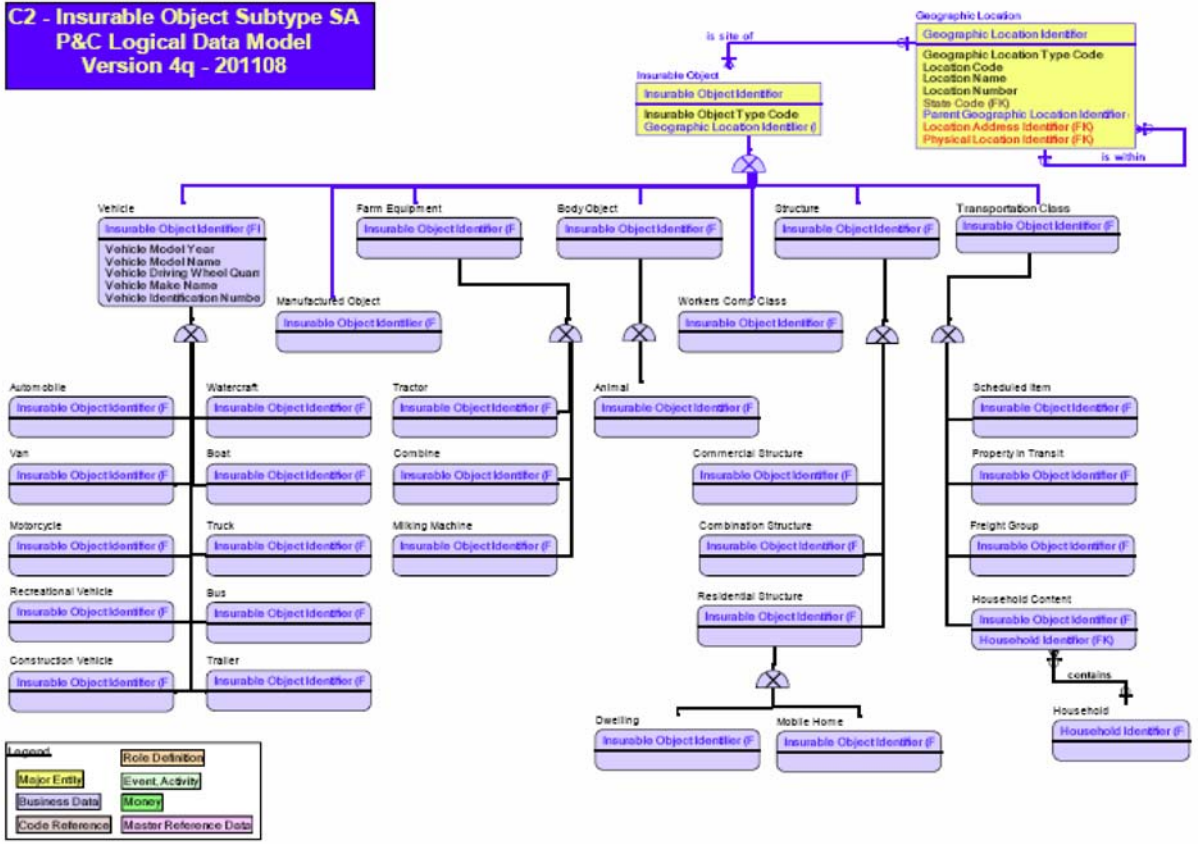
**C1 - Party Subtype SA
P&C Logical Data Model
Version 4n - 201108**



5.11 Insurable Object Subtype Subject Area Model

The Insurable Object Subtype Subject Area shows examples of the varied objects that can be involved in insurance. Some subtypes require further specialized information and may involve implementation of the subtypes, whereas some objects can be commonly described at the object level.

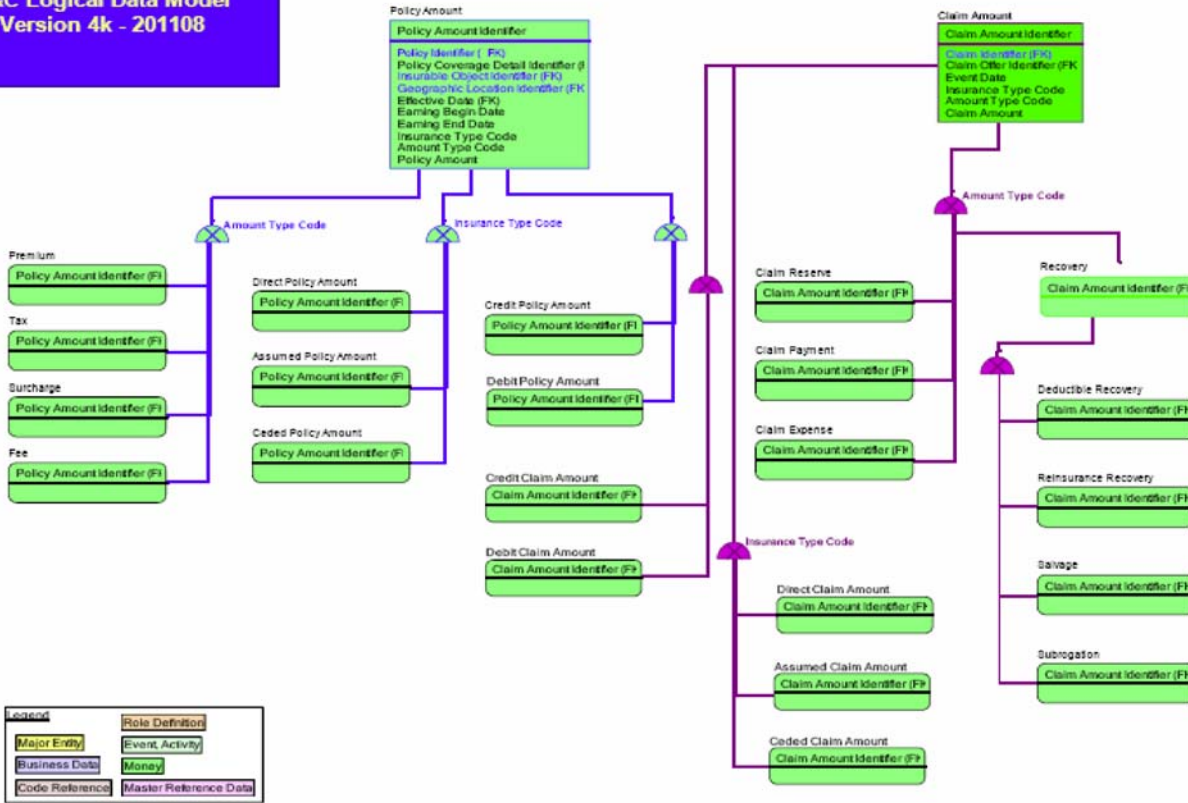
**C2 - Insurable Object Subtype SA
P&C Logical Data Model
Version 4q - 201108**



5.12 Money Subtype Subject Area Model

The "Money" Subtype Subject Area shows the various classifications of policy and claim monies, and is useful for the understanding of what is represented in the Policy Amount and Claim Amount entities.

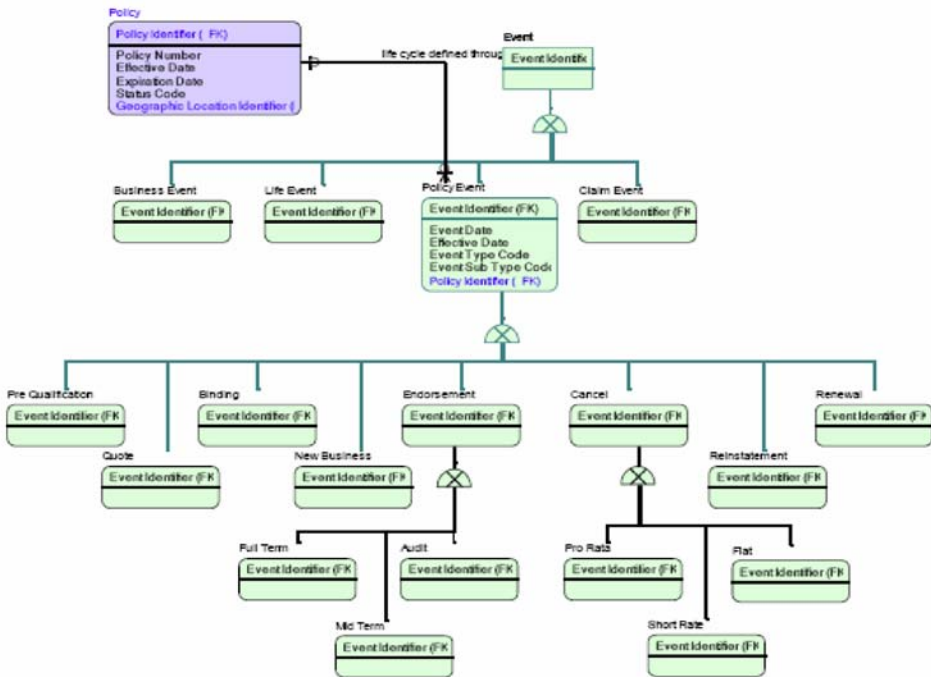
**C3 - Money Subtype SA
P&C Logical Data Model
Version 4k - 201108**



5.13 Event Subtype Subject Area Model

The Event Subject Area shows the subtypes of events defined to date for policy.

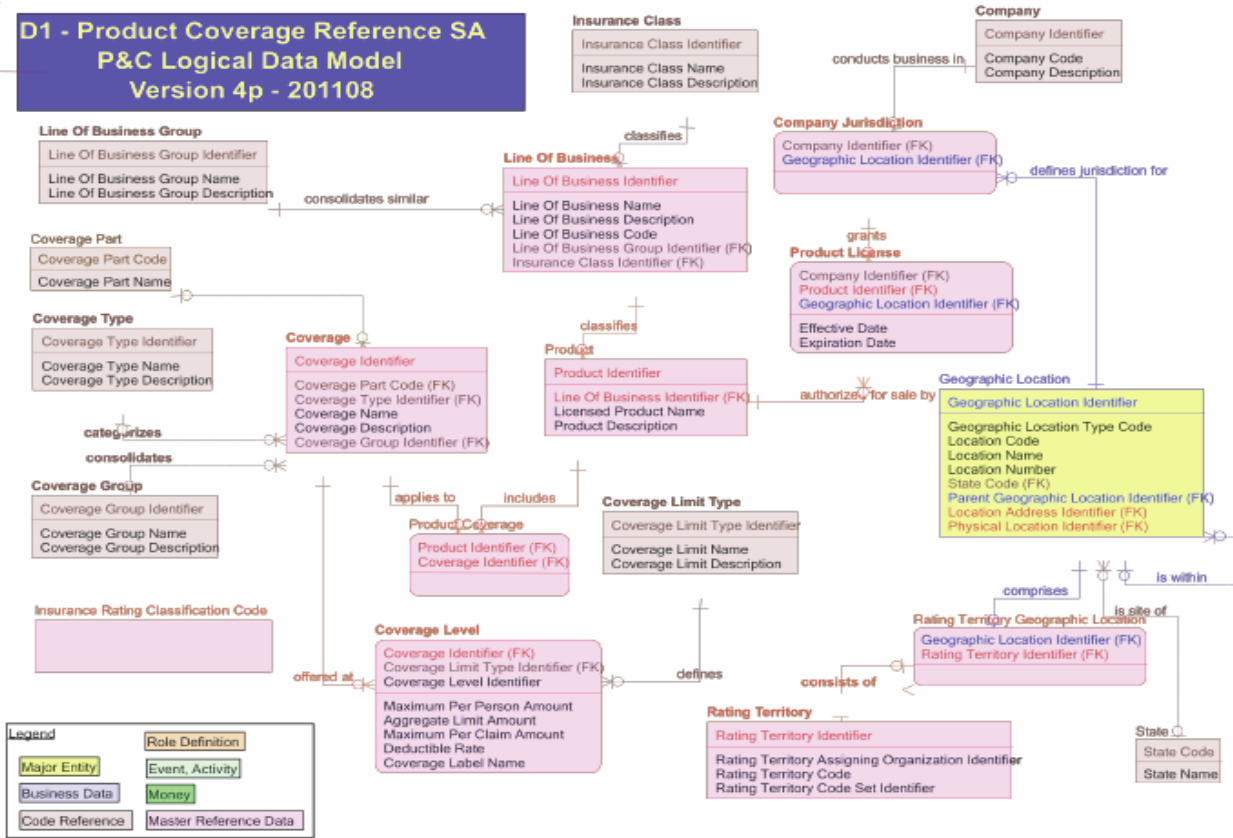
**C4 - Event Subtype SA
P&C Logical Data Model
Version 4m - 201107**



5.14 Product Coverage Reference Subject Area Model

The Product Coverage Reference Subject Area shows the entities involved in defining the company products and coverage. This is the framework for defining master data for the offerings of the company, and assuring integrity of the policy data.

**D1 - Product Coverage Reference SA
P&C Logical Data Model
Version 4p - 201108**



5.15 Other Subject Areas Not Included in this Document

The “Main Subject Area” contains all the model objects in the entire data model. For this Property and Casualty Data Model, the main subject area may contain extra model objects that have not yet been included in the specific Subject Areas.

The “Diagram Spacing Template” contains objects useful for designing entity layouts for the subject area diagrams and is not included in the publishable objects.

Annex A - Glossary of Data Model Terms and Definitions

(normative)

A.1 Subject Area Definitions

This sub clause provides a listing of all subject areas included in the P&C Data Model, and the text definitions for each subject area. The subject areas are listed in hierarchical order starting with the Main Subject Area, the “A” level being the Major Subject Areas: Party, Account and Agreement, Policy, Claim and Assessment – the “B” level containing the Roles: Agreement, Claim and Staffing Roles – the “C” level lists the Subtypes: Party, Insurable Object, Money, and Event Subtypes, and the “D” level with Product Coverage Reference.

Subject Area Name	Subject Area Definition
<Main Subject Area>	The "Main Subject Area" contains all the model objects in the entire data model. For this Property and Casualty Data Model, the main subject area may contain extra model objects that have not yet been included in the specific Subject Areas.
A1 - Party v4	The Party Subject Area shows that all persons, organizations, and groups can be represented as "parties" and that parties can then be related to other major objects with specified roles. The Party design also provides for a common approach to describing communication identifiers, relationships between parties, and legal identifiers. Examples of the use of the party types is also shown.
A2 - Account and Agreement v4	The Account and Agreement Subject Area presents the common framework for establishing customer-oriented accounts and company-oriented financial services agreements. Party Role is used to relate all parties to account and agreement, and various agreement types are identified. Refer to the Agreement Role Subject Area for examples of the roles involved with agreements.
A3 - Policy v4	The Policy Subject Area defines the common features of an insurance policy and shows how they are related to parties and agreement. Common constructs for Geographic Location and Insurable Objects allow for these to be shared above the level of a Policy. A common entity for policy monies allows for all types of amounts to be defined at all policy levels.

A4 - Claim v4	The Claim Subject Area defines the major entities involved in claims management, beginning with an occurrence resulting in claims and subclaims, and the option of arbitration and litigation being involved in claim settlement. As with all areas of the model, the relationships and roles of parties is defined for the major entities. The relationship of claim to coverage is shown, and a common entity for all claims monies is defined. Refer to the Claim Role Subject Area for examples of the roles involved with claims.
A5 - Assessment v4	The Assessment Subject Area shows the types of assessments that apply to the insurance and financial business. These provide for oversight, risk assessment, financial information and valuation of assets. Assessments are related to other major entities such as agreement, insurable object and claim, with party roles for assessment being defined in the common metaphor.
B1 - Agreement Role v4	The Agreement Role Subject Area shows examples of the roles that can be involved in agreements. While these roles would become Role Codes in an implementation, it is usable to display them for understanding.
B2 - Claim Role v4	The Claim Role Subject Area shows examples of the roles that can be involved in claims. While these roles would become Role Codes in an implementation, it is usable to display them for understanding.
B3 - Staffing Role v4	The Staffing Role Subject Area shows examples of the roles that can be involved in staffing. While these roles would become Role Codes in an implementation, it is usable to display them for understanding. This subject area also shows the entities of interest with respect to the classification and assignment of staff, which supports the operational aspects of insurance and financial services.
C1 - Party Subtype v4	The Party Subtype Subject Area shows examples of the classifications of organization and group. It also provides examples of the use of organization and the optional ways of defining organization hierarchies. The use of party relationship is demonstrated as a common way of managing party person, organization, and group relationships.
C2 - Insurable Object Subtype v4	The Insurable Object Subtype Subject Area shows examples of the varied objects that can be involved in insurance. Some subtypes require further specialized information and may involve implementation of the subtypes, whereas some objects can be commonly described at the object level.
C3 - Money Subtype v4	The "Money" Subtype Subject Area shows the various classifications of policy and claim monies, and is useful for the understanding of what is represented in the Policy Amount and Claim Amount entities.
C4 - Event Subtype v4	The Event Subject Area shows the subtypes of events defined to date for policy.
D1 - Product Coverage Reference v4	The Product Coverage Reference Subject Area shows the entities involved in defining the company products and coverages. This is the framework for defining master data for the offerings of the company, and assuring integrity of the policy data.

A.2 Entity Definitions

This sub clause provides a listing of all entities included in the P&C Data Model, and the text definition for each entity. The entities are listed in alphabetical order.

Entity Name	Entity Definition
Account	Account is a formal business arrangement providing for regular dealings or services such as multiple policies and contracts.
Account Agreement	Account Agreement is an Agreement between an account provider and an account holder and is related to the management of a financial account.
Account Party Role	Account Party Role defines how the Party relates to the Account
Account Provider	Account Provider is a Role played by a Party who, in the context of an account agreement, provides an account and the related account facilities to the account holder.
Account Role	Account Role relates a Party to a Role within an Account.
Accountability	Accountability is a Role played by a Party who has is responsible for an Account or Project or Assessment or any other object or activity.
Additional Interest	Additional Interest is a Role played by a Party who has financial or risk interest in an Agreement.
Adjuster	Additional Interest is a Role played by a Party with a financial or legal interest in the Contract or the Insured Object. Examples include but are not limited to: Mortgagee, Certificate Holder, Lien Holder
Administrative Organization Unit	An Administrative Organization Unit is an Organization Unit responsible for the terms and conditions of the contract.
Agency Contract	Agency Contract stipulates the business arrangement between an insurance agency and the insurer it represents.
Agent	.Agent is a Role played by a Party who sells and services insurance policies in either of two classifications: 1. Independent agent represents at least two insurance companies. 2. Captive Agent represents only one company and sells only its policies. A person or an organization, who solicits, negotiates or effects contracts of insurance on behalf of an insurer. The agent's right to exercise various functions, authority, and obligations, as well as the obligations of the insurer to the agent, are subject to the terms of the agency contract with the insurer, to statutory law, and to common law.
Agreement	Agreement is language that defines the terms and conditions of a legally binding contract among the identified parties, ordinarily leading to a contract. Examples; policy, reinsurance agreement, staff agreement. .
Agreement Assessment	Agreement Assessment relates an Assessment to an Agreement.
Agreement Party Role	Agreement Party Role defines how a Party relates to the agreement, Examples: party is primary named insured on a policy agreement; party is broker who sold the agreement.
Agreement Role	Agreement Role relates a Party to a Role within an Agreement.

Animal	An Animal is an Insured Object that can be farm livestock, a zoo animal, a pet, or any other animal that could be insured.
Arbitration	Arbitration is the process of settling a dispute by an appointed third party outside court. In disputes arising out of a contract containing an arbitration clause, the parties involved may either go to court or appoint someone (an arbitrator) to settle the dispute. The agreement to go to arbitration does not preclude either of the parties taking legal proceedings if it desires.
Arbitration Party Role	Arbitration Party Role defines how the Party relates to the agreement,
Assessment	Assessment is an evaluation of a particular entity resulting in a determination of its value.
Assessment Party Role	Assessment Party Role defines how the Party relates to the Assessment
Assessment Result	An Assessment Result is the outcome of an evaluation of the risk in the context of an agreement.
Assumed Claim Amount	Assumed Claim Amount classifies monies as belonging to a claim that relates to a policy that has assumed from another company.
Assumed Policy Amount	Assumed Policy Amount classifies monies as belonging to a policy that is assumed from another company.
Attorney	Attorney is a Role played by a Person who is legally appointed to transact business on another's behalf.
Audit	Audit is a transaction that occurs generally after the policy term has expired, to see if the exposures were accurate or if any post term changes need to be made and more premium billed or a credit given. Example: a premium audit may be conducted of a company insured under a workers compensation policy to assure appropriate premium has been charged based on risk location and insured workers job.
Auditor	Auditor is a Role played by a Party who performs either operational or financial reviews (audits).
Authorization	Authorization is approval given by a role player for payments to be executed or services (activity occurrences) to be received.
Auto Repair Shop Contract	Auto Repair Shop Contract is a kind of Agreement where a Repair Facility may be selected by the insurer to perform appraisals only or perform appraisals and repairs. If selected to be "in contract" the agreement implies the insurer will "make known" or identify in marketing material this shop to insurer's policyholders in exchange for the repair shop's freedom to appraise without inspection or validation (inside guidelines) the correction necessary to repair vehicle to pre-accident conditions. Claim costs are reduced due to the reduction/ elimination of re-inspection costs usually incurred; being removed from the appraisal process.
Automobile	An Automobile is an Insured Object that is a self-propelled passenger vehicle designed for operation on ordinary roads and typically having four wheels.

Binding	Binding is the act of providing insurance coverage between the time an Insurance company accepts the risk and is ready to issue the permanent policy.
Boat	A Boat is an Insured Object that is a vessel that carries passengers or freight over water.
Body Object	Body Object is an Insured Object such as a human body part, a life form such as a lab organism, or an animal.
Branch Office	A Branch Office is an Organization Unit that is the local business headquarters of an insurance company that markets and/or services its products and lines of insurance.
Broker	Broker is a Role played by a Party who searches the marketplace in the interest of clients, not insurance companies.
Brokerage Contract	Brokerage Contract is a subtype of an Agreement that defines business arrangements between a Brokerage business and another insurance or financial institution.
Bus	A Bus is an Insured Object that is a public or private conveyance vehicle used to transport people, e.g. School Bus.
Business Event	Business Event is a significant incident in the existence of an organization that is of interest to an insurer organization (such as relocation, merger, acquisition, expansion, occupation of a new premises) and may be a trigger for insurance marketing activities because of the potential resulting change(s) to the underlying organization's risk.
Buyer	Buyer is a person or organization that is responsible for acquiring goods or services that are provided for in a provider agreement.
Cancel	Cancel is the act of cancelling a Policy for whatever reason given by the Insurance Company. The policy is no longer in-force as of the date of cancellation
Catastrophe	Catastrophe is a destructive event of significant importance. Because of both the scope and the scale of losses under the event, it needs to be classified separately from other loss events. These events may also be formally classified by a political entity within whose jurisdiction the event took place
Ceded Claim Amount	Ceded Claim Amount identifies monies as being owed to a reinsurer.
Ceded Policy Amount	Ceded Policy Amount identifies monies as being owed to a reinsurer.
Channel Role	Channel Role is a Role played by a Party that represents the marketing, selling or servicing of financial services agreements. The role player can be a person (an agent or a broker), an organization (an agency) or a virtual party (a web site or a kiosk). Every Channel Role can play multiple selling channel and servicing channel roles, one for each financial services agreement.

Channel Score	Channel Score is a kind of Assessment Result that indicates the relative success of the channel in marketing and servicing products and services on behalf of the insurer.
Claim	Claim is a request by an insured for indemnification from an insurance company for loss incurred from an insured peril. Example: A homeowner files a claim if he or she suffered damage because of a fire, theft, or other loss.
Claim Administrator	Claim Administrator is a Role played by a Party who is designated by the insurance company, to manage the administration and handling of a claim.
Claim Amount	Claim Amount is the money being paid for settling a claim and paying the claimants, reinsurers, other insurers, and other interested parties. Claim amounts are classified by various attributes.
Claim Arbitration	Claim Arbitration is an associative entity that relates a Claim to an Arbitration.
Claim Assessment	Claim Assessment is an associative entity that relates a Claim to an Assessment.
Claim Coverage	Claim Coverage is an associative entity that relates a Claim to the Policy Coverage under which the claim is paid.
Claim Evaluation Result	Claim Evaluation Result is the outcome of a Claim Assessment.
Claim Event	Claim Event is a subtype of Event that identifies a specific claim event, such as an Occurrence.
Claim Examiner	Claim Examiner is a Role played by a Party who is assigned to the claim to determine the legitimacy of the claim.
Claim Expense	Claim Expense is the cost incurred in adjusting a claim. Claim-adjustment expenses include such items as attorneys' fees and investigation expenses (e.g., witness interviews).
Claim Expert	Claim Expert is a role played by a Party who provides advice on matters associated with the claim.
Claim Folder	The physical file all claim documents are maintained in.
Claim Folder Document	Claim Folder Supporting Data is written information attached to agreements, financial statements, offers, proposals, etc., to provide backup and depth to agreed-upon or discussed items (Claims). Also called supporting document or supporting schedule.
Claim Fraud Examiner	Claim Fraud Examiner is a Role played by a Party whose goal is to determine whether fraud has occurred or is occurring, and to determine who is responsible for the fraud.
Claim Legal Expert	Claim Legal Expert is a Role played by a Party who provides legal advice on matters associated with the claim.
Claim Litigation	Claim Assessment is an associative entity that relates a Claim to a Litigation case.

Claim Offer	A Claim Offer is an offer made by a financial services company to a claimant or third party in the context of a claim. Sometimes, alternative offers are made so that the claimant has different options to settle the claim. Each of these options is represented by a different claim offer. A claim offer could also be the set of benefits requested by the claimant in the context of this claim.
Claim Party Role	Claim Party Role defines any Party's involvement or role in a Claim. Examples: claimant, adjuster, victim.
Claim Payment	A Claim Payment is a payment made in whole or in part in satisfaction of a claim.
Claim Representative	Claim Representative is a Role played by a Party as a Third Party with an existing agreement to represent the claimant or an opponent Third Party in the context of a claim.
Claim Reserve	A Claim Reserve is the amount of expected loss over the life of the Claim.
Claim Role	Claim Role is a subtype of Party Role that organizes the roles specific to Claim.
Claim Witness	Claim Witness is a Role that specifies a Person as having witnessed an Occurrence (accident, chemical exposure, etc.).
Claimant	Claimant is a Role played by a Party who submits a claim for an incurred loss. (Claim Declarer is a synonym for Claimant.)
Claimee	Claimee is a role played by a Party who submits a claim to an insurance company. (see also Claimant.)
Combination Structure	Combination Structure is a subtype of Structure that identifies the Structure as a combination.
Combine	A Combine is a piece of farm machinery used to harvest crops, e.g. wheat.
Commercial Agreement	A Commercial Agreement is an contract, such as an insurance policy, between the organization and another organization dealing with the commercial activity of the latter.
Commercial Structure	Commercial Structure is an Insured Object that is a property intended for use by retail, wholesale, office, hotel or service users, or for manufacturing or other industrial purposes. Examples include but are not limited to: shopping centers, office buildings, hotels and motels, and resorts or restaurants.
Communication Identity	Communication Identity provides contact information specifications that should be utilized for communicating with a party. It specifies: communication channel (physical address, email, phone, facebook), usage type (home, work, mobile/landline), contact value (assigned phone number, email address, site address) , communication preference (contact through email, call evenings, mail to home address) and contact information ranking (1,2, 3).

Commutation Agreement	Commutation Agreement is a kind of Agreement between a ceding insurer and the reinsurer that provides for the valuation, payment, and complete discharge of all obligations between the parties under a particular reinsurance contract. Used if an insurer is withdrawing from underwriting a class of business.
Company	Company is a formal, legally registered entity, created for the purpose of conducting business.
Company Jurisdiction	Company Jurisdiction is the relationship between the company and the physical territories or locations used to define where products can be sold and serviced by the company.
Construction Vehicle	A Construction Vehicle is a motorized vehicle used in the course of construction or building of a structure or roadway.
Consultant Contract	Consultant Contract is a subtype of Agreement that outlines the working arrangement for a consultant.
Contractor	Contractor is a Role played by a Person who contracts to do work for another. An Independent Contractor makes an agreement to do a specific piece of work, retaining control of the means and method of doing the job. Examples of independent contractors are physicians, lawyers, construction contractors, engineers, and others engaged in a profession in which they offer their services to the public.
Court Jurisdiction	Court Jurisdiction is an associative entity that resolves the many-to-many relationship between the Court and the Jurisdiction entities: A Court may administer justice within many Jurisdictions and a Jurisdiction may be granted too many Courts. The legal or physical area over which a court is permitted to administer justice. A court may have many jurisdictions, and a jurisdiction may be granted to more than one court.
Coverage	Coverage is the definition of the risks being provided indemnification and the level of indemnification being provided under an insurance policy. In property insurance, coverage lists perils insured against, properties covered, locations covered, individuals insured, and the limits of indemnification. In life insurance, coverage provides living and death benefits.
Coverage Group	Coverage Group is the aggregation of coverage under a broader business classification to group them for reporting purposes, e.g. a group of liability coverage, a group of property coverage.
Coverage Level	Coverage Level is the limits of indemnification provided under coverage, e.g. the limits of insurance.
Coverage Limit Type	Coverage Limit Type is the category of indemnification limit that is applied under a coverage.
Coverage Part	Coverage Part is a section of an insurance Policy that organizes coverages at high level, usually property versus liability.
Coverage Type	Coverage Type defines the categorization of a coverage, e.g. is the coverage for liability, for physical damage, for no fault.

