Batch Submission Manual for Insurers

TABLE OF CONTENTS

1. Purpose

The purpose of this document is to familiarize insurers with the MSLA XML import system. Insurers may use this system to exchange policy data electronically with MSLA. This document includes technical specifications for the system.

System architects, designers and developers with computer programming experience should use the details in this document to prepare batch files for submission to MSLA. We assume the reader has an understanding of the XML and HTTP protocols.

This document is divided into several sections, including the filing process and XML guidelines. The XML schema is available under the Batch Submission for Insurers heading on the MSLA website at http://www.msla.org/insurers/batch-submission-for-insurers/.

Please refer to the *SLIP* Help Files and Insurer FAQs section (http://www.msla.org/insurers/insurer-faqs/) for additional information.

2. Introduction

MSLA released the web-based Surplus Lines Information Portal (SLIP) for insurers in 2008. This release facilitated efficient policy filing for insurers.

Insurers have the following options for policy data submission via SLIP:

1. Manual Method – enter data manually through the SLIP interface; or

2. XML Import Method – submit data for one or more policies electronically as an XML Document through HTTPS.

The SLIP Help File contains instructions for the manual method. This document focuses on the XML import method.

2.1 The XML Import Method

The XML (Extensible Markup Language) Import method allows insurers to submit policy data in a single batch process instead of individually entering policies through SLIP. The method is especially beneficial to insurers filing a large amount of data with MSLA. A single XML file may contain information for multiple policies.

Insurers who store policy data in a central database may take advantage of the XML (Extensible Markup Language) Import function. The XML Import requires the following two-step process:

1. The insurer's computer system generates an XML text file that contains the company's filing information.

2. The insurer uploads the zipped version of the XML text file through SLIP. A single ZIP file should contain only one XML file with one or many policies. Please see Section 3 for more details.

The XML Import Method provides an asynchronous message based dialogue that can programmatically converse from application to application. Some key features are: open standards of XML, HTTPS submission options, reliable messaging, and secure messaging with Digital Certificates.

2.2   Prerequisites for the XML Method

Insurers may submit policy data using the MSLA XML Import Method after the following technical requirements are met:

A permanent SLIP account must be created for the insurer. MSLA will email a SLIP username and password to the SLIP user. The username and password must be assigned and provided to the SLIP user.

Confirm that Internet Explorer version 5 or greater is installed on your computer.

If you will file Agency policies, go to the MSLA Agency List (http://www.msla.org/insurers/msla-agency-list/) to obtain each agency's unique MSLA identifier. An MSLA Agency Number will be required for each agency policy you report.

3. The XML Import Process

This section includes an outline of the XML Import Method. Section 4 contains specifics about file creation.

3.1 Create XML file.

Use the information contained in this document and the XML tool of your choice to create an XML file with the required policy information. Validate the file using MSLA's Insurer XML Batch Schema. See the file guidelines in Section 4 to get started.

> **Note: The system will not accept Microsoft Excel files saved as XML Data or XML Spreadsheet file types. Please follow the format described in this document to create the XML file from your database.**

3.2 Login to SLIP.

Go to https://slip.msla.org. Enter the username and password provided by MSLA. This will establish a secure connection and validate your identity. If you do not have a username and/or password, contact MSLA at (888)867-5633 or (601)713-1111.

3.3 Upload and submit the XML document.

Go to the upload page in SLIP, browse your PC, select a compressed XML file (.zip), and submit it to MSLA.

3.4 SLIP validates the file.

SLIP will validate the XML file before further processing can take place. If the validation is successful, the file will be considered for import. If the validation is unsuccessful, the file will be rejected. You must correct the data and resubmit the file.

Whether the file is accepted or rejected, an e-mail will be sent to the submission contact. The message will contain (a) accepted files: the filing number and filing date if the file was accepted, or (b) rejected files: the date and time the file was received and the rejection description. The Status screen in SLIP will also list the filing status.

3.5 Monitor the status of the submission table on the Status page.

Confirm that your submissions are received and processed by reviewing the submission table on the SLIP status page. The status table will contain the date the file was processed and acknowledged. The SLIP user can click on the rejected status to view the reasons for the rejection in a pop-up window. Rejected submissions must be corrected and resubmitted in a timely manner.

In addition to providing insight into file acceptance and/or rejection, the status table allows the SLIP user to confirm that the file is received and processed.

