

LexisNexis   
Data Derivation Specification for

Ivernia for Household

Version 1.0

LexisNexis Informed Quotes

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1 Document Control

## 1.1 Document History

| **Version** | **Date** | **Author** | **Changes** |
| --- | --- | --- | --- |
| 1.0 | 27/07/2023 | Allen Carreno | 1st Draft |
|  |  |  |  |

## 1.2 Distribution List

| **Version** | **Date** | **Person / Organisation** | **Signatory (S) / Reviewer (R) / For Info (I)** |
| --- | --- | --- | --- |
| 1.0 | 27/07/2023 |  | S  R |
|  |  |  |  |

# 2 Introduction

Informed Quotes (IQ) is a web service designed to make new data available to existing insurance quotation processes via calls from the major UK software houses and other distribution channels. These organisations send IQ requests for subscribing insurers to LexisNexis, which include risk details such as name, address and date of birth. For each insurer LexisNexis searches the agreed datasets and calculates any LexisNexis scores required. All this information is then summarised into either coded instructions contained within up to 5 eight-character Capstones or a strategy output according to each insurer’s bespoke requirements. LexisNexis returns the Capstones or strategy in a response to the calling organisation where they are made available for interpretation within the insurer’s pricing engine or rating algorithms.

The purpose of this document is to define how LexisNexis will derive the XML data response for Ivernia IQ Household implementation. It also describes the standard error messages created by LexisNexis and the distribution channels when LexisNexis has not been able to return a valid response within the wait time (this is typically 3 seconds).

The following are in scope for the LexisNexis IQ Household delivery:

* Datasets to be searched for Ivernia
* Strategy output population rules for Ivernia
* Data content for Ivernia
* Standard error

## 2.1 Implementation

### 2.1.1 Transition to live operational service

2.1.1.1 Initial IQ service release

The IQ service cannot be implemented in isolation, the insurer will need to implement changes to make the call to the IQ service and to receive and process the response from the IQ service as required.

The end to end release to live operation needs to be planned and agreed with input from all parties involved. Typically, the IQ service can be released in advance so that it is ready for the first call received from the calling service as soon as that is released to live. However, it might be that the party in control of the calling service wish to release that to live in advance knowing that they will receive an error response from IQ until their call is released to live.

The IQ release is carried out in a number of stages

* Set up of new hosted databases in the live environment
* Code release to access those new databases or to access new external data sources required for the release
* Code release to populate the capstones/data responses
* Activation of the parameters to allow the calling services to access IQ and receive responses.

All but the last of those bullets can be carried out in advance without any change to how the IQ service handles requests or supplies responses.

2.1.1.2 Changes to existing live service

After initial implementation there may be further changes for any number of reasons. When these further changes have been coded and tested and are ready for release to live operation, the same planning that was required for 2.1.1.1 is required but there is very important further planning required.

Changes can be implemented at any time apart from Fridays and during change freezes. With changes the versions of code will be controlled by a switch on an agreed set date.

### **2.1.2 End to end service considerations**

In addition, Ivernia need to consider and action the following as part of the overall IQ implementation.

* Pricing changes:
  + Polaris installations: Ivernia must make Product Writer changes to interpret the capstones and adjust pricing. To enable this, the software houses and other distribution channels will add the capstones and an identifier to the Polaris input XML (they will be able to confirm the XML changes). Ivernia should pass pricing updates to the software houses and other distribution channels in the usual way.
  + Non-Polaris installations: Ivernia will need to specify how the capstones should be interpreted within the pricing/rating algorithms for each non-Polaris software house or distribution channel. Ivernia should request this project in the normal way with each software house or other distribution channel and they will then need to schedule and carry out these changes.
* New business EDI message:

The software houses and other distribution channels will add the LexisNexis Reference and capstones from the IQ quote to the new business EDI message for Ivernia (they will be able to confirm the EDI message changes).

This information should be retained on Ivernia’s system with the policy details for audit purposes, as this creates a trail back from the policy to the full range of data used to calculate the capstones during the quote, which is journalled by LexisNexis. Ivernia may also wish to use this additional EDI information for MI and analysis purposes.

* Mid-term adjustments and cancellations:

Please note that the software houses and other distribution channels will retain the capstones for re-use with mid-term adjustments and cancellations.

Insurer-led renewals are outside the scope of this IQ implementation but, by agreement, can be picked up as an associated project at the appropriate time.