Credit Claim Amount	Credit Claim Amount is any Claim Amount offsets the amount paid for a claim.
Credit Policy Amount	Credit Policy Amount is any Policy Amount that offsets the revenue for a policy.
Credit Rating	Credit Rating is a rating typically provided by a financial institution or rating service indicating the likelihood of a Party to meet financial commitments based on past behavior and current financial position.
Customer	Customer is a Role played by a Party to whom an insurer is currently supplying (or has supplied in the past) services, goods, or benefits.
Customer Score	Customer Score is a kind of Assessment Result that assigns points to each customer based on specific criteria in order to be able to rank order customers against the dependent variable measured by that criteria. Examples of dependent variables are expected loss ratio, expected loss severity, propensity for a catastrophic event, etc.
Debit Claim Amount	Debit Claim Amount is any Claim Amount that is paid for a claim
Debit Policy Amount	Debit Policy Amount is any Policy Amount that is owed to the company for insurance.
Deductible Recovery	Deductible Recovery is a kind of Recovery that retrieves from the individual responsible for the deductible payment the amount of deductible associated with a loss payment under a claim.
Demographic Score	Demographic Score is an Assessment Result that is used to rank orders risks or individuals based on a table of points assigned to pre-identified demographic characteristics of the risk or individual.
Department	A Department is an Organization Unit that groups jobs in an organization to accomplish certain functions. An example is the payroll department.
Derivative Contract	Derivative Contract is a kind of Agreement where the value of the contract is based on derived variables or characteristics, such as an index of commodity prices.
Direct Claim Amount	Direct Claim Amount classifies monies as belonging to a claim that relates to a policy that is directly written by the company
Direct Policy Amount	Direct Policy Amount classifies monies as belonging to a Policy that is written directly by the company.
Driver	Driver is a Role played by a Person who operates a vehicle.
Dwelling	A Dwelling is an Insured Object that is a structure or part of a structure used as a place of residence by human beings.
Employment Agreement	Employment Agreement is a written Agreement between employer and employee, stating the terms of employment in an organization.
Endorsement	Endorsement is a supplementary coverage option added to the base policy in order to expand or extend the coverage provided. From a financial perspective, endorsements may have an effect on the total premium paid for a policy, or may not have an impact on the premium paid for the policy.

Event	Event is anything that happens, or is contemplated as happening. From an insurance perspective, an event is a situation that may impact the risk or indemnification covered by a policy
Facultative	Facultative is a type of reinsurance agreement whereby the reinsurance is purchased separately on a policy by policy basis. The reinsurance is not effective until the policy has been issued.
Farm Equipment	Farm Equipment is an Insured Object that is Equipment commonly used on a Farm, for example a tractor, cultivator, plow, combine, grain elevator, milking machine, etc. Vehicles that are Farm Equipment are unlicensed for public road use.
Fee	Fee is a charge imposed on the insurance company by a government entity; organization as a tax on the premium charged. This is a problematic definition since there are a number of types of fees.
Field Organization Unit	A Sales Organization Unit is an Organization Unit that is responsible for the sales and marketing of the Products.
Financial Account Agreement	A Financial Account Agreement is a kind of Agreement that is between a financial services provider and an account holder and is related to the management of a financial account.
Financial Adviser	Financial Adviser is a Role played by a Person as a professional adviser offering financial counsel. Some financial advisers charge a fee and earn commissions on the products they recommend to implement their advice. Other advisers only charge fees and do not sell any products or accept commissions. Some financial advisers are generalists, while others specialize in specific areas, such as investing, insurance, estate planning or taxes.
Financial Analyst	Financial Analyst is a Role played by a Party who works for a financial institution and is responsible for research and analysis of specific financial instruments, portfolios and strategies.
Financial Interest Role	Financial Interest Role identifies the monetary or monetarily valued interest a party has in the coverage. Examples are insured, beneficiary, etc.
Financial Service	Financial Services Role is a supertype for Party Agreement Roles such as Insurer, Policyholder, Assignee, etc.
Financial Services Assessment	Financial Services Assessment is a kind of Assessment Result that focuses on the finances of the coverage. An assessment done on an individual or organization based on pre-defined characteristics that identify the financial or monetary risks represented by the firm.
Financial Valuation	Financial Valuation is an assessment result expressed in financial units.
Flat	Flat is the full cancellation of a policy where the policy is deemed to have never existed, no risk indemnification has been provided, and a full return of premium is granted.
For Profit Organization	For Profit Organization is a subtype of Organization and Party that is a means of classifying an organization.

Fraud Assessment	Fraud Assessment is a role played by a Party whose goal is to determine whether fraud has occurred or is occurring, the extent and impact of the fraud, and to determine who is responsible for the fraud.
Freight Group	Freight Group is a kind of Insurable Object Group that address responsibility for in transit goods.
Full Term	Full term is a type of endorsement where the changes made are effective on the policy effective date and apply for the full term of the policy.
Geographic Location	A Geographic Location is a bounded area defined by nature, by an external authority (such as a government) or for an internal business purpose. Used to identify a location in space that may or may not be a structured address, Examples: country, city, continent, postal area, risk area, postal address, property address.
Government Organization	Government Organization is a kind of Organization with state ownership or control of any asset, industry, or enterprise at any level, national, regional or local (municipal); or to common (full-community) non-state ownership.
Group	Group is an informal structure that is not incorporated, such as a household or a project team.
Group Agreement	Group Agreement is a kind of contractual insurance Agreement provided to the employer and detailing coverage provided to the group.
Health Care Provider	Health Care Provider is a Role played by a Party who provides services concerned with the maintenance or restoration of the health of the body or mind.
Household	Household is a set of individuals, usually resident at the same address, and members of the same nuclear or extended family, who share a common economic interest and who are to be treated for certain purposes (for example, marketing campaigns) as a unit.
Household Content	Household Content is a list and description of Insured Objects (personal property) to be utilized in the event an insurance claim must be filed.
Household Person	Household Person is an individual who resides within a household.
Household Person Role	Household Person Role defines an individual's function within a household, such as head of household.
Independent Adjuster	Independent Adjuster is a Role played by a Party as an Adjuster outside the Insurance company when hired by the Insurer.
Individual Agreement	Individual Agreement is a kind of legal or contractual Agreement that an Individual voluntarily enters.
Inhouse Adjuster	Inhouse Adjuster is a Role played by a Party as an Adjuster who is an employee of the Insurer or under contract by the Insurer.
Inpatient	Inpatient is a Role played by a Person who is formally admitted (or hospitalized) to an institution for treatment and/or care and stays for a minimum of one night in the hospital or other institution providing inpatient care.

Insurable Object	An Insurable Object is an item figuring in an insurance coverage or policy, either as the object for which possible damages to the object or loss of the object is insured, or as the object for which damages caused by the object are insured. Examples: residence, vehicle, class of employees.
Insurable Object Party Role	Insurable Object Party Role defines how the Party and the Insurable Object are related. Examples: person is driver of vehicle, organization owns property
Insurance Class	Insurance Class is the high level type or line of insurance business in which the organization is engaged, e.g. Property and Casualty or Life Insurance.
Insurance Rating Classification Code	These define the activities that are performed at a specific location.
Insured	Insured is a Role played by a Party whose interest in the subject matter of the insurance is protected under the policy. The insured does not necessarily need to be the policyholder or the beneficiary.
Insured Account	Insured Account is an account at a brokerage firm, bank, savings and loan association or credit union that is insured either by a federal or private insurance. This could also be an organization that has one or more contractual relationships with a commercial lines insurer.
Insurer	Insurer is a Role played by a Party who provides insurance.
Intermediary Agreement	An Intermediary Agreement is a kind of Agreement that defines the ways in which an intermediary can act on behalf of an insurance company.
Legal Adviser	Legal Adviser is a Role played by a Party who is employed by another Party to give legal guidance and advice on the way the latter party conducts business.
Legal Jurisdiction	Legal Jurisdiction is a geographic or topical area of authority for a specific government entity.
Legal Jurisdiction Party Identity	Legal Jurisdiction Party Identity provides the identifier by which a party is known to the designated legal jurisdiction, such as a drivers license number for a given state jurisdiction.
Life Event	Life Event is an incident that occurs during the lifetime of a Party and that may have importance in a decision by the party to contemplate the purchase of insurance, e.g. the birth of a child, a birthday, a graduation event.
Line Of Business	Line of Business is the high level type or line of insurance business in which the organization is engaged, e.g. Property and Casualty or Life Insurance.
Line Of Business Group	Line of Business Group is the aggregation of insurance policies, coverages or contracts by an insurance carrier, either for internal reporting purposes or external reporting purposes.
Litigation	Litigation is a judicial contest through which legal rights are sought to be determined and enforced.
Litigation Party Role	Litigation Party Role defines how the Party relates to a Litigation case.

Location Address	Postal Address is a Contact Point that is an address used for the delivery of letters and packages by an external mailing or packaging service, at a place where the recipient usually lives or works. Note that the exact structure of a postal address is likely to change depending on the country of the postal address.
Loss Payee	Loss Payee is a Role played by a Party to whom losses under the policy will be payable (e.g. a mortgagee)
Manager	Manager is an individual within an organization who defines and communicates the work activities of others, makes decisions regarding the allocation of resources, and legally engages in relationships with individuals and organizations outside the organization.
Managing General Agent	Managing General Agent is a wholesale insurance intermediary with the authority to accept placements from (and often to appoint) retail agents on behalf of an insurer. Managing general agents generally provide underwriting and administrative services, such as policy issuance, on behalf of the insurers they represent. These arrangements are most common in the surplus lines marketplace. Typically, MGAs market more unusual coverage, such as professional liability, for which specialized expertise is required to underwrite policies. MGAs benefit insurers because such expertise is not always available within the company and would be more costly to develop on an in-house basis.
Manufactured Object	Manufactured Object is an Insurable Object that was made by machine or by industrial process.
Medical Condition	Medical Condition is an assessment of the physical condition and health of a Person. Discrete results of portions of a Medical assessment are recorded as objective measurements such as height, weight, and blood pressure.
Mid Term	Mid Term is a type of endorsement that is applied to a policy whereby the changes are made and effective at a point in time after the effective date and before the expiration date of a policy term, and not from the effective date of the policy.
Milking Machine	Milking Machine is an Insurable Object that is a kind of Farm Equipment and is an electric machine for milking cows.
Mobile Home	A Mobile Home is an Insured Object that is a dwelling unit manufactured in a factory and designed to be transported to a site and semi permanently attached.
Motorcycle	A Motorcycle is an Insured Object that is a two or three wheeled automotive vehicle for one or two people.
Mutual Fund Provider	Mutual Fund Provider is a kind of Service Provider who offers shares in an investment company that uses the capital to buy a diverse group of stocks from other companies based on a stated set of investment objectives. Supplier is a Role played by a Party who supplies materials, products, or services to others; firm in either the wholesale or the retail supply business.

New Business	New Business is a Business operation by which an insurance policy is purchased by or sold to an individual or organization where no current relationship exists for that policy type with the insurance company. This operation is recognized when the first premium is collected.
Not For Profit Organization	Not For Profit Organization is a kind of Organization that has received a current and appropriate government designation as a Not for Profit entity
Object Assessment	Object Assessment is the review and evaluation of a specific insured item for validation of coverage.
Occurrence	Occurrence is an event that results in bodily injury and/or property damage to a third party. A clause that is common to most liability insurance policies stipulates that all bodily injuries and/or property damages resulting from the same general conditions are interpreted as resulting from one occurrence and thus subject to the policy limits per occurrence.
Organization	An Organization is a Party that is a business concern or a group of individuals that are systematically bound by a common purpose. Organizations may be legal entities in their own right. Examples: commercial organizations such as limited companies, publicly quoted multinationals, subsidiaries
Organization Unit	An Organization Unit is a business concern or a group of individuals that are systematically bound by a common purpose. Organizations may be legal entities in their own right. This includes commercial organizations such as limited companies, publicly quoted multinationals, subsidiaries etc. It also includes organizational units such as branches, departments or teams and more informal groupings such as clubs, societies, charities and interest groups consisting of two or more people. The example sub-types that have been included in the model are: Association, Trust, Company, Affinity group, Profession group.
Other Assessment Result	Other Assessment Result is a kind of Assessment Result that is not covered by other commonly listed options available.
Outpatient	Outpatient is a Role played by a Person as a Patient who is not formally admitted to the facility (physician's private office, hospital outpatient centre or ambulatory-care centre) and does not stay overnight.
Party	A Party is a person, organization or group that can enter into a contract or other legal proceeding, or which plays a role in the insurance industry.
Party Assessment	Party Assessment is an associative entity that relates a Party to an Assessment.
Party Communication	Party Communication links a party to a Communication Identity. Examples; a person has a phone number; an organization has a website: both have an address
Party Preference	Contact Preference records the preferred means of contact.
Party Relationship	Party Relationship defines how two parties are linked to each other, such as person works for an organization.

Party Relationship Role	Party Relationship Role defines the role that one party plays with respect to another party, such as a person working for an organization plays the role of team leader. Party Relationship defines what a party is; Role defines what a party does.
Party Role	Party Role defines how a Party relates to another entity.
Patient	Patient is a Role played by a Person who is in contact with the health care system seeking attention for a health condition.
Person	A Person is a Party who is a human being, either alive or dead.
Person Profession	Person Profession is a title or career category that describes how an individual earns a living. Examples: Doctor, Lawyer, Teacher, Carpenter, Entertainer
Physical Location	Physical Location is a location bounded by parameters such as Latitude and Longitude, Altitude, Depth, etc.
Physical Object Assessment	Physical Object Assessment is an assessment type that measures the risks represented by ownership, utilization or proximity of the physical object. It collects information regarding the likelihood of the object to contribute to the probability of future loss under an insurance policy or contract issued.
Place Assessment	Place Assessment is an Assessment Result that collects information regarding a location and/or physical structure that may impact its likelihood to contribute to the probability of future events that may increase the risk under an insurance policy or contract issued.
Policy	A Policy is a kind of written Agreement that puts insurance coverage into effect.
Policy Amount	Policy Amount is a central entry for defining all the monies associated with a Policy.
Policy Coverage Detail	Policy Coverage is a protection or financial benefit included within the terms of a Policy. Coverage is protection under an insurance policy. In property insurance, coverage lists perils insured against, properties covered, locations covered, individuals insured, and the limits of indemnification. In life insurance, living and death benefits.
Policy Coverage Part	Policy Coverage Part is a major section of a Policy that organizes the coverages. Typically, there are Coverage Parts for property and liability.
Policy Deductible	Policy Deductible defines the Deductibles (attachment point for coverage) associated with the policy coverages. Deductibles are the loss amounts paid by the insured before insurance payments apply.
Policy Event	Policy Event is an event that deals with servicing an insurance policy. Examples would include Policy Renewal, Reinstatement, Cancellation, etc.
Policy Form	A Form is a typical document to be used as a guide in framing others for like cases, e.g. a form for an insurance policy.
Policy Limit	Policy Limit defines the Limits (highest amount of coverage) associated with the policy coverages.
Policy Relationship	Policy Relationship defines the relationship between two policies.

Pre Qualification	Pre-Qualification is a process of qualifying that a risk will be acceptable and a policy will be issued before either the application is received or the policy is fully underwritten.
Premium	Premium is money amount that is charged for the amount of insurance and the coverage terms provided under the policy.
Premium Auditor	Premium Auditor is a kind of Auditor who audits the exposure basis for an insurance policy, i.e., payroll, sales, or vehicle count, after the end of a policy period to determine the actual (audited) exposure for the purpose of making a final calculation of the premium and premium taxes.
Pro Rata	Pro Rata is a type of cancellation where the policy is deemed to have been effective for a period of time and only a pro rata amount of premium is returned based on the time the policy was effective. The calculation methodology for the pro rata amount can change from insurance company to insurance company
Producer	Producer is a role played by a Person who sells and services insurance policies in the jurisdictions for which the person is licensed, and for the companies for which the producer is appointed.
Product	Product is the definition of what is agreed between the insurance company and its customers as an item to be purchased as part of an insurance agreement.
Product Coverage	Product Coverage is an associative entity that relates a Product to a Coverage. It is a master reference data entity whose data specifies which Coverages apply to which Products.
Product License	Product License is an associative entity that relates a Product to a Jurisdiction in which the Product is licensed. It is a master reference data entity whose data specifies which Products are licensed in which Jurisdictions (usually States).
Professional Group	Professional Group is a subtype example of a Group that is a subtype of Party.
Project	Project is a subtype example of a Group that is a subtype of Party.
Property In Transit	Property in Transit is a kind of Insured Object Group that is property being transported in any vehicle.
Prospect	Prospect is a Role played by a Party who is a potential purchaser of an insurance product.
Provider	Provider is a role played by a party to provide a service or to take responsibility for people who contract with them.
Provider Agreement	Provider Agreement is a kind of Agreement between an individual or organization which provides products and/or services, and the individual or organization contracting for the products and/or services
Public Adjuster	Public Adjuster is a Role played by a Party who, as an Adjuster, represents the interests of the claimant.

Quote	Quote is a price estimate for an insurance policy. The estimate is considered not to be binding. The quote is usually based on a reduced set of the information required for an insurance policy, so the stated price can only be an approximation and may change when the required final information is provided and validated.
Rating Territory	Rating Territory is a code developed to charge a adequate premium for the risk within that geographic area.
Rating Territory Geographic Location	Rating Territory Geographic Location is an associative entity that relates a Rating Territory to a Geographic Location. It is a master reference entity whose data specifies the Geographic Locations within the various Rating Territories.
Recovery	Recovery is a kind of Claim Financial in which the insurance company attempts to recoup monies distributed in error or monies due it through the actions or inactions of others.
Recreational Vehicle	A Recreational Vehicle is an Insured Object that is a vehicle designed for recreation, as in camping.
Regional Office	A Regional Office is an Organization Unit that is a Branch Office of an insurance company's home office that can market, underwrite, and service the company's lines of business within a specified geographical area.
Reinstatement	Reinstatement is a transaction that is applied to a policy to bring it back to actively insured status from a state where the policy was not valid.
Reinsurance Agreement	Reinsurance Agreement is a kind of Agreement between the Reinsurer and the Ceding Company that stipulates the manner in which the insurance liability written on various Risks insured by the Ceding Company is to be shared, and the cost of the risk sharing to the Ceding Company. Another name for Reinsurance Agreement is Reinsurance Treaty.
Reinsurance Recovery	Reinsurance Recovery is the act of providing the appropriate information and validation of a loss in order to receive payment from a reinsurance organization providing either facultative or treaty reinsurance.
Renewal	Renewal is the action of continuing the coverage provided by a policy from one term to the next when the original term expires. Renewal may result in changes to the original policy for terms such as premium amount, coverage terms, deductibles, limits of insurance, etc.
Residential Structure	A Residential Structure is an Insured Object that is used for human habitation.
Risk Factor Score	Risk Factor Score is a kind of Assessment Result that evaluates and ranks orders the contribution a common factor has on the underlying Insurable Object. The different properties of the factor are given different scores based on their contribution to the risk being insured against.
Salvage	Salvage is the attempt by an Insurance Company to recover value from an object during the handling of a claim.

Scheduled Item	A Scheduled Item is a kind of Insured Object Group that is insured separately from the standard property insurance in order to receive the full value for a loss. Examples are: expensive jewelry, furs, paintings, electronics, etc.
Service Provider	Service Provider is a party that provides services to or for the insurance organization. Examples include: doctors, hospitals, laboratories, paramedics, garages, experts, vendors and other financial institutions.
Short Rate	Short Rate is a subtype of Cancellation which is a subtype of Policy Event. Short Rate means that when a policy is cancelled, the returned amount of premium is less than the "pro rata" proportion of the time the policy was in effect.
Staff	Staff is a Role played by a Person when working for compensation, whether direct or indirect, for another Party in return for stipulated services.
Staff Classification	Staff Classification is a designation of staff persons as to benefit eligibility and level within an organization.
Staff Position	Staff Position defines the specific job functions in the company.
Staff Position Assignment	An Employment Position is an Organization Unit that is a particular position in an organization which has a job title, responsibilities, and salary range and may have other attributes such as office location, place in the reporting hierarchy, etc.
Staff Role	Staff Classification Code represents classes of employees versus consultants, based on part and full time, benefit eligibility, etc. for a staff person.
Staff Work Assignment	Staff Work Assignment tracks the association between a staff person and a work area or work group within an organization. Example: a person works in an organization and is assigned to project team.
Staffing Agreement	An Employment Agreement is a written Agreement between employer and employee, stating the terms of employment in an organization.
Staffing Organization	A Staffing Organization (Employer) is a role played by a Party when that Party hires and pays wages, thereby providing a livelihood to individuals who perform work. The employment relationship confers authority on the employer, who has the right to control and direct the work to be performed. An employer also has the right to engage or discharge and furnish the working location and supplies. An employer is responsible for the collection and remission of federal income and Social Security taxes from employees' compensation.
State	State provides a reference list of U.S. States and Canadian Provinces.
Structure	A Structure is an Insured Object that is a man-made building or construction.
Subcontractor	Subcontractor is a Role played by a Party to whom a General Contractor or other subcontractor sublets part or all of a contract.

Subrogation	Subrogation is the legal process by which an insurance company, after paying a loss, seeks to recover the amount of the loss from another party who is legally liable for it. For example, if a third party, through negligence, damages an insured's car and the insured's insurance company pays to restore the car, the insurance company has recourse against the third party for the costs involved. The insured cannot sue the third party for damage, since if successful, the insured could collect twice for the same damage.
Supplier	Supplier is a Role played by a Party who supplies materials, products, or services to others; firm in either the wholesale or the retail supply business.
Surcharge	Surcharge is a charge imposed in excess of standard or normal charges for products and services provided during an insurance activity. The surcharge may be imposed by a governmental organization, an insurance company, or a third party providing goods and services during an insurance event.
Tax	Tax is a charge imposed by a governmental organization on individual and organizations in exchange for governmental goods and services
Team	Team is a subtype example of a Group that is a subtype of Party.
Team Leader	Team Leader is Role that may apply to any major object that requires team support.
Team Member	Team Member is Role that may apply to any major object that requires team support.
Territory	Territory is a subtype of Organization and is an example of how a company's organization structure can be represented as Party and Party Relationship.
Third Party Administrator	Third Party is a Role played by a Party other than the insured or the insurer who has incurred a loss or is entitled to receive a benefit payment as the result of acts or omissions of the insured.
Third Party Staffing Agreement	Third Party Staffing Agreement is an example of Agreement with a third party to provide human resources for company.
Tractor	Tractor is an Insurable Object that is a kind of Farm Equipment and is a powerful motor-driven vehicle with large, heavy treads used for pulling farm equipment.
Trailer	A Trailer is an Insured Object that is pulled by another Vehicle and is used for transporting something.
Transportation Class	Transportation Class is a subtype of Insurable Object that describes the kinds of Transportation being insured. Transportation is a type of "Inland Marine" insurance.
Treaty	Treaty is a type of reinsurance agreement whereby the reinsurance terms and conditions have already been agreed to contractually between the issuing company and the reinsurance company and the insurance already exists. A treaty is written to cover a similar relationship on multiple risks in a portfolio rather than a single risk.

Truck	A Truck is an Insured Object that is any of various motor vehicles designed for carrying or pulling loads.
Underwriting Assessment	Underwriting Assessment is the evaluations provided by Underwriters who are reviewing the proposed new or renewal policy to determine their willingness to accept the risk. Items they might evaluate are the limits of insurance being requested, the demographics of the location, the demographics of the requestor, the condition of the Insurable Object, etc.
Van	A Van is an Insured Object that is a usually enclosed Vehicle used for the transportation of goods or animals.
Vehicle	A Vehicle is an Insured Object that is a conveyance for transporting people and/or goods.
Victim	Victim is a Role played by a Party who is affected by any kind of loss, condition or event that results in the submission of a claim.
Watercraft	A Watercraft is an Insured Object that is a Vehicle made for transportation on water and primarily used for personal use. It may be motorized or may be manually propelled.
Workers Comp Class	Workers Comp Class is a Job classification covered by a policy providing insurance coverage on medical and indemnity losses of employees of an organization.

A.3 Attribute Definitions

This sub clause provides a listing of all attributes included in the P&C Data Model, and the text definition for each attribute. The attributes are listed in alphabetical order.

