

InStep
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InStep Joining Pack

Thank you for your recent enquiry.

InStep is a voluntary scheme funded by its members, open to anyone interested in electronic business. Its members include UK general insurers, software houses and other interested parties. Membership entitles you to access and download the Online monthly updates (via our secure web site), participate in development of the standards and raise with industry colleagues issues relating to electronic trading and also have access to the member's area of the InStep website.

When you join you will be provided with a logon/password to enable you to access our web site to download the software and data required to set up and run Online. The data is updated on a monthly basis with notification of the changes issued by email.

The membership fee is £4250 per annum plus VAT, a pro-rata charge will be calculated from the date of joining to 31 December 2010, with renewal due on 01 January 2011.

This pack contains:

- * Joining Form and Information on the Online application which provides access to the data standards
- * A Brief History of InStep
- * A Quick Look at the Standards
- * Overview of Published messages (their name and description)
- * A List of Published Code Lists

If you have any have any queries, please feel free to contact me on the above number.

J Childs

Application Form

InStep
Polaris UK Limited, 100 Fenchurch Street
London EC3M 5JD

ORDER FORM – INSTEP STANDARDS

COMPANY NAME	
DELIVERY ADDRESS	
CONTACT NAME	
TEL. NUMBER	
E-MAIL	
FAX NUMBER	
INVOICE ADDRESS (if different from above)	
CONTACT NAME	
TEL. NUMBER	

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- Please supply us with a copy of the InStep Standards (please read the attached note, Online Database).
 - Please note that the subscription paid for this current year will be non-refundable
-

Your Name Title.....
Signature Date

ONLINE DATABASE

This program is a 32-bit application and has the following requirements:

Microsoft Windows 2000, Windows XP or Microsoft Windows Vista

- ◆ Minimum RAM (Random Access Memory) : As per Operating System
- ◆ Minimum hard drive space required : 100Mb
- ◆ Minimum screen resolution : 640 x 480
Recommended: 800 x 600

Within the system are a number of functions, including:

- i) the ability to list all the released InStep Standards (Messages, Segments, Elements and Code Lists)
- ii) the ability to print the Instep Standards
- iii) an extensive cross reference system
- iv) the ability to export code list information from the database

Updates to this service will be supplied on a monthly basis

A Brief History of InStep

Historically each computer system has its own internal data standards with associated costs of support and maintenance. There are a growing number of parties which are using computer to computer communication. EDI standards have been developed based on a business need to use one common data standard which can be interpreted by all systems.

EDI standards have been used extensively throughout UK industries, notably in the retail sector, and were developed at a time when UNGTDI standards were commonly used.

The insurance industry's current standards are based on UNGTDI and cover messages for motor, household and small commercial insurance business and include support for underwriting, claims and accounting. These standards are known as InStep.

InStep is a group formed to promote electronic trading with membership from insurers, software houses, intermediaries and other related parties.

InStep started out life as "Brokernet", formed and funded by GE Information Services, who developed a standard for EDI messages which could be used between insurers and intermediaries. However, the industry was keen to see EDI messages used as widely as possible, and as a result InStep was formed to maintain the standards on an impartial and independent basis.

From the early version of the Standards, they have continued to be developed and refined to meet new and changing business needs. From a base of EDI messages limited to insurers and their intermediaries, InStep has evolved into an organisation which:

- Produces recommendations for the industry on electronic commerce issues (for example the Certificate and Cover note Specifications)
- Carries out feasibility studies
- Provides a forum (through the Electronic Trading Practices Group) for collaboration between insurers, software houses and others on electronic commerce issues

Introduction to the Standards

The objective of the data standards is to allow data interchange between computer systems operated by insurers, intermediaries and others.

By defining standard transactions and the data content of these it is hoped that the computers will be able to communicate with the minimum of manual intervention.

