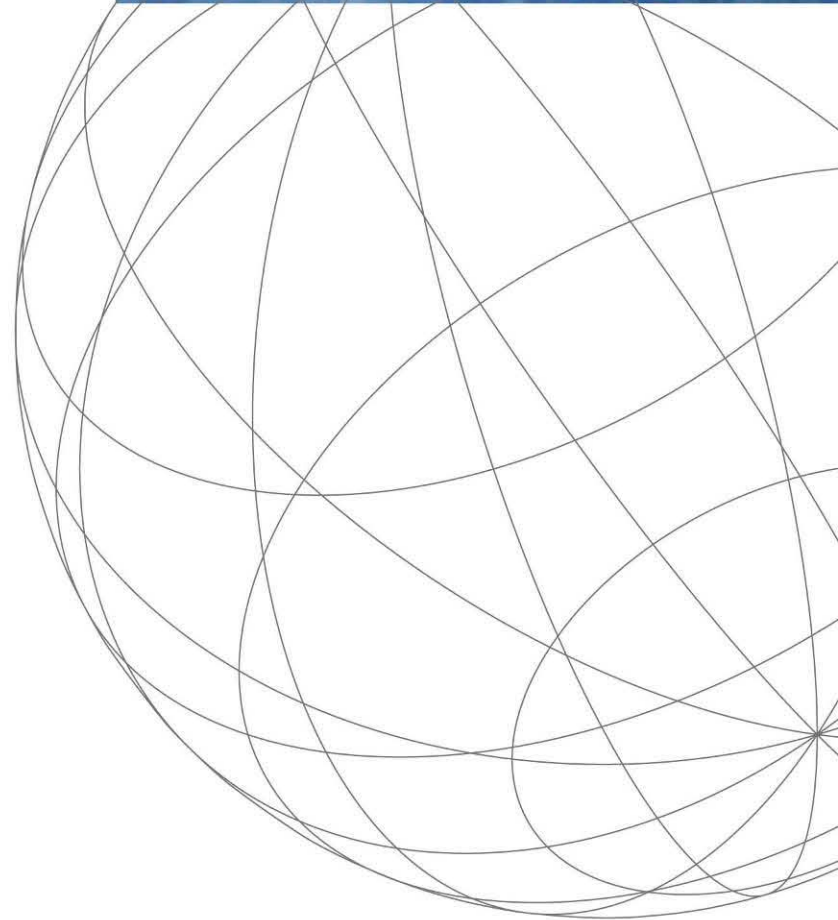

MODULE 6



Life Standards Overview

Agenda

- Technical Overview
- Transaction Wrapper



Technical Overview

“High Level XMLife”

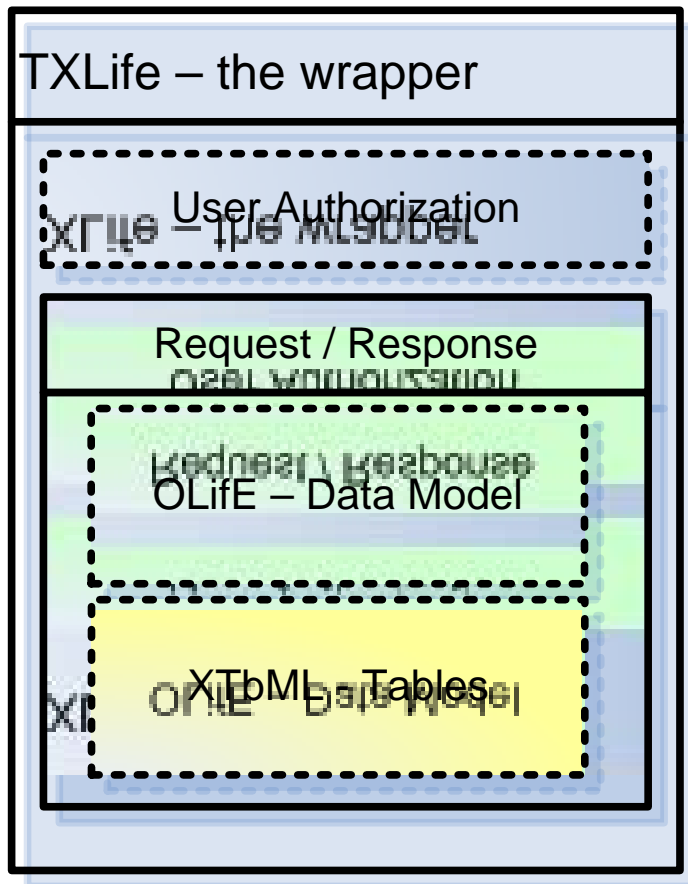
ACORD Life and Annuity Standard

XMLife consists of 3 core schemas:

- TXLife – Life Business Messages
 - ▶ TXLife is the Wrapper
- OLifE – Life Object Model & Data Dictionary
 - ▶ The Business Data
- XTbML – Tabular Data Model
 - ▶ Supporting Tables

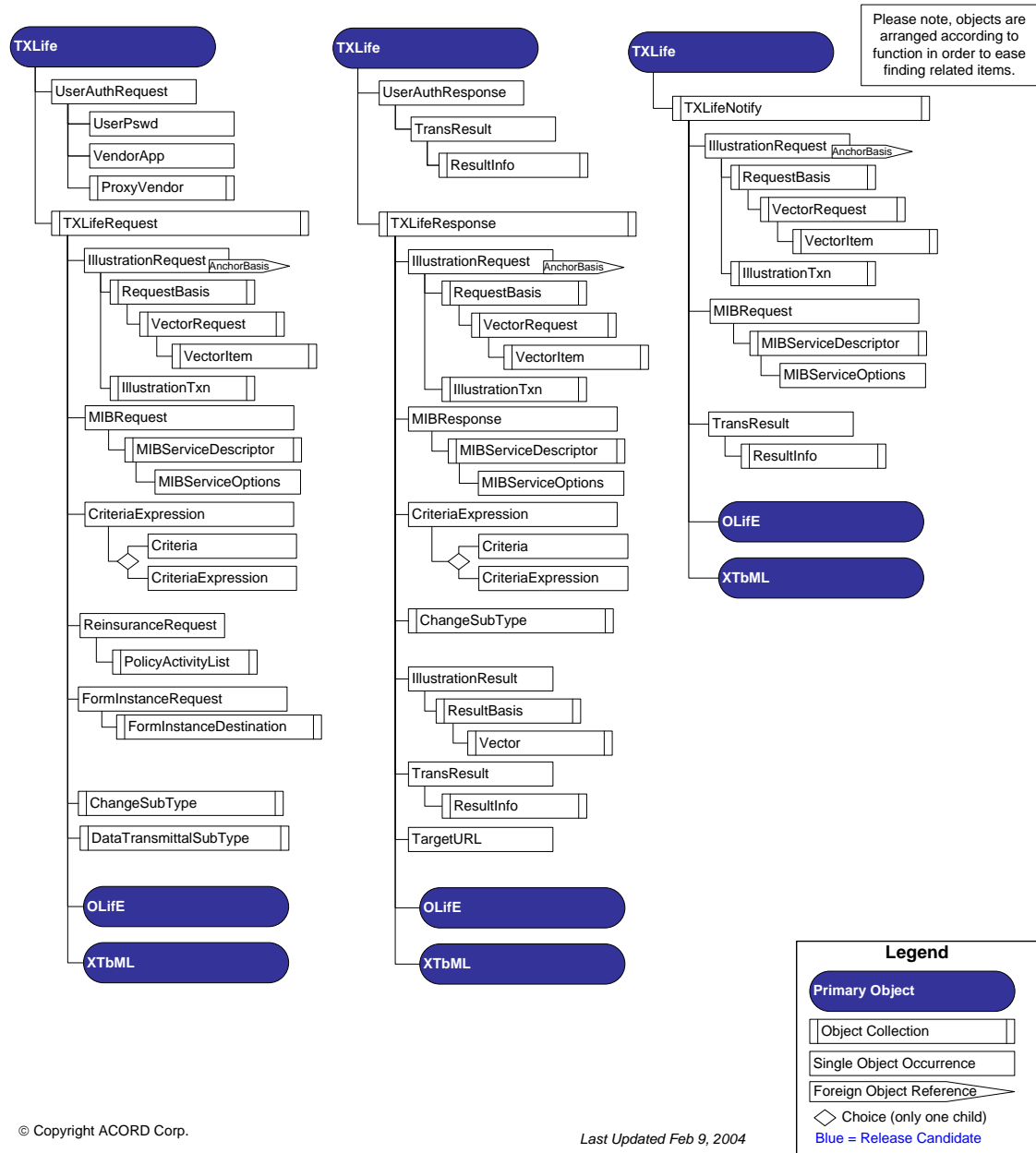


XMLife from 30,000 Feet



- Every XML stream is a single document – in XMLife that is called “TXLife”
- An optional User Authorization Section handles basic security
- Note that the same wrapper is used for a request or a response
- OLifE, XTbML and TXLife are actually independent but synergistic