Attribute Name	Attribute Definition	Domain Name
Account Identifier	Account Identifier is the unique identifier of an Account	Account Identifier
Account Name	Account Name is the wording used to name an Account	Medium Name
Account Type Code	Account Type Code represents the type of Account Type, e.g. an Insured Account	Account Type Code
Accounting Code	Accounting Code is the budget or general ledger code that can apply to any monies of a business	Accounting Code
Acronym Name	Acronym Name is an abbreviated version of an Organization's name. Example: IBM, SMS, NBC	Short Name
Aggregate Limit Amount	Aggregate Limit Amount is a limit of coverage that specifies the maximum amount to be paid regardless of any other factor.	Amount
Agreement Identifier	Agreement Identifier is the unique identifier of an Agreement	Agreement Identifier
Agreement Name	Agreement Name is the wording used to name an Agreement	Medium Name

Agreement Original Inception Date	Agreement Original Inception Date is the date than agreement first became effective.	Inception Date
Agreement Type Code	Agreement Type Code represents an Agreement category. Examples: reinsurance agreement, commercial agreement, service agreement	Agreement Type Code
Alternate Name	Alternate Name is an alias or additional name used by an Organization.	Long Name
Altitude Mean Sea Level Value	Altitude Mean Sea Level Value is the height in terms of feet bases from sea level.	Variable Value
Altitude Value	Altitude Value is the height number	Variable Value
Amount Type Code	Amount Type Code defines the category to which a monetary amount will be applied. Example: premium, commission, taxes, surcharge,	Amount Type Code
Amount Type Code	Amount Type Code defines the category to which a monetary amount will be applied. Example: premium, commission, taxes, surcharge,	Account Type Code
Arbitration Description	Arbitration Description is the text that defines an arbitration.	Long Description
Arbitration Identifier	Arbitration Identifier is the unique identifier of a dispute resolution mechanism designed to help aggrieved parties recover damages	Arbitration Identifier
Assessment Description	Assessment Description is text used to describe an Assessment such as a Person or Object	Long Description
Assessment Identifier	Assessment Identifier is the unique identifier of a grouping of Assessments such as a Person or Object	Assessment Identifier
Assessment Reason Description	Assessment Reason Description defines the reason for the Assessment such as Fraud or Credit Rating check	Medium Description
Assessment Result Identifier	An Assessment Result Identifier is the outcome of an evaluation of the risk in the context of an agreement.	Assessment Result Identifier
Assessment Result Type Code	Assessment Result Type Code represents the definition of the Result of an Assessment. Examples: Excellent Credit, Fraud Risk, Unfavorable Demographic Location	Assessment Result Type Code
Begin Date	Begin Date is a scheduled start date	Begin Date
Begin Date	Begin Date is a scheduled start date	<default>
Birth Date	Birth Date is the year, month, and day that a person was born	Date
Birth Place Name	Birth Place Name is the city and state or country in which a person was born	Short Name
Branch Office Identifier	Branch Office Identifier is a unique designation within a company for identifying the lowest level of office structure	Organization Identifier
Catastrophe Identifier	Catastrophe Identifier indicates that a claim is the result of a Catastrophe	Catastrophe Identifier
Catastrophe Name	Catastrophe Name is the wording assigned to a catastrophe by regulatory agency or Insurance Company	Medium Name
Catastrophe Type Code	Catastrophe Type Code represents a category of severe loss characterized by extreme force and/or sizable financial loss	Catastrophe Type Code

Catastrophe Type Code__26432	Catastrophe Type Code defines the kind of Catastrophe. Example: Hurricane, Earthquake.	Code
Catastrophic Event Indicator	Catastrophic Event Indicator indicates that an occurrence is the result of a severe loss characterized by extreme force and/or sizable financial loss	Indicator
Claim Amount	Claim Amount is the financial amount reserved or paid in connection with a claim	Amount
Claim Amount Identifier	Claim Amount Identifier is the unique identifier of the financial amount reserved or paid in connection with a claim	Claim Amount Identifier
Claim Amount Identifier	Claim Amount Identifier is the unique identifier of the financial amount reserved or paid in connection with a claim	Amount
Claim Close Date	Claim Close Date is the date that a claim is considered resolved.	Date
Claim Description	Claim Description is the text verbiage describing the event which resulted in a claim.	Long Description
Claim Folder Label Name	Claim Folder Label Name is the wording used to identify a Claim Folder	Medium Name
Claim Identifier	Claim Identifier is the unique identifier of a claim	Claim Identifier
Claim Offer Identifier	Claim Offer Identifier uniquely identifies the claim office that will be handling the claim.	Claim Offer Identifier
Claim Open Date	Claim Open Date is the date that a claim or subclaim file is set up and a potential claim is acknowledged.	Date
Claim Reopen Date	Claim Reopen Date is the date a previously closed claim is reopened for further examination and additional handling.	Date
Claim Reported Date	Claim Reported Date is the date a claim is filed and recorded by the Insurance carrier responsible for handling the claim.	Date
Claim Status Code	Claim Status Code represents the current state of claim setup and resolution. Example: Open, Pending Arbitration, In Litigation, Closed.	Claim Status Code
Claims Made Date	Claims Made Date is the date in which claims were made during the extended reporting period on claims-made contracts. The last day the contract was in-force.	Date
Communication Identifier	Communication Identifier is the unique identifier of a set of communication specifications used to contact a party	Communication Identifier
Communication Qualifier Value	Communication Qualifier Value is the a type of communication mechanism such as personal email, work email, personal cell phone, work cell phone.	Variable Value
Communication Type Code	Communication Type Code represents a communication category. Examples: Postal Mail, Phone, Email	Communication Type Code
Communication Value	Communication Value is the value assigned to a communication mechanism specific to the party. Examples: the characters of the phone number or email address	Variable Value
Company Catastrophe Code	Company Catastrophe Code represents the category of catastrophe as defined by the Company	Company Catastrophe Code

Company Claim Number	Company Claim Number is the number assigned to identify a claim within a company.	Company Claim Number
Company Code	Company Code represents an insurance company. It can be self defined by the insurance company, or a standard code such as a NAICS company code.	Company Code
Company Description	Company Description is the text that defines the meaning of the company code.	Code Description
Company Identifier	Company Identifier is a unique identifier of the Company table..	Company Identifier
Company Subclaim Number	Company Subclaim Number is the number assigned by the company to identify a sub-claim that is part of a larger claim	Company Subclaim Number
Country Code	Country Code represents a country name	String
Court Identifier	Court Identifier relates to a Unique Court location or name	Court Identifier
Court Name	Court Name is the wording assigned to handle a litigation	Medium Name
Coverage Description	Coverage Description is a free form text definition of a coverage	Long Description
Coverage Description	Coverage Description is a free form text definition of a coverage	Medium Description
Coverage Group Description	Coverage Group Description is text that provides more detail about Coverage Group.	Medium Description
Coverage Group Identifier	Coverage Group Identifier is a unique identifier of the relationship between a Party Group and a Coverage.	Coverage Group Identifier
Coverage Group Name	Coverage Group Name is the name given to the grouping or categorization of the Coverage.	Medium Name
Coverage Identifier	Coverage Identifier is the unique identifier of a Coverage	Coverage Identifier
Coverage Inclusion Exclusion Code	Coverage Inclusion Exclusion Code represents if a coverage is to covered or not covered in the insurance policy	Coverage Inclusion Exclusion Code
Coverage Label Name	Coverage Label Text is the free form text used to further describe a coverage folder label.	Long Name
Coverage Level Identifier	Coverage Level Identifier is a unique identifier of the Coverage Level table.	Coverage Level Identifier
Coverage Limit Description	Coverage Limit Description is the textual description of the Coverage Limit Name	Medium Description
Coverage Limit Name	Coverage Limit Name is the name given to the Coverage Limit Type, e.g. Specified Amount, Insurance to Value.	Medium Name
Coverage Limit Type Identifier	Coverage Limit Type Identifier is a unique identifier of the Coverage Limit Type table.	Coverage Limit Type Identifier
Coverage Name	Coverage Name is the wording used to name a coverage	Long Name
Coverage Part Code	Coverage Part Code represents the provision that is applicable to an insurance coverage.	Coverage Part Code
Coverage Part Name	Coverage Part Name is the wording used to name a provision that is applicable to an insurance coverage	Medium Name
Coverage Type Description	Coverage Type Description is the textual description of the Coverage Type name	Medium Description

Coverage Type Identifier	Coverage Type Identifier is the unique identifier of a coverage category	Coverage Type Identifier
Coverage Type Name	Coverage Type Name is the name given to the Coverage Type, e.g. Liability, Property, No Fault.	Medium Name
Deductible Basis Code	Deductible Basis Code represents the amount or percentage that will be used to determine the deductible amount an insured is expected to pay out before reimbursements from the insurance company begin	Deductible Basis Code
Deductible Rate	Deductible Rate is the amount that must be paid out by the insured before the insurance payment kicks in	Rate
Deductible Type Code	Deductible Type Code represents the category of a deductible. Examples: monetary amount, percentage, time period	Deductible Type Code
Deductible Value	Deductible Value is the actual value of a monetary amount, percentage or time period. Examples: \$500, 10%, 90 days	Deductible Value
Department Identifier	Department Identifier is a unique designation within a company for identifying a department level structure.	Organization Identifier
Document Link Value	Document Link Value are the characters assigned to identify a link that is used to access a document	Variable Value
Document Sequence Number	Document Sequence Number defines the sequence order used to track a document.	Sequence Number
Dun And Bradstreet Identifier	Dun and Bradstreet Identifier is a number assigned by D&B to uniquely identify a legal entity.	Dun And Bradstreet Identifier
Earning Begin Date	Earning Begin Date is the date on which earnings will start to be recorded and accumulated.	Begin Date
Earning End Date	Earning End Date is the date on which earnings will be closed out and no longer recorded and accumulated	End Date
Effective Date	Effective Date is a point in time for when a contractual provision commences or goes into effect	Effective Date
End Date	End Date is a stop date for an activity or an instance of data.	End Date
End Date	End Date is a stop date for an activity or an instance of data.	<default>
Entry Into Claims Made Program Date	Entry Into Claims Made Program Date is the date that the insured registered with the claims made program	Date
Event Date	Event Date is the date on which a transaction or insurance-related happening takes place.	Event Date
Event Identifier	Event Identifier is a unique identifier of an Event	Event Identifier
Event Sub Type Code	Event Sub Type Code represents a lower categorization of an event. Examples: within a policy event - enrollment, cancellation	Event Sub Type Code
Event Type Code	Event Type Code represents an Event category. Examples: life event, business event, policy event or loss event	Event Type Code
Expiration Date	Expiration Date is a point in time where something ceases to function and is no longer in effect.	Expiration Date
First Name	First Name is the given name of an Individual Party	Short Name

Form Value	Form Value is the set of characters used to identify an attachment to a property and casualty policy that makes it operative	Policy Form Value
Full Legal Name	Full Legal Name is the name of a Person or Organization party, spelled out in full. Example: John D. Smith, Ph.D.	Medium Name
Gender Code	Gender Code represents the sex of an Individual. Values are F= Female, M = Male and U = Unknown or Not Applicable	Gender Code
Geographic Location Identifier	Geographic Location Identifier is the unique identifier of a bounded area defined by nature, by an external authority (such as a government) or for an internal business purpose. Used to identify a location in space that is not a structured address, for example: country, city, continent, postal area, risk area.	Geographic Location Identifier
Geographic Location Type Code	Geographic Location Type Code represents the type of Geographic Location, e.g. a State or a county, or a building location.	String
Group Identifier	Group Identifier is the unique identifier of an informal structure that is not incorporated, such as a household or a project team.	Group Identifier
Group Name	Group Name is the name assigned to an informal structure that is not incorporated, such as a household or a project team.	<default>
Horizontal Accuracy Value	Horizontal Accuracy Value defines the horizontal location for a property, e.g. 1.000 feet from the hydrant.	Variable Value
Household Identifier	Household Identifier is the unique identifier of a set of individuals, usually resident at the same address, and members of the same nuclear or extended family, who share a common economic interest and who are to be treated for certain purposes (for example, marketing campaigns) as a unit.	Group Identifier
Industry Catastrophe Code	Code assigned by regulatory agency to identify a single loss occurring on a specified date or to a single loss incurred over a number of days.	Industry Catastrophe Code
Industry Code	This is an external classification of industries, such as an SIC (Standard Industry Classification Code). Example: 63nnnnnn is the classification series for Insurance Carriers.	Industry Code
Industry Code	This is an external classification of industries, such as an SIC (Standard Industry Classification Code). Example:	Industry Code
Industry Type Code	Industry Type Code represents an Industry category that is important to the company. Example: Financial Institution, Healthcare.	Industry Type Code

Insurable Object Identifier	Insurable Object Identifier is the unique identifier of an item figuring in an insurance coverage or policy, either as the object for which possible damages to the object or loss of the object is insured, or as the object for which damages caused by the object are insured. It identifies an asset having commercial or exchange value that is owned by a business, institution, or individual or adds to one's wealth or estate. These objects can be real (land and attachments) and personal (movable effects not attached to land).	Insurable Object Identifier
Insurable Object Identifier	Insurable Object Identifier is the unique identifier of an item figuring in an insurance coverage or policy, either as the object for which possible damages to the object or loss of the object is insured, or as the object for which damages caused by the object are insured. It identifies an asset having commercial or exchange value that is owned by a business, institution, or individual or adds to one's wealth or estate. These objects can be real (land and attachments) and personal (movable effects not attached to land).	Legal Jurisdiction Identifier
Insurable Object Identifier	Insurable Object Identifier is the unique identifier of an item figuring in an insurance coverage or policy, either as the object for which possible damages to the object or loss of the object is insured, or as the object for which damages caused by the object are insured. It identifies an asset having commercial or exchange value that is owned by a business, institution, or individual or adds to one's wealth or estate. These objects can be real (land and attachments) and personal (movable effects not attached to land).	Number
Insurable Object Type Code	Insurable Object Type Code represents a category of an item figuring in an insurance coverage or policy, having commercial or exchange value that is owned by a business, institution, or individual or adds to one's wealth or estate. These objects can be real (land and attachments) and personal (movable effects not attached to land).	Insurable Object Type Code
Insurance Class Description	Insurance Class Description is the textual description of the Insurance Class name, e.g. a insurance class may be of the kind, Property & Casualty, or Life.	Code Description
Insurance Class Identifier	Insurance Class Identifier uniquely identifies a row in the Insurance Class table which defines the major categorization of an insurance Company, e.g. a Property & Casualty Company vs. a Life Company..	Insurance Class Identifier
Insurance Class Name	Insurance Class Name is the name given to the Insurance Class.	Code Name
Insurance Type Code	Insurance Type Code represents a category of protection against a perceived risk.	Insurance Type Code
Jurisdiction Identifier	Jurisdiction Identifier uniquely identifies a geographic or topical area of authority for a specific government entity.	Jurisdiction Identifier
Last Name	Last Name is the family name of an Individual Party	Short Name

Latitude Value	Latitude Value is the value on a grid of the globe that locates the point horizontally East to West.	Latitude Or Longitude
Legal Classification Code	Legal Classification Code represents a legal category under which the Party can operate.	Legal Classification Code
Legal Entity Type Code	Legal Entity Type Code represents a category of person or organization that has the legal standing to enter into a contract and may be sued for failure to perform as agreed in the contract. It can be a type of partnership, corporation, or other organization having the capacity to negotiate contracts, assume financial obligations, and pay off debts. In contrast with natural persons, legal entities are chartered by the states where they are organized. A corporation is a person in the eyes of the law, and it is responsible for its actions. It can be sued if it fails to live up to an agreement. Examples: Stock, Mutual, Fraternal, Reciprocal Exchange.	Legal Entity Type Code
Legal Jurisdiction Description	Legal Jurisdiction Description defines a geographic or topical area of authority for a specific government entity.	Code Description
Legal Jurisdiction Identifier	Legal Jurisdiction Identifier uniquely identifies a geographic or topical area of authority for a specific government entity.	Legal Jurisdiction Identifier
Legal Jurisdiction Name	Legal Jurisdiction Name is the wording assigned to a geographic or topical area of authority for a specific government entity.	Code Name
Legal Jurisdiction Party Identifier	Legal Jurisdiction Party Identifier uniquely identifies a relationship between a Party and a Legal Jurisdiction	Legal Jurisdiction Party Identifier
Licensed Product Name	Licensed Product Name is the name given to an offering of protection against a risk or a service related to protection that has been authorized by a regulatory agency to be marketed to the public	Medium Name
Limit Basis Code	Limit Basis Code represents the basis on which to specify the maximum extent of coverage that will be provided by an insurance policy. Examples:	Limit Basis Code
Limit Type Code	Limit Type Code represents a category of limit coverage that will be provided by an insurance policy. Examples:	Limit Type Code
Limit Value	Limit Value is the actual limit coverage amount that will be provided by an insurance policy.	Limit Value
Line 1 Address	Line 1 Address is the initial line of an address usually providing a building identifier and a street.	String
Line 2 Address	Line 2 Address is the second line of an address that further qualifies an address. Example: XYZ Building Suite 123 or Apt F.	String
Line Of Business Code	Line Of Business Code represents the line of business, or how the insured wants to track their products, e.g. CP - Commercial Property, CA - Commercial Auto.	Line Of Business Code
Line Of Business Description	Line Of Business Description is the textual description of the line of business coverage, e.g. Commercial Property, Commercial Auto.	Code Description
Line Of Business Group Description	Line Of Business Group Description is the textual description of the Line of business group.	Code Description

Line Of Business Group Identifier	Line Of Business Group Identifier is the surrogate key for the Line of Business Group table used to uniquely identify one row in the table.	Line Of Business Group Identifier
Line Of Business Group Name	Line Of Business Group Name is a higher categorization of the Line of Business, e.g. Personal Lines, Commercial Lines, life, Annuity.	Code Name
Line Of Business Identifier	Line Of Business Identifier uniquely identifies a major Product Line such as automobile and home owners insurance.	Line Of Business Identifier
Line Of Business Name	Line Of Business Name is the identifying name given to the line of business by the company.	Code Name
Litigation Description	Litigation Description is the text verbiage used to define the type or extent of litigation	Long Description
Litigation Identifier	Litigation Identifier uniquely identifies a process of filing a lawsuit in the appropriate jurisdiction to settle a legal dispute or controversy through which legal rights are sought to be determined and enforced.	Litigation Identifier
Location Address Identifier	Location Address Identifier is assigned by the insurance carrier to uniquely identify a physical site that generally includes street number, street, city, state/province, postal code and country. This location can be a structure that contains a home, commercial building, vehicle or items to be insured, as well as a site where a party can receive mail.	Location Address Identifier
Location Code	Location Code is assigned externally by an insured party to represent one of their locations.	String
Location Name	Location Name is the wording assigned to name a Location	String
Location Number	Location Number is a number assigned and used internally by an insured party to identify one of their locations.	Number
Longitude Value	Longitude Value is the value on a grid of the globe that locates the point Vertically north to south.	Latitude Or Longitude
Maximum Per Claim Amount	Maximum Per Claim Amount is a limit for a coverage that states the maximum amount that will paid for the claim.	Amount
Maximum Per Person Amount	Maximum Per Person Amount is a limit for the coverage for the maximum payment per claim per person.	Amount
Middle Name	Middle name is a second name used by an individual to further differentiate their name, and is often represented with an initial.	Short Name
Municipality Name	Municipality Name is the wording used to identify limited geographic area responsible for maintenance of throughways as well as a myriad of public services.	String
Nickname	Nickname is a shorter version of a person's name or an alternate name by which the person prefers to be addressed. Example: Bill for William.	Short Name
Occurrence Begin Date	Occurrence Begin Date is the date that an event commenced.	Begin Date
Occurrence Begin Time	Occurrence Begin Time is the time of day at which an event commenced.	Time

Occurrence End Date	Occurrence End Date is the date that marks the ending of an event occurrence.	End Date
Occurrence End Time	Occurrence End Time is the time of day at which an event occurrence ceased.	Time
Occurrence Identifier	Occurrence Identifier uniquely identifies an event occurrence.	Occurrence Identifier
Occurrence Name	Occurrence Name is the wording used to identify an event occurrence.	Medium Name
Organization Description	Organization Description is text used to describe an Organization	Long Description
Organization Identifier	Organization Identifier is the unique Party Identifier that is role-named to clarify the party as an organization.	Organization Identifier
Organization Name	Organization Name is the wording used to identify an Organization and should be the legal name for the organization.	Long Name
Organization Type Code	Organization Type Code can be (I)nternal or (E)xternal with other types to be assigned.	Organization Type Code
Organization Unit Description	Organization Unit Description provides distinguishing characteristics for the specific unit.	Medium Description
Organization Unit Name	Organization Unit Name is the formal and distinct name for an organization unit.	Medium Name
Parent Geographic Location Identifier	Parent Geographic Location Identifier is the unique identifier of a recursive higher level bounded area defined by nature, by an external authority (such as a government) or for an internal business purpose. Used to identify a location in space that is not a structured address, for example: country, city, continent, postal area, risk area.	Geographic Location Identifier
Party Identifier	Party Identifier is a unique identifier of person, organization or group that can enter into a contract or other legal proceeding, and plays a role in the insurance industry.	Party Identifier
Party Identifier	Party Identifier is a unique identifier of person, organization or group that can enter into a contract or other legal proceeding, and plays a role in the insurance industry.	Number
Party Locality Code	Party Locality Code represents the physical location of the party	Locality Code
Party Name	Party Name is the wording used to name and identify a person, organization or group that can enter into a contract or other legal proceeding, and plays a role in the insurance industry.	Medium Name
Party Role Code	Party Role Code represents the definition of how a Party relates to another entity. Role is the definition of what a person, organization, or group DOES whereas Relationship is about what a party IS.	Party Role Code
Party Role Description	Party Role Description is text that defines how a Party relates to another entity.	Code Description
Party Role Name	Party Role Name is the wording used to name a Party Role.	Code Name
Party Routing Description	Party Routing Description is the text definition of how information is to be sent to a party.	Medium Description

Party Type Code	Party Type Code defines the kind of Party. Example: Person, Organization, Group.	Party Type Code
Person Identifier	Person Identifier is the unique Party Identifier that is role-named to clarify the party as a person.	Person Identifier
Physical Location Identifier	Physical Location Identifier is the surrogate key for the Physical Location table used to uniquely identify one row in the table.	Physical Location Identifier
Physical Location Name	Physical Location Name is name given to the physical location of the property, e.g. Rockefeller Center.	Medium Name
Policy Amount	Policy Amount is the monetary value of the insurance coverage premium, fees, commissions and related expenses (such as taxes and surcharges) for a policy	Amount
Policy Amount Identifier	Policy Amount Identifier is the unique identifier of the monetary value of the insurance coverage premium, fees, commissions and related expenses (such as taxes and surcharges) for a policy	Amount
Policy Amount Identifier	Policy Amount Identifier is the unique identifier of the monetary value of the insurance coverage premium, fees, commissions and related expenses (such as taxes and surcharges) for a policy	Policy Amount Identifier
Policy Coverage Detail Identifier	Policy Coverage Detail Identifier is the unique identifier of the defined protection or financial benefit included within the terms of a Policy.	Policy Coverage Detail Identifier
Policy Deductible Identifier	Policy Deductible Identifier is the unique identifier of the amount of money that the policyholders must pay out of their pockets before reimbursements from the insurance company begin.	Policy Deductible Identifier
Policy Form Number	Policy Form Number is the number assigned to the policy form that identifies the form.. This is usually established by the state or by ISO (Insurance Services Office)	Policy Form Value
Policy Identifier	Policy Identifier is the unique identifier of a policy.	Agreement Identifier
Policy Limit Identifier	Policy Limit Identifier is the unique identifier of the limit or maximum amount of coverage that will be provided by an insurance policy	Policy Limit Identifier
Policy Number	Policy Number is the external identification for a policy.	Policy Number Value
Postal Code	Postal Code represents an alphanumeric code assigned to groups of addresses by various national postal systems throughout the world to facilitate mail delivery	String
Preference Day And Time Group Code	Preference Day and Time Group Code represents the day and/or time that a party prefers to be contacted.	Day And Time Group Code
Preference Sequence Number	Preferred Sequence Number is a relatively assigned order of an entry listed within another qualifying attribute	Sequence Number
Preferred Language Code	Preferred Language Code is the designation for the language of choice for an organization, person, or group.	Language Code
Prefix Name	Prefix Name is the title added to the beginning of a name to further qualify. Examples: Mr., Mrs., Ms, Dr	Prefix-Suffix Name

Product Description	Product Description is the free form text definition that describes a product.	Medium Description
Product Identifier	Product Identifier is the unique identifier of a product	Product Identifier
Profession Name	Profession Name is the wording used to describe how an individual earns a living. Examples: Doctor, Lawyer, Teacher, Carpenter, Entertainer	Medium Name
Rating Territory Assigning Organization Identifier	Rating Territory Assigning Organization Identifier is the Party Identifier of the Organization that manages the Rating Territory being defined.	Organization Identifier
Rating Territory Code	Rating Territory Code represents a geographic area that is used to determine insurance rates.	Rating Territory Code
Rating Territory Code Set Identifier	Rating Territory Code Set Identifier is the unique identifier for a set of Rating Territory Codes.	Percent
Rating Territory Identifier	Rating Territory Identifier is the unique identifier for a Rating Territory.	Rating Territory Identifier
Regional Office Identifier	Regional Officer Identifier is a subtype of Organization which is subtype of Party and is an example of the use of Party to describe a company's organization structure.	Organization Identifier
Regional Office Identifier		Organization Identifier
Related Party Identifier	Related Party Identifier is the unique identifier of a relationship between one party and another party.	Party Identifier
Related Policy Identifier	Related Policy Identifier is the unique identifier of a policy that is related to another policy.	Agreement Identifier
Relationship Begin Date	Relationship Begin Date is the best known date on which a relationship began.	Begin Date
Relationship Code	Relationship Code represents a relationship that ties entities together.	Relationship Code
Relationship Type Code	Relationship Type Code represents the category of relationship that links one entity to another	Relationship Type Code
Role Begin Date	Role Begin Date is the best known date on which a role of a person or organization or group began.	Begin Date
Rules Reference Description	Rules Reference Description is the text used to define a reference rule.	Long Description
Settlement Offer Amount	Settlement Offer Amount is the compensation offered by the insurance carrier to settle an insured's claim	Amount
Settlement Offer Provision Description	Settlement Offer Provision Description is the text definition of a settlement offer provision.	Long Description
Staff Classification Code	Staff Classification Code represents classes of employees versus consultants, based on part and full time, benefit eligibility, etc. for a staff person.	Staff Classification Code
Staff Classification Code	Staff Classification Code defines the kind of Staff as Employee or Contractor, the eligible benefits, and level of a staff person.	Staff Classification Code
Staff Classification Description	Staff Classification Description is the explanation of the staff classification	Medium Description

Staff Classification Name	Staff Classification Name is the official name for the related Staff Classification Code.	Code Name
Staff Position Description	Staff Position Description is the full position description	Code Description
Staff Position Identifier	Staff Position Identifier is the unique identifier for a Staff Position that is a specific job function.	Staff Position Identifier
Staff Position Name	Staff Position Name is the job or role title.	Code Name
State Code	State Code is a two character representation of a U.S. state or Canadian Province.	State Code
State Code	State Code is a two character representation of a state	State Code
State Name	State Name is the given name of the State, e.g. Pennsylvania, New York.	Code Name
Status Code	Status Code represents a status. Examples: A = Active, P = Pending, C = Cancelled, T = Terminated	Status Code
Suffix Name	Suffix Name is an extension added to the end of a name to further qualify it. Examples: M.D, PhD, Jr, Sr, III	Prefix-Suffix Name
Territory Identifier	Territory Identifier is a subtype of Organization which is subtype of Party and is an example of the use of Party to describe a company's organization structure. The Territory definition is often used for marketing or sales territories.	Organization Identifier
Territory Identifier		Organization Identifier
Travel Direction Description	Travel Direction Description is the direction on a compass for the address, e.g. NW for Northwest.	Medium Description
Vehicle Driving Wheel Quantity	Vehicle Driving Wheel Quantity is the number of wheels that control the vehicle, (2 or 4).	Number
Vehicle Identification Number	Vehicle Identification Number (VIN) in an alphanumeric series that includes make, model, and serial number for each vehicle.	Variable Identifier Value
Vehicle Make Name	Vehicle Make Name is the market brand name for the maker of the vehicle. Example: Ford, Toyota	Short Name
Vehicle Model Name	Vehicle Model Name is the market name for type of vehicle. Example: Accord EX, Blazer	Short Name
Vehicle Model Year	Vehicle Model Year is the annual series of vehicle model manufacturing. Example; 2010 model year vehicles may be manufactured from mid 2009 through mid 2010.	Year
Vertical Accuracy Value	Vertical Accuracy Value is the height of a location , for example 4,000 foot height up the mountain.	Variable Value
Work Site Type Code	Work Site Type Code defines the kind of workplace. Example: Office Building, Plant, Farm	Work Site Type Code

A.4 Relationship Definitions

This sub clause provides a listing of all relationships included in the P&C Data Model, and the text definition for each relationship. The relationships are listed in alphabetical order by Parent Entity.

Parent Entity Name	Parent to Child Phrase	Relationship Cardinality	Child Entity Name	Relationship Type	Relationship Parent to Child Rule
Account	has party function defined in	One-to-Zero-One-or-More	Account Party Role	Identifying	An Account has party function defined in zero, one or more Account Party Roles.
Account	Groups	One-to-Zero-One-or-More	Account Agreement	Identifying	An Account groups zero, one or more Account Agreements.
Account		Is a	Insured Account	Subtype	
Account Role		Is a	Customer	Subtype	
Account Role		Is a	Prospect	Subtype	
Adjuster		Is a	Independent Adjuster	Subtype	
Adjuster		Is a	Inhouse Adjuster	Subtype	
Adjuster		Is a	Public Adjuster	Subtype	
Administrative Organization Unit	divides into	One-to-Zero-One-or-More	Department	Identifying	An Administrative Organization Unit divides into zero, one or more Departments.
Agreement		Is a	Agency Contract	Subtype	
Agreement		Is a	Staffing Agreement	Subtype	
Agreement		Is a	Provider Agreement	Subtype	
Agreement		Is a	Auto Repair Shop Contract	Subtype	
Agreement		Is a	Brokerage Contract	Subtype	
Agreement	related to account in	One-to-Zero-One-or-More	Account Agreement	Identifying	An Agreement related to account in zero, one or more Account Agreements.
Agreement		Is a	Commercial Agreement	Subtype	
Agreement		Is a	Individual Agreement	Subtype	
Agreement		Is a	Group Agreement	Subtype	
Agreement		Is a	Financial Account Agreement	Subtype	

Agreement		Is a	Intermediary Agreement	Subtype	
Agreement		Is a	Reinsurance Agreement	Subtype	
Agreement	subject to	One-to-Zero-One-or-More	Agreement Assessment	Identifying	An Agreement subject to zero, one or more Agreement Assessments.
Agreement	defines party responsibility in	One-to-One-or-More (P)	Agreement Party Role	Identifying	An Agreement defines party responsibility in at least one Agreement Party Role.
Agreement		Is a	Derivative Contract	Subtype	
Agreement		Is a	Policy	Subtype	
Agreement		Is a	Commutation Agreement	Subtype	
Agreement Role		Is a	Supplier	Subtype	
Agreement Role		Is a	Channel Role	Subtype	
Agreement Role		Is a	Service Provider	Subtype	
Agreement Role		Is a	Producer	Subtype	
Agreement Role		Is a	Financial Interest Role	Subtype	
Arbitration	defines party function in	One-to-Zero-One-or-More	Arbitration Party Role	Identifying	An Arbitration defines party function in zero, one or more Arbitration Party Roles.
Arbitration	is concerned with	One-to-Zero-One-or-More	Claim Arbitration	Identifying	An Arbitration is concerned with zero, one or more Claim Arbitrations.
Arbitration	is context for	Zero-or-One-to-Zero-One-or-More	Claim Offer	Non-identifying	An Arbitration is context for zero, one or more Claim Offers.
Assessment	is about	One-to-Zero-One-or-More	Party Assessment	Identifying	An Assessment is about zero, one or more Party Assessments.
Assessment	is about	One-to-Zero-One-or-More	Object Assessment	Identifying	An Assessment is about zero, one or more Object Assessments.
Assessment	results in	Zero-or-One-to-Zero-One-or-More	Assessment Result	Non-identifying	An Assessment results in zero, one or more Assessment Results.