There are many different insurer systems with different requirements and many different intermediary systems. One way of communicating would be for each to write conversion software for each different system communicated with. With the numbers of different systems involved, the work involved in maintaining this becomes unacceptably large. The data standards, therefore, are designed to be an intermediate form in the data interface process so that each participant only has to use one set of conversion software but each message will go through two conversions. An analogy is a Frenchman communicating with a Spaniard but using English as the language.

It is not intended that anyone will “use” the standard messages themselves, only that they will have the capability to convert the messages to or from their own internal data structures. The “bits” and “bytes” of the standards use the SITPRO data structures which define how a message is “enveloped”, how fields are built into segments, how segments are built into messages and the character set to be used.

All messages will carry a transaction header defining the transaction, the standards version number and the update control information.

It is recognised that the standards will have to evolve to meet changing needs. With a number of different systems communicating on the network it will be impossible to make a “clean-break” changeover between versions of the standards. The standards version number in the transaction header is there to allow conversion software to identify and convert the data that follows correctly.

Data Standards Administration

The data standards are dynamic, being adjusted for specific business requirements and tailored for ease of use. The adjustments are passed on to the insurance community with sets of messages in the standards being re-published. This process now has well-defined mechanisms that enable the standards to be changed and co-ordinated across the committees that are creating standards in insurance. Any community member may request an amendment to the standards using the change control mechanism (details of the mechanism are published in the members area of the InStep website)..

MESSAGES PUBLISHED BY INSTEP

Message Name	Message ID	Release No	Description
Policy Adjustments	ADJL	1.1, 4.1 – 4.5, 5.1 – 5.5, 6.1 – 6.6	<p>ADJL Used to send details of a policy adjustment. Several adjustments with the same effective date may be combined in one mid-term adjustment message. Temporary and permanent adjustments should not be mixed in the same message</p> <p>NOTE This message is included for completeness but isn't generally used by the market (MTAD is used instead which is an exact replication of the PROP message)</p>
Alteration of Terms	ATRM	2.1, 4.1 – 4.3	Used by insurers to notify the broker, of changes to loadings/discounts and/or compulsory excesses which are to be applied to a policy at renewal.
Claim Notification	CLNM	1.1, 4.1 – 4.3, 5.1	This message is used for the initial notification of a motor claim from an intermediary to an insurer or vice-versa. In Versions 1.1, 4.1 – 4.3 only basic details are included, it is not intended to replace a report form. Version 5.1 contains more detailed information.
Claim Progress	CLPM	1.1, 4.1 – 4.3, 5.1	This message is used to notify an insurer or intermediary of the progress in processing a claim, or, for requesting/supplying further information to assist in processing a claim.
Code List Update	CLUP	1.1	Used to send details of updates (additions, deletions and replacements) to one standard code list.

			NOTE: this message is not generally used by the market.
Commercial Proposal	CMPR	1.1	<p>Message from an intermediary to an insurer giving details of a commercial package. Current proposals limited to shops, offices, restaurants, hotels, guest houses, public houses and surgeries. These are restricted to single locations.</p> <p>NOTE: this message is not generally used by the market, XML messages are used instead</p>
Cover Note	CVNO	3.1, 4.1 – 4.4, 5.1 – 5.2, 6.1 – 6.2	Used to send details of a cover note.
Engineers Report	ENRM	3.1, 4.1 – 4.3	This message is used by an assessor to notify an insurer of the result of a vehicle inspection.
Finance Details	CRED	1.1	The message is sent from an agent or insurer to a third party finance provider. The message contains details of the client with whom the financial agreement has been made (the debtor). There will be details of only one agreement within each message.
Household Policy Adjustment	HHAJ	3.2 – 3.9	Used to send details of a household policy adjustment. Several adjustments with the same effective date may be combined in one adjustment message
Household Pre-Renewal Query	HHPQ	1.1	When sent by the insurer to the intermediary, contains details of any pre-renewal queries an insurer has about a specific policy. When sent by the intermediary to the insurer, contains the reply to the pre-renewal query, to the level of satisfaction agreed by