3.6 Accepted file: End of process / Rejected File: Return to 3.1

Follow this process (from 3.1 forward) when resubmitting rejected files. Contact MSLA at (888) 867-5633 or (601)713-1111 with questions regarding file rejection and resubmission.

4. XML File Guidelines

4.1 File Size

Please limit the size of the zip file containing the XML file to less than or equal to 4MB. The zip file should contain one and only one XML file. The zip file should not contain folders. It should contain the XML file only.

4.2 File Name

The file name character limit is 250 characters. There is no requirement for the naming convention, but it should be easy to maintain and track across all of your submissions. We suggest including the date and time in the name. For example, *121108_0810_allstate.zip* follows a *date_time_insurer.zip* naming convention.

4.3 HTML (XML) Encoding

The complete XML document must be HTML Encoded before it is submitted. Failure to do so may result in processing delays and rejections. A typical rejection error is an "Invalid XML" message.

Several special characters are reserved and cannot be used directly in XML element or attribute data. They must be replaced with XML Entity references or XML Encoded text. These special characters act as flags to the parser; they delimit the document's actual content and tell the parser to take specific actions. These special characters, therefore, must be represented in their encoded format:

Reserved Character	Entity Reference	Character Name
&	&	Ampersand
'	'	Apostrophe
"	"	Quote
<	&lt	Less Than
>	>	Greater Than

4.4 File and Policy Validation

Items 4.4.1 - 4.4.7 describe the validation process. The system will accept and import valid files into the MSLA database.

If the data fails **ANY** of the following validations, the **ENTIRE** batch file will **NOT** be accepted. An error message will be sent to the submission contact. The message will include instructions for file correction and resubmission.

Parse the Document and check that the document is well-formed.

Validate the Parsed Document against the XSD (XML Schema Definition) file.

Check data elements to be sure they do not exceed maximum lengths.

Check for required data elements (e.g. policy number).

Check that values of particular elements comply with the detailed XML document specifications (Section 4.5) and the XML schema (Section 4.6).

Check for valid agent and/or agent identification numbers. The agent identification number is the surplus lines agent license number.

o   A search for individual agent identification (license) numbers can be conducted from the Mississippi Insurance Department's website under https://www.mid.ms.gov/licensing-search/individual-entity-search.aspx.

o   The agency identification number is issued by MSLA, and can be found in the MSLA Agency List at http://www.msla.org/insurers/msla-agency-list/.

Ensure that policy data is valid.

Submission files containing invalid or incomplete data will be rejected. An email will be sent to the submission contact to explain the rejection and request resubmission. The entire file must be resubmitted.

> **NOTE: Do not resubmit accepted XML files. This will result in duplicate policy data. The submission contact will be required to correct duplicate data manually through SLIP.**

4.5   Table of XML Fields

For additional details, please refer to the XML Schema file and examples, located under Batch Submission for Insurers at
http://www.msla.org/insurers/batch-submission-for-insurers/.

4.5.1   Sections 1 & 2: Quarter & Year

Outline Level	Group Element / XML Schema Name	Field Name	Description	Type	Min Occurrence	Max Occurrence	Min Length	Max Length	Required	Refer to XML schema for valid data
1	Submission_Quarter	Submission Quarter	The quarter for which data is being submitted. Should be 1,2,3,4, or A; A is used by companies submitting data for an entire year.	SubmissionQuarterType	1	1	1	1	Y	X
2	Submission_Year	Submission Year	The 4-digit year for which data is being submitted.	gYear	1	1	4	4	Y	X