Assessment	is about	One-to-Zero- One-or-More	Claim Assessment	Identifying	An Assessment is about zero, one or more Claim Assessments.
Assessment	party function defined in	One-to-Zero- One-or-More	Assessment Party Role	Identifying	An Assessment party function defined in zero, one or more Assessment Party Roles.
Assessment	is about	One-to-Zero- One-or-More	Agreement Assessment	Identifying	An Assessment is about zero, one or more Agreement Assessments.
Assessment Result		Is a	Medical Condition	Subtype	
Assessment Result		Is a	Other Assessment Result	Subtype	
Assessment Result		Is a	Physical Object Assessment	Subtype	
Assessment Result		Is a	Financial Services Assessment	Subtype	
Assessment Result		Is a	Place Assessment	Subtype	
Assessment Result		Is a	Risk Factor Score	Subtype	
Assessment Result		Is a	Authorization	Subtype	
Assessment Result		Is a	Channel Score	Subtype	
Assessment Result		Is a	Financial Valuation	Subtype	
Assessment Result		Is a	Claim Evaluation Result	Subtype	
Assessment Result		Is a	Underwriting Assessment	Subtype	
Assessment Result		Is a	Fraud Assessment	Subtype	
Assessment Result		Is a	Credit Rating	Subtype	
Assessment Result		Is a	Customer Score	Subtype	
Assessment Result		Is a	Demographic Score	Subtype	
Auditor		Is a	Premium Auditor	Subtype	
Body Object		Is a	Animal	Subtype	
Cancel		Is a	Pro Rata	Subtype	
Cancel		Is a	Short Rate	Subtype	

Cancel		Is a	Flat	Subtype	
Catastrophe	results in	Zero-or-One-to-Zero-One-or-More	Claim	Non-identifying	A Catastrophe results in zero, one or more Claims.
Claim	documented in	One-to-Zero-One-or-More	Claim Folder	Identifying	A Claim documented in zero, one or more Claim Folders.
Claim	contains subclaim in	Zero-or-One-to-Zero-One-or-More	Claim	Non-identifying	A Claim contains subclaim in zero, one or more Claims.
Claim	links to arbitration in	One-to-Zero-One-or-More	Claim Arbitration	Identifying	A Claim links to arbitration in zero, one or more Claim Arbitrations.
Claim	settlement results in	One-to-Zero-One-or-More	Claim Amount	Non-identifying	A Claim settlement results in zero, one or more Claim Amounts.
Claim	links to litigation in	One-to-Zero-One-or-More	Claim Litigation	Identifying	A Claim links to litigation in zero, one or more Claim Litigations.
Claim	linked to	One-to-Zero-One-or-More	Claim Coverage	Identifying	A Claim linked to zero, one or more Claim Coverages.
Claim	is context for	One-to-Zero-One-or-More	Litigation Party Role	Identifying	A Claim is context for zero, one or more Litigation Party Roles.
Claim	is context for	One-to-Zero-One-or-More	Arbitration Party Role	Identifying	A Claim is context for zero, one or more Arbitration Party Roles.
Claim	subject to	One-to-Zero-One-or-More	Claim Assessment	Identifying	A Claim subject to zero, one or more Claim Assessments.
Claim	defines party responsibility in	One-to-Zero-One-or-More	Claim Party Role	Identifying	A Claim defines party responsibility in zero, one or more Claim Party Roles.
Claim Amount		Is a	Claim Expense	Subtype	
Claim Amount		Is a	Credit Claim Amount	Subtype	
Claim Amount		Is a	Claim Reserve	Subtype	
Claim Amount		Is a	Recovery	Subtype	
Claim Amount		Is a	Ceded Claim Amount	Subtype	
Claim Amount		Is a	Assumed Claim Amount	Subtype	

Claim Amount		Is a	Direct Claim Amount	Subtype	
Claim Amount		Is a	Debit Claim Amount	Subtype	
Claim Amount		Is a	Claim Payment	Subtype	
Claim Folder	Contains	One-to-Zero-One-or-More	Claim Folder Document	Identifying	A Claim Folder contains zero, one or more Claim Folder Documents.
Claim Folder	Contains	One-to-Zero-One-or-More	Claim Offer	Non-identifying	A Claim Folder contains zero, one or more Claim Offers.
Claim Offer	results in	Zero-or-One-to-Zero-One-or-More	Claim Amount	Non-identifying	A Claim Offer results in zero, one or more Claim Amounts.
Claim Role		Is a	Claim Legal Expert	Subtype	
Claim Role		Is a	Claim Administrator	Subtype	
Claim Role		Is a	Claim Fraud Examiner	Subtype	
Claim Role		Is a	Victim	Subtype	
Claim Role		Is a	Loss Payee	Subtype	
Claim Role		Is a	Claim Examiner	Subtype	
Claim Role		Is a	Claim Witness	Subtype	
Claim Role		Is a	Claim Representative	Subtype	
Claim Role		Is a	Claim Expert	Subtype	
Claim Role		Is a	Claimee	Subtype	
Claim Role		Is a	Claimant	Subtype	
Claim Role		Is a	Patient	Subtype	
Claim Role		Is a	Driver	Subtype	
Communication Identity	is contact point for	One-to-Zero-One-or-More	Party Communication	Identifying	A Communication Identity is contact point for zero, one or more Party Communications.
Company	conducts business in	One-to-Zero-One-or-More	Company Jurisdiction	Identifying	A Company conducts business in zero, one or more Company Jurisdictions.
Company Jurisdiction	Grants	One-to-Zero-One-or-More	Product License	Identifying	A Company Jurisdiction grants zero, one or more Product Licenses.
Contractor		Is a	Subcontractor	Subtype	

Court Jurisdiction	conducts proceedings for	Zero-or-One-to-Zero-One-or-More	Litigation	Non-identifying	A Court Jurisdiction conducts proceedings for zero, one or more Litigations.
Coverage	applies to	One-to-Zero-One-or-More	Product Coverage	Identifying	A Coverage applies to zero, one or more Product Coverages.
Coverage	is defined for policy in	One-to-Zero-One-or-More	Policy Coverage Detail	Non-identifying	A Coverage is defined for policy in zero, one or more Policy Coverage Details.
Coverage	offered at	One-to-Zero-One-or-More	Coverage Level	Identifying	A Coverage offered at zero, one or more Coverage Levels.
Coverage Group	consolidates	Zero-or-One-to-Zero-One-or-More	Coverage	Non-identifying	A Coverage Group consolidates zero, one or more Coverages.
Coverage Limit Type	Defines	One-to-Zero-One-or-More	Coverage Level	Identifying	A Coverage Limit Type defines zero, one or more Coverage Levels.
Coverage Part	defines major section for	Zero-or-One-to-Zero-One-or-More	Coverage	Non-identifying	A Coverage Part defines major section for zero, one or more Coverages.
Coverage Part	defines major policy section in	One-to-Zero-One-or-More	Policy Coverage Part	Identifying	A Coverage Part defines major policy section in zero, one or more Policy Coverage Parts.
Coverage Type	categorizes	Zero-or-One-to-Zero-One-or-More	Coverage	Non-identifying	A Coverage Type categorizes zero, one or more Coverages.
Endorsement		Is a	Full Term	Subtype	
Endorsement		Is a	Audit	Subtype	
Endorsement		Is a	Mid Term	Subtype	
Event		Is a	Policy Event	Subtype	
Event		Is a	Business Event	Subtype	
Event		Is a	Life Event	Subtype	
Event		Is a	Claim Event	Subtype	
Farm Equipment		Is a	Combine	Subtype	
Farm Equipment		Is a	Tractor	Subtype	
Farm Equipment		Is a	Milking Machine	Subtype	
Field Organization Unit	divides into	One-to-Zero-One-or-More	Territory	Identifying	A Field Organization Unit divides into zero, one or more Territorys.

Financial Interest Role		Is a	Additional Interest	Subtype	
Financial Interest Role		Is a	Insurer	Subtype	
Financial Interest Role		Is a	Insured	Subtype	
Financial Service		Is a	Account Provider	Subtype	
Financial Service		Is a	Financial Adviser	Subtype	
Financial Service		Is a	Financial Analyst	Subtype	
Geographic Location	is factored into	One-to-Zero-One-or-More	Policy Amount	Non-identifying	A Geographic Location is factored into zero, one or more Policy Amounts.
Geographic Location	defines statutory location for	Zero-or-One-to-Zero-One-or-More	Policy	Non-identifying	A Geographic Location defines statutory location for zero, one or more Polycys.
Geographic Location	defines jurisdiction for	One-to-Zero-One-or-More	Company Jurisdiction	Identifying	A Geographic Location defines jurisdiction for zero, one or more Company Jurisdictions.
Geographic Location	is site of	Zero-or-One-to-One-or-More (P)	Insurable Object	Non-identifying	A Geographic Location is site of at least one Insurable Object.
Geographic Location	is site for	Zero-or-One-to-Zero-One-or-More	Communication Identity	Non-identifying	A Geographic Location is site for zero, one or more Communication Identities.
Geographic Location	Comprises	One-to-Zero-One-or-More	Rating Territory Geographic Location	Identifying	A Geographic Location comprises zero, one or more Rating Territory Geographic Locations.
Geographic Location	is within	Zero-or-One-to-Zero-One-or-More	Geographic Location	Non-identifying	A Geographic Location is within zero, one or more Geographic Locations.
Geographic Location	is site of	Zero-or-One-to-Zero-One-or-More	Occurrence	Non-identifying	A Geographic Location is site of zero, one or more Occurrences.
Group		Is a	Household	Subtype	
Group		Is a	Project	Subtype	

Group		Is a	Professional Group	Subtype	
Group		Is a	Team	Subtype	
Group	Defines	One-to-Zero-One-or-More	Staff Work Assignment	Identifying	A Group defines zero, one or more Staff Work Assignments.
Household	Includes	One-to-Zero-One-or-More	Household Person	Identifying	A Household includes zero, one or more Household Persons.
Household	Contains	Zero-or-One-to-Zero-One-or-More	Household Content	Non-identifying	A Household contains zero, one or more Household Contents.
Household Person	has function defined in	One-to-Zero-One-or-More	Household Person Role	Identifying	A Household Person has function defined in zero, one or more Household Person Roles.
Insurable Object	is factored into	Zero-or-One-to-Zero-One-or-More	Policy Amount	Non-identifying	An Insurable Object is factored into zero, one or more Policy Amounts.
Insurable Object	has party interest defined in	One-to-Zero-One-or-More	Insurable Object Party Role	Identifying	An Insurable Object has party interest defined in zero, one or more Insurable Object Party Roles.
Insurable Object	is covered as defined in	One-to-Zero-One-or-More	Policy Coverage Detail	Non-identifying	An Insurable Object is covered as defined in zero, one or more Policy Coverage Details.
Insurable Object	subject to	One-to-Zero-One-or-More	Object Assessment	Identifying	An Insurable Object subject to zero, one or more Object Assessments.
Insurable Object		Is a	Vehicle	Subtype	
Insurable Object		Is a	Transportation Class	Subtype	
Insurable Object	involved in	Zero-or-One-to-Zero-One-or-More	Claim	Non-identifying	An Insurable Object involved in zero, one or more Claims.
Insurable Object		Is a	Body Object	Subtype	
Insurable Object		Is a	Workers Comp Class	Subtype	
Insurable Object		Is a	Farm Equipment	Subtype	
Insurable Object		Is a	Manufactured Object	Subtype	
Insurable Object		Is a	Structure	Subtype	

Insurance Class	Classifies	One-to-Zero- One-or-More	Line Of Business	Non- identifying	An Insurance Class classifies zero, one or more Line Of Business.
Legal Jurisdiction	defines jurisdiction in	One-to-Zero- One-or-More	Legal Jurisdiction Party Identity	Identifying	A Legal Jurisdiction defines jurisdiction in zero, one or more Legal Jurisdiction Party Identitys.
Line Of Business	Classifies	One-to-Zero- One-or-More	Product	Non- identifying	A Line Of Business classifies zero, one or more Products.
Line Of Business Group	consolidates similar	One-to-Zero- One-or-More	Line Of Business	Non- identifying	A Line Of Business Group consolidates similar zero, one or more Line Of Business.
Litigation	is context for	Zero-or-One-to- Zero-One-or- More	Claim Offer	Non- identifying	A Litigation is context for zero, one or more Claim Offers.
Litigation	party responsibility defined in	One-to-Zero- One-or-More	Litigation Party Role	Identifying	A Litigation party responsibility defined in zero, one or more Litigation Party Roles.
Litigation	is concerned with	One-to-Zero- One-or-More	Claim Litigation	Identifying	A Litigation is concerned with zero, one or more Claim Litigations.
Location Address	details in	Zero-or-One-to- Zero-or-One (Z)	Physical Location	Non- identifying	A Location Address details in zero or one Physical Locations.
Location Address	used by	Zero-or-One-to- Zero-One-or- More	Geographic Location	Non- identifying	A Location Address used by zero, one or more Geographic Locations.
Occurrence	results in	Zero-or-One-to- One-or-More (P)	Claim	Non- identifying	An Occurrence results in at least one Claim.
Organization		Is a	Organization Unit	Subtype	
Organization		Is a	Not For Profit Organization	Subtype	
Organization	Authorizes	One-to-Zero- One-or-More	Staff Position Assignment	Identifying	An Organization authorizes zero, one or more Staff Position Assignments.
Organization		Is a	Government Organization	Subtype	

Organization	Defines	One-to-Zero- One-or-More	Staff Work Assignment	Identifying	An Organization defines zero, one or more Staff Work Assignments.
Organization		Is a	For Profit Organization	Subtype	
Organization Unit		Is a	Administrative Organization Unit	Subtype	
Organization Unit		Is a	Field Organization Unit	Subtype	
Party	assessment responsibility defined in	One-to-Zero- One-or-More	Assessment Party Role	Identifying	A Party assessment responsibility defined in zero, one or more Assessment Party Roles.
Party	assigned claim responsibility through	One-to-Zero- One-or-More	Claim Party Role	Identifying	A Party assigned claim responsibility through zero, one or more Claim Party Roles.
Party	subject to	One-to-Zero- One-or-More	Party Assessment	Identifying	A Party subject to zero, one or more Party Assessments.
Party		Is a	Group	Subtype	
Party		Is a	Organization	Subtype	
Party	assigned insurable object responsibility through	One-to-Zero- One-or-More	Insurable Object Party Role	Identifying	A Party assigned insurable object responsibility through zero, one or more Insurable Object Party Roles.
Party	is contacted through	One-to-Zero- One-or-More	Party Communication	Identifying	A Party is contacted through zero, one or more Party Communications.
Party		Is a	Person	Subtype	
Party	assigned litigation responsibility through	One-to-Zero- One-or-More	Litigation Party Role	Identifying	A Party assigned litigation responsibility through zero, one or more Litigation Party Roles.
Party	relates to another party in	One-to-Zero- One-or-More	Party Relationship	Identifying	A Party relates to another party in zero, one or more Party Relationships.
Party	assigned account responsibility in	One-to-Zero- One-or-More	Account Party Role	Identifying	A Party assigned account responsibility in zero, one or more Account Party Roles.

Party	is legally identified through	One-to-Zero- One-or-More	Legal Jurisdiction Party Identity	Identifying	A Party is legally identified through zero, one or more Legal Jurisdiction Party Identitys.
Party	other preferences defined in	One-to-Zero- One-or-More	Party Preference	Identifying	A Party other preferences defined in zero, one or more Party Preferences.
Party	relates from another party in	One-to-Zero- One-or-More	Party Relationship	Identifying	A Party relates from another party in zero, one or more Party Relationships.
Party	assigned agreement responsibility through	One-to-Zero- One-or-More	Agreement Party Role	Identifying	A Party assigned agreement responsibility through zero, one or more Agreement Party Roles.
Party	assigned arbitration responsibility through	One-to-Zero- One-or-More	Arbitration Party Role	Identifying	A Party assigned arbitration responsibility through zero, one or more Arbitration Party Roles.
Party Relationship	responsiibility defined in	One-to-Zero- One-or-More	Party Relationship Role	Identifying	A Party Relationship responsiibility defined in zero, one or more Party Relationship Roles.
Party Role		Is a	Provider	Subtype	
Party Role		Is a	Claim Role	Subtype	
Party Role		Is a	Adjuster	Subtype	
Party Role	Defines	One-to-Zero- One-or-More	Insurable Object Party Role	Identifying	A Party Role defines zero, one or more Insurable Object Party Roles.
Party Role	Defines	One-to-Zero- One-or-More	Arbitration Party Role	Identifying	A Party Role defines zero, one or more Arbitration Party Roles.
Party Role	Defines	One-to-Zero- One-or-More	Litigation Party Role	Identifying	A Party Role defines zero, one or more Litigation Party Roles.
Party Role	Defines	One-to-Zero- One-or-More	Staff Work Assignment	Identifying	A Party Role defines zero, one or more Staff Work Assignments.
Party Role		Is a	Agreement Role	Subtype	

Party Role	Defines	One-to-Zero- One-or-More	Household Person Role	Identifying	A Party Role defines zero, one or more Household Person Roles.
Party Role	Defines	One-to-Zero- One-or-More	Claim Party Role	Identifying	A Party Role defines zero, one or more Claim Party Roles.
Party Role	Defines	One-to-Zero- One-or-More	Agreement Party Role	Identifying	A Party Role defines zero, one or more Agreement Party Roles.
Party Role		Is a	Staff Role	Subtype	
Party Role	Defines	One-to-Zero- One-or-More	Account Party Role	Identifying	A Party Role defines zero, one or more Account Party Roles.
Party Role	Defines	One-to-Zero- One-or-More	Assessment Party Role	Identifying	A Party Role defines zero, one or more Assessment Party Roles.
Party Role	designates responsibility through	One-to-Zero- One-or-More	Party Relationship Role	Identifying	A Party Role designates responsibility through zero, one or more Party Relationship Roles.
Party Role		Is a	Staffing Organization	Subtype	
Party Role		Is a	Staff	Subtype	
Party Role		Is a	Account Role	Subtype	
Patient		Is a	Inpatient	Subtype	
Patient		Is a	Outpatient	Subtype	
Person	has expertise defined in	One-to-Zero- One-or-More	Person Profession	Identifying	A Person has expertise defined in zero, one or more Person Professions.
Person	designated to	One-to-Zero- One-or-More	Staff Work Assignment	Identifying	A Person designated to zero, one or more Staff Work Assignments.
Person	subject to	One-to-Zero- One-or-More	Party Assessment	Identifying	A Person subject to zero, one or more Party Assessments.
Person	links to a household as a	One-to-Zero- One-or-More	Household Person	Identifying	A Person links to a household as a zero, one or more Household Persons.

Person	designated for	One-to-Zero- One-or-More	Staff Position Assignment	Identifying	A Person designated for zero, one or more Staff Position Assignments.
Physical Location	provides technical details for	Zero-or-One-to- Zero-One-or- More	Geographic Location	Non- identifying	A Physical Location provides technical details for zero, one or more Geographic Locations.
Policy	relates from another through	One-to-Zero- One-or-More	Policy Relationship	Identifying	A Policy relates from another through zero, one or more Policy Relationships.
Policy	relates to another through	One-to-Zero- One-or-More	Policy Relationship	Identifying	A Policy relates to another through zero, one or more Policy Relationships.
Policy	pricing determines	Zero-or-One-to- Zero-One-or- More	Policy Amount	Non- identifying	A Policy pricing determines zero, one or more Policy Amounts.
Policy	life cycle defined through	Zero-or-One-to- Zero-One-or- More	Policy Event	Non- identifying	A Policy life cycle defined through zero, one or more Policy Events.
Policy	major sections defined in	One-to-One-or- More (P)	Policy Coverage Part	Identifying	A Policy major sections defined in at least one Policy Coverage Part.
Policy	contract issued as	One-to-Zero- One-or-More	Policy Form	Identifying	A Policy contract issued as zero, one or more Policy Forms.
Policy Amount		Is a	Credit Policy Amount	Subtype	
Policy Amount		Is a	Assumed Policy Amount	Subtype	
Policy Amount		Is a	Debit Policy Amount	Subtype	
Policy Amount		Is a	Ceded Policy Amount	Subtype	
Policy Amount		Is a	Fee	Subtype	
Policy Amount		Is a	Tax	Subtype	
Policy Amount		Is a	Premium	Subtype	
Policy Amount		Is a	Surcharge	Subtype	
Policy Amount		Is a	Direct Policy Amount	Subtype	

Policy Coverage Detail	Specifies	Zero-or-One-to-Zero-One-or-More	Policy Limit	Non-identifying	A Policy Coverage Detail specifies zero, one or more Policy Limits.
Policy Coverage Detail	Defines	One-to-Zero-One-or-More	Claim Coverage	Identifying	A Policy Coverage Detail defines zero, one or more Claim Coverages.
Policy Coverage Detail	pricing determines	Zero-or-One-to-Zero-One-or-More	Policy Amount	Non-identifying	A Policy Coverage Detail pricing determines zero, one or more Policy Amounts.
Policy Coverage Detail	Specifies	Zero-or-One-to-Zero-One-or-More	Policy Deductible	Non-identifying	A Policy Coverage Detail specifies zero, one or more Policy Deductibles.
Policy Coverage Part	provides grouping for	One-to-One-or-More (P)	Policy Coverage Detail	Non-identifying	A Policy Coverage Part provides grouping for at least one Policy Coverage Detail.
Policy Event		Is a	Endorsement	Subtype	
Policy Event		Is a	Binding	Subtype	
Policy Event		Is a	Reinstatement	Subtype	
Policy Event		Is a	Pre Qualification	Subtype	
Policy Event		Is a	Quote	Subtype	
Policy Event		Is a	Cancel	Subtype	
Policy Event		Is a	New Business	Subtype	
Policy Event		Is a	Renewal	Subtype	
Producer		Is a	Agent	Subtype	
Producer		Is a	Broker	Subtype	
Producer		Is a	Managing General Agent	Subtype	
Product	Includes	One-to-Zero-One-or-More	Product Coverage	Identifying	A Product includes zero, one or more Product Coverages.
Product	authorized for sale by	One-to-Zero-One-or-More	Product License	Identifying	A Product authorized for sale by zero, one or more Product Licenses.
Product	defines market space of	Zero-or-One-to-Zero-One-or-More	Agreement	Non-identifying	A Product defines market space of zero, one or more Agreements.
Provider		Is a	Health Care Provider	Subtype	
Provider		Is a	Legal Adviser	Subtype	

Provider		Is a	Contractor	Subtype	
Provider		Is a	Buyer	Subtype	
Provider		Is a	Financial Service	Subtype	
Provider		Is a	Auditor	Subtype	
Provider		Is a	Attorney	Subtype	
Provider		Is a	Third Party Administrator	Subtype	
Provider		Is a	Mutual Fund Provider	Subtype	
Rating Territory	consists of	One-to-Zero-One-or-More	Rating Territory Geographic Location	Identifying	A Rating Territory consists of zero, one or more Rating Territory Geographic Locations.
Recovery		Is a	Salvage	Subtype	
Recovery		Is a	Subrogation	Subtype	
Recovery		Is a	Deductible Recovery	Subtype	
Recovery		Is a	Reinsurance Recovery	Subtype	
Regional Office	divides into	One-to-Zero-One-or-More	Branch Office	Identifying	A Regional Office divides into zero, one or more Branch Offices.
Reinsurance Agreement		Is a	Facultative	Subtype	
Reinsurance Agreement	provides risk sharing for	Many-to-Many	Policy	Many-Many	A Reinsurance Agreement provides risk sharing for zero, one or more Policies.
Reinsurance Agreement		Is a	Treaty	Subtype	
Residential Structure		Is a	Dwelling	Subtype	
Residential Structure		Is a	Mobile Home	Subtype	
Staff Classification	designated for	Zero-or-One-to-Zero-One-or-More	Staff Position	Non-identifying	A Staff Classification designated for zero, one or more Staff Positions.
Staff Position	filled through	One-to-Zero-One-or-More	Staff Position Assignment	Identifying	A Staff Position filled through zero, one or more Staff Position Assignments.
Staff Role		Is a	Team Leader	Subtype	
Staff Role		Is a	Manager	Subtype	

Staff Role		Is a	Accountability	Subtype	
Staff Role		Is a	Team Member	Subtype	
Staffing Agreement		Is a	Consultant Contract	Subtype	
Staffing Agreement		Is a	Third Party Staffing Agreement	Subtype	
Staffing Agreement		Is a	Employment Agreement	Subtype	
State	is site of	Zero-or-One-to-Zero-One-or-More	Geographic Location	Non-identifying	A State is site of zero, one or more Geographic Locations.
State	Contains	Zero-or-One-to-Zero-One-or-More	Location Address	Non-identifying	A State contains zero, one or more Location Address.
Structure		Is a	Commercial Structure	Subtype	
Structure		Is a	Combination Structure	Subtype	
Structure		Is a	Residential Structure	Subtype	
Territory	divides into	One-to-Zero-One-or-More	Regional Office	Identifying	A Territory divides into zero, one or more Regional Offices.
Transportation Class		Is a	Household Content	Subtype	
Transportation Class		Is a	Freight Group	Subtype	
Transportation Class		Is a	Property In Transit	Subtype	
Transportation Class		Is a	Scheduled Item	Subtype	
Vehicle		Is a	Motorcycle	Subtype	
Vehicle		Is a	Watercraft	Subtype	
Vehicle		Is a	Bus	Subtype	
Vehicle		Is a	Boat	Subtype	
Vehicle		Is a	Construction Vehicle	Subtype	
Vehicle		Is a	Trailer	Subtype	
Vehicle		Is a	Van	Subtype	
Vehicle		Is a	Automobile	Subtype	
Vehicle		Is a	Truck	Subtype	
Vehicle		Is a	Recreational Vehicle	Subtype	

A.5 Domain Definitions

This sub clause provides a listing of all domains included in the P&C Data Model, and the text definitions for each domain. The domains are listed hierarchically based on the parent domain. Within each parent domain, the domain logical names are listed alphabetically.

Domain Parent	Domain Logical Name	Data Type	Domain Definition
	<default>	CHAR(18)	
<default>	Blob	LARGE BINARY	
<default>	Datetime	TIMESTAMP	Datetime is a time metric that includes both month, day and year, as well as the time of day, expressed as hour, minute, second and possibly nanosecond
Datetime	Date	DATE	Date is a time metric that includes month, day and year only. It does not include time of day.
Date	Begin Date	DATE	Begin Date is the month, day and year on which something is scheduled to start.
Date	Effective Date	DATE	Effective Date is the date on which something was activated and went into effect.
Date	End Date	DATE	End Date is the month, day and year on which something is scheduled to stop..
Date	Event Date	DATE	Event Date is the date that an event took place.
Date	Expiration Date	DATE	Expiration Date is the date on which something is no longer active or valid.
Date	Inception Date	DATE	Inception Date is the original effective date of a contract that can be renewed and continue from one time period to another
Datetime	Time	TIME	Time specifies the Hour, Minute, and Second of a 24-hour day.
<default>	Number	INTEGER	Number is a numeric value that can be expressed as a decimal, exponent, positive or negative value, and against which one can perform arithmetic functions.

Number	Amount	DECIMAL(15,2)	Amount is a Number expressed to represent a monetary value
Number	Date Component	INTEGER	Date Component is a Year or Month or Day Number to be used when only a portion of a date is needed
Date Component	Day	NUMBER(2)	Day is the numbered date within a Month. Examples: 01-31
Date Component	Month	NUMBER(2)	Month is the numbered month within a year. Examples: 1-12
Date Component	Year	NUMBER(4)	Year is the number of the year. Example: 1999, 2000, 2020
Number	Identifier	INTEGER	Identifier is a whole number assigned to uniquely identify an instance within a designated entity.
Identifier	Account Identifier	INTEGER	Account Identifier is the unique Identifier for an Account
Identifier	Agreement Identifier	INTEGER	Agreement Identifier is the unique Identifier for an Agreement.
Identifier	Arbitration Identifier	INTEGER	Arbitration Identifier is the unique Identifier for an Arbitration arrangement.
Identifier	Assessment Identifier	INTEGER	Assessment Identifier is the unique identifier for an Assessment.
Identifier	Assessment Result Identifier	INTEGER	Assessment Result Identifier is the unique identifier for an Assessment Result.
Identifier	Catastrophe Identifier	INTEGER	Catastrophe Identifier is the unique identifier for a Catastrophe
Identifier	Claim Amount Identifier	INTEGER	Claim Amount Identifier is the unique identifier for a Claim Amount
Identifier	Claim Identifier	INTEGER	Claim Identifier is the unique identifier for a Claim.
Identifier	Claim Offer Identifier	INTEGER	Claim Offer Identifier is the unique identifier for a Claim Offer.
Identifier	Communication Identifier	INTEGER	Communication Identifier is the unique identifier for a Communication arrangement.
Identifier	Company Identifier	INTEGER	Company Identifier is the unique identifier for Company.