# 3 Insurer identifier

The scid code for Ivernia is; **TBC**

This is used to identify Ivernia delivery on IQ requests to LexisNexis from the direct link. First, LexisNexis verifies the distribution channel credentials and then checks the scid code to confirm it is for an insurer that is an IQ client. This also drives the parameter settings that control how LexisNexis executes the request for the insurer, for example, which datasets to check and scores to calculate.

Where the Polaris rating engine is being used at the software house or other distribution channel, the scid code is included in the input XML along with the capstones so that the insurer can identify their own capstones and use appropriately within their pricing calculations.

## 3.1 Software House Activation

The requirements detailed in this specification apply only to the sources listed below:

Ivernia – IRL002– via Risk Handler - YIRL02.

Household

iq\_household – Type H

# 4 Summary of data being used

Ivernia will use the following:

* Geospatial Intelligence
  + GeoDirectory ROI
  + JBA
  + PanGeo Subs
  + LexisNexis Windstorm

## 4.1 Geospatial Intelligence

### **4.1.1 GeoDirectory**

GeoDirectory is a collaboration between a Post and Ordnance Survey Ireland (OSi), the experts in postal and geographic addressing in Ireland. The purpose of GeoDirectory is to create a definitive reference directory of addresses in Ireland and to assign to them accurate postal and geographic addresses. GeoDirectory combines accurate postal and geographic addresses for Ireland in one database and makes this database available to organisations and individuals who require it.

### **4.4.2 JBA Flood (JBAROI)**

JBA provides the following flood perils for the ROI region, which includes flood data for the Isle of Man and the Channel Islands:

* Extents and banded depths (defended and undefended) for:
* River (Fluvial) Flood
* Surface Water (Pluvial) Flood
* Coastal (Tidal) Flood
* Groundwater Flood
* Dam Break
* Canal Failure
* Areas managed by Internal Drainage Boards

The perils provide indicative extents for flooding hazard and some provide additional data such as the return period and the depth of flood. In addition to showing that areas may flood, data is provided to show which of these areas are defended against flood and against what severity of flood they would be protected.

Peril data is returned to the user in two basic forms. Either as a score for a particular location (as a result of geocoding, building outline data etc.) or as a visual layer overlaid on the map in the Map View web application. The score can be returned to the user through a number of channels. This can be interactively via the front-end web application, through a batch file upload process or through a machine-to-machine API call. Depending on configuration, one or more scores may be displayed. Sometimes this formatted output can be a composite or roll-up of many basic data elements.

The JBA data items used by Ivernia are listed in section 5.1.1.

### **4.1.2 PanGeo Subsidence (Dublin and Cork)**

PanGeo provides a subsidence layer which describes the spatial location and extent of geo-hazards for Cork and Dublin. The score shown will be either Y or N indicating whether or not a location falls into a subsidence area.

The Subsidence data items used by Ivernia are listed in section 5.1.2.

### **4.1.3 LexisNexis Windstorm**

Provides wind and gust speed hazard data, which identifies areas that are prone to high levels of prolonged high wind and gust speeds.

The LN Windstorm data items used by Ivernia are listed in section 5.1.3.

### **4.1.4 LexisNexis Property Insights Ireland**

LexisNexis Property Insights ROI is designed to support pricing accuracy and risk assessment for residential property insurance, whilst at the same time improving the customer experience.

All addresses within the Republic of Ireland and additional property characteristics including; building height, ground height, footprint area, year of build, floors, BER data, property sale price and date, rebuild cost, soil type, structure type, water and space heating fuel types, roof type, landslide and radon risk. This is used to help reduce loss ratios through a more granular assessment of the property risk during the insurance application process. Additionally, Property Insights can be utilised for the verification of consumer supplied data at point of quote and allows for improved segmentation of risk.

The LN Property Insights data items used by Ivernia are listed in section 5.1.4.

