**Location Terms (Limits/Deductibles) and Other Location Information**

In OED, almost all location level term fields start with letters like ‘LocLimit’ or ‘LocDed’. There are 48 terms fields apart from a ‘BIWaitingPeriod’ field. They need to be present in the header file of the output OED Location file. If no mapped values come from CEDE under these columns, the cells can be left as blanks.

For transformation, start with tLocterm table. Populate OED location file fields as the mapping logic provided below. First this will create an OED Location file with same number of records as there are in the tLocTerm table.

~~Later, more locations should be inserted to already created OED location file if there are locations without any terms defined (generally not the case) i.e. if tLocation has a LocationSID that does not exist under tLocterm.LocationSID.~~

In the pseudo code below, the OED table has been assumed to have the name ‘Location’. If any of the rules given below is not met, leave the corresponding OED Account file condition fields as blanks. For example, wherever there are texts highlighted in yellow, technically, they can be left blank i.e. without mapping to anything.

**Fill Location level Limit terms from CEDE into OED Location File:**

If tLocTerm.LimitTypeCode = ‘S’ then map

* + - 1. 0 = Location.LocLimitCode6All
      2. 0 = Location.LocLimitType6All
      3. tLocTerm.Limit1 = Location.LocLimit6All

AK: Is this field tLocTerm.Limit1 always an amount? Can you have %? E.g. is there implied logic in CEDE that 0.05 would mean 5% of loss or of TIV? If there is, above logic needs to change.

SB: Most of the time it is ‘value’ that clients use. Yes. We will take it up in the next iteration (already mentioned in the end about it.

If tLocTerm.LimitTypeCode = ‘C’ then map

1. 0 = Location.LocLimitCode1Building
2. 0 = Location.LocLimitType1Building
3. tLocTerm.Limit1 = Location.LocLimit1Building
4. 0 = Location.LocLimitCode2Other
5. 0 = Location.LocLimitType2Other
6. tLocTerm.Limit2 = Location.LocLimit2Other
7. 0 = Location.LocLimitCode3Content
8. 0 = Location.LocLimitType3Content
9. tLocTerm.Limit3 = Location.LocLimit3Content
10. 0 = Location.LocLimitCode4BI
11. 0 = Location.LocLimitType4BI
12. tLocTerm.Limit4 = Location.LocLimit4BI

AK: Same as above with tLocTerms.Limit1 – can those individual limits be %?

**Fill Location level Deductible terms from CEDE into OED Location File:**

AK: In AIR’s types = C, CB, CT, S – can those deductibles be amounts only?

If tLocTerm.DeductibleTypeCode = ‘N’ then map

1. 0 = Location.LocDedCode6All
2. 0 = Location.LocDedType6All AK: field name is LocDedType6All. SB: Changed
3. 0 = Location.LocMinDed6All
4. 0 = Location.LocMaxDed6All

ElseIf tLocTerm.DeductibleTypeCode = ‘C’ then map

1. tLocTerm.Deductible1 = Location.LocDed1Buildinig
2. 0 = Location.LocDedCode1Building
3. 0 = Location.LocDedType1Building
4. 0 = Location.LocMinDed1Building
5. 0 = Location.LocMaxDed1Building
6. tLocTerm.Deductible2 = Location.LocDed2Other
7. 0 = Location.LocDedCode2Other
8. 0 = Location.LocDeductType2Other
9. 0 = Location.LocMinDed2Other
10. 0 = Location.LocMaxDed2Other
11. tLocTerm.Deductible3 = Location.LocDed3Content
12. 0 = Location.LocDedCode3Content
13. 0 = Location.LocDeductType3Content
14. 0 = Location.LocMinDed3Content
15. 0 = Location.LocMaxDed3Content
16. tLocTerm.Deductible4 = Location.LocDed4BI
17. 0 = Location.LocDedCode4BI
18. 0 = Location.LocDeductType4BI
19. 0 = Location.LocMinDed4BI
20. 0 = Location.LocMaxDed4BI

ElseIf tLocTerm.DeductibleTypeCode = ‘CB’ then map

1. tLocTerm.Deductible1+ tLocTerm.Deductible2+ tLocTerm.Deductible3 = Location.LocDed5PD
2. 0 = Location.LocDedCode5PD
3. 0 = Location.LocDedType5PD
4. 0 = Location.LocMinDed5PD
5. 0 = Location.LocMaxDed5PD

ElseIf tLocTerm.DeductibleTypeCode = ‘CT’ then map

1. tLocTerm.Deductible1+ tLocTerm.Deductible2+ tLocTerm.Deductible3 = Location.LocDed5PD
2. 0 = Location.LocDedCode5PD
3. 0 = Location.LocDedType5PD
4. 0 = Location.LocMinDed5PD
5. 0 = Location.LocMaxDed5PD
6. tLocTerm.Deductible4 = Location.LocDed4BI
7. 0 = Location.LocDedCode4BI
8. 0 = Location.LocDedType4BI
9. 0 = Location.LocMinDed4BI
10. 0 = Location.LocMaxDed4BI

ElseIf tLocTerm.DeductibleTypeCode = ‘S’ then map

1. tLocTerm.Deductible1+ tLocTerm.Deductible2+ tLocTerm.Deductible3+ tLocTerm.Deductible4 = Location.LocDed6All
2. 0 = Location.LocDedCode6All
3. 0 = Location.LocDedType6All
4. 0 = Location.LocMinDed6All
5. 0 = Location.LocMaxDed6All

ElseIf tLocTerm.DeductibleTypeCode = ‘FR’ then map

AK: What is the reason behind summing individual deductibles into 6All ded in OED?