Section 3: Submission Contact

Outline Level	Group Element / XML Schema Name	Field Name	Description	Type	Min Occurrence	Max Occurrence	Min Length	Max Length	Required	Refer to XML schema for valid data
3	Submission_Contact	-	Details for the person who will submit the XML file.	-	1	1	-	-	Y	-
3.1	Name	-	Submission contact name.	ContactNameType						
3.1.2	First_Name	First Name	The first name of the submission contact.	PersonNameType	1	1	1	50	Y	-
3.1.3	Middle_Name	Middle Name	The middle name of the submission contact.	PersonNameType	0	1	0	30	N	-
3.1.4	Last_Name	Last Name	The last name of the submission contact.	PersonNameType	1	1	1	50	Y	-
3.1.5	Suffix	Suffix	The suffix of the submission contact.	PersonNameType	0	1	0	30	N	-
3.2	Address	-	The address for the submission contact.	AddressType	1	1	-	-	Y	-
3.2.1	USAddress	-	US Mailing address for the submission contact.	USAddressType	1	1	-	-	Y	-
3.2.1.1	AddressLine1	Address Line 1	The US street address (line 1) for the submission contact.	StreetAddressType	1	1	1	50	Y	-
3.2.1.2	AddressLine2	Address Line 2	The US street address (line 2) for the submission contact.	StreetAddressType	0	1	0	50	N	-
3.2.1.3	City	City	The US city for the submission contact.	CityType	1	1	1	30	Y	-

Section 3, Part 2

Outline Level	Group Element / XML Schema Name	Field Name	Description	Type	Min Occurrence	Max Occurrence	Min Length	Max Length	Required	Refer to XML schema for valid data
3.2.1.4	State	State	The US state for the submission contact. Must be an official state abbreviation.	StateType	1	1	2	2	Y	X
3.2.1.5	ZipCode	Zip Code	The US zip code for the submission contact. (5 digits plus optional 4)	ZipCodeType	1	1	5	9	Y	-
3.2.2	Foreign Address	-	Foreign address for the submission contact (for alien insurers).	ForeignAddressType	1	1	-	-	Y (Foreign Insurers Only)	-
3.2.2.1	AddressLine1	Address Line 1	The foreign street address (line 1) for the submission contact.	StreetAddressType	1	1	1	50	Y (Foreign Insurers Only)	
3.2.2.2	AddressLine2	Address Line 2	The foreignstreet address (line 2) for the submission contact.	StreetAddressType	0	1	0	50	N	
3.2.2.3	City	City	The foreign city for the submission contact.	TextType	1	1	1	30	Y (Foreign Insurers Only)	
3.2.2.4	ProvinceOrState	Province or State	The foreign state or province for the submission contact.	TextType	1	1	1	30	Y (Foreign Insurers Only)	
3.2.2.5	Country	Country	The country for the submission contact. Must be an official country abbreviation.	AllCountriesType	1	1	2	2	Y (Foreign Insurers Only)	X
3.2.2.6	PostalCode	Postal Code	The postal code for the submission contact.	TextType	1	1	1	20	Y (Foreign Insurers Only)	-
3.3	Email	Email	Email address for the submission contact.	EmailAddressType	1	1	1	75	Y	-

Section 3, Part 3

Outline Level	Group Element / XML Schema Name	Field Name	Description	Type	Min Occurrence	Max Occurrence	Min Length	Max Length	Required	Refer to XML schema for valid data
3.4	PhoneNumber	-	Phone number for the submission contact	PhoneNumberType	1	1	1	-	Y	-
3.4.1	USPhoneNumber	US Phone Number	US phone number for submission contact.	USPhoneNumberType	1	1	10	10	Y	-
3.4.2	USPhoneNumberExtension	US Extension	US phone extension for submission contact.	PhoneExtensionType	0	1	0	5	N	-
3.4.3	ForeignPhone Number	Foreign Phone Number	Foreign phone number for submission contact. Include country code.	ForeignPhoneNumberType	1	1	1	20	Y (Foreign Insurers Only)	-
3.4.4	ForeignPhoneNumberExtension	Foreign Extension	Foreign phone extension for submission contact.	PhoneExtensionType	0	1	0	5	N	-
3.5	FaxNumber		Fax Number for submission contact.	FaxNumberType	0	1	-	-	N	-
3.5.1	USFaxNumber	USFaxNumber	US fax Number for submission contact.	USFaxNumberType	1	1	0	10	N	-
3.5.2	ForeignFaxNumber	Foreign Fax Number	Foreign fax Number for submission contact.	ForeignFaxNumberType	1	1	0	20	N	-