# 5 Data Attributes

Ivernia will use a direct link connection to obtain the data that will be returned within the XML output blocks. Provision of the data sets will be pulled into the following blocks;

Strategy Output

* Geospatial Intelligence
* Property Insights Ireland

Data attributes contained within the response from the 4 stated data sources in section 4, are detailed in the following tables;

## 5.1 Geospatial Intelligence

Ivernia identified the following attributes to be used in the strategy output;

### **5.1.1 JBA Flood**

JBA data is returned for risk addresses in ROI and will use the same attribute names as described below;

| **Product Group /Section** | **Strategy Field Name** | **Technical Attribute Name** | **Attribute Description** | **Data Type** | **Size** | **Values** |
| --- | --- | --- | --- | --- | --- | --- |
| JBA Flood (JBAIRL10) | matchlevel | match\_level | Match Level Indicator for all Perils responses (building=1, postcode=2) | N | 1 | 1-2 |
| combinedscore | combined\_score | Combined flood risk score | N | 2 | 0-53 |
| fluvial | fluvial\_score | Total fluvial flood risk score | N | 2 | 0-22 |
| surfacewater | surface\_water\_score | Total surface water flood risk score | N | 2 | 0-10 |
| coastal | coastal\_score | Total tidal flood risk score | N | 2 | 0-20 |

### **5.1.2 PanGeo Subsidence (Dublin and Cork)**

Crime data is returned for risk addresses in GB only;

| **Product Group /Section** | **Technical Attribute Name** | **Attribute Description** | **Data Type** | **Size** | **Values** |
| --- | --- | --- | --- | --- | --- |
| Subsidence | Subs | Y or N indicating whether or not a location falls into a subsidence area. X for No Data is returned for outside ROI | Boolean | 2 | Y or N |

### **5.1.3 LexisNexis Windstorm**

Windstorm data returned for risk addresses in ROI;

| **Product Group /Section** | **Technical Attribute Name** | **Attribute Description** | **Data Type** | **Size** | **Values** |
| --- | --- | --- | --- | --- | --- |
| LNWINDSTORM | windstorm\_gust10\_s | Categorised 10 year gust risk | String | 9 | Very High, High, Medium, Low, Very Low |
| windstorm\_gust25\_s | Categorised 25 year gust risk | String | 9 | Very High, High, Medium, Low, Very Low |
| windstorm\_gust50\_s | Categorised 50 year gust risk | String | 9 | Very High, High, Medium, Low, Very Low |
| windstorm\_gustcombined\_s | Overall categorised risk. Max of windstorm\_gust10\_s, windstorm\_gust25\_s, windstorm\_gust50\_s. | String | 9 | Very High, High, Medium, Low, Very Low |

### **5.1.4 Geospatial Intelligence Default Values**

|  |  |
| --- | --- |
| Geospatial Intelligence Default Values | In the geospatial data blocks, if a blank is returned then we will return a blank "" in the response field (e.g. <fluvial\_score> = ""), if there is no data returned or the data attribute is not available, we will return an "X" in the response field (e.g. <fluvial\_score> = "X") and if there is an error we will return an "E" in the response field (e.g. <fluvial\_score> = "E"). |

## 5.2 Property Insights Ireland

### **5.2.1 Property Block**

Property Insights data returned for risk addresses in ROI;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Product Group /Section** | **Technical Attribute Name** | **Attribute Description** | **Data Type** | **Size** |
| Property Insights Ireland | building\_height | Height of the building above ground level | NUMBER | 10,2 |
| ground\_height | Height of the ground above Mean Sea Level | NUMBER | 10,2 |
| area | The area of the building in square meters | NUMBER | 10,2 |
| floors | The number of floors in the building | NUMBER | 3 |
| unit\_use | Unit use column indicates whether this unit is residential (R), commercial (C) or unknown (U) | VARCHAR | 1 |
| building\_use | Building use column indicates whether this building is residential (R), commercial (C), both residential & commercial (B) or unknown (U) | VARCHAR | 1 |
| building\_type\_name | The Type of Building e.g. Bungalow, Detached etc. | VARCHAR | 50 |
| property\_sale\_price | The value of sale price of the property in euros. | NUMBER | 30,2 |
| date\_of\_sale | The actual date of property sold. | DATE |  |
| small\_area | The Small Areas associated with a building | VARCHAR | 100 |
| ber\_energy\_median | The Median energy rating expressed in KWh/m²/year for each small area | NUMBER | 30,2 |
| ber\_rating\_high | Percentage of buildings in the range from A1-C3 | VARCHAR | 100 |
| ber\_rating\_low | Percentage of buildings in the range from D1-G | VARCHAR | 100 |
| ber\_rating\_mode | BER rating that appears most often in the small area | VARCHAR | 100 |
| year\_of\_build | For building built after 2002 - year of build. For most of heritage sites – year of build. For buildings with unknown year of build- 10 years band or 30 years band. | VARCHAR | 100 |
| est\_bedrooms | Estimated number of bedrooms within the Address | VARCHAR | 10 |
| est\_bathrooms | Estimated number of bathrooms within the Address | VARCHAR | 10 |
| est\_rebuild\_cost | Estimated cost of rebuilding the property | NUMBER( | 10,2 |
| landslide\_risk | Risk of Landslide incident; High, Moderately High, Moderately Low, Low, Unclassified, Water, Null | VARCHAR | 20 |
| est\_structure\_type | Estimated Structure Type; Insulated Concrete Form, Masonry, Timber or Steel Frame, Null | VARCHAR | 40 |
| est\_water\_heating\_fuel | Estimated water heating fuel; 30% Heating Oil and 31% Mains Gas | VARCHAR | 40 |
| est\_space\_heating\_fuel | Estimated spacer heating fuel; 30% Heating Oil and 31% Mains Gas | VARCHAR | 40 |
| est\_predominant\_roof\_type | Estimated roof type; Flat Roof, Pitch Roof-Insulation on Ceiling / Rafter / side, Null | VARCHAR | 40 |
| radon\_risk | Radon occurence in area: Low, Medium, High, Null | VARCHAR | 20 |
| soil\_group\_name | Soil Great Group Names associated with building location | VARCHAR | 100 |
| soil\_definition | Brief description of the Soil type associated with each building location | VARCHAR | 100 |
| soil\_association\_code | Soil Association code associated with the building location (Soil Type) | VARCHAR | 100 |