SB: AIR’s documentation indicates a chance for clients to give values on Coverage A or B or C or D field. So, to be safe coded a sum of all

1. tLocTerm.Deductible1+ tLocTerm.Deductible2+ tLocTerm.Deductible3+ tLocTerm.Deductible4 = Location.LocDed6All
2. 2 = Location.LocDedCode6All
3. 0 = Location.LocDedType6All
4. 0 = Location.LocMinDed6All
5. 0 = Location.LocMaxDed6All

ElseIf tLocTerm.DeductibleTypeCode = ‘PL’ then map

1. tLocTerm.Deductible1 = Location.LocDed6All
2. 0 = Location.LocDedCode6All
3. 1 = Location.LocDedType6All
4. 0 = Location.LocMinDed6All
5. 0 = Location.LocMaxDed6All

ElseIf tLocTerm.DeductibleTypeCode = ‘ML’ then map

AK: Is only PD deductible %?

SB: 2 PD deductible values are used for analysis (one % of Loss and another Amount). In addition, a BI deductible also used

1. tLocTerm.Deductible2 = Location.LocDed5PD
2. 0 = Location.LocDedCode5PD
3. 1 = Location.LocDedType5PD
4. 0 = Location.LocMinDed5PD
5. tLocTerm.Deductible1 = Location.LocMaxDed5PD
6. tLocTerm.Deductible4 = Location.LocDed4BI
7. 0 = Location.LocDedCode4BI
8. 0 = Location.LocDedType4BI
9. 0 = Location.LocMinDed4BI

ElseIf tLocTerm.DeductibleTypeCode = ‘AA’ then map

AK: What does AA mean? Annual aggregate? If so, need to map DedCodes to 1

SB: Typo. Already reflects in coding

1. tLocTerm.Deductible1 = Location.LocDed5PD
2. 1 = Location.LocDedCode5PD
3. 0 = Location.LocDedType5PD
4. 0 = Location.LocMinDed5PD
5. 0 = Location.LocMaxDed5PD
6. tLocTerm.Deductible4 = Location.LocDed4BI
7. 0 = Location.LocDedCode4BI
8. 0 = Location.LocDedType4BI
9. 0 = Location.LocMinDed4BI
10. 0 = Location.LocMaxDed4BI

**To fill all other Location information from CEDE into the OED Location file:**

From tLocTerm table, match tLocTerm.LocationSID with tLocation.LocationSID and retrieve all the field values according to excel sheet “AIR\_OED\_FieldMapping\_CEDEtoFile\_Location.xlsx”

**To Fill CondName and CondNumber for each Location in the OED Location File**

Step1: Create a distinct ‘TagNumber’ Table From tLayerCondition with 3 fields ‘AppliesToAreaTag’, ‘ContractSID’ and ‘SID’ (this will be used as CondNumber). SID is a sequential identifier for each distinct ‘AppliesToAreaTag’, ‘ContractSID’. AppliesToAreaTag field in AIR is Unique for a location peril.

Step2: Add 2 columns (‘AppliesToAreaTag’, ‘ContractSID’ ) to tLayerConditionLocationXref table by joining it with tLayerCondition on 'LayerConditionSID'. Then by joining with ‘TagNumber’ Table from step 1 get ‘SID’ i.e. CondNumber. Call it ‘XrefPlus’ table.

Step3: Get distinct LocationSID, ‘AppliesAreaToTag’ as ‘CondName’, ‘SID’ as ‘CondNumber’ columns from XrefPlus table. And use it to populate CondNumber for each record of OED Location file based on LocationSID from tLocTerm.

Later we need both CondNumber/CondName from TagNumber table to populate in each record in Account File.

**~~Append rows to already created OED Location file for Locations not in tLocTerm table~~**

~~If tLocation.LocationSID is not in tLocTerm.LocationSID, then insert values from all fields of tLocation/tLocFeature table, as per the field mapping given in AIR\_OED\_FieldMapping\_CEDEtoFile\_Location.xlsx, exactly the same way OED Location file was created from tLocTerm table (referring to tLocation, tLocFeature table etc.)~~

Later in next phase, we need to take care of cases when amount deductible terms are defined as % of Limit and also when these % type deductibles are to be added for calculating combined terms

AK: in general, it would be good to add a note what each AIR’s type means. I remembered some of them, but it would be an easy reference to review the logic.

SB: Sure, will create a small document to highlight different types. AIR open site talks about these in detail.