ACORD Life Transaction Reference Model - Version 2.9.91



ACORD Messages TXLife Specification

- Over 150 Messages
- Request
- Response
- Notify
- Transmittal

Representation in XML

<TXLife>

<UserAuthRequest> ... </UserAuthRequest>

<OLife> ... </OLife>

<XTbML> ... </XTbML>

</TXLife>

An Actual Example – Page 1 of 3

<TXLife>

<UserAuthRequest>

<UserLoginName>CST6666</UserLoginName>

<UserPswd>

<CryptType>NONE</CryptType>

<Pswd>SYSADMIN</Pswd>

</UserPswd>

</UserAuthRequest>

(Continues)

An Actual Example – Page 2 of 3

(Continued)

<TXLifeRequest>

<TransRefGUID>... *Guid here*...</TransRefGUID>

<TransType tc="508">Premium Payment</TransType>

<TransExeDate>2004-03-18</TransExeDate>

<TransExeTime>12:00:00-06:00</TransExeTime>

<TransMode tc="2">ORIGINAL</TransMode>

<OLifE>

(Continues)

An Actual Example – Page 3 of 3

(Continued)

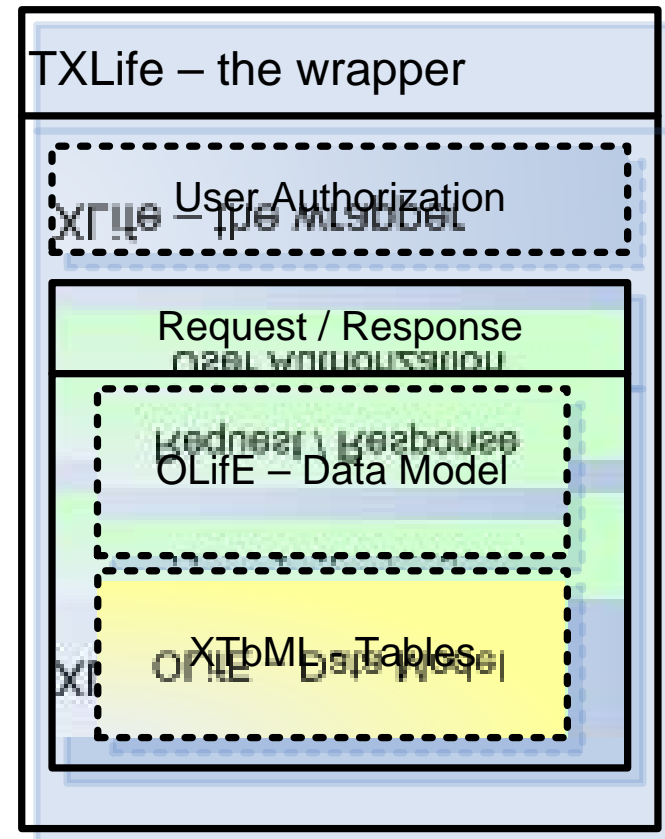
```
<Holding id="Holding1">
  <HoldingTypeCode tc="2">Policy</HoldingTypeCode>
  <Policy>
    <PolNumber>FPAAUTO11E</PolNumber>
    <ProductType tc="3">UL</ProductType>
    <!-- Other transaction details -->
  </Policy>
</Holding>
</OLife>
</TXLifeRequest>
</TXLife>
```

The Wrapper (TXLife)

“Sending and Receiving Messages”

Wrapper Basics

- Used to contain
 - User Authorization Plus
 - One or More Requests (TXLifeRequest)
 - OR -
 - One or More Responses (TXLifeResponse)
 - and/or -
 - One or More Notices (TXLifeNotify)



Representation in XML (Recap)

<TXLife>

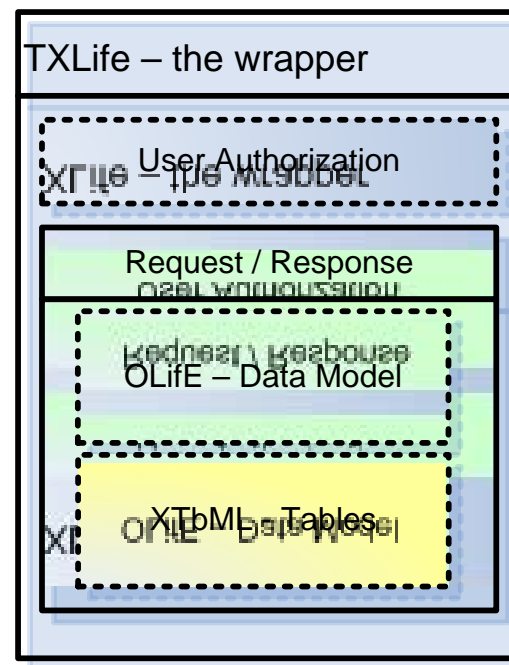
<UserAuthRequest> ...