### **5.2.2 Property Insight Default Values**

|  |  |
| --- | --- |
| Property Insights Default Values | If the Property Insights check is unsuccessful, set outputs to “E”.  If a blank is returned, then the response field will be blank – “”  For any other value or condition, set to outputs to “X”. |

# 6 Direct Response Error Messages and Message Blocks

## 6.1 Summary of Error Messages

There will be circumstances when valid Ivernia Data cannot be obtained. Whilst this will be for a very small proportion of transactions, processing is in place at LexisNexis to create standard error messages in these circumstances. These standard error messages also need to be considered in Ivernia’s pricing strategy. See Appendix A for a full list of Error Messages.

The following table describes the content of the Error Message blocks when there is an error – please note that it will always begin QUER.

| **Message Block Characters** | **Set Characters To** | **Description** |
| --- | --- | --- |
| **Error Message Block** | | |
| 1 to 4 | Always set to:  QUER | Constant value – indicates an error has occurred |
| 5 | Always set to:  0 | Constant value – spare/not used – always set to 0 |
| 6 to 8 | Set to:  Please see following table | This will indicate the error condition that has occurred |

The following table describes the conditions that trigger an error, what characters 6 to 8 of the error message block will be set to for each condition and where the message is calculated.

| **Condition** | **Characters 6 to 8 of Message Block** | **Where Message Block Calculated** |
| --- | --- | --- |
| LexisNexis not called  i.e. Ivernia does not call LexisNexis | Always set to 000 | Set by Ivernia |
| Timeout  e.g. LexisNexis processing for Ivernia does not complete within LexisNexis’s wait time prior to sending a response | Always set to:  900 | Set by LexisNexis in the IQ response handling module (this is IQ standard generic processing) |
| Request validation error  e.g. request validation error occurs and LexisNexis is able to identify an Insurer on the request and so can output an Error Message Block | Always set to:  Error code, which will be in the range 050 to 899 (and which will also be returned in the response header) Please see a full list of error codes and descriptions in [Appendix](#_Appendix_A_–) A | Set by LexisNexis in the IQ error handling module (this is IQ standard generic processing) |
| Request validation error  e.g. request validation error occurs but LexisNexis is not able to identify an Insurer on the request and so cannot output an Error Message Block | Always set to:  Error code returned in the response header, which will be in the range 002 to 049  Please see a full list of error codes and descriptions in [Appendix](#_Appendix_A_–) A | Set by LexisNexis. |
| No response (timeout)  e.g. no response from LexisNexis within the Ivernia‘s wait time | Always set to:  999 | Set by Ivernia |
| No response (invalid operation)  e.g. invalid operation error from LexisNexis | Always set to:  998 | Set by Ivernia |
| No response (exception)  e.g. generic error from LexisNexis | Always set to:  997 | Set by Ivernia |