			the two parties.
Household Proposal	HHPR	2.1, 3.1 – 3.9	Message from an intermediary to an insurer giving details of a household policy. NOTE that two versions of this standard (3.6 and 3.9) are in used in the market
Household Renewal Confirmation	HHRC	1.1	Message used to identify confirmed renewals and convey adjustments effective from renewal date including selected options.
Household Renewal invitation	HHRI	1.1	Contains renewal details plus alteration to terms, options and any conditions that must be satisfied before the renewal can be taken up, or renewal decline notification.
Intermediary System Audit	ISAU	1.1	The message is sent from an intermediary to an insurer. The message contains details of all motor insurance certificates and motor insurance cover notes prepared by the intermediary system during the period of the audit.
Memo	MEMO	2.1	Message used for the passing of general information, e.g. Electronic mail.
Motor Adjustment	MTAD	5.2	Message from an intermediary to an insurer giving details of a motor adjustment. NOTE: This replicates the PROP message and is generally used for MTAs
Policy Status Change	PLSA	1.1, 4.1 – 4.4, 5.1 – 5.3, 6.1 – 6.3	Used to send details of a change to the status of a policy, i.e. cancelled, lapsed, re-instated.
Premiums Posted	PRMP	2.1, 3.1	Message sent to indicate premium amounts posted into the accounts of the sender.

Motor Proposal	PROP	3.1, 4.1 – 4.5, 5.1 – 5.5, 6.1 – 6.6	Message from an intermediary to an insurer giving details of a motor policy. NOTE: Version 6 has never been adopted. The market uses V5 of messages (usually 5.2)
Pre-Renewal Query	PRQY	1.1, 4.1 – 4.3, 5.1	When sent by the insurer to the intermediary, contains details of any pre-renewal queries an insurer has about a particular policy, or details of the reason why the insurer has not invited renewal. When sent by the intermediary to the insurer, contains the reply to the pre-renewal query, to the level of satisfaction agreed by the two parties. The NCB segment can be used to send the value of the renewal NCB if the policy is not being invited for renewal.
Rating Information	RATE	1.1	This message is used to convey tabular rating information.
Renewal Confirmation	RCON	5.2	Message from an intermediary to an insurer giving details of a confirmed renewal.
Renewal Confirmation	RNCN	1.1, 4.1 – 4.3	Message used to identify confirmed renewals.
Renewal Invitation	RNWL	3.1, 4.1 – 4.3, 5.1	Contains options for a renewal invitation, and any conditions that must be satisfied before the renewal can be taken up.
Report	RPRM	3.1	Message used to send a report formatted for printing.
Vehicle Inspection Request	VIRM	1.1, 4.1 – 4.3	This message is used to request an assessor to inspect a vehicle involved in a claim. Messages may be sent from an insurer or intermediary to an assessor.

Warning	WARN	1.1	This message is automatically returned by the recipient of a message to the sender to warn of a potential error situation.
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Industry Code Lists

The list below shows details of all code lists published by Polaris to support personal AND commercial lines business and is complete as at end of February 2010

Code List No	Name
1	EDI Directory
2	Vehicle/Trailer Cover
3	Medical Condition
4	Occupations EXPIRY DATE 31/12/91
5	Sex
6	Marital Status
7	Policy Class
8	Policy Status
9	Method Of Payment To Insurer
10	Vehicle Type
11	Employer's Business Category
12	Vehicle Description
13	Permitted Drivers
14	Driver Policy Status EXPIRY DATE 31/12/91
15	Vehicle Location When Not In Use
16	Certificate Type
17	Area Rating
18	Birth Place Indicator
19	Relationship To Proposer
20	Driving Licence
21	Driver Status
22	Claim Type
23	Conviction Code
24	Posting Transaction Type
25	Type Of Contract EXPIRY DATE 31/12/91
26	Reason Account Item Queried
27	Vehicle Owner/Keeper Status
28	Document Title
29	Motor Recovery Cover EXPIRY DATE 31/12/91