</UserAuthRequest>

<OLife> ... </OLife>

<XTbML> ... </XTbML>

</TXLife>



User Authentication

- Contains User Name and Password
- Supports Password Encryption
- May be Sent in Conjunction with a Request
- Meant to be replaced
 - From the Definition, “If some transport system like SOAP, ebXML, MQSeries, etc is used, this object has no purpose.”

The Request (TXLifeRequest)

- Container for a Request Message
- Identifies Unique Transaction ID (TransRefGUID)
- Enables Fire and Forget (NoResponseOK)
- Specifies Action (TransType & TransSubType)
- Repeats to Allow Multiple Requests in a Single TXLife Stream

The Response (TXLifeResponse)

- May Optionally Partner with UserAuthResponse
 - Contains Session Key Information
- Echoes Back the GUID of Original Request
- Also Returns Original Request Parameters
 - TransType, TransSubType, TransMode, etc...
- Includes Transaction Results (TransResult)
 - Success, Failure, Pending, or Success with Info
- Multiple Responses May Be Necessary to “Step Through” Set of Result Records

Notify Pending Results (TXLifeNotify)

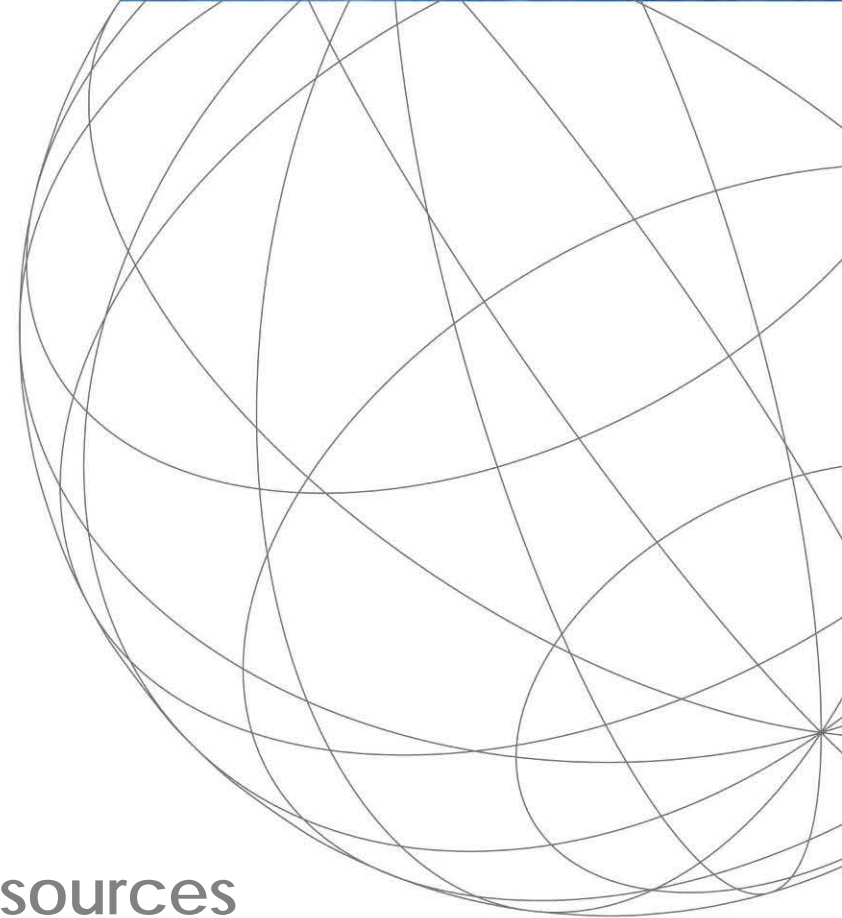
- Sent When Earlier Message Could not be Completed
- Sent with Accompanying TXLifeResponse
- Seldom Implemented



Life Standards Overview

Conclusion

- Technical Overview
- Transaction Wrapper



Resources

<http://teams.acord.org>

<http://www.acord.org>

Questions for the Life Team

life@acord.org