# Appendix A – IQ Error Codes

The full range of LexisNexis validation error codes that could appear in an error (“QUER”) Capstone are provided in the table below.

|  |  |
| --- | --- |
| **Header Type(s) Key** | **Description** |
| M | Private Motor |
| H | Household |
| B | Motorbike |
| V | Commercial Vehicle |

| **Message Type** | **Message Code** | **Message**  **Text** | **Error**  **Capstone** | **Applicable**  **Header Type(s)** |
| --- | --- | --- | --- | --- |
| E | 003 | Invalid Client Credentials. Request not processed. | QUER0003 | ALL |
| E | 004 | Invalid XML. Request not processed. | QUER0004 | ALL |
| E | 051 | Header Type \*type\* is invalid. Request not processed. | QUER0051 | ALL |
| E | 071 | Channel \*channel\* is invalid. Request not processed. | QUER0071 | ALL |
| E | 075 | Business Source of Type BKR and/or SWH not provided. Request not processed. | QUER0075 | ALL |
| E | 130 | Event Type \*event type\* is invalid. Request not processed. | QUER0130 | ALL |
| E | 140 | Cover Type \*cover type\* not provided for Header Type \*type\*. Request not processed. | QUER0140 | H |
| E | 141 | Cover Type \*cover type\* is invalid for Header Type \*type\*. Request not processed. | QUER0141 | ALL |
| E | 150 | Sum Insured Buildings not provided. Request not processed. | QUER0150 | H |
| E | 151 | Sum Insured Buildings cannot be provided for Header Type \*type\*. Request not processed. | QUER0151 | B | M | V |
| E | 152 | Sum Insured Buildings is not a valid value. Request not processed. | QUER0152 | H |
| E | 160 | Sum Insured Contents not provided. Request not processed. | QUER0160 | H |
| E | 161 | Sum Insured Contents cannot be provided for Header Type \*type\*. Request not processed. | QUER0161 | B | M | V |
| E | 162 | Sum Insured Contents is not a valid value. Request not processed. | QUER0162 | H |
| E | 210 | Type for Subject \*n\* is invalid. Request not processed. | QUER0210 | ALL |
| E | 250 | Forename for Name \*n\* not provided for Subject \*n\*. Request not processed. | QUER0250 | ALL |
| E | 270 | Surname for Name \*n\* not provided for Subject \*n\*. Request not processed. | QUER0270 | ALL |
| E | 410 | Address Type for Address \*n\* for Subject \*n\* is invalid. Request not processed. | QUER0410 | ALL |
| E | 411 | Address Type for Address \*n\* for Subject \*n\* is not provided. Request not processed. | QUER0411 | ALL |
| E | 412 | Address Type for Address \*n\* for Subject \*n\* is invalid. Request not processed. | QUER0412 | ALL |
| E | 670 | Loss Type for Claim \*n\* for Subject \*n\* is invalid for Header Type \*type\*. Request not processed. | QUER0670 | ALL |
| E | 671 | Loss Type for Claim \*n\* for Subject \*n\* not provided for Header Type \*type\*. Request not processed. | QUER0671 | ALL |
| W | 076 | Business Source of Type \*type\* supplied multiple times. | - | ALL |
| W | 077 | Business Source of Type \*type\* is invalid. | - | ALL |
| W | 078 | Value \*businessSource\* for Business Source with Type \*type\* is invalid. | - | ALL |
| W | 080 | Broker is invalid for Client Type. Removed for processing. | - | ALL |
| W | 082 | Broker provided for multi-broker request. Removed for processing. | - | ALL |
| W | 113 | Partner Code reserved for future use. Removed for processing. | - | ALL |
| W | 122 | Retrospective Date is invalid. \*date\* set to \*todays date\*. | - | ALL |
| W | 123 | Retrospective Date is missing. Set to \*todays date\* | - | ALL |
| W | 180 | IP Address appears to be invalid. | - | ALL |
| W | 205 | Forename for Name \*n\* for Subject \*n\* split into Middle Name(s) | - | ALL |
| W | 240 | Title for Name \*n\* for Subject \*n\* is invalid. Title set to 0. | - | ALL |
| W | 241 | Title for Name \*n\* for Subject \*n\* is missing. Title set to 0. | - | ALL |
| W | 252 | Forename for Name \*n\* for Subject \*n\* contains invalid characters. | - | ALL |
| W | 261 | Middle Name for Name \*n\* for Subject \*n\* contains invalid characters. | - | ALL |
| W | 272 | Surname for Name \*n\* for Subject \*n\* contains invalid characters. | - | ALL |
| W | 284 | Date of Birth for Subject \*n\* is invalid. Removed for processing. | - | ALL |
| W | 291 | Gender for Subject \*n\* is invalid. Gender set to N. | - | ALL |
| W | 313 | Telephone \*n\* for Subject \*n\* is invalid. | - | ALL |
| W | 320 | Driving Licence No. \*n\* for Subject \*n\* appears to be invalid. | - | ALL |
| W | 400 | Insufficient Address information supplied for Address \*n\* for Subject \*n\*. | - | ALL |
| W | 403 | Address \*n\* for Subject \*n\* could not be resolved. Processed as supplied. | - | ALL |
| W | 404 | Address \*n\* for Subject \*n\* is Residential. Subject is Business Type | - | ALL |
| W | 405 | Address \*n\* for Subject \*n\* is not Residential. Subject is Person Type | - | ALL |
| W | 406 | Address \*n\* for Subject \*n\* has different postcode to that supplied. PAF Postcode substituted. | - | ALL |
| W | 501 | \*SCID\* is not a valid client. | - | ALL |
| W | 502 | \*SCID\* is not a valid client for the Header Type provided. | - | ALL |
| W | 510 | Vehicle Registration for Vehicle \*n\* for Subject \*n\* appears to be invalid. | - | B | M | V |
| W | 520 | VIN Number for Vehicle \*n\* for Subject \*n\* appears to be invalid. | - | B | M | V |
| W | 610 | Claim Date for Claim \*n\* for Subject \*n\* is invalid. | - | ALL |
| W | 620 | Claim Amount for Claim \*n\* for Subject \*n\* is invalid. | - | ALL |
| W | 630 | Fault flag for Claim \*n\* for Subject \*n\* is invalid. | - | B | M | V |
| W | 640 | Windscreen flag for Claim \*n\* for Subject \*n\* is invalid. | - | B | M | V |
| W | 650 | Personal Injury flag for Claim \*n\* for Subject \*n\* is invalid. | - | B | M | V |
| W | 660 | Third Party Payout flag for Claim \*n\* for Subject \*n\* is invalid. | - | B | M | V |
| W | 700 | Processing not completed within the allotted time. | - | ALL |
| W | 701-799 | This code range is reserved for data source specific errors | - | ALL |