Code_List_No	Name
30	Cancellation Type EXPIRY DATE 31/12/91
31	Loading/Discount Code
32	Country Code
33	Voluntary Excess Type EXPIRY DATE 31/12/91
34	Policy Section(s) To Which Excess Applies
35	County Code
36	Unspecified Trailers Cover Code Whilst Detached
37	Unspecified Trailers Legal Liability Cover EXPIRY DATE 31/12/91
38	Driver Proficiency Qualification
39	Alcoholic Reading Type
41	Renewal Conditions
42	Term Code
43	Green Card Category
44	New Vehicle Identification Code
46	Document Type
47	Text Function Code
48	Update Action Indicator Code
49	Alteration Type Code
50	Code List Identifier
51	Reply To Pre-Renewal Queries
52	Vehicle Use
53	Title
54	Rounding Applied
55	Occupation Code
56	Employment Type
57	Code Entry Reason
58	Standards Authority Identity
66	Warning Reason Code
67	File Type
68	Field Code
69	Field Value
71	Code For Non-Postcoded Areas
72	Affinity Group
73	Calculation Type
74	Type Of Payment
75	Method Of Payment
76	Security Device Manufacturer And Model
77	Security Device Fitted By
78	Body Colour
79	Body Finish

Code_List_No	Name
80	Text Subject
81	Insurer
82	Software Companies
83	NCB/Intro Entitlement Reason
84	Type Of Bonus/Discount
85	Rating/Underwriting Factor
86	Vehicle Modification
87	Reason Proposal Pended
88	Standard Data Element
89	Occupancy Status
90	Endorsement Type
91	Type Of Treatment
92	Medication Used
93	Medication Dosage Units
94	Frequency Of Medication
95	Type Of Medical Appliance
96	Nature Of Licence Restriction
97	Reason For Licence Restriction
98	Liability To Tax
99	Tax Type
100	Yes/No
101	Proposer Type
103	Vehicle Drive Indicator
105	Vehicle Value Indicator
106	Other Interests
107	Entity
108	Repair Cost Status
109	Fuel Type
110	Transmission Type
111	Paint System
112	Source Of Component/Unit
114	Time Source
115	Business Function
116	County Court
117	Override Criteria
118	Level Of Authority
119	Marketing Groups
120	Mail List Action Codes EXPIRY DATE 31/12/91
121	Seatbelt Information
122	Mail List Report / Datafile Contents Code EXPIRY DATE 31/12/91

Code_List_No	Name
123	Adjustment Indicator EXPIRY DATE 31/12/91
125	Vehicle Device Approval Status
126	Direction Of Impact
127	Category Of Labour
128	Response
130	Valuation Source
131	Reason For Cover Note Issue
132	Renewal Type Indicator EXPIRY DATE 31/12/91
133	Brake/Tyre Position
134	Permitted Drivers
135	Message Title
136	Source Of Funding
137	Trading Status
138	RTA Obligations
139	Reserve
140	Quantum Type
141	Progress Type
142	Progress Message Type
143	Payment Type
144	Payment Status
145	Resolution Type
146	Coroner's Verdict
147	Recovery Type
148	Recovery Status
149	Loss Classification
151	Document Status
152	Type Of Indemnity
153	Area Of Jurisdiction
154	Currency
155	Reason For Underwriting Change
156	Message Status
157	Salvage Category
158	Vehicle Recovery Type
159	Quotation Narratives
160	Software House Intermediary Identifiers
161	Risk Object Location
163	Tree Species
164	Vehicle Class Of Use
165	Sheriff Court
166	Quantum Identifier