Identifier	Court Identifier	INTEGER	Court Identifier is the unique identifier for a Court.
Identifier	Coverage Group Identifier	INTEGER	Coverage Group Identifier is the unique identifier for a Coverage Group.
Identifier	Coverage Identifier	INTEGER	Coverage Identifier is the unique identifier for a Coverage.
Identifier	Coverage Level Identifier	INTEGER	Coverage Level Identifier is the unique identifier for a Coverage Level.
Identifier	Coverage Limit Type Identifier	INTEGER	Coverage Limit Type Identifier is the unique identifier for a Coverage Limit Type.
Identifier	Coverage Type Identifier	INTEGER	Coverage Type Identifier is the unique identifier for a Coverage Type.
Identifier	Dun And Bradstreet Identifier	INTEGER	Dun And Bradstreet Identifier is the unique DUNS Number identifier assigned to a legal entity by Dun & Bradstreet.
Identifier	Event Identifier	INTEGER	Event Identifier is the unique identifier for an Event.
Identifier	Geographic Location Identifier	INTEGER	Geographic Location Identifier is the unique identifier for a Geographic Location.
Identifier	Group Identifier	INTEGER	Group Identifier of the unique Party Identifier for a Group.
Identifier	Insurable Object Identifier	INTEGER	Insurable Object Identifier is the unique identifier for an Insurable Object.
Identifier	Insurance Class Identifier	INTEGER	Insurance Class Identifier is the unique identifier for an Insurance Class.
Identifier	Jurisdiction Identifier	INTEGER	Jurisdiction Identifier is the unique identifier for a Jurisdiction.
Identifier	Legal Jurisdiction Identifier	INTEGER	Legal Jurisdiction Identifier is the unique identifier for a Legal Jurisdiction.
Identifier	Legal Jurisdiction Party Identifier	INTEGER	Legal Jurisdiction Party Identifier is the unique identifier assigned by a Legal Jurisdiction to identify a Party.

Identifier	Line Of Business Group Identifier	INTEGER	Line Of Business Group Identifier is the unique identifier for a Line Of Business Group.
Identifier	Line Of Business Identifier	INTEGER	Line Of Business Identifier is the unique identifier for a Line of Business.
Identifier	Litigation Identifier	INTEGER	Litigation Identifier is the unique identifier for a Litigation proceeding.
Identifier	Location Address Identifier	INTEGER	Location Address Identifier is the unique identifier for a Location Address.
Identifier	Occurrence Identifier	INTEGER	Occurrence Identifier is the unique identifier for an Occurrence.
Identifier	Organization Identifier	INTEGER	Organization Identifier is the unique identifier for a Party that is an Organization or Organization Unit.
Identifier	Party Identifier	INTEGER	Party Identifier is the unique identifier for a Party.
Identifier	Person Identifier	INTEGER	Person Identifier is the unique identifier for a Party that is a Person.
Identifier	Physical Location Identifier	INTEGER	Physical Location Identifier is the unique identifier for a Physical Location.
Identifier	Policy Amount Identifier	INTEGER	Policy Amount Identifier is the unique identifier for a Policy Amount.
Identifier	Policy Coverage Detail Identifier	INTEGER	Policy Coverage Detail Identifier is the unique identifier for a Policy Coverage Detail entry.
Identifier	Policy Deductible Identifier	INTEGER	Policy Deductible Identifier is the unique identifier for a Policy Deductible entry.
Identifier	Policy Identifier	INTEGER	Policy Identifier is the unique identifier for a Policy.
Identifier	Policy Limit Identifier	INTEGER	Policy Limit Identifier is the unique identifier for a Policy Limit entry.
Identifier	Product Identifier	INTEGER	Product Identifier is the unique identifier for a Product.
Identifier	Rating Territory Code Set Identifier	INTEGER	Rating Territory Code Set Identifier is the unique identifier for a set of Rating Territory Codes.

Identifier	Rating Territory Identifier	INTEGER	Rating Territory Identifier is the unique identifier for a Rating Territory.
Identifier	Staff Position Identifier	INTEGER	Staff Position Identifier is the unique identifier for Staff Position.
Number	Percent	DECIMAL(7,4)	Percent is a number expressed in relation to a total of 100 percent, in decimal form
Number	Quantity	INTEGER	Quantity is the number of items against which arithmetic functions can be applied.
Number	Rate	DECIMAL(2,5)	Rate is a multiplier used to calculate an amount or quantity and is usually expressed as a rate per unit.
Number	Sequence Number	INTEGER	Sequence Number is a relative order of an entry listed within another qualifying attribute
<default>	String	VARCHAR	String is free form text with a combination of letters, numbers and characters
String	Address	VARCHAR(1000)	Address is text that defines a single line of a physical or mailing location or and an electronic link or address. Based on an associated type code, the format and content can be validated.
Address	Long Address	VARCHAR(1000)	Long Address is an extra long amount of text that defines a link to a specific webpage or a long electronic address or a long unformatted physical address.
Address	Medium Address	VARCHAR(200)	Medium Address is averaged sized text that defines a physical or mailing location or an electronic link or address.
Address	Short Address	VARCHAR(100)	Short Address is one line of text or a single address for a physical location or e-mail address.
String	Code	VARCHAR(20)	Code is a value used to represent a condition

Code	Account Type Code	VARCHAR(5)	Account Type Code represents an Account category. Examples: customer account, billing account, sales account.
Code	Accounting Code	VARCHAR(20)	Accounting Code represents an accounting mechanism to which monies are associated for accounting purposes. Example: General Ledger
Code	Agreement Type Code	VARCHAR(5)	Agreement Type Code represents an Agreement category. Examples: reinsurance agreement, commercial agreement, service agreement
Code	Amount Type Code	VARCHAR(20)	Amount Type Code represents an amount category.
Code	Assessment Result Type Code	VARCHAR(10)	Assessment Result Type Code represents the type of assessment being done. Examples: underwriting assessment, valuation assessment.
Code	Catastrophe Type Code	VARCHAR(8)	Catastrophe Code represents a type of Catastrophe
Code	Claim Status Code	VARCHAR(5)	Claim Status Code represents the status of a claim. Examples: Active, Pended, Closed
Code	Communication Type Code	VARCHAR(20)	Communication Type Code represents a category of communication.
Code	Company Catastrophe Code	VARCHAR(8)	Company Catastrophe Code represents a catastrophic event as identified externally by the Company.
Code	Company Code	VARCHAR(5)	Code that identifies a statutory Company within an organization.
Code	Contact Preference Code	VARCHAR(20)	Contact Preference Code represents the communication options selected by a party through which they want to be contacted.
Code	Country Code	VARCHAR(20)	Country Code represents a country.

Code	Coverage Inclusion Exclusion Code	VARCHAR(20)	Coverage Inclusion Exclusion Code represents a coverage as included or excluded in the policy. Examples: I - Inclusion E - Exclusion
Code	Coverage Part Code	VARCHAR(20)	Coverage Part Code represents a coverage within a policy.
Code	Day And Time Group Code	VARCHAR(20)	Day and Time Group Code represents a general and relative set of time frames. Examples: Week Days during Work Hours, Weekends.
Code	Deductible Basis Code	VARCHAR(20)	Deductible Basis Code represents the amount or percentage that will be used to determine the deductible amount an insured is expected to pay out before the insurance company begins reimbursement payments.
Code	Deductible Type Code	VARCHAR(20)	Deductible Type Code represents the category of a deductible. Examples: monetary amount, percentage, time period
Code	Event Sub Type Code	VARCHAR(20)	Event Sub Type Code represents a lower level event category.
Code	Event Type Code	VARCHAR(20)	Event Type Code represents a category of an event.
Code	Gender Code	CHAR(1)	Gender Code represents the sex of the individual. Examples: F for female, M for Male, U for Unknown
Code	Geographic Location Type Code	VARCHAR(20)	Geographic Location Type Code represents a category of a bounded area defined by nature, by an external authority (such as a government) or for an internal business purpose. Used to identify a location in space that is not a structured address. Examples: country, city, continent, postal area, risk area.
Code	Industry Catastrophe Code	VARCHAR(8)	Industry Catastrophe Code represents a type of catastrophe that is specific to an Industry.
Code	Industry Code	VARCHAR(20)	Industry Code represents an Industry.

Code	Industry Type Code	VARCHAR(5)	Industry Type Code represents an Industry category. Examples: Insurance, Banking, Pharmaceutical, Utility
Code	Insurable Object Type Code	VARCHAR(20)	Insurable Object Type Code represents a category of an item figuring in an insurance coverage or policy, having commercial or exchange value that is owned by a business, institution, or individual or adds to one's wealth or estate. These objects can be real (land and attachments) and personal (movable effects not attached to land).
Code	Insurance Type Code	CHAR(1)	Insurance Type Code represents the Insurance Type. Examples: Direct, Assumed, Ceded
Code	Language Code	VARCHAR(20)	Language Code represents a specific language.
Code	Legal Classification Code	VARCHAR(20)	Legal Classification Code represents a legal category under which the Party can operate.
Code	Legal Entity Type Code	VARCHAR(20)	Legal Entity Type Code represents a category of person or organization that has the legal standing to enter into a contract and may be sued for failure to perform as agreed in the contract.
Code	Limit Basis Code	VARCHAR(20)	Limit Basis Code represents the basis on which to specify the maximum extent of coverage that will be provided by an insurance policy.
Code	Limit Type Code	VARCHAR(20)	Limit Type Code represents a category of limit coverage that will be provided by an insurance policy.
Code	Line Of Business Code	VARCHAR(20)	Line Of Business Code represents a type of major Product Line. Examples: automobile and home owners insurance.
Code	Locality Code	VARCHAR(20)	Locality Code represents a location category used by a party. Examples: home, work, second residence
Code	Location Code	VARCHAR(20)	Location Code represents an externally assigned identification for a location

Code	Organization Type Code	VARCHAR(10)	Organization Type Code represents an organization category. Values: I = Internal or E = External.
Code	Party Role Code	VARCHAR(20)	Party Role Code represents the definition of how a Party relates to another entity.
Code	Party Type Code	CHAR(1)	Party Type Code represents a category of Party. Examples: Person, Organization, Group.
Code	Postal Code	VARCHAR(20)	Postal Code represents an alphanumeric code assigned to groups of addresses by various national postal systems throughout the world to facilitate mail delivery.
Code	Rating Territory Code	VARCHAR(10)	Rating Territory Code represents a geographic area that is used to determine insurance rates.
Code	Relationship Code	VARCHAR(20)	Relationship Code represents a relationship that ties entities together.
Code	Relationship Type Code	VARCHAR(20)	Relationship Type Code represents the category of relationship that links one entity to another
Code	Staff Classification Code	VARCHAR(10)	Staff Classification Code represents classes of employees versus consultants, based on part and full time, benefit eligibility, etc. for a staff person.
Code	State Code	CHAR(2)	State Code is a value used to represent a standard state abbreviation
Code	Status Code	VARCHAR(20)	Status Code represents a status. Examples: A = Active, P = Pending, C = Cancelled, T = Terminated
Code	Work Site Type Code	VARCHAR(20)	Work Site Type Code represents a category of work site. Example: Office, Factory, Plant.

String	Description	VARCHAR(1000)	Description is text that further defines the meaning and use of a code.
Description	Long Description	VARCHAR(5000)	Long Description is expanded text used to define an object
Description	Medium Description	VARCHAR(2000)	Medium Description is a generic medium-length text to describe an object.
Medium Description	Code Description	VARCHAR(2000)	Code Description is text that further defines the meaning and use of a code.
Description	Short Description	VARCHAR(1000)	Short Description is a generic short text definition for an object
String	Indicator	VARCHAR	Indicator is a one character code that notes if a condition is met or if a situation exists with values of Y = yes, N = no, blank = unknown or not applicable
String	Name	VARCHAR(200)	Name is the wording used to identify an Organization, Group or full name of an Individual.
Name	Long Name	VARCHAR(200)	Long Name is the entire legal name of an Organization, Group or full name of an Individual.
Name	Medium Name	VARCHAR(100)	Medium Name is an average length name for codes or non-legal objects.
Medium Name	Code Name	VARCHAR(100)	Code Name is the wording assigning to the value representing a condition.
Name	Prefix-Suffix Name	VARCHAR(20)	Prefix-Suffix Name is a title or name extension. Examples: Mr., Mrs., Ms., Dr., Jr., Sr., III, M.D., PhD.
Name	Short Name	VARCHAR(40)	Short Name is a brief name used for an object or a partial name of an individual, such as first, last or middle name.
String	Variable Value	VARCHAR(100)	Variable Value is an amount, code or any other type of data that can contain syntax (such as hyphen separators) and delimiters as needed for interpretation and display.

Variable Value	Company Claim Number	VARCHAR(20)	Company Claim Number uniquely identifies a Claim within a Company and can be an alpha-numeric value
Variable Value	Company Subclaim Number	VARCHAR(5)	Company Subclaim Number identifies a claim within a claim. It can be an alpha-numeric value.
Variable Value	Deductible Value	VARCHAR(100)	Deductible Value is the actual value of a monetary amount, percentage or time period. Examples: \$500, 10%, 90 days
Variable Value	Latitude Or Longitude	VARCHAR(20)	Latitude or Longitude is a metric expressed in a common method (expression and precision) to identify a location. The values can be expressed as Degree, Minute, Second, Decimal.
Variable Value	Limit Value	VARCHAR(100)	Limit Value is the actual limit coverage amount that will be provided by an insurance policy.
Variable Value	Policy Form Value	VARCHAR(100)	Party Form Value is the set of characters used to identify an attachment to a property and casualty policy owned by a party that makes it operative
Variable Value	Policy Number Value	VARCHAR(100)	Policy Number Value is a value assigned to uniquely identify an insurance policy that can be expressed in letters, numbers or characters
Variable Value	Variable Identifier Value	VARCHAR(100)	Variable Identifier Value is an externally assigned value or identifier. Example: phone number, company site number

Annex B - Model/Term Cross Reference

(normative)

B.1 Subject Area Entities

This sub clause lists all entities included within a subject area data model. An entity can be included in several subject areas.

Subject Area Name	Entity Name
A1 - Party v4	Agreement
A1 - Party v4	Agreement Party Role
A1 - Party v4	Claim
A1 - Party v4	Claim Party Role
A1 - Party v4	Communication Identity
A1 - Party v4	Geographic Location
A1 - Party v4	Group
A1 - Party v4	Household
A1 - Party v4	Household Person
A1 - Party v4	Household Person Role
A1 - Party v4	Insurable Object
A1 - Party v4	Insurable Object Party Role
A1 - Party v4	Legal Jurisdiction
A1 - Party v4	Legal Jurisdiction Party Identity
A1 - Party v4	Organization
A1 - Party v4	Party
A1 - Party v4	Party Communication
A1 - Party v4	Party Relationship
A1 - Party v4	Party Relationship Role
A1 - Party v4	Party Role
A1 - Party v4	Person
A1 - Party v4	Person Profession
A1 - Party v4	Staff Work Assignment
A2 - Account and Agreement v4	Account
A2 - Account and Agreement v4	Account Agreement
A2 - Account and Agreement v4	Account Party Role
A2 - Account and Agreement v4	Account Provider
A2 - Account and Agreement v4	Account Role
A2 - Account and Agreement v4	Agency Contract
A2 - Account and Agreement v4	Agreement

A2 - Account and Agreement v4	Agreement Party Role
A2 - Account and Agreement v4	Agreement Role
A2 - Account and Agreement v4	Auto Repair Shop Contract
A2 - Account and Agreement v4	Brokerage Contract
A2 - Account and Agreement v4	Commercial Agreement
A2 - Account and Agreement v4	Commutation Agreement
A2 - Account and Agreement v4	Customer
A2 - Account and Agreement v4	Derivative Contract
A2 - Account and Agreement v4	Financial Account Agreement
A2 - Account and Agreement v4	Financial Adviser
A2 - Account and Agreement v4	Financial Analyst
A2 - Account and Agreement v4	Financial Service
A2 - Account and Agreement v4	Group Agreement
A2 - Account and Agreement v4	Individual Agreement
A2 - Account and Agreement v4	Insured Account
A2 - Account and Agreement v4	Intermediary Agreement
A2 - Account and Agreement v4	Party
A2 - Account and Agreement v4	Party Role
A2 - Account and Agreement v4	Policy
A2 - Account and Agreement v4	Prospect
A2 - Account and Agreement v4	Provider
A2 - Account and Agreement v4	Provider Agreement
A2 - Account and Agreement v4	Reinsurance Agreement
A2 - Account and Agreement v4	Staffing Agreement
A3 - Policy v4	Agreement
A3 - Policy v4	Agreement Party Role
A3 - Policy v4	Coverage
A3 - Policy v4	Coverage Part
A3 - Policy v4	Event
A3 - Policy v4	Geographic Location
A3 - Policy v4	Insurable Object
A3 - Policy v4	Insurable Object Party Role
A3 - Policy v4	Location Address
A3 - Policy v4	Party
A3 - Policy v4	Physical Location
A3 - Policy v4	Policy
A3 - Policy v4	Policy Amount
A3 - Policy v4	Policy Coverage Detail
A3 - Policy v4	Policy Coverage Part
A3 - Policy v4	Policy Deductible

A3 - Policy v4	Policy Event
A3 - Policy v4	Policy Form
A3 - Policy v4	Policy Limit
A3 - Policy v4	Policy Relationship
A3 - Policy v4	Product
A4 - Claim v4	Arbitration
A4 - Claim v4	Arbitration Party Role
A4 - Claim v4	Catastrophe
A4 - Claim v4	Claim
A4 - Claim v4	Claim Amount
A4 - Claim v4	Claim Arbitration
A4 - Claim v4	Claim Coverage
A4 - Claim v4	Claim Folder
A4 - Claim v4	Claim Folder Document
A4 - Claim v4	Claim Litigation
A4 - Claim v4	Claim Offer
A4 - Claim v4	Claim Party Role
A4 - Claim v4	Court Jurisdiction
A4 - Claim v4	Geographic Location
A4 - Claim v4	Insurable Object
A4 - Claim v4	Litigation
A4 - Claim v4	Litigation Party Role
A4 - Claim v4	Occurrence
A4 - Claim v4	Party
A4 - Claim v4	Party Role
A4 - Claim v4	Policy Coverage Detail
A5 - Assessment v4	Agreement
A5 - Assessment v4	Agreement Assessment
A5 - Assessment v4	Assessment
A5 - Assessment v4	Assessment Party Role
A5 - Assessment v4	Assessment Result
A5 - Assessment v4	Authorization
A5 - Assessment v4	Channel Score
A5 - Assessment v4	Claim
A5 - Assessment v4	Claim Assessment
A5 - Assessment v4	Claim Evaluation Result
A5 - Assessment v4	Credit Rating
A5 - Assessment v4	Customer Score
A5 - Assessment v4	Demographic Score
A5 - Assessment v4	Financial Services Assessment

A5 - Assessment v4	Financial Valuation
A5 - Assessment v4	Fraud Assessment
A5 - Assessment v4	Insurable Object
A5 - Assessment v4	Medical Condition
A5 - Assessment v4	Object Assessment
A5 - Assessment v4	Other Assessment Result
A5 - Assessment v4	Party
A5 - Assessment v4	Party Assessment
A5 - Assessment v4	Party Role
A5 - Assessment v4	Physical Object Assessment
A5 - Assessment v4	Place Assessment
A5 - Assessment v4	Risk Factor Score
A5 - Assessment v4	Underwriting Assessment
B1 - Agreement Role v4	Accountability
B1 - Agreement Role v4	Additional Interest
B1 - Agreement Role v4	Agent
B1 - Agreement Role v4	Agreement
B1 - Agreement Role v4	Agreement Party Role
B1 - Agreement Role v4	Agreement Role
B1 - Agreement Role v4	Auditor
B1 - Agreement Role v4	Broker
B1 - Agreement Role v4	Buyer
B1 - Agreement Role v4	Channel Role
B1 - Agreement Role v4	Contractor
B1 - Agreement Role v4	Financial Interest Role
B1 - Agreement Role v4	Financial Service
B1 - Agreement Role v4	Health Care Provider
B1 - Agreement Role v4	Insured
B1 - Agreement Role v4	Insurer
B1 - Agreement Role v4	Legal Adviser
B1 - Agreement Role v4	Manager
B1 - Agreement Role v4	Managing General Agent
B1 - Agreement Role v4	Mutual Fund Provider
B1 - Agreement Role v4	Party
B1 - Agreement Role v4	Party Role
B1 - Agreement Role v4	Premium Auditor
B1 - Agreement Role v4	Producer
B1 - Agreement Role v4	Provider
B1 - Agreement Role v4	Service Provider
B1 - Agreement Role v4	Staff Role

B1 - Agreement Role v4	Subcontractor
B1 - Agreement Role v4	Supplier
B1 - Agreement Role v4	Team Leader
B1 - Agreement Role v4	Team Member
B1 - Agreement Role v4	Third Party Administrator
B2 - Claim Role v4	Adjuster
B2 - Claim Role v4	Attorney
B2 - Claim Role v4	Claim
B2 - Claim Role v4	Claim Administrator
B2 - Claim Role v4	Claim Examiner
B2 - Claim Role v4	Claim Expert
B2 - Claim Role v4	Claim Fraud Examiner
B2 - Claim Role v4	Claim Legal Expert
B2 - Claim Role v4	Claim Party Role
B2 - Claim Role v4	Claim Representative
B2 - Claim Role v4	Claim Role
B2 - Claim Role v4	Claim Witness
B2 - Claim Role v4	Claimant
B2 - Claim Role v4	Claimee
B2 - Claim Role v4	Driver
B2 - Claim Role v4	Health Care Provider
B2 - Claim Role v4	Independent Adjuster
B2 - Claim Role v4	Inhouse Adjuster
B2 - Claim Role v4	Inpatient
B2 - Claim Role v4	Loss Payee
B2 - Claim Role v4	Outpatient
B2 - Claim Role v4	Party
B2 - Claim Role v4	Party Role
B2 - Claim Role v4	Patient
B2 - Claim Role v4	Provider
B2 - Claim Role v4	Public Adjuster
B2 - Claim Role v4	Service Provider
B2 - Claim Role v4	Staff Role
B2 - Claim Role v4	Third Party Administrator
B2 - Claim Role v4	Victim
B3 - Staffing Role v4	Accountability
B3 - Staffing Role v4	Agreement
B3 - Staffing Role v4	Agreement Party Role
B3 - Staffing Role v4	Consultant Contract
B3 - Staffing Role v4	Employment Agreement

B3 - Staffing Role v4	Group
B3 - Staffing Role v4	Manager
B3 - Staffing Role v4	Organization
B3 - Staffing Role v4	Party
B3 - Staffing Role v4	Party Relationship
B3 - Staffing Role v4	Party Relationship Role
B3 - Staffing Role v4	Party Role
B3 - Staffing Role v4	Person
B3 - Staffing Role v4	Staff
B3 - Staffing Role v4	Staff Classification
B3 - Staffing Role v4	Staff Position
B3 - Staffing Role v4	Staff Position Assignment
B3 - Staffing Role v4	Staff Role
B3 - Staffing Role v4	Staff Work Assignment
B3 - Staffing Role v4	Staffing Agreement
B3 - Staffing Role v4	Staffing Organization
B3 - Staffing Role v4	Team Leader
B3 - Staffing Role v4	Team Member
B3 - Staffing Role v4	Third Party Staffing Agreement
C1 - Party Subtype v4	Administrative Organization Unit
C1 - Party Subtype v4	Branch Office
C1 - Party Subtype v4	Department
C1 - Party Subtype v4	Field Organization Unit
C1 - Party Subtype v4	For Profit Organization
C1 - Party Subtype v4	Government Organization
C1 - Party Subtype v4	Group
C1 - Party Subtype v4	Household
C1 - Party Subtype v4	Not For Profit Organization
C1 - Party Subtype v4	Organization
C1 - Party Subtype v4	Organization Unit
C1 - Party Subtype v4	Party
C1 - Party Subtype v4	Party Relationship
C1 - Party Subtype v4	Person
C1 - Party Subtype v4	Professional Group
C1 - Party Subtype v4	Project
C1 - Party Subtype v4	Regional Office
C1 - Party Subtype v4	Staff Position Assignment
C1 - Party Subtype v4	Team
C1 - Party Subtype v4	Territory
C2 - Insurable Object Subtype v4	Animal

C2 - Insurable Object Subtype v4	Automobile
C2 - Insurable Object Subtype v4	Boat
C2 - Insurable Object Subtype v4	Body Object
C2 - Insurable Object Subtype v4	Bus
C2 - Insurable Object Subtype v4	Combination Structure
C2 - Insurable Object Subtype v4	Combine
C2 - Insurable Object Subtype v4	Commercial Structure
C2 - Insurable Object Subtype v4	Construction Vehicle
C2 - Insurable Object Subtype v4	Dwelling
C2 - Insurable Object Subtype v4	Farm Equipment
C2 - Insurable Object Subtype v4	Freight Group
C2 - Insurable Object Subtype v4	Geographic Location
C2 - Insurable Object Subtype v4	Household
C2 - Insurable Object Subtype v4	Household Content
C2 - Insurable Object Subtype v4	Insurable Object
C2 - Insurable Object Subtype v4	Manufactured Object
C2 - Insurable Object Subtype v4	Milking Machine
C2 - Insurable Object Subtype v4	Mobile Home
C2 - Insurable Object Subtype v4	Motorcycle
C2 - Insurable Object Subtype v4	Property In Transit
C2 - Insurable Object Subtype v4	Recreational Vehicle
C2 - Insurable Object Subtype v4	Residential Structure
C2 - Insurable Object Subtype v4	Scheduled Item
C2 - Insurable Object Subtype v4	Structure
C2 - Insurable Object Subtype v4	Tractor
C2 - Insurable Object Subtype v4	Trailer
C2 - Insurable Object Subtype v4	Transportation Class
C2 - Insurable Object Subtype v4	Truck
C2 - Insurable Object Subtype v4	Van
C2 - Insurable Object Subtype v4	Vehicle
C2 - Insurable Object Subtype v4	Watercraft
C2 - Insurable Object Subtype v4	Workers Comp Class
C3 - Money Subtype v4	Assumed Claim Amount
C3 - Money Subtype v4	Assumed Policy Amount
C3 - Money Subtype v4	Ceded Claim Amount
C3 - Money Subtype v4	Ceded Policy Amount
C3 - Money Subtype v4	Claim Amount
C3 - Money Subtype v4	Claim Expense
C3 - Money Subtype v4	Claim Payment
C3 - Money Subtype v4	Claim Reserve

C3 - Money Subtype v4	Credit Claim Amount
C3 - Money Subtype v4	Credit Policy Amount
C3 - Money Subtype v4	Debit Claim Amount
C3 - Money Subtype v4	Debit Policy Amount
C3 - Money Subtype v4	Deductible Recovery
C3 - Money Subtype v4	Direct Claim Amount
C3 - Money Subtype v4	Direct Policy Amount
C3 - Money Subtype v4	Fee
C3 - Money Subtype v4	Policy Amount
C3 - Money Subtype v4	Premium
C3 - Money Subtype v4	Recovery
C3 - Money Subtype v4	Reinsurance Recovery
C3 - Money Subtype v4	Salvage
C3 - Money Subtype v4	Subrogation
C3 - Money Subtype v4	Surcharge
C3 - Money Subtype v4	Tax
C4 - Event Subtype v4	Audit
C4 - Event Subtype v4	Binding
C4 - Event Subtype v4	Business Event
C4 - Event Subtype v4	Cancel
C4 - Event Subtype v4	Claim Event
C4 - Event Subtype v4	Endorsement
C4 - Event Subtype v4	Event
C4 - Event Subtype v4	Flat
C4 - Event Subtype v4	Full Term
C4 - Event Subtype v4	Life Event
C4 - Event Subtype v4	Mid Term
C4 - Event Subtype v4	New Business
C4 - Event Subtype v4	Policy
C4 - Event Subtype v4	Policy Event
C4 - Event Subtype v4	Pre Qualification
C4 - Event Subtype v4	Pro Rata
C4 - Event Subtype v4	Quote
C4 - Event Subtype v4	Reinstatement
C4 - Event Subtype v4	Renewal
C4 - Event Subtype v4	Short Rate
D1 - Product Coverage Reference v4	Company
D1 - Product Coverage Reference v4	Company Jurisdiction
D1 - Product Coverage Reference v4	Coverage
D1 - Product Coverage Reference v4	Coverage Group

D1 - Product Coverage Reference v4	Coverage Level
D1 - Product Coverage Reference v4	Coverage Limit Type
D1 - Product Coverage Reference v4	Coverage Part
D1 - Product Coverage Reference v4	Coverage Type
D1 - Product Coverage Reference v4	Geographic Location
D1 - Product Coverage Reference v4	Insurance Class
D1 - Product Coverage Reference v4	Insurance Rating Classification Code
D1 - Product Coverage Reference v4	Line Of Business
D1 - Product Coverage Reference v4	Line Of Business Group
D1 - Product Coverage Reference v4	Product
D1 - Product Coverage Reference v4	Product Coverage
D1 - Product Coverage Reference v4	Product License
D1 - Product Coverage Reference v4	Rating Territory
D1 - Product Coverage Reference v4	Rating Territory Geographic Location
D1 - Product Coverage Reference v4	State

B.2 Entity Attributes

This sub clause lists all the attributes within an entity shown on a data model.