Note that LexisNexis may introduce new message codes in the future in the range 001 to 849 or amend error code values, but the error Capstones will adhere to the format outlined above. Insurer pricing should not be dependent on individual error code values from this list and LexisNexis reserve the right to introduce new error codes or amend error codes at any time.

Please note that some new codes will definitely be added in relation to the validation of Commercial SME IQ requests from software houses and other distribution channels.

Note that message codes 850 to 899 are reserved for insurers’ use within their bespoke Capstone derivation logic.

# Appendix B – Response example

iq\_household

* LexisNexis Geospatial Intelligence
* LexisNexis Property Insights Ireland



# Client Specification Sign-off Page

**LexisNexis Data Derivation Specification  
for Ivernia for Household V1.0**

The functionality described in this document accurately reflects our requirements for the provision of Informed Quotes <Business Line> Capstone Specification.

Signed on behalf of [insert Client Name]

By [insert Signatory's Name]

Signed

Dated [insert Date signed]

Any subsequent changes required to functionality after this date will be subject to LexisNexis's Change Request procedures.

# Client UAT Sign-off Page

**LexisNexis Data Derivation Specification  
for Ivernia for Household V1.0**

The functionality described in this document has been tested by <Insurer Name> and delivers the same to our satisfaction for the provision of Informed Quotes <Business Line> capstone derivation.

Signed on behalf of [insert Client Name]

By [insert Signatory's Name]

Signed

Dated [insert Date signed]

**About LexisNexis® Risk Solutions**

LexisNexis Risk Solutions ([www.LexisNexis.com/risk](http://www.lexisnexis.com/risk)) is a leader in providing essential information that helps customers across all industries and government assess, predict and manage risk. Combining cutting-edge technology, unique data and advanced analytics, LexisNexis Risk Solutions provides products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of RELX Group plc, a world-leading provider of information solutions for professional customers across industries.