Code_List_No	Name
167	Court Track
168	Protocol Type
169	Protocol Status
170	Part/Task/Service Type
171	Part/Task/Service Category
172	Manner Of Settlement Or Outcome
173	Inspection Authority
174	Equipment
175	Courtesy Vehicle Source
176	Equipment Condition
177	Claim Enquiry Type
178	Address Type
179	Under Insurance Calculation Type
180	Specialist Service
181	Reason For Excess
182	Medical Condition
183	Business Source Code
184	ECN Vehicle Class Of Use
185	ECN Vehicle Activities
186	Driver Proficiency
187	Proof Type
188	Modification Vehicle Category
189	Security Type
200	Type Of Garage
201	Type Of Cover
202	Type Of Alarm
203	Additional Interest Item
204	Trade Type
205	Commercial Cover
206	Cover Locations
207	History Segment Type
208	Kiosk Detail
209	Majority Of Occupants
210	Storage Of Computer Back-ups
301	Condition
302	Brake And Steering Condition
303	Degree Of Damage
304	Action Required
305	Authorisation
306	Speedometer Type

Code_List_No	Name
307	Guide Type
308	Cause Of Fire
309	Charge
310	Vehicle Location
311	VAT Details
312	Period
313	Claim Information
314	Claim Type
315	Cost Qualifier
316	Party Identifier
317	Claim Completed
318	Event Type
319	Damage Location Code
320	Part Identifier Code
321	DVLA Damage
400	Type Of Dwelling
401	Type Of Ownership
402	Personal Cover Type Or Object Detail
403	Alarm Installers
404	Type Of Craft
405	Nature Of Interest
406	Interested Party
407	Type Of Wall Construction
408	Type Of Roof Construction
409	Buy Out Code
410	Type Of Loss
411	Conviction Type
412	Type Of Animal
413	Material Of Hull
414	Person(s) Covered
415	Animal Use
416	History Type
417	Caravan Make
418	Listed Building Indicator
419	Craft Description
420	Caravan Type
422	Caravan Use
423	Location When Not In Use
425	Craft Type Of Owner
426	Craft Use

Code_List_No	Name
428	Fire Precaution Method
429	Method Of Heating
430	Household Cover
440	Private Vehicles - 44 (only)
441	Motorcycles - 44m
442	Commercial Light Vehicles - 44c
443	Motor Caravans - 44caravan
444	Taxi's - 44t
445	Reserved for Code List 44 subsets
446	Reserved for Code List 44 subsets
447	Reserved for Code List 44 subsets
448	Reserved for Code List 44 subsets
449	Reserved for Code List 44 subsets
450	Job Role
500	Anti Crime Initiatives
501	Supplementary Document Delivery Method
502	Accreditation Code
503	Transaction Outcome
504	Business Record Storage Media
505	Business Record Type
506	Cover Basis
507	Cover Amount Limitation
508	Condition Code
509	Conviction Status
510	Computer Make And Model
512	Computer Unit Type
513	Protection Coverage
515	Employee Duties
516	Entertainment Type
517	Equipment Type
518	Construction
519	Freezer Make And Model
520	General Activities
521	Monetary Amount Type
522	Type Of Hazardous Goods
523	Hairdresser/Beauticians Treatment
525	Type Of Heating System
526	General Facilities
527	Location
528	Long Term Undertaking Basis

Code_List_No	Name
529	Type Of Licence
530	Medical Facility
531	Type Of Maintenance Contract
533	When Premise Occupied
534	Operation And Medical Treatment Types
535	Type Of Payment Card
537	Quotation Types
538	Refrigeration Unit Type
539	Registration Status
540	Resident Type
541	Reason Types
544	Safe Make And Model
545	Glass Type
546	Sentence Type
549	Limitations Of Use
550	Commodity
551	Registration Qualifier
552	Location Hazard
553	Financial Detail
554	Premium Calculation Basis
556	Building Construction
558	Misc. Vehicle Make
559	Owner
560	Excess
561	Employment Related Qualification
562	Document Status
563	Alarm Signalling
564	Business Record Location
565	Frequency
566	Trade
567	Licence Status
569	Physical Protection
570	High Risk Location
573	Building
574	Risk Profile Features
575	Emolument
576	Product Hazardous Destination
577	Application Period
579	Quotation Condition
580	Loss Application