Entity Name	Attribute Name	Required	Is PK	Is FK
Account	Account Identifier	Yes	Yes	No
Account	Account Type Code	No	No	No
Account	Account Name	No	No	No
Account Agreement	Account Identifier	Yes	Yes	Yes
Account Agreement	Agreement Identifier	Yes	Yes	Yes
Account Party Role	Account Identifier	Yes	Yes	Yes
Account Party Role	Party Identifier	Yes	Yes	Yes
Account Party Role	Party Role Code	Yes	Yes	Yes
Account Provider	Party Role Code	Yes	Yes	Yes
Account Role	Party Role Code	Yes	Yes	Yes
Accountability	Party Role Code	Yes	Yes	Yes
Additional Interest	Party Role Code	Yes	Yes	Yes

Adjuster	Party Role Code	Yes	Yes	Yes
Administrative Organization Unit	Organization Identifier	Yes	Yes	Yes
Agency Contract	Agreement Identifier	Yes	Yes	Yes
Agent	Party Role Code	Yes	Yes	Yes
Agreement	Agreement Identifier	Yes	Yes	No
Agreement	Agreement Type Code	No	No	No
Agreement	Agreement Name	No	No	No
Agreement	Agreement Original Inception Date	No	No	No
Agreement	Product Identifier	No	No	Yes
Agreement Assessment	Agreement Identifier	Yes	Yes	Yes
Agreement Assessment	Assessment Identifier	Yes	Yes	Yes
Agreement Party Role	Agreement Identifier	Yes	Yes	Yes
Agreement Party Role	Party Identifier	Yes	Yes	Yes
Agreement Party Role	Party Role Code	Yes	Yes	Yes
Agreement Party Role	Effective Date	Yes	Yes	No
Agreement Party Role	Expiration Date	No	No	No
Agreement Role	Party Role Code	Yes	Yes	Yes
Animal	Insurable Object Identifier	Yes	Yes	Yes
Arbitration	Arbitration Identifier	Yes	Yes	No
Arbitration	Arbitration Description	No	No	No
Arbitration Party Role	Arbitration Identifier	Yes	Yes	Yes
Arbitration Party Role	Party Identifier	Yes	Yes	Yes
Arbitration Party Role	Party Role Code	Yes	Yes	Yes
Arbitration Party Role	Begin Date	Yes	Yes	No
Arbitration Party Role	Claim Identifier	Yes	Yes	Yes

Arbitration Party Role	End Date	No	No	No
Assessment	Assessment Identifier	Yes	Yes	No
Assessment	Begin Date	No	No	No
Assessment	End Date	No	No	No
Assessment	Assessment Description	No	No	No
Assessment	Assessment Reason Description	No	No	No
Assessment Party Role	Party Identifier	Yes	Yes	Yes
Assessment Party Role	Assessment Identifier	Yes	Yes	Yes
Assessment Party Role	Party Role Code	Yes	Yes	Yes
Assessment Party Role	Begin Date	No	No	No
Assessment Party Role	End Date	No	No	No
Assessment Result	Assessment Result Identifier	Yes	Yes	No
Assessment Result	Assessment Identifier	No	No	Yes
Assessment Result	Assessment Result Type Code	No	No	No
Assumed Claim Amount	Claim Amount Identifier	Yes	Yes	Yes
Assumed Policy Amount	Policy Amount Identifier	Yes	Yes	Yes
Attorney	Party Role Code	Yes	Yes	Yes
Audit	Event Identifier	Yes	Yes	Yes
Auditor	Party Role Code	Yes	Yes	Yes
Authorization	Assessment Result Identifier	Yes	Yes	Yes
Auto Repair Shop Contract	Agreement Identifier	Yes	Yes	Yes
Automobile	Insurable Object Identifier	Yes	Yes	Yes
Binding	Event Identifier	Yes	Yes	Yes
Boat	Insurable Object Identifier	Yes	Yes	Yes

Body Object	Insurable Object Identifier	Yes	Yes	Yes
Branch Office	Branch Office Identifier	Yes	Yes	No
Branch Office	Regional Office Identifier	Yes	Yes	Yes
Branch Office	Territory Identifier	Yes	Yes	Yes
Branch Office	Organization Identifier	Yes	Yes	Yes
Broker	Party Role Code	Yes	Yes	Yes
Brokerage Contract	Agreement Identifier	Yes	Yes	Yes
Bus	Insurable Object Identifier	Yes	Yes	Yes
Business Event	Event Identifier	Yes	Yes	Yes
Buyer	Party Role Code	Yes	Yes	Yes
Cancel	Event Identifier	Yes	Yes	Yes
Catastrophe	Catastrophe Identifier	Yes	Yes	No
Catastrophe	Catastrophe Type Code	No	No	No
Catastrophe	Catastrophe Name	No	No	No
Catastrophe	Industry Catastrophe Code	No	No	No
Catastrophe	Company Catastrophe Code	No	No	No
Catastrophe	Catastrophe Type Code__26432	No	No	No
Ceded Claim Amount	Claim Amount Identifier	Yes	Yes	Yes
Ceded Policy Amount	Policy Amount Identifier	Yes	Yes	Yes
Channel Role	Party Role Code	Yes	Yes	Yes
Channel Score	Assessment Result Identifier	Yes	Yes	Yes
Claim	Claim Identifier	Yes	Yes	No
Claim	Occurrence Identifier	No	No	Yes
Claim	Catastrophe Identifier	No	No	Yes
Claim	Insurable Object Identifier	No	No	Yes
Claim	Company Claim Number	No	No	No
Claim	Company Subclaim Number	No	No	No

Claim	Claim Description	No	No	No
Claim	Claim Open Date	No	No	No
Claim	Claim Close Date	No	No	No
Claim	Claim Reopen Date	No	No	No
Claim	Claim Status Code	No	No	No
Claim	Claim Reported Date	No	No	No
Claim	Claims Made Date	No	No	No
Claim	Entry Into Claims Made Program Date	No	No	No
Claim Administrator	Party Role Code	Yes	Yes	Yes
Claim Amount	Claim Amount Identifier	Yes	Yes	No
Claim Amount	Claim Identifier	Yes	No	Yes
Claim Amount	Claim Offer Identifier	No	No	Yes
Claim Amount	Event Date	No	No	No
Claim Amount	Insurance Type Code	No	No	No
Claim Amount	Amount Type Code	No	No	No
Claim Amount	Claim Amount	No	No	No
Claim Arbitration	Claim Identifier	Yes	Yes	Yes
Claim Arbitration	Arbitration Identifier	Yes	Yes	Yes
Claim Assessment	Claim Identifier	Yes	Yes	Yes
Claim Assessment	Assessment Identifier	Yes	Yes	Yes
Claim Coverage	Claim Identifier	Yes	Yes	Yes
Claim Coverage	Policy Coverage Detail Identifier	Yes	Yes	Yes
Claim Coverage	Effective Date	Yes	Yes	Yes
Claim Evaluation Result	Assessment Result Identifier	Yes	Yes	Yes
Claim Event	Event Identifier	Yes	Yes	Yes
Claim Examiner	Party Role Code	Yes	Yes	Yes
Claim Expense	Claim Amount Identifier	Yes	Yes	Yes
Claim Expert	Party Role Code	Yes	Yes	Yes
Claim Folder	Claim Identifier	Yes	Yes	Yes
Claim Folder	Claim Folder Label Name	No	No	No
Claim Folder Document	Claim Identifier	Yes	Yes	Yes

Claim Folder Document	Document Sequence Number	Yes	Yes	No
Claim Folder Document	Document Link Value	No	No	No
Claim Fraud Examiner	Party Role Code	Yes	Yes	Yes
Claim Legal Expert	Party Role Code	Yes	Yes	Yes
Claim Litigation	Claim Identifier	Yes	Yes	Yes
Claim Litigation	Litigation Identifier	Yes	Yes	Yes
Claim Offer	Claim Offer Identifier	Yes	Yes	No
Claim Offer	Claim Identifier	Yes	No	Yes
Claim Offer	Arbitration Identifier	No	No	Yes
Claim Offer	Litigation Identifier	No	No	Yes
Claim Offer	Settlement Offer Amount	No	No	No
Claim Offer	Settlement Offer Provision Description	No	No	No
Claim Party Role	Party Identifier	Yes	Yes	Yes
Claim Party Role	Claim Identifier	Yes	Yes	Yes
Claim Party Role	Party Role Code	Yes	Yes	Yes
Claim Party Role	Begin Date	Yes	Yes	No
Claim Party Role	End Date	No	No	No
Claim Payment	Claim Amount Identifier	Yes	Yes	Yes
Claim Representative	Party Role Code	Yes	Yes	Yes
Claim Reserve	Claim Amount Identifier	Yes	Yes	Yes
Claim Role	Party Role Code	Yes	Yes	Yes
Claim Witness	Party Role Code	Yes	Yes	Yes
Claimant	Party Role Code	Yes	Yes	Yes
Claimee	Party Role Code	Yes	Yes	Yes
Combination Structure	Insurable Object Identifier	Yes	Yes	Yes
Combine	Insurable Object Identifier	Yes	Yes	Yes
Commercial Agreement	Agreement Identifier	Yes	Yes	Yes
Commercial Structure	Insurable Object Identifier	Yes	Yes	Yes
Communication Identity	Communication Identifier	Yes	Yes	No

Communication Identity	Communication Type Code	No	No	No
Communication Identity	Communication Value	No	No	No
Communication Identity	Communication Qualifier Value	No	No	No
Communication Identity	Geographic Location Identifier	No	No	Yes
Commutation Agreement	Agreement Identifier	Yes	Yes	Yes
Company	Company Identifier	Yes	Yes	No
Company	Company Code	No	No	No
Company	Company Description	No	No	No
Company Jurisdiction	Company Identifier	Yes	Yes	Yes
Company Jurisdiction	Geographic Location Identifier	Yes	Yes	Yes
Construction Vehicle	Insurable Object Identifier	Yes	Yes	Yes
Consultant Contract	Agreement Identifier	Yes	Yes	Yes
Contractor	Party Role Code	Yes	Yes	Yes
Court Jurisdiction	Court Identifier	Yes	Yes	No
Court Jurisdiction	Jurisdiction Identifier	Yes	Yes	No
Court Jurisdiction	Court Name	No	No	No
Coverage	Coverage Identifier	Yes	Yes	No
Coverage	Coverage Part Code	No	No	Yes
Coverage	Coverage Type Identifier	No	No	Yes
Coverage	Coverage Name	No	No	No
Coverage	Coverage Description	No	No	No
Coverage	Coverage Group Identifier	No	No	Yes
Coverage Group	Coverage Group Identifier	Yes	Yes	No
Coverage Group	Coverage Group Name	No	No	No
Coverage Group	Coverage Group Description	No	No	No
Coverage Level	Coverage Identifier	Yes	Yes	Yes
Coverage Level	Coverage Limit Type Identifier	Yes	Yes	Yes

Coverage Level	Coverage Level Identifier	Yes	Yes	No
Coverage Level	Maximum Per Person Amount	No	No	No
Coverage Level	Aggregate Limit Amount	No	No	No
Coverage Level	Maximum Per Claim Amount	No	No	No
Coverage Level	Deductible Rate	No	No	No
Coverage Level	Coverage Label Name	No	No	No
Coverage Limit Type	Coverage Limit Type Identifier	Yes	Yes	No
Coverage Limit Type	Coverage Limit Name	No	No	No
Coverage Limit Type	Coverage Limit Description	No	No	No
Coverage Part	Coverage Part Code	Yes	Yes	No
Coverage Part	Coverage Part Name	No	No	No
Coverage Type	Coverage Type Identifier	Yes	Yes	No
Coverage Type	Coverage Type Name	No	No	No
Coverage Type	Coverage Type Description	No	No	No
Credit Claim Amount	Claim Amount Identifier	Yes	Yes	Yes
Credit Policy Amount	Policy Amount Identifier	Yes	Yes	Yes
Credit Rating	Assessment Result Identifier	Yes	Yes	Yes
Customer	Party Role Code	Yes	Yes	Yes
Customer Score	Assessment Result Identifier	Yes	Yes	Yes
Debit Claim Amount	Claim Amount Identifier	Yes	Yes	Yes
Debit Policy Amount	Policy Amount Identifier	Yes	Yes	Yes
Deductible Recovery	Claim Amount Identifier	Yes	Yes	Yes
Demographic Score	Assessment Result Identifier	Yes	Yes	Yes
Department	Department Identifier	Yes	Yes	No
Department	Organization Identifier	Yes	Yes	Yes

Derivative Contract	Agreement Identifier	Yes	Yes	Yes
Direct Claim Amount	Claim Amount Identifier	Yes	Yes	Yes
Direct Policy Amount	Policy Amount Identifier	Yes	Yes	Yes
Driver	Party Role Code	Yes	Yes	Yes
Dwelling	Insurable Object Identifier	Yes	Yes	Yes
Employment Agreement	Agreement Identifier	Yes	Yes	Yes
Endorsement	Event Identifier	Yes	Yes	Yes
Event	Event Identifier	Yes	Yes	No
Facultative	Agreement Identifier	Yes	Yes	Yes
Farm Equipment	Insurable Object Identifier	Yes	Yes	Yes
Fee	Policy Amount Identifier	Yes	Yes	Yes
Field Organization Unit	Organization Identifier	Yes	Yes	Yes
Financial Account Agreement	Agreement Identifier	Yes	Yes	Yes
Financial Adviser	Party Role Code	Yes	Yes	Yes
Financial Analyst	Party Role Code	Yes	Yes	Yes
Financial Interest Role	Party Role Code	Yes	Yes	Yes
Financial Service	Party Role Code	Yes	Yes	Yes
Financial Services Assessment	Assessment Result Identifier	Yes	Yes	Yes
Financial Valuation	Assessment Result Identifier	Yes	Yes	Yes
Flat	Event Identifier	Yes	Yes	Yes
For Profit Organization	Organization Identifier	Yes	Yes	Yes
Fraud Assessment	Assessment Result Identifier	Yes	Yes	Yes
Freight Group	Insurable Object Identifier	Yes	Yes	Yes
Full Term	Event Identifier	Yes	Yes	Yes
Geographic Location	Geographic Location Identifier	Yes	Yes	No

Geographic Location	Geographic Location Type Code	No	No	No
Geographic Location	Location Code	No	No	No
Geographic Location	Location Name	No	No	No
Geographic Location	Location Number	No	No	No
Geographic Location	State Code	No	No	Yes
Geographic Location	Parent Geographic Location Identifier	No	No	Yes
Geographic Location	Location Address Identifier	No	No	Yes
Geographic Location	Physical Location Identifier	No	No	Yes
Government Organization	Organization Identifier	Yes	Yes	Yes
Group	Group Identifier	Yes	Yes	Yes
Group	Group Name	No	No	No
Group Agreement	Agreement Identifier	Yes	Yes	Yes
Health Care Provider	Party Role Code	Yes	Yes	Yes
Household	Household Identifier	Yes	Yes	Yes
Household Content	Insurable Object Identifier	Yes	Yes	Yes
Household Content	Household Identifier	No	No	Yes
Household Person	Person Identifier	Yes	Yes	Yes
Household Person	Household Identifier	Yes	Yes	Yes
Household Person Role	Household Identifier	Yes	Yes	Yes
Household Person Role	Person Identifier	Yes	Yes	Yes
Household Person Role	Party Role Code	Yes	Yes	Yes
Household Person Role	Begin Date	Yes	Yes	No
Household Person Role	End Date	No	No	No
Independent Adjuster	Party Role Code	Yes	Yes	Yes

Individual Agreement	Agreement Identifier	Yes	Yes	Yes
Inhouse Adjuster	Party Role Code	Yes	Yes	Yes
Inpatient	Party Role Code	Yes	Yes	Yes
Insurable Object	Insurable Object Identifier	Yes	Yes	No
Insurable Object	Insurable Object Type Code	No	No	No
Insurable Object	Geographic Location Identifier	No	No	Yes
Insurable Object Party Role	Insurable Object Identifier	Yes	Yes	Yes
Insurable Object Party Role	Party Identifier	Yes	Yes	Yes
Insurable Object Party Role	Party Role Code	Yes	Yes	Yes
Insurable Object Party Role	Effective Date	Yes	Yes	No
Insurable Object Party Role	Expiration Date	No	No	No
Insurance Class	Insurance Class Identifier	Yes	Yes	No
Insurance Class	Insurance Class Name	No	No	No
Insurance Class	Insurance Class Description	No	No	No
Insurance Rating Classification Code				
Insured	Party Role Code	Yes	Yes	Yes
Insured Account	Account Identifier	Yes	Yes	Yes
Insurer	Party Role Code	Yes	Yes	Yes
Intermediary Agreement	Agreement Identifier	Yes	Yes	Yes
Legal Adviser	Party Role Code	Yes	Yes	Yes
Legal Jurisdiction	Legal Jurisdiction Identifier	Yes	Yes	No
Legal Jurisdiction	Legal Jurisdiction Name	No	No	No
Legal Jurisdiction	Legal Jurisdiction Description	No	No	No

Legal Jurisdiction	Rules Reference Description	No	No	No
Legal Jurisdiction Party Identity	Party Identifier	Yes	Yes	Yes
Legal Jurisdiction Party Identity	Legal Jurisdiction Identifier	Yes	Yes	Yes
Legal Jurisdiction Party Identity	Legal Entity Type Code	No	No	No
Legal Jurisdiction Party Identity	Legal Classification Code	No	No	No
Legal Jurisdiction Party Identity	Legal Jurisdiction Party Identifier	No	No	No
Life Event	Event Identifier	Yes	Yes	Yes
Line Of Business	Line Of Business Identifier	Yes	Yes	No
Line Of Business	Line Of Business Name	No	No	No
Line Of Business	Line Of Business Description	No	No	No
Line Of Business	Line Of Business Code	No	No	No
Line Of Business	Line Of Business Group Identifier	Yes	No	Yes
Line Of Business	Insurance Class Identifier	Yes	No	Yes
Line Of Business Group	Line Of Business Group Identifier	Yes	Yes	No
Line Of Business Group	Line Of Business Group Name	No	No	No
Line Of Business Group	Line Of Business Group Description	No	No	No
Litigation	Litigation Identifier	Yes	Yes	No
Litigation	Court Identifier	No	No	Yes
Litigation	Jurisdiction Identifier	No	No	Yes
Litigation	Litigation Description	No	No	No
Litigation Party Role	Litigation Identifier	Yes	Yes	Yes
Litigation Party Role	Party Identifier	Yes	Yes	Yes
Litigation Party Role	Party Role Code	Yes	Yes	Yes

Litigation Party Role	Begin Date	Yes	Yes	No
Litigation Party Role	Claim Identifier	Yes	Yes	Yes
Litigation Party Role	End Date	No	No	No
Location Address	Location Address Identifier	Yes	Yes	No
Location Address	Line 1 Address	No	No	No
Location Address	Line 2 Address	No	No	No
Location Address	Municipality Name	No	No	No
Location Address	State Code	No	No	Yes
Location Address	Postal Code	No	No	No
Location Address	Country Code	No	No	No
Location Address	Begin Date	No	No	No
Location Address	End Date	No	No	No
Loss Payee	Party Role Code	Yes	Yes	Yes
Manager	Party Role Code	Yes	Yes	Yes
Managing General Agent	Party Role Code	Yes	Yes	Yes
Manufactured Object	Insurable Object Identifier	Yes	Yes	Yes
Medical Condition	Assessment Result Identifier	Yes	Yes	Yes
Mid Term	Event Identifier	Yes	Yes	Yes
Milking Machine	Insurable Object Identifier	Yes	Yes	Yes
Mobile Home	Insurable Object Identifier	Yes	Yes	Yes
Motorcycle	Insurable Object Identifier	Yes	Yes	Yes
Mutual Fund Provider	Party Role Code	Yes	Yes	Yes
New Business	Event Identifier	Yes	Yes	Yes
Not For Profit Organization	Organization Identifier	Yes	Yes	Yes
Object Assessment	Insurable Object Identifier	Yes	Yes	Yes
Object Assessment	Assessment Identifier	Yes	Yes	Yes
Occurrence	Occurrence Identifier	Yes	Yes	No

Occurrence	Catastrophic Event Indicator	No	No	No
Occurrence	Geographic Location Identifier	No	No	Yes
Occurrence	Occurrence Begin Date	No	No	No
Occurrence	Occurrence Begin Time	No	No	No
Occurrence	Occurrence End Date	No	No	No
Occurrence	Occurrence End Time	No	No	No
Occurrence	Occurrence Name	No	No	No
Organization	Organization Identifier	Yes	Yes	Yes
Organization	Organization Type Code	No	No	No
Organization	Organization Name	No	No	No
Organization	Alternate Name	No	No	No
Organization	Acronym Name	No	No	No
Organization	Industry Type Code	No	No	No
Organization	Industry Code	No	No	No
Organization	Dun And Bradstreet Identifier	No	No	No
Organization	Organization Description	No	No	No
Organization Unit	Organization Identifier	Yes	Yes	Yes
Organization Unit	Organization Unit Name	No	No	No
Organization Unit	Organization Unit Description	No	No	No
Organization Unit	Industry Code	No	No	No
Organization Unit	Accounting Code	No	No	No
Organization Unit	Work Site Type Code	No	No	No
Other Assessment Result	Assessment Result Identifier	Yes	Yes	Yes
Outpatient	Party Role Code	Yes	Yes	Yes
Party	Party Identifier	Yes	Yes	No
Party	Party Name	No	No	No
Party	Party Type Code	No	No	No
Party	Begin Date	No	No	No
Party	End Date	No	No	No
Party Assessment	Person Identifier	Yes	Yes	Yes
Party Assessment	Assessment Identifier	Yes	Yes	Yes

Party Assessment	Party Identifier	Yes	Yes	Yes
Party Communication	Party Identifier	Yes	Yes	Yes
Party Communication	Communication Identifier	Yes	Yes	Yes
Party Communication	Party Locality Code	Yes	Yes	No
Party Communication	Begin Date	Yes	Yes	No
Party Communication	End Date	No	No	No
Party Communication	Preference Sequence Number	No	No	No
Party Communication	Preference Day And Time Group Code	No	No	No
Party Communication	Party Routing Description	No	No	No
Party Preference	Party Identifier	Yes	Yes	Yes
Party Preference	Preferred Language Code	No	No	No
Party Relationship	Party Identifier	Yes	Yes	Yes
Party Relationship	Related Party Identifier	Yes	Yes	Yes
Party Relationship	Relationship Type Code	Yes	Yes	No
Party Relationship	Begin Date	Yes	Yes	No
Party Relationship	End Date	No	No	No
Party Relationship Role	Party Identifier	Yes	Yes	Yes
Party Relationship Role	Related Party Identifier	Yes	Yes	Yes
Party Relationship Role	Relationship Type Code	Yes	Yes	Yes
Party Relationship Role	Relationship Begin Date	Yes	Yes	Yes
Party Relationship Role	Party Role Code	Yes	Yes	Yes
Party Relationship Role	Role Begin Date	Yes	Yes	No
Party Role	Party Role Code	Yes	Yes	No
Party Role	Party Role Name	No	No	No

Party Role	Party Role Description	No	No	No
Patient	Party Role Code	Yes	Yes	Yes
Person	Person Identifier	Yes	Yes	Yes
Person	Prefix Name	No	No	No
Person	First Name	No	No	No
Person	Middle Name	No	No	No
Person	Last Name	No	No	No
Person	Suffix Name	No	No	No
Person	Full Legal Name	No	No	No
Person	Nickname	No	No	No
Person	Birth Date	No	No	No
Person	Birth Place Name	No	No	No
Person	Gender Code	No	No	No
Person Profession	Person Identifier	Yes	Yes	Yes
Person Profession	Profession Name	No	No	No
Physical Location	Physical Location Identifier	Yes	Yes	No
Physical Location	Physical Location Name	No	No	No
Physical Location	Latitude Value	No	No	No
Physical Location	Longitude Value	No	No	No
Physical Location	Altitude Value	No	No	No
Physical Location	Altitude Mean Sea Level Value	No	No	No
Physical Location	Horizontal Accuracy Value	No	No	No
Physical Location	Vertical Accuracy Value	No	No	No
Physical Location	Travel Direction Description	No	No	No
Physical Location	Location Address Identifier	No	No	Yes
Physical Object Assessment	Assessment Result Identifier	Yes	Yes	Yes
Place Assessment	Assessment Result Identifier	Yes	Yes	Yes
Policy	Policy Identifier	Yes	Yes	Yes
Policy	Policy Number	No	No	No
Policy	Effective Date	No	No	No
Policy	Expiration Date	No	No	No

Policy	Status Code	No	No	No
Policy	Geographic Location Identifier	No	No	Yes
Policy Amount	Policy Amount Identifier	Yes	Yes	No
Policy Amount	Policy Identifier	No	No	Yes
Policy Amount	Policy Coverage Detail Identifier	No	No	Yes
Policy Amount	Insurable Object Identifier	No	No	Yes
Policy Amount	Geographic Location Identifier	Yes	No	Yes
Policy Amount	Effective Date	No	No	Yes
Policy Amount	Earning Begin Date	No	No	No
Policy Amount	Earning End Date	No	No	No
Policy Amount	Insurance Type Code	No	No	No
Policy Amount	Amount Type Code	No	No	No
Policy Amount	Policy Amount	No	No	No
Policy Coverage Detail	Policy Coverage Detail Identifier	Yes	Yes	No
Policy Coverage Detail	Effective Date	Yes	Yes	No
Policy Coverage Detail	Policy Identifier	Yes	No	Yes
Policy Coverage Detail	Coverage Part Code	Yes	No	Yes
Policy Coverage Detail	Coverage Identifier	Yes	No	Yes
Policy Coverage Detail	Insurable Object Identifier	Yes	No	Yes
Policy Coverage Detail	Expiration Date	No	No	No
Policy Coverage Detail	Coverage Inclusion Exclusion Code	No	No	No
Policy Coverage Detail	Coverage Description	No	No	No
Policy Coverage Part	Policy Identifier	Yes	Yes	Yes
Policy Coverage Part	Coverage Part Code	Yes	Yes	Yes
Policy Deductible	Policy Deductible Identifier	Yes	Yes	No

Policy Deductible	Policy Coverage Detail Identifier	No	No	Yes
Policy Deductible	Effective Date	No	No	Yes
Policy Deductible	Deductible Type Code	No	No	No
Policy Deductible	Deductible Basis Code	No	No	No
Policy Deductible	Deductible Value	No	No	No
Policy Event	Event Identifier	Yes	Yes	Yes
Policy Event	Event Date	No	No	No
Policy Event	Effective Date	No	No	No
Policy Event	Event Type Code	No	No	No
Policy Event	Event Sub Type Code	No	No	No
Policy Event	Policy Identifier	No	No	Yes
Policy Form	Policy Identifier	Yes	Yes	Yes
Policy Form	Policy Form Number	Yes	Yes	No
Policy Form	Form Value	No	No	No
Policy Limit	Policy Limit Identifier	Yes	Yes	No
Policy Limit	Policy Coverage Detail Identifier	No	No	Yes
Policy Limit	Effective Date	No	No	Yes
Policy Limit	Limit Type Code	No	No	No
Policy Limit	Limit Basis Code	No	No	No
Policy Limit	Limit Value	No	No	No
Policy Relationship	Relationship Code	Yes	Yes	No
Policy Relationship	Effective Date	Yes	Yes	No
Policy Relationship	Policy Identifier	Yes	Yes	Yes
Policy Relationship	Related Policy Identifier	Yes	Yes	Yes
Policy Relationship	Expiration Date	No	No	No
Pre Qualification	Event Identifier	Yes	Yes	Yes
Premium	Policy Amount Identifier	Yes	Yes	Yes
Premium Auditor	Party Role Code	Yes	Yes	Yes
Pro Rata	Event Identifier	Yes	Yes	Yes
Producer	Party Role Code	Yes	Yes	Yes
Product	Product Identifier	Yes	Yes	No
Product	Line Of Business Identifier	Yes	No	Yes
Product	Licensed Product Name	No	No	No
Product	Product Description	No	No	No

