**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.

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

If tLocTerm.Deductible1<1 then tLocTerm.Deductible1 = tLocTerm.Deductible1\* tLocTerm.Limit1

If tLocTerm.Deductible2<1 then tLocTerm.Deductible2 = tLocTerm.Deductible2\* tLocTerm.Limit2

If tLocTerm.Deductible3<3 then tLocTerm.Deductible3 = tLocTerm.Deductible3\* tLocTerm.Limit3

If tLocTerm.Deductible4<4 then tLocTerm.Deductible4 = tLocTerm.Deductible4\* tLocTerm.Limit4

Move above to the top of the chain in CEDE>OED transformation – it should apply to all location deductible types except PL, ML, MP where user should only provide % or where the % should apply to loss not limit?

and 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.LocDed1Buildinig
2. 0 = Location.LocDedCode1Buildinig
3. 1 = Location.LocDedType1Buildinig
4. 0 = Location.LocMinDed1Buildinig
5. 0 = Location.LocMaxDed1Buildinig
6. tLocTerm.Deductible2 = Location.LocDed2Other
7. 0 = Location.LocDedCode2Other
8. 1 = Location.LocDeductType2Other
9. 0 = Location.LocMinDed2Other
10. 0 = Location.LocMaxDed2Other
11. tLocTerm.Deductible3 = Location.LocDed3Content
12. 0 = Location.LocDedCode3Content
13. 1 = Location.LocDeductType3Content
14. 0 = Location.LocMinDed3Content
15. 0 = Location.LocMaxDed3Content
16. tLocTerm.Deductible4 = Location.LocDed4BI
17. 0 = Location.LocDedCode4BI
18. 1 = Location.LocDeductType4BI
19. 0 = Location.LocMinDed4BI
20. 0 = Location.LocMaxDed4BI

ElseIf tLocTerm.DeductibleTypeCode = ‘MP’ then map

1. tLocTerm.Deductible1 = Location. LocDed1Building
2. 5 = Location.LocDedCode1Building
3. 2 = Location.LocDedType1Building
4. 0 = Location.LocMinDed1Building
5. 0 = Location.LocMaxDed1Building
6. 0 = Location.LocDed2Other
7. 0 = Location.LocDedCode2Other
8. 0 = Location.LocDeductType2Other
9. 0 = Location.LocMinDed2Other
10. 0 = Location.LocMaxDed2Other
11. 0 = Location.LocDed3Content
12. 0 = Location.LocDedCode3Content
13. 0 = Location.LocDeductType3Content
14. 0 = Location.LocMinDed3Content
15. 0 = Location.LocMaxDed3Content
16. 0 = Location.LocDed4BI
17. 0 = Location.LocDedCode4BI
18. 0 = Location.LocDeductType4BI
19. 0 = Location.LocMinDed4BI
20. 0 = Location.LocMaxDed4BI

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 (Deductible1 Requires a value of 0 or greater than 1 if the deductible type is Max of Deductible Amount or Percent Loss (ML); Deductible2 Requires a value of 0 or less than 1 if the deductible type is (ML))

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

Join tLayerConditionLocationXref, tLocTerm, tLayerCondition table and assign the first LayerConditionSID for a LocTerm record if tLocTerm.PerilSet code has an overlap with Corresponding tLayerCondition.PerilSetcode. Need to do a bit wise comparison to check if there is an overlap or not. tLayerConditionSID is the CondNumber for OED Location File.

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. SB: Looks like this is applicable only for Deductible type ‘S’. So for ‘S’ type deductible, the decimal value indicating portion of limit ,has been considered in order to calculate/assign deductible amount. I see now that it should be done for many coverages – so the code at ‘S’ type deductible needs to move up the chain

Also make FloodDefenseHeightUnit as ‘1’ in OED locationFile

Also take care of assigning blanks instead of ‘0’s for applicable limit/ded fields

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.