Code_List_No	Name
581	Limit Application
582	General Object
583	CCTV System
584	Unoccupancy type
585	Type Code
586	District Councils
588	Percentage Type
589	Binding Type
590	Advice Basis
598	Construction Class
599	Construction Qualifier
600	Pedigree Status
601	Wording Type
602	Index Linking Standards
603	Documentation Reason
604	Dangerous Goods Classification
607	Fire Extinguishing Agent
613	Heating System/Appliance Class (Blue Book)
628	Motor Protection
631	Payments Into Court
638	Supply
640	Cover Qualifier
641	Protection Device Trigger
642	Power Type
643	Professional Body Membership
644	Data Set Level
646	Company Status
647	Access Control System
648	Internal Procedure
650	Safe Category
651	Accommodation Location
652	Method Of Adjustment
654	At Fault
655	Permitted Driver Grouping
656	New Business Documentation Status
657	Geographical Location
658	Changes Area
660	Motorcycle Security Device
662	Seating Type
663	Orientation Code

Code_List_No	Name
664	Position Of Structure
665	Trading Status
666	Hose Reel/Extinguisher Type
667	Product/Service Market
668	Glazed Object
669	Glazing Glass Type
670	Frame Material
671	Glazing Type
672	Vehicle Glass
673	Market Rating Factor
674	Instructor Type
675	Reason For Hire
676	Vehicle Hire Group
677	Misc Manufacturer
678	Property Repair Activity
679	Property Repair Material
680	Glazing Lock Type
681	Pre-Quote Response
682	Type Of Craft Engine
683	Type Of Travel
684	Cruising Range
685	Hazardous Sports
686	Type Of Survey
687	Fee Category
688	Fee Type
689	Reference Type
690	Notification Reason
691	MID Update Process
692	Vessel Type
693	Machinery Design
694	Transport Routes
695	Marine Insurance Standard Clause
699	Breed
700	Animal Ailments
701	Field Insert Type
702	Underwriter Source
703	Co-Insurance Type
704	Calculation Method
705	Adjustment Type
706	Security Device Manufacturer - Non Motor

Code_List_No	Name
707	Domestic Warranty Cover Level
708	Traveller Status
709	Caravan Location
710	Software Medium
711	Outsourced Service Provider
712	Power Source
713	Plant and Equipment Components
714	Plant and Equipment Guard Type
715	Plant And Equipment Discipline
716	Risk Profile Qualifier
717	Sector Type
718	Facility Type
801	Security Code
802	Cause Code
803	Employment Type Code
804	Cover Breakdown Code
805	Goods Carried Type Code
806	Territory Code
807	Insured Object And Vehicle Type
900	Insured Object Type
901	Business Transaction Type
902	Question And Response
903	Processing Indicator
904	Insurance Cover Description Qualifier
905	Premium Component Qualifier
906	Event
907	Unit/Component
909	Entity Identification
910	Source Of Data
911	Insurer Rating Method
912	Processing Status Code
1153	Reference Qualifier
2005	Date/Time/Period Qualifier
2013	Period Qualifier
2151	Period Type
2379	Date/Time/Period Format Qualifier
3035	Party Qualifier
3131	Address Detail
3155	Communication Channel Identifier
4405	Amount Status

Code_List_No	Name
4451	Text Subject Qualifier
5025	Monetary Amount Type Qualifier
5245	Percentage Qualifier
6063	Quantity Qualifier
6311	Measurement Application Qualifier
6411	Measure
7495	Identification Qualifier
9017	Attribute Function Qualifier