Product Coverage	Product Identifier	Yes	Yes	Yes
Product Coverage	Coverage Identifier	Yes	Yes	Yes
Product License	Company Identifier	Yes	Yes	Yes
Product License	Product Identifier	Yes	Yes	Yes
Product License	Geographic Location Identifier	Yes	Yes	Yes
Product License	Effective Date	No	No	No
Product License	Expiration Date	No	No	No
Professional Group	Group Identifier	Yes	Yes	Yes
Project	Group Identifier	Yes	Yes	Yes
Property In Transit	Insurable Object Identifier	Yes	Yes	Yes
Prospect	Party Role Code	Yes	Yes	Yes
Provider	Party Role Code	Yes	Yes	Yes
Provider Agreement	Agreement Identifier	Yes	Yes	Yes
Public Adjuster	Party Role Code	Yes	Yes	Yes
Quote	Event Identifier	Yes	Yes	Yes
Rating Territory	Rating Territory Identifier	Yes	Yes	No
Rating Territory	Rating Territory Assigning Organization Identifier	No	No	No
Rating Territory	Rating Territory Code	No	No	No
Rating Territory	Rating Territory Code Set Identifier	No	No	No
Rating Territory Geographic Location	Geographic Location Identifier	Yes	Yes	Yes
Rating Territory Geographic Location	Rating Territory Identifier	Yes	Yes	Yes
Recovery	Claim Amount Identifier	Yes	Yes	Yes
Recreational Vehicle	Insurable Object Identifier	Yes	Yes	Yes
Regional Office	Regional Office Identifier	Yes	Yes	No
Regional Office	Territory Identifier	Yes	Yes	Yes
Regional Office	Organization Identifier	Yes	Yes	Yes
Reinstatement	Event Identifier	Yes	Yes	Yes

Reinsurance Agreement	Agreement Identifier	Yes	Yes	Yes
Reinsurance Recovery	Claim Amount Identifier	Yes	Yes	Yes
Renewal	Event Identifier	Yes	Yes	Yes
Residential Structure	Insurable Object Identifier	Yes	Yes	Yes
Risk Factor Score	Assessment Result Identifier	Yes	Yes	Yes
Salvage	Claim Amount Identifier	Yes	Yes	Yes
Scheduled Item	Insurable Object Identifier	Yes	Yes	Yes
Service Provider	Party Role Code	Yes	Yes	Yes
Short Rate	Event Identifier	Yes	Yes	Yes
Staff	Party Role Code	Yes	Yes	Yes
Staff Classification	Staff Classification Code	Yes	Yes	No
Staff Classification	Staff Classification Name	No	No	No
Staff Classification	Staff Classification Description	No	No	No
Staff Position	Staff Position Identifier	Yes	Yes	No
Staff Position	Staff Position Name	No	No	No
Staff Position	Staff Position Description	No	No	No
Staff Position	Staff Classification Code	No	No	Yes
Staff Position Assignment	Person Identifier	Yes	Yes	Yes
Staff Position Assignment	Organization Identifier	Yes	Yes	Yes
Staff Position Assignment	Staff Position Identifier	Yes	Yes	Yes
Staff Position Assignment	Begin Date	Yes	Yes	No
Staff Position Assignment	End Date	No	No	No
Staff Role	Party Role Code	Yes	Yes	Yes
Staff Work Assignment	Person Identifier	Yes	Yes	Yes

Staff Work Assignment	Organization Identifier	Yes	Yes	Yes
Staff Work Assignment	Group Identifier	Yes	Yes	Yes
Staff Work Assignment	Party Role Code	Yes	Yes	Yes
Staff Work Assignment	Begin Date	Yes	Yes	No
Staff Work Assignment	End Date	No	No	No
Staffing Agreement	Agreement Identifier	Yes	Yes	Yes
Staffing Organization	Party Role Code	Yes	Yes	Yes
State	State Code	Yes	Yes	No
State	State Name	No	No	No
Structure	Insurable Object Identifier	Yes	Yes	Yes
Subcontractor	Party Role Code	Yes	Yes	Yes
Subrogation	Claim Amount Identifier	Yes	Yes	Yes
Supplier	Party Role Code	Yes	Yes	Yes
Surcharge	Policy Amount Identifier	Yes	Yes	Yes
Tax	Policy Amount Identifier	Yes	Yes	Yes
Team	Group Identifier	Yes	Yes	Yes
Team Leader	Party Role Code	Yes	Yes	Yes
Team Member	Party Role Code	Yes	Yes	Yes
Territory	Territory Identifier	Yes	Yes	No
Territory	Organization Identifier	Yes	Yes	Yes
Third Party Administrator	Party Role Code	Yes	Yes	Yes
Third Party Staffing Agreement	Agreement Identifier	Yes	Yes	Yes
Tractor	Insurable Object Identifier	Yes	Yes	Yes
Trailer	Insurable Object Identifier	Yes	Yes	Yes
Transportation Class	Insurable Object Identifier	Yes	Yes	Yes

Treaty	Agreement Identifier	Yes	Yes	Yes
Truck	Insurable Object Identifier	Yes	Yes	Yes
Underwriting Assessment	Assessment Result Identifier	Yes	Yes	Yes
Van	Insurable Object Identifier	Yes	Yes	Yes
Vehicle	Insurable Object Identifier	Yes	Yes	Yes
Vehicle	Vehicle Model Year	No	No	No
Vehicle	Vehicle Model Name	No	No	No
Vehicle	Vehicle Driving Wheel Quantity	No	No	No
Vehicle	Vehicle Make Name	No	No	No
Vehicle	Vehicle Identification Number	No	No	No
Victim	Party Role Code	Yes	Yes	Yes
Watercraft	Insurable Object Identifier	Yes	Yes	Yes
Workers Comp Class	Insurable Object Identifier	Yes	Yes	Yes

Annex C - Business Terms Reference Glossary

(normative)

Business Term	Definition	Context
accident	An event involving an object of insurance that results in a potential insurance loss or claim.	Claim
account	Formal business arrangement, normally a written document signed by all parties, that defines a relationship between two or more parties as to how they intend to engage in regular dealings or provide services. Examples: Multiple policies and Contracts	Account
account agreement	A type of agreement that is between an account provider and an account holder and is related to the management of a financial account.	Agreement
account facility	The properties and structures used by a commercial organization to conduct business and that may need to be insured.	Account
account holder	A person or business in possession of one or more agreements that form an account relationship with another person or organization	Account
account provider	Role played by a financial services provider who, in the context of an account agreement, provides an account and the related account facilities to the account holder.	Party Role
activity	An Anchor point to support relationships between the campaign, campaign cell, campaign step, campaign management, marketing strategy activity, task, particular activity, other personal activity, occupation, driving or business activity entities and the other core entities. Also used to uniquely identify an instance of campaign, campaign cell, campaign step, campaign management, marketing strategy activity, task, particular activity, other personal activity, occupation, driving or business activity entities within multiple versions.	Activity
adjuster	Role played by a Party who handles a claim brought against an insurance company or syndicate. The adjuster evaluates the merits of each claim and makes recommendations. An adjuster's actions include: collating details, validating cover, resolving disputes and agreeing where appropriate to settle claims at a fair price. The adjuster is subject to authority limits defined by company policy, contract, experience or line of business.	Claim

administrative organization unit	An Organization unit that is responsible for the terms and conditions of the contract.	Organization
agency	Organization unit whose goal is to sell and service insurance. The Agency is appointed by the insurance company and is licensed by a government jurisdiction to sell insurance.	Party
agency contract	Written document stipulating the business arrangement between an insurer and an insurance agency it appoints to represent it.. Examples; Business arrangement details such as ownership of renewals, commission percentages, and duties and responsibilities of each party are usually spelled out in this agreement.	Agreement
agent	Role played by a Party who solicits, negotiates, sells effects and services contracts of insurance in behalf of an insurance company who appoints it. The party assumes either of two classifications: 1. Independent agent represents at least two insurance companies. Captive Agent represents only one company and sells only its policies. . Description; The agent's right to exercise various functions, authority, and obligations, as well as the obligations of the insurer to the agent, are subject to the terms of the agency contract with the insurer, to statutory law, and to common law.	Party Role
aggregate limit amount	A dollar figure that represents the sum of maximum limit amounts for all insurance coverages identified within a policy.	Product Coverage
agreement	A mutual assent between two or more legally competent parties, whereby each party promises to do, or not to do, something; a transaction involving two or more legally competent parties, whereby each has reciprocal rights to demand performance of what is promised. Examples: Agreements include but are not limited to: a policy, an agency contract, an Auto repair shop contract, a brokerage contract and an employment agreement.	Agreement
agreement party role	Role that defines how the Party relates to the agreement,	Agreement
animal	An Insurable Object that can be farm livestock, a zoo animal, a pet, or any other animal that could be insured.	Insurable Object
application form	Document containing pre-formatted questions about a prospective customer of insurance services used to determine the eligibility and acceptability of a risk for the insurance coverage requested.	Policy

appraisal	The act of estimating the cost to repair, replace or otherwise make available for its intended use an insured item that has suffered damage or loss.	Claim
arbitration	Process of settling a dispute by an appointed third party outside court. In disputes arising out of a contract containing an arbitration clause, the parties involved may either go to court or appoint someone (an arbitrator) to settle the dispute. The agreement to go to arbitration does not preclude either of the parties taking legal proceedings if it desires.	Claim
assessment	Types of evaluations that are performed on the either the proposed insured or the proposed Insurable Object to see if they are eligible for insurance.	Assessment
assessment activity	Evaluation concerned with determining the condition or value of something or someone. Examples of assessment activity include the ability to assess a risk for inclusion under an agreement and pricing appropriateness, or to assess the impact of a claim based on the circumstances of the claim and the coverage provided.	Activity, Assessment
assessment result	The outcome of an evaluation of the risk in the context of an agreement.	Assessment
assignee	Role played by a Party to whom rights to an insurance benefit are assigned.	Party Role
assumed	A state for a risk in which a party other than the original party to the risk assessment and acceptance becomes accountable for the risk.	Money
attorney	Role played by a Person who is appointed to transact legal business on another's behalf. Examples: An Attorney-At-Law is a person admitted to practice law in a jurisdiction, authorized to perform both civil and criminal legal functions for clients. These functions include drafting of legal documents, giving legal advice, and representing clients before courts, administrative agencies, boards, etc. OR An Attorney-In-Fact is one who is authorized to act for another under a power of attorney, which may be general or limited in scope. A person need not be an Attorney-At-Law to be an Attorney-In-Fact.	Party Role
audit	A transaction that occurs generally after the policy term has expired, to see if the exposures were accurate or if any post term changes need to be made and more premium billed or a credit given. Example: a premium audit may be conducted of a company insured under a workers compensation policy to assure appropriate premium has been charged based on risk location and insured workers job	Event

auditor	Role played by a Party who performs either operational or financial reviews (audits).	Party Role
authorization	Approval given by a role player for payments to be executed or services (activity occurrences) to be received.	Assessment
auto repair shop contract	A kind of Agreement where a Repair Facility may be selected by the insurer to perform appraisals only or perform appraisals and repairs. If selected to be "in contract" the agreement implies the insurer will "make known" or identify in marketing material this shop to insurer's policyholders in exchange for the repair shop's freedom to appraise without inspection or validation (inside guidelines) the correction necessary to repair vehicle to pre-accident conditions. Claim costs are reduced due to the reduction/ elimination of re-inspection costs usually incurred; being removed from the appraisal process.	Agreement
automobile	An Insurable Object that is a self-propelled passenger vehicle designed for operation on ordinary roads and typically having four wheels.	Insurable Object
beneficiary	An individual or organization that receives or has the legal right to receive the benefit payments of an insurance policy.	Party Role
benefit	The contractually granted financial outcome provided by an insurance policy	Policy
binder	A kind of Agreement that provides temporary insurance under a contract which provides coverage between risk acceptance and until a permanent policy is issued. In Property and Casualty insurance, some agents have authority to bind the insurance company to coverage until a policy can be issued. For example, the purchaser of an automobile can call the agent, who can then bind the insurance company to temporary coverage,	Agreement
binding	The act of providing insurance coverage between the time an Insurance company accepts the risk and is ready to issue the permanent policy.	Event
boat	An Insurable Object that is a vessel that carries passengers or freight over water.	Insurable Object
body object	An Insurable Object such as a human body part, a life form such as a lab organism, or an animal.	Insurable Object

branch office	An Organization Unit that is the local business location of an insurance company that markets and/or services its products and lines of insurance within and to a specified geographic location.	Organization
broker	Role played by a Party who searches the insurance marketplace for potential providers of appropriate and adequate insurance coverage in the interest of the potential insured, not in the interest of the insurance companies.	Party Role
brokerage contract	A kind of agreement between two firms, detailing and describing the basis and terms of their business relationship wherein one (the broker) acts on behalf of the other (the contract holder) in identifying, evaluating and recommending insurance alternatives from a variety of insurers.	Agreement
bus	An Insurable Object that is a public or private conveyance vehicle used to transport people, e.g. School Bus.	Insurable Object
business activity	Identifies the type of behaviors, processes, performances, or outcomes a business organization or professional is involved in.	Activity
business event	A significant incident in the existence of an organization that is of interest to an insurer organization (such as relocation, merger, acquisition, expansion, occupation of a new premises) and may be a trigger for insurance marketing activities because of the potential resulting change(s) to the underlying organization's risk.	Event
buyer	A person or organization that is responsible for acquiring goods or services that are provided for in a provider agreement.	Party Role
campaign	A process that the organization undertakes to achieve a specific business objective. In particular, this covers coordinated marketing promotion communication with the marketplace in order to acquire, retain and develop (that is, cross-sell and up-sell) business.	Activity

campaign cell	A unique set of rules and criteria for allocating a total target population of a campaign into specific and pre-defined segments. The total population of Campaign targets are allocated to Campaign cells either arbitrarily on the basis of a defined percentage of the total target population or based on specific criteria such as party demographic characteristics. Dividing the total target population into Campaign cells allows the modeled organization to study Campaign results where different sets of campaign steps were executed for different sets of targets. For example, the organization may divide a target population into four homogeneous Campaign cells each of which uses a different set of Campaign steps. The results can be analyzed to determine which set of steps is more effective in producing the desired campaign results.	Activity
campaign management	The processes and procedures used to execute marketing promotions. These processes and procedures may be executed within a software application, may be managed manually or a combination of both.	Activity
campaign step	A single activity (in a particular communication) within a campaign. Campaign steps are combined to form a set of rules for communicating with campaign targets. There is a unique 'communication matrix' for each cell within a campaign.	Activity
cancel	The act of cancelling a Policy for whatever reason given by the Insurance Company. The policy is no longer in-force as of the date of cancellation.	Event
captive agent	A licensed and appointed member of an insurance agency who is an employee of an insurance organization or who can generate new policies only for a single insurance organization.	Insurance Industry General Concepts
catastrophe	A destructive event of significant importance. Because of both the scope and the scale of losses under the event, it needs to be classified separately from other loss events. These events may also be formally classified by a political entity within whose jurisdiction the event took place	Claim
catastrophic event indicator	A data element, the presence of which indicates that an event that is the source of a claim for insurance or indemnification has taken place during an major event or series of events that have been classified by a governmental or regulatory body as a catastrophe.	Claim
caused event	A subtype of Event that is a loss event that did not occur spontaneously and can be attributed to a particular action, inaction, circumstance, or set of circumstances from which the event occurred.	Event

ceded	A type of allocation of money applied to a policy to the insurance company accepting the risk associated with the policy. Example: ceded premium is revenue paid to another insurance company in exchange for transferring the risk of the policy to that other insurance company.	Money
channel role	A person or an organization that has an agreement with an insurance company to sell or service the latter's products and, as such, to act on behalf of the insurer (e.g. salaried call center network, broker, agent).	Party Role
channel score	A kind of Assessment Result that indicates the relative success of the channel in marketing and servicing products and services on behalf of the insurer.	Assessment
claim	A request for indemnification by an insurance company.	Claim
claim administrator	Role played by a Party who is designated by the insurance company, to manage the handling of a claim from the first notice to the resolution of the claim .	Party Role
claim examiner	Role played by a Party who is assigned to the claim to determine the legitimacy of the claim.	Party Role
claim expense	Cost incurred in adjusting a claim. Claim-adjustment expenses include such items as attorneys' fees and investigation expenses (e.g., witness interviews).	Party Role
claim expert	Role played by a Party who provides advice on matters associated with the claim.	Party Role
claim feature	A claim characteristic utilized to determine coverage to which a claim is associated.(e.g. Auto BI, Auto PD)	Claim
claim folder	The physical file within which all claim documents are maintained.	Claim
claim folder supporting data	Written information attached to agreements, financial statements, offers, proposals, etc., to provide backup and specific documentation to agreed-upon or discussed items (Claims). Also called supporting document or supporting schedule.	Claim
claim fraud assessment	A kind of Assessment Result based upon the evaluation of an action by which a person intentionally uses false information in an unfair or unlawful attempt to collect benefits (payments?) under an insurance policy.	Assessment

claim fraud examiner	Role played by a Party whose goal is to determine whether claim fraud has occurred or is occurring, and to determine who is responsible for the claim fraud.	Party Role
claim legal expert	Role played by a Party who provides legal advice on matters associated with the claim.	Party Role
claim offer	An offer made by an insurer to a claimant or third party in order to resolve the settlement of the claim. Sometimes, alternative offers are made so that the claimant has different options to settle the claim. Each of these options is represented by a different claim offer. A claim offer could also be the set of benefits requested by the claimant in the context of this claim.	Claim
claim office	The local business office of an insurance company that processes claims. Normally the jurisdiction of a claims office is defined by a territory.	Claim
claim party role	Role that defines any Party's involvement or role in a Claim.	Party Role
claim payment	A payment made in whole or in part in satisfaction of a claim.	Claim
claim representative	Role played by a Party as a Third Party with an existing agreement to represent the claimant or an opponent Third Party in the context of a claim.	Party Role
claim reserve	The amount of expected loss over the life of the Claim.	Claim
claim witness	An individual or group or organization having first hand knowledge of the circumstances, events or surrounding the occurrence of an event that resulted in a request for indemnification from an insurance company.	Claim
claimant	One who asserts a loss and his or her right to demand payment of compensation or benefits or indemnification of loss.	Party Role
claimee	Role played by a Party who submits a claim to an insurance company. (assuming this is the same as Claimant.)	Party Role
class codes	A set of predefined activities, roles or responsibilities that are performed by individuals or groups of individuals at a specific location.	Policy

client	A third party who contractually agrees to pay for coverage on others not related to them, or agrees to allow others contractually related to them to purchase coverage. A customer is normally an individual, a client normally an organization.	Party
cognitive communication preferences	A term or phrase that identifies the priority among all communication media identified for delivering information intended to educate, inform or legally notify an individual or organization.	Communication
combination structure	An Insurable Object that is used both for human habitation and for use by retail, wholesale, office, hotel or service users, or for manufacturing or other industrial purposes. An example of a Combination Structure is apartments over a store.	Insurable Object
combine	A piece of farm machinery used to harvest crops, e.g. wheat.	Insurable Object
commercial agreement	A contract, such as an insurance policy, between one organization and another organization dealing with the commercial or business activity of the organization purchasing the contract?	Agreement
commercial structure	An Insurable Object that is inhabitable property intended for use by retail, wholesale, office, hotel or service users, or for manufacturing or other industrial purposes. Examples include but are not limited to: shopping centers, office buildings, hotels and motels, and resorts or restaurants.	Insurable Object
communication profile	A collection of contact information that indicates the preferred, or actual, adaptation of the characteristics of communication to the needs and preferences of an individual. This concerns visual preferences, hearing preferences, cognitive preferences and mobility preferences.	Communication
commutation agreement	A kind of Agreement between a ceding insurer and the reinsurer that provides for the valuation, payment, and complete discharge of all obligations between the parties under a particular reinsurance contract. Used if an insurer is withdrawing from underwriting a class of business.	Agreement
company	A formal, legally registered entity, created for the purpose of conducting business.	Party
company description	A term or set of terms used to define or differentiate an organization or enterprise requesting coverage or currently covered by a commercial lines insurance policy.	Party
company jurisdiction	The relationship between the company and the physical territories or locations used to define where products can be sold and serviced by the company.	Product Coverage

construction vehicle	A motorized vehicle used in the course of construction or building of a structure or roadway.	Insurable Object
contact point	An identification, or partial identification, defining the method and destination of communication between an insured or potential insured and a role player. The sub-types relate to specific communication media: postal address, telephone number, and electronic address. General locations (for example, France, The Ardennes, and Washington) are excluded and are represented by Place.	Communication
contact preference	Records the preferred means of communication between an insured or potential insured and a role player.	Communication
contract	A formal written document outlining the terms and conditions agreed upon between two parties	Agreement
contractor	Role played by a Person who legally agrees or engages in a legal agreement to do work for another. An Independent Contractor makes an agreement to do a specific piece of work, retaining control of the means and method of doing the job. Examples of independent contractors are physicians, lawyers, construction contractors, and others engaged in a profession in which they offer their services to the public.	Party Role
court jurisdiction	An associative entity that resolves the many-to-many relationship between the Court and the Jurisdiction entities: A Court may administer justice within many Jurisdictions and a Jurisdiction may be granted too many Courts. The legal or physical area over which a court is permitted to administer justice. A court may have many jurisdictions, and a jurisdiction may be granted to more than one court.	Claim
coverage	The definition of the risks being provided indemnification and the level of indemnification being provided under an insurance policy. In property insurance, coverage lists perils insured against, properties covered, locations covered, individuals insured, and the limits of indemnification. In life insurance, coverage provides living and death benefits.	Product Coverage
coverage available	The coverage that is available to be selected from a pick list for the Product in order to determine the final coverage listed in the policy and the final premiums to be charged.	Product Coverage
coverage description	A term or set of terms that define the coverage provided or in consideration of being provided under an insurance policy or policies	Product Coverage
coverage group	The aggregation of coverage under a broader business classification to group them for reporting purposes, e.g. a group of liability coverage, a group of property coverage.	Product Coverage

coverage level	The limits of indemnification provided under coverage, e.g. the limits of insurance.	Policy
coverage limit	The maximum amount of insurance provided for each coverage or indemnification type found in an insurance policy	Policy
coverage limit type	The category of indemnification limit that is applied under a coverage.	Policy
coverage option	A choice from among multiple additions that can be made to an existing policy or a new policy being written.	Policy
coverage type	Defines the categorization of the risks being provided indemnification under a coverage, e.g. is the coverage for liability, for physical damage, for no fault.	Product Coverage
credit	A type of monetary adjustment that is applied to the base or manual premium calculated that will reduce the premium based on some evaluation rule or practice of the insurer.	Money
credit rating	Acceptability of the party for credit transactions (including good, fair and cash only). The rating is normally applied by credit rating agencies or credit granting financial institutions. This is one characteristic that can be used to assess the financial and operational risk represented by an entity requesting indemnification.	Assessment
customer	Role played by a Party to whom an insurer is currently supplying (or has supplied in the past) services, goods, or benefits in exchange for consideration in the form of premium payments. Someone who pays for coverage on themselves, or an object or person of importance to them.	Party Role
customer score	A kind of Assessment Result that assigns points to each customer based on specific criteria in order to be able to rank order customers against the dependent variable measured by that criteria. Examples of dependent variables are expected loss ratio, expected loss severity, propensity for a catastrophic event, etc.	Assessment
deductible	Sum of money representing the part of a loss amount that the insured is required to pay before any indemnification payment is provided by the insurance company. Once the deductible is met, the insurance amount to be paid is the excess over the amount of the deductible.	Product Coverage

deductible amount	The amount of an insured loss for which the insured is financially responsible before an insurance policy provides coverage. Though a deductible is usually a monetary amount (a flat deductible), a waiting period can function as a deductible, for example, when an injured person must be unable to work for a specified period of time before disability income coverage is payable. This is a significantly better definition than the one above.	Product Coverage
deductible rate	A dollar or monetary identifier that represents the amount for which an insured is responsible under a claim or request for indemnification under an insurance policy or contract. This amount is subtracted from the total coverage amount under a claim. The insurer is responsible for the difference.	Product Coverage
deductible recovery	A kind of Recovery that retrieves from the individual responsible for the deductible payment the amount of deductible associated with a loss payment under a claim.	Claim
demographic	A set of characteristics defining a population or a segment of the population. The characteristics may define the risk of the population, or may define the propensity of the population to make a particular decision (apply for insurance, cancel insurance, file a claim, renew a policy, etc.)	Assessment
demographic score	An Assessment Result that is used to rank orders risks or individuals based on a table of points assigned to pre-identified demographic characteristics of the risk or individual.	Assessment
department	An Organization Unit that groups individuals with common or related jobs to accomplish certain common or related functions. An example is the payroll department.	Organization
derivative contract	A kind of Agreement where the value of the contract is based on derived variables or characteristics, such as an index of commodity prices.	Agreement
direct written premium	A type of premium money applied to a policy based on the assumption that indemnification is being provided for the entire term of the policy. Earned premium is that portion of the direct premium that is associated with the policy term that has elapsed since the policy effective date. Earned premium is that portion of has been earned and kept on the company books regardless of what happens further to the policy.	Money
document sequence number	A unique numeric identifier for each document supporting the appraisal and settlement of a claim. The numeric identifiers should be applied sequentially within the context of the claim.	Claim
doing business as name	A term that is an alternative to an organization's name as listed on an insurance contract or policy	Party

driver	Role played by a Person who operates a vehicle.	Party Role
driving	The controlled operation of a motorized land vehicle, such as a car, truck or bus.	Activity
dun and bradstreet code	A numeric code that is a unique identifier for an organization with a data file in Dun and Bradstreet's commercial credit data base. The Dun and Bradstreet code is also known as a DUNS number.	Party
dwelling	An Insurable Object that is a structure or part of a structure used as a place of residence by human beings.	Insurable Object
earned	An accounting calculation for recognizing premium revenue over time from the effective date to the termination date of an insurance policy. This is most useful for allocating expenses and losses to the policy to determine the profitability of a policy and/or a line of business at a given point in time.	Money
effective date	The calendar date on which an insurance company begins providing coverage to an insured under an insurance policy or contract that has been written and is in effect. The coverage normally begins at 12:01am on this date	Policy
email address	A Contact Point that is used to communicate electronically with another individual or organization. The address is normally an alpha-numeric string, usually of the form username@host.domain.	Communication
employee	A Role played by a Person working for or providing stipulated services contractually and exclusively for another Party in return for compensation, whether direct or indirect .	Party
employee classification	A pre-defined system for grouping employees of like job responsibility and like working roles and responsibilities. Employee classification is especially important for determination of Workers Compensation pricing required to cover the indemnification risk implied by the employees of an insured employer. An Employee may have many Employment Classifications and an Employment Classification may apply to many Employees.	Party
employer	A Role played by a Party who hires and pays wages, thereby providing a livelihood to individuals who perform work. The employment relationship confers authority on the employer, who has the right to control and direct the work to be performed. An employer also has the right to engage or discharge an employee and furnish the working location and supplies. An employer is responsible for the collection and remission of federal income and Social Security taxes from employees' compensation.	Party
employment agreement	A written Agreement between employer and employee, stating the terms of employment in an organization.	Agreement

employment classification	A pre-defined system for grouping employees of like job responsibility and like working roles and responsibilities. Employee classification is especially important for determination of Workers Compensation pricing required to cover the indemnification risk implied by the employees of an insured employer. An Employee may have many Employment Classifications and an Employment Classification may apply to many Employees.	Party
employment position	An employee within a job classification that could be assessed for insurance coverage.	Organization
endorsement	A supplementary coverage option added to the base policy in order to expand or extend the coverage provided. From a financial perspective, endorsements may have an effect on the total premium paid for a policy, or may not have an impact on the premium paid for the policy.	Event Policy
event	Anything that happens, or is contemplated as happening. From an insurance perspective, an event is a situation that may impact the risk or indemnification covered by a policy	Event
event template	A form, document or descriptor, which captures defined and selected event parameters as variables. An event template captures and defines single events by replacing the variables with values. Examples: Send of any message String Msg; Send(John, Msg).	Event
exposure	The extent of the maximum impact of potential loss on the indemnification provided under a policy, as measured by an exposure base, such as payroll, receipts, area, or units produced	Policy
exposure base	The number, extent or size of the underlying items from which an insurance company determines the maximum amount of risk being accepted if a policy is written	Policy
facultative agreement	A type of reinsurance agreement whereby the reinsurance is purchased separately on a policy by policy basis. The reinsurance is not effective until the policy has been issued.	Agreement
farm equipment	An Insurable Object that is Equipment commonly used on a Farm, for example a tractor, cultivator, plow, combine, grain elevator, milking machine, etc. Motorized Vehicles that are Farm Equipment are unlicensed for public road use.	Insurable Object
fees	Charges imposed on the insurance company by a government entity; organization as a tax on the premium charged. This is a problematic definition since there are a number of types of fees.	Money
financial account	An entity responsible for tracking and reporting on monetary transactions between its owner or holder and individuals or organizations making monetary demands on the owner or holder	Account

financial adviser	Role played by a Person as a professional adviser offering financial counsel. Some financial advisers charge a fee and earn commissions on the products they recommend to implement their advice. Other advisers only charge fees and do not sell any products or accept commissions. Some financial advisers are generalists, while others specialize in specific areas, such as investing, insurance, estate planning or taxes.	Party Role
financial analyst	Role played by a Party who works for a financial institution and is responsible for research and analysis of specific financial instruments, portfolios and strategies.	Party Role
financial assessment	The evaluation of the financial condition of a person or a company based on certain factors e.g. the credit score of a person, the financial ratios of a company, and the impact of that assessment on the risks being indemnified or covered under an insurance policy.	Assessment
financial institution	A firm that provides financial products and services to consumers and organizations. Insurance is one form of financial institution along with banking, credit unions, investment management firms, etc. For the purposes of this glossary, unless we are talking about financial services firms as distribution opportunities (like Wells Fargo Insurance) or client opportunities (Like Citibank) then all of these are synonyms for profit organization. A kind of Organization whose main goal is to make a profit and provide financial benefit for owners, shareholders, and other fiscal entities.	Party
financial interest	The potential monetary outcome that could accrue to an individual or organization based on an event or occurrence.	Insurance Industry General Concepts
financial interest role	Identifies the monetary or monetarily valued interest a party has in the coverage. Examples are insured, beneficiary, etc.	Insurance Industry General Concepts
financial services assessment	A kind of Assessment Result that focuses on the finances of the coverage. An assessment done on an individual or organization based on pre-defined characteristics that identify the financial or monetary risks represented by the firm.	Assessment
financial services company	An insurance company legally granted the ability to solicit, evaluate and write insurance business in a jurisdiction.	Insurance Industry General Concepts
financial services provider	An entity providing products and services that impact the monetary holdings of individuals and organizations.	Account
financial services role	Super type for Party Agreement Roles such as Insurer, Policyholder, Assignee, etc.	Party Role
financial valuation	An assessment result expressed in financial units.	Assessment

flat	The full cancellation of a policy where the policy is deemed to have never existed, no risk indemnification has been provided, and a full return of premium is granted.	Event
form	A document to be used as a guide in framing and describing a relationship among entities, e.g. a form for an insurance policy.	Policy
fraud examiner	Role played by a Party whose goal is to determine whether fraud has occurred or is occurring, the extent and impact of the fraud, and to determine who is responsible for the fraud.	Party Role
freight group	A kind of Insurable Object Group that address responsibility for in transit goods	Insurable Object
full term	A type of endorsement where the changes made are effective on the policy effective date and apply for the full term of the policy.	Event
geographic area	Synonym for geographic region	Location
geographic location	A physically defined and bounded area defined by nature, by an external authority (such as a government) or for an internal business purpose. Not a structure address, but may be a collection of structure addresses, for example: country, city, continent, postal area, risk area.	Location
goods	Physical items to be received during a purchase activity. In insurance, this is an insurance contract, agreement, endorsement or policy amendment that has been purchased from an insurance organization.	Insurance Industry General Concepts
government organization	A kind of Organization with state ownership or control of any asset, industry, or enterprise at any level, national, regional or local (municipal); or to common (full-community) non-state ownership.	Party
group	An informal collection of people banded together through a common situation. Examples: Household or Project Team.	Party
group agreement	A kind of contractual insurance Agreement provided to the employer and detailing coverage provided to the group.	Agreement
head count	A numeric representation of the number of employees and other individuals who are employed by or formally work for an organization	Party
health care provider	Role played by a Party, generally a doctor, physician assistant, nurse, nurse practitioner, etc who provides medical services for their patients.	Party Role

hearing communication preferences	A term that identifies and defines how an individual prefers to be verbally communicated with from an external location. Normally this refers to one of many electronic telephone options.	Communication
home contact point indicator	A term describing or defining the method that an individual prefers to receive information or be engaged in a conversation at their place of residence by a third party.	Communication
household	A collection of individuals who reside at the same address, are members of the same nuclear or extended family, share a common economic interest and/or who are to be treated as a single entity for certain purposes (e.g. marketing campaigns, taxes, when children become old enough to be drivers, etc.) as a unit.	Party
household content	A categorization and description of all Insurable Objects (personal property) within a residence which details all items covered and indemnified in the event an insurance claim must be filed.	Insurable Object
incident	An Event defined within a policy that may or may not result in Loss.	Event
independent adjuster	A Role played by a Party who handles a claim brought against an insurance company or syndicate, and who is not an employee of the Insurance company. An insurance company will hire independent adjusters when risks are relatively remote from an insurer's home office or branch office, when the number of like risks in the portfolio are small and when the risks require specialized expertise to be handled appropriately. The adjuster evaluates the merits of each claim and makes recommendations. An adjuster's actions include: collating details, validating coverage, resolving disputes and agreeing where appropriate to settle claims at a fair price. The adjuster is subject to authority limits defined by company policy, contract, experience or line of business.	Claim
independent agent	A licensed and appointed member of an insurance agency who is not an employee of an insurance organization but who is responsible for generating new policies and servicing existing policies on their behalf.	Insurance Industry General Concepts
individual agreement	A kind of legal or contractual Agreement that an Individual voluntarily enters.	Agreement
in-house adjuster	A Role played by a Party who handles a claim brought against an insurance company or syndicate, and who is an employee of the insurance company.	Claim
inpatient	Role played by a Person who is formally admitted (or hospitalized) to an institution for treatment and/or care and stays for a minimum of one night in the hospital or other institution providing inpatient care.	Party Role

insurable object	An item receiving indemnification under an insurance coverage or policy, either as the object for which possible damages to the object or loss of the object is insured, or for which damages caused by the object are insured	Insurable Object
insurable object group	An organization that owns or operates an object that is eligible for insurance	Insurable Object
insurable object owner	Role played by a Party that has financial ownership of an object covered against financial loss by an insurance policy or contract.	Party Role
insurance agency	An organization formed to market, sell and service insurance contracts from insurers with whom the organization has been appointed and within a territory by which the organization has been licensed	Insurance Industry General Concepts
insurance carrier	A company that provides protection against a risk in the form of insurance coverage. This term is synonymous with insurer, insurance company, or carrier.	Insurance Industry General Concepts
insurance class	The high level type or line of insurance business in which the organization is engaged, e.g. Property and Casualty or Life Insurance.	Product Coverage
insurance company	An organization providing indemnification against property or casualty loss based on formal written agreements that are purchased by individuals or organizations.	Insurance Industry General Concepts
insurance contract	A document legally binding an insurance company and an insured individual to the terms and conditions outlined in the document pertaining to the purchase, maintenance, support and fulfillment of the insurance coverage defined in the document	Agreement
insurance policy	A legally binding contract between an insurance organization and an individual or business organization outlining the responsibilities of both parties, the kind and amount of coverage, limits of coverage and cost of coverage.	Insurance Industry General Concepts
insurance product	A kind of financial services product provided by an insurance carrier to indemnify a risk.	Insurance Industry General Concepts
insurance service	A task performed to support or deliver on the promises of an insurance policy	Insurance Industry General Concepts
insured	Role played by a Party whose risk or other interest in the subject matter of the insurance is indemnified under the policy. The insured does not necessarily need to be the policyholder or the beneficiary.	Party Role
insured account	Account at a brokerage firm, bank, savings and loan association or credit union that is insured either by a federal or private insurance. This could also be an organization that has one or more contractual relationships with a commercial lines insurer.	Account

Insurer	Role played by a Party who provides insurance policies and indemnifies individuals and organizations against loss.	Party Role
intermediary agreement	Agreement defining the ways in which an intermediary can act on behalf of the financial services company. This includes the specification of the authorized territory, the authorized line of business, the compensation conditions, and so on.	Agreement
legal adviser	Role played by a Party who is employed by another Party to give legal guidance and advice on the way the latter party conducts business.	Party Role
legal identifier	A term representing a unique alpha numeric code for identification of an individual or organization within a legal jurisdiction.	Party
legally competent party	A party having the right under law to make decisions, engage in business relationships, commit to contractual terms and engage in legally required activities on behalf of themselves, others, and/or organizations.	Party
life event	An incident that occurs during the lifetime of a Party and that may have importance in a decision by the party to contemplate the purchase of insurance, e.g. the birth of a child, a birthday, a graduation event.	Event
life of a claim	The period of time between the first notice of loss or first report of injury, and the final settlement of a claim. This period may cover several years, especially for some personal injury claims or claims that may result in litigation. Claim reserves are set aside at the time of the claim to cover demand for benefits in the future.	Claim
line of business	The high level type or line of insurance business in which the organization is engaged, e.g. Property and Casualty or Life Insurance.	Product Coverage
line of business group	The aggregation of insurance policies, coverages or contracts by an insurance carrier, either for internal reporting purposes or external reporting purposes.	Product Coverage
lines of insurance	A grouping of lines of business for reporting purposes, e.g. Property insurance. Liability Insurance	Product Coverage
litigation	A judicial contest through which legal rights are sought to be determined and enforced.	Claim
location insurable object	The physical location of an Insurable Object.	Location

loss	The total amount paid under an insurance company for a claim. This includes the actual amount paid to the beneficiary, the amount paid to any individuals or organizations involved in adjusting the claim, and any amount reserved for future payment.	Claim
loss event	A specific incident that results or may result in a claim for an insurance benefit. Examples include death, theft, car accident, fire and hospitalization.	Event
loss payee	Role played by a Party to whom payments for loss under a policy will be payable (e.g. a mortgagee)	Party Role
mailing preference	A choice made by an individual or an organization on the first physical postal address at which to receive deliveries from a postal carrier or service. Mailing Preference is an associative entity that resolves the many-to-many relationship between the Person and the Postal Address entities: A Person may receive mail at many Postal Addresses, and a Postal Address may be used by many Persons. Mailing Preference contains attributes such as start and end dates for sending mail to this Person at this Postal Address.	Communication
management	Individuals within an organization who define and communicate the work activities of others, make decisions regarding the allocation of resources, and legally engage in relationships with individuals and organizations outside the organization.	Agreement
managing general agent	A wholesale insurance intermediary with the authority to accept placements from (and often to appoint) retail agents on behalf of an insurer. Managing general agents generally provide underwriting and administrative services, such as policy issuance, on behalf of the insurers they represent. These arrangements are most common in the surplus lines marketplace. Typically, MGAs market more unusual coverage, such as professional liability, for which specialized expertise is required to underwrite policies. MGAs benefit insurers because such expertise is not always available within the company and would be more costly to develop on an in-house basis.	Party Role
manufactured object	An Insurable Object that was made by machine or by industrial process.	Insurable Object
marketing strategy activity	An Activity undertaken when an individual or organization is determining the most appropriate and effective process to communicate the value of its products and services to an individual or organization that could purchase the products or services.	Activity
max per claim amount	The maximum dollar amount that can be paid for any single event for which a claim event is reported. This amount is inclusive of all coverage provided by an insurance policy.	Policy

max per person amount	The maximum dollar amount that can be paid to any person for all coverage provided by an insurance policy.	Policy
medical condition	The health state of a person which may be covered or indemnified by an insurance policy, such as an injury, a disease or a disability.	Assessment
mid term	A type of endorsement that is applied to a policy whereby the changes are made and effective at a point in time after the effective date and before the expiration date of a policy term, and not from the effective date of the policy.	Event
milking machine	An Insurable Object that is a kind of Farm Equipment and is an electric machine for milking cows.	Insurable Object
mobile home	An Insurable Object that is a dwelling unit manufactured in a factory and designed to be transported to a site and semi permanently attached.	Insurable Object
mobility communication preferences	A term used to identify or define how an individual expects to receive information or engage in conversation when not at a physical structure that has a hard wired communication device.	Communication
model specification	Identifies the manufacturer's designated model name and features of Insurable Objects including but not limited to trucks, aircraft, or automobiles.	Insurable Object
money	The monetary amounts that are applied against a policy or portion of a policy.	Money
money provision	A summary of potential monetary flows, defined by their timing, effective dates, method of payment and so on. The primary use of money provisions in an insurance company is to represent premium payment schedules and insurance benefit limits as defined in an insurance policy. It can also be used to represent an amount referenced in a loan, a commission amount, a salary, a bonus, an expense associated to an internal or external cost, an interest amount and so on. Examples are: Premiums and Limits	Money
motorcycle	An Insurable Object that is a two or three wheeled automotive vehicle for one or two people.	Insurable Object
mutual fund provider	A kind of Service Provider who offers shares in an investment company that uses the capital to buy a diverse group of stocks from other companies based on a stated set of investment objectives. Supplier is a Role played by a Party who supplies materials, products, or services to others; firm in either the wholesale or the retail supply business.	Party Role

natural event	A natural occurrence of a type where indemnification or insurance coverage may apply such as an earthquake or forest fire or mudslide or hurricane.	Event
new business	Business operation by which an insurance policy is purchased by or sold to an individual or organization where no current relationship exists for that policy type with the insurance company. This operation is recognized when the first premium is collected.	Event
not for profit organization	A kind of Organization that has received a current and appropriate government designation as a Not for Profit entity	Party
object assessment	The review and evaluation of a specific insured item for validation of coverage.	Assessment
occupation	A kind of activity describing a person's usual or principal work or business activity, role and responsibility, esp. as a means of earning a living; vocation	Activity
occurrence	Occurrence is an event that results in bodily injury and/or property damage to a third party. A clause that is common to most liability insurance policies stipulates that all bodily injuries and/or property damages resulting from the same general conditions are interpreted as resulting from one occurrence and thus subject to the policy limits per occurrence.	Claim
offer	A dollar amount or item of value to be provided by an insurance company in exchange for an individual or organization agreeing to terminate or settle a claim.	Insurance Industry General Concepts
opponent third party	An individual or group involved in the settlement of a claim whose interests are opposed to the interests of the insurance company attempting to settle the claim.	Claim
organization	A Party that is a business concern or a group of individuals that are systematically bound by a common purpose. Organizations may be legal entities in their own right. This includes commercial organizations such as corporations, limited liability companies, partnerships, publicly quoted multinationals, subsidiaries etc. It also includes more informal groupings such as clubs, societies, charities and interest groups consisting of two or more people. The example sub-types that have been included in the model are: Association, Trust, Company, Affinity group, Professional group.	Organization Party
organization description	The term or collection of terms used to denote and define an organization.	Party

organizational event	A subtype of Event that is a business event such as a merger or acquisition.	Event
other assessment result	A kind of Assessment Result that is not covered by other commonly listed options available.	Assessment
other personal activity	A kind of activity that is not included in the list of activities normally indemnified and insured under the terms of an insurance contract of policy	Activity
outpatient	Role played by a Person who is formally admitted to a facility (physician's private office, hospital outpatient center or ambulatory-care center) for treatment and/or care and who does not stay overnight.	Party Role
pager	A Contact Point that is a pocket-size electronic device whose signal notifies a person of an important message, sometimes displaying the telephone number to be called.	Communication
particular activity	A certain kind of activity	Activity
party	A Person, Organization or Group playing a defined role with defined activities in events normally taking place that are of interest to an insurance company or to a group of organizations in the insurance industry.	Party
party role	A responsibility assumed by a Party in relation to something. Examples: Agreement Party Role – Party enters into an Agreement via an Agreement Party Role OR Insured Item Party Role – Party owns or is financially accountable for an Insured Item via an Insured Item Party Role OR Claim Party Role – Party files or submits a Claim via a Claim Party Role.	Party Role
patient	Role played by a Person who is in contact with the health care system seeking attention for a health condition.	Party Role
payment	Payment is a transfer of money between two parties or between two money repositories of the same party in exchange for indemnification contractually provided, services received or products acquired. A payment could be made either by the insurance company or by a third party.	Insurance Industry General Concepts
payment due	The monetary amount due to be paid in exchange for insurance policies, products or coverages provided, or in payment for services provided.	Money
permanent policy	A document, contract or agreement issued by an insurance company providing insurance coverage for a person, object or location from the effective date until the expiration date.	Agreement
person	A Party who is an individual human being, either alive or dead.	Party

person assessment	The evaluation of a person (a type of Party), such as the condition of their health, their blood pressure, their height and weight. All these factors would have a bearing on their fitness for insurance. Defines the evaluation of an individual that measures their likelihood of contribution to the probability of future events that may increase the risk under an insurance policy or contract issued.	Assessment
personal event	A subtype of Event that is a life event such as a marriage or retirement. For P&C a personal event is an event that changes the underlying relationship with the insurance company. Examples would include the sale of an automobile and the purchase of another one, the sale of a house and the purchase of another one, a child receiving a license and needing to be included under a current policy, etc.	Event
personal inland marine insurance	A kind of Personal Line Insurance designed to insure exposures that cannot be conveniently or reasonably confined to a fixed location or insured at a standard rate under a standard form.	Policy
personal line insurance	A kind of Property and Casualty insurance that is written on the personal, real and non-business related property of an individual (or individuals).	Policy
physical location	Area bounded by parameters such as Latitude and Longitude, Altitude, Depth, etc.	Location
physical object assessment	An assessment type that measures the risks represented by ownership, utilization or proximity of the physical object. It collects information regarding the likelihood of the object to contribute to the probability of future loss under an insurance policy or contract issued.	Assessment
place assessment	An Assessment Result that collects information regarding a location and/or physical structure that may impact its likelihood to contribute to the probability of future events that may increase the risk under an insurance policy or contract issued.	Assessment
policy	A legal document that defines a written Agreement between an insurance company and an individual or organization that puts insurance coverage into effect.	Agreement Policy
policy coverage	The limits, terms and conditions of the type and extent of insurance or indemnification provided to an individual or organization under a contractual agreement of insurance.	Product Coverage
policy event	An event that deals with servicing an insurance policy. Examples would include Policy Renewal, Reinstatement, Cancellation, etc.	Event
policy relationship	Defines the relationship between two policies.	Policy

policy term	The period of time for which an individual or organization applies for or is granted coverage under an insurance policy, contract or agreement. The term is determined by the length of time from the effective date to the expiration date. The period of time during which a policy is in force. The policy term is defined by the timeframe from the policy effective date to the policy termination date as outlined in the policy.	Policy Insurance Industry General Concepts
policyholder	An individual or organization who owns an insurance policy.	Policy
postal address	A Contact Point that is an address used for the delivery of letters and packages by an external mailing or package delivery service, at a place where the recipient usually lives or works. Note that the exact structure of a postal address is likely to change depending on the country of the postal address.	Communication
pre qualification	A process of qualifying that a risk will be acceptable and a policy will be issued before either the application is received or the policy is fully underwritten.	Event
preferred language	An identifier or descriptor of a language option chosen by the owner of an insurance contract or policy.	Communication
preferred provider	An indicator or identifier that denotes as preferred an organization or individual which provides contracting services on behalf of an insurer to a claimant.	Party Role
premium	Money amount that is charged for the amount of insurance and the coverage terms provided under the policy.	Money
premium auditor	A kind of Auditor who audits the exposure basis for an insurance policy, i.e., payroll, sales, or vehicle count, after the end of a policy period to determine the actual (audited) exposure for the purpose of making a final calculation of the premium and premium taxes.	Party Role
pro rata	A type of cancellation where the policy is deemed to have been effective for a period of time and only a pro rata amount of premium is returned based on the time the policy was effective. The calculation methodology for the pro rata amount can change from insurance company to insurance company	Event
producer	Role played by a Person who sells and services insurance policies in the jurisdictions for which the person is licensed, and for the companies for which the producer is appointed.	Party Role
product	Definition of what is agreed between the insurance company and its customers as an item to be purchased as part of an insurance agreement.	Product Coverage

product description	A term or phrase that defines or describes the overarching coverage type provided by a policy	Product Coverage
product line of business	A term or phrase that defines or describes a group of products that indemnify like risks and provide like coverage under the policies that belong to the group.	Product Coverage
property in transit	An Insurable Object that is property being transported in any vehicle.	Insurable Object
property insurance	Indemnification written on physical structures, whether residential or commercial, or their contents.	Insurance Industry General Concepts
proposed insurable object	An object that is potentially eligible for but has not yet been covered or insured under the terms and conditions of an insurance policy, contract or agreement	Insurable Object
proposed insured	An individual who has expressed interest in or applied for but not yet been granted coverage under an insurance policy.	Policy
prospect	Role played by a Party who is a potential purchaser of an insurance product.	Party Role
prospective customer	An individual or organization that may purchase an insurance policy in the near future.	Insurance Industry General Concepts
provider agreement	A kind of Agreement between an individual or organization which provides products and/or services, and the individual or organization contracting for the products and/or services	Agreement
provider role	Role played by a party to provide a service or to take responsibility for people who contract with them.	Party Role
public adjuster	A Role played by a Party who, as an Adjuster, represents the interests of the claimant rather than the insurance company.	Claim Party Role
quote	Price estimate for an insurance policy. The estimate is considered not to be binding. The quote is usually based on a reduced set of the information required for an insurance policy, so the stated price can only be an approximation and may change when the required final information is provided and validated.	Event

recovery	A kind of Claim Financial in which the insurance company attempts to recoup monies distributed in error or monies due it through the actions or inactions of others.	Claim
recreational vehicle	An Insurable Object that is a vehicle designed for recreation, as in camping.	Insurable Object
regional office	An Organization Unit that supports a business defined region of an insurance company that has authority to market, underwrite, and service the company's lines of business within a specified geographical area.	Organization
regular dealings	Activities involving two or more parties that occur at pre-defined times or at the instance of pre-defined incidents.	Activity
reinstatement	A transaction that is applied to a policy to bring it back to actively insured status from a state where the policy was not valid.	Event
reinsurance agreement	A kind of Agreement between the Reinsurer and the Ceding Company that stipulates the manner in which the insurance liability written on various Risks insured by the Ceding Company is to be shared, and the cost of the risk sharing to the Ceding Company. Another name for Reinsurance Agreement is Reinsurance Treaty.	Agreement
reinsurance contract	The formal agreement between a ceding insurer and a reinsurer the details of the sharing of the risks and the fees to be assessed for the risk sharing agreement.	Agreement
reinsurance recovery	The act of providing the appropriate information and validation of a loss in order to receive payment from a reinsurance organization providing either facultative or treaty reinsurance.	Claim
reinsurer	An individual or organization who agrees contractually to share for a fee with the insurer of a risk the insurance liability written on the risk.	Party Role
renewal	The action of continuing the coverage provided by a policy from one term to the next when the original term expires. Renewal may result in changes to the original policy for terms such as premium amount, coverage terms, deductibles, limits of insurance, etc.	Event
repair facility	An organization or location that repairs replaces or makes available for its intended use a physical object that has suffered damage or loss.	Claim
residential structure	An Insurable Object that is used for human habitation.	Insurable Object

rights	The ability contractually granted or implied for an individual or organization to make ownership decisions, apply changes or receive benefits under an insurance policy	Insurance Industry General Concepts
risk	A person, physical object or location that is eligible for insurance coverage or indemnification by an insurance company.	Insurance Industry General Concepts
risk factor score	A kind of Assessment Result that evaluates and ranks orders the contribution a common factor has on the underlying Insurable Object. The different properties of the factor are given different scores based on their contribution to the risk being insured against.	Assessment
sales organization unit	An Organization Unit that is responsible for the sales and marketing of the insurance Products for which it is licensed and appointed by the insurance company.	Organization
salvage	The attempt by Insurance Company to recover value from an object that is residual from the claim event but still has economic value.	Claim
scheduled item	An Insurable Object that is specifically listed in a property insurance contract, and insured separately from the standard property insurance in order to receive the full value for a loss. Examples are: expensive jewelry, furs, paintings, electronics, etc.	Insurable Object
service provider	Party that provides services to or for the insurance organization Examples include: doctors, hospitals, laboratories, paramedics, garages, experts, vendors and other financial institutions.	Party Role
services	Items of value that are normally not physical entities that are personally delivered to a person or business.	Account
short rate	A type of cancellation where the policy is deemed to have been effective for a period of time and then cancelled, and an amount of premium slightly less than the pro rata amount of premium is returned (a penalty is applied) based on the time the policy was effective.	Event
structure	An Insurable Object that is a man-made building or construction.	Insurable Object
subcontractor	Role played by a Party to whom a General Contractor or other subcontractor sublets part or all of a contract.	Party Role

subrogation	The legal process by which an insurance company, after paying a loss, seeks to recover the amount of the loss or some portion of the loss from another party who is legally liable for it. For example, if a third party, through negligence, damages an insured's car and the insured's insurance company pays to restore the car, the insurance company has recourse against the third party for the costs involved. The insured cannot sue the third party for damage, since if successful; the insured could collect twice for the same damage.	Claim
surcharge	A charge imposed in excess of standard or normal charges for products and services provided during an insurance activity. The surcharge may be imposed by a governmental organization, an insurance company, or a third party providing goods and services during an insurance event.	Money
syndicate	A group of firms or organizations that in combination provide all required property and casualty insurance coverage, normally to a commercial organization.	Insurance Industry General Concepts
task	Represents an activity the insurance organization performs as part of its business.	Activity
tax identifier	An unique alphanumeric term that provides the codes required for identification of an organization or individual by a taxing authority.	Party
taxes	A charge imposed by a governmental organization on individual and organizations in exchange for governmental goods and services.	Money
tddtty	A telecommunications device for the deaf, a TDD is a Contact Point type that is an electronic device for text communication via a telephone line, used when one or more of the parties have hearing or speech difficulties. Another name for TDD is TTY (telephone typewriter or teletypewriter).	Communication
telephone	A Contact Point type that is an instrument for reproducing sounds at a distance; specifically, one in which sound is converted into electrical impulses for transmission (as by wire or radio waves) and then re-converted into sound for use by the receiving contact point.	Communication
telephone preference	A list or file that identifies the prioritization of the telephone contact point associated with an individual or organization. Telephone Preference is an associative entity that resolves the many-to-many relationship between the Person and the Telephone entities: A Person may receive telephone calls at many Telephones, and a Telephone may be used by many Persons. Telephone Preference contains attributes such as start and end times for making calls to this Person at this Telephone.	Communication

temporary insurance contract	Provides insurance coverage to an insurable person, object or location from the signature of an application for insurance until a decision is rendered by the insurance company on the acceptance of the risk and an insurance policy is officially generated.	Agreement
terms and conditions	The items listed in a formal agreement between two parties that outline the agreement, the deliverables, the legal constraints and the recourse for non-performance.	Agreement
territory	A geographic region in which a producer is both licensed and appointed to sell insurance products and services.	Organization
third party	A party, other than the insured or insurer, who has been involved in an action or series of actions relevant to an insurance agreement between the insured and insurer. An example would be an individual or organization which incurred a loss due to actions or omissions of the insured.	Party Role
third party administrator	An organization that is not an insurance carrier but is contracted to provide administrative services on behalf of the insurance carrier	Party Role
tractor	An Insurable Object that is a kind of Farm Equipment and is a powerful motor-driven vehicle with large, heavy treads used for pulling farm equipment.	Insurable Object
trailer	An Insurable Object that is pulled by another Vehicle and is used for transporting something.	Insurable Object
training	Development event attended by an intermediary or an employee to achieve full competence in some knowledge based or activity based aspect of the insurance industry. It may be organized internally by the insurer or offered by third parties. It may lead to a status recognized internally by the insurer, or to externally-recognized industry qualifications.	Activity
transaction	An activity that when conducted initiates, changes, expands, enhances or modifies the underlying contractual relationship between two parties	Agreement
treaty agreement	A type of reinsurance agreement whereby the reinsurance terms and conditions have already been agreed to contractually between the issuing company and the reinsurance company and the insurance already exists. A treaty is written to cover a similar relationship on multiple risks in a portfolio rather than a single risk.	Agreement
truck	An Insurable Object that is any of various motor vehicles designed for carrying or pulling loads.	Insurable Object

underwriting assessment	The evaluations provided by Underwriters who are reviewing the proposed new or renewal policy to determine their willingness to accept the risk. Items they might evaluate are the limits of insurance being requested, the demographics of the location, the demographics of the requestor, the condition of the Insurable Object, etc.	Assessment
units produced	The insured production from a commercial manufacturing organization.	Policy InsuredObject
van	An Insurable Object that is a usually an enclosed Vehicle used for the transportation of goods or animals.	Insurable Object
vehicle	An Insurable Object that is a conveyance for transporting people and/or goods.	Insurable Object
victim	Role played by a Party who is affected by any kind of loss, adverse condition or traumatic event that results in the submission of a claim.	Party Role
visual communication preferences	A term used to identify or define how an individual expects to receive information or engage in conversation when the information or communication include or require visual contact between two or more parties.	Communication
watercraft	An Insurable Object that is a Vehicle made for transportation on water and primarily for personal use. It may be motorized or may be manually propelled.	Insurable Object
web address	A Contact Point type that is used by the World Wide Web browsers to locate and communicate with individuals, organizations and resources on the Internet. The addressing scheme is a Uniform Resource Locator or Universal Resource Locator (URL).	Communication
witness	Someone who has firsthand knowledge about a significant event through their senses (e.g. seeing, hearing, smelling, touching), and who can help certify important details and considerations regarding the event.	Claim
work contact point indicator	A term describing or defining the method that an individual prefers to receive information or be engaged in a conversation by a third party while at their place of employment or the location at which they provide products and services to others for a fee.	Communication
workers comp classes	Job classifications covered by policy providing insurance coverage on medical and indemnity losses of employees of an organization.	Insurable Object
written	The portion of the policy premium that is booked to the company financials as the amount the company will be due should the policy go full term.	Money