Section 4: Reporting Insurer

Outline Level	Group Element / XML Schema Name	Field Name	Description	Type	Min Occurrence	Max Occurrence	Min Length	Max Length	Required	Refer to XML schema for valid data
4	Reporting_Insurer	-	Details for the reporting insurer.	-	1	1	-	-	Y	-
4.1	Insurer_NAIC	Insurer NAIC	The reporting insurer's NAIC number	AlphaNumericType	1	1	1	10	Y	-
4.2	Insurer_Name	Insurer Name	The name of the reporting insurer.	BusinessNameType	1	1	1	75	Y	-
Note: There must be either an [Agency] or [Agent] section for each entity with whom the Insurer is reporting Mississippi business. Each separate entity should be followed by all of the [Policy] section(s) which apply to that entity. If the Agent section is used, it should contain the following fields:										
4.3	Agents	-	The agents for whom whom the Insurer is reporting MS business.	-	0	1	-	-	N	-
4.3.1	Agent	-	Individual agent details. This element has an attribute: Xml_AgentID. This number is a unique sequence number within the file.	-	1	unbounded	-	-	Y	X
4.3.1.1	License_Number	License Number	The reporting agent's license number.	AlphaNumericType	1	1	1	10	Y	-
4.3.1.2	Name		The reporting agent's name.	ContactNameType	1	1	-	-	Y	-
4.3.1.2.1	First_Name	First Name	The first name of the reporting agent.	PersonNameType	1	1	1	50	Y	-
4.3.1.2.2	Middle_Name	Middle Name	The middle name of the reporting agent.	PersonNameType	0	1	0	30	N	-
4.3.1.2.3	Last_Name	Last Name	The last name of the reporting agent.	PersonNameType	1	1	1	50	Y	-
4.3.1.2.4	Suffix	Suffix	The suffix of the reporting agent.	PersonNameType	0	1	0	30	N	-

Section 4, Part 2

4.3.1.3	Policies	-	The policies filed with the reporting agent.	-	1	1	-	-	Y	-
4.3.1.3.1	Policy	-	Individual policy details. This element has an attribute: Xml_PolicyID. This number is a unique sequence number within the file.	-	1	unbounded	-	-	Y	X
4.3.1.3.1.1	Policy_Number	Policy Number	The policy number.	StringType	1	1	1	50	Y	-
4.3.1.3.1.2	Insured_Name	Insured Name	The name of the insured.	InsuredNameType	1	1	1	150	Y	-
4.3.1.3.1.3	Effective_Date	Effective Date	The effective date of the policy. (CCYY-MM-DD)	date	1	1	1	10	Y	X
4.3.1.3.1.4	Expiration_Date	Expiration Date	The expiration date of the policy.	date	1	1	1	10	Y	X
4.3.1.3.1.5	Transactions	-	The transactions completed for the policy within the reporting period (i.e. new business, renewal, cancellation).	-	1	1	-	-	Y	-
4.3.1.3.1.5.1	Transaction	Transaction	Individual transaction details.	-	1	unbounded	-	-	Y	-
4.3.1.3.1.5.1.1	Effective_Date	Effective Date	The effective date of the transaction. (CCYY-MM-DD)	date	1	1	1	10	Y	X
4.3.1.3.1.5.1.2	Premium	Premium	Total premium for the transaction.	TransactionAmountType	1	1	1	12	Y	-

Section 4, Part 3

Outline Level	Group Element / XML Schema Name	Field Name	Description	Type	Min Occurrence	Max Occurrence	Min Length	Max Length	Required	Refer to XML schema for valid data
Note: There must be either an **[Agency]** or **[Agent]** section for each entity with whom the Insurer is reporting Mississippi business. Each separate entity should be followed by all of the **[Policy]** section(s) which apply to that entity. If the Agency section is used, it should contain the following fields:										
4.4	Agencies	-	The agencies for whom the insurer is reporting business.		0	1	-	-	N	-
4.4.1	Agency	-	Individual agency details. This element has an attribute: Xml_AgencyID. This number is a unique sequence number within the file.	-	1	unbounded	-	-	Y	X
4.4.1.1	Agency_Number	Agency Number	The agency identification number issued by MSLA . See the Agency List on the msla website for details. (www.msla.org)	AlphaNumericType (MS + 6 digits)	1	1	8	8	Y	-
4.4.1.2	Name	Name	The name of the agency.	BusinessNameType	1	1	1	150	Y	-

Section 4, Part 4

Outline Level	Group Element / XML Schema Name	Field Name	Description	Type	Min Occurrence	Max Occurrence	Min Length	Max Length	Required	Refer to XML schema for valid data
4.4.1.3	Policies	-	The policies filed with the agency.	-	1	1	-	-	Y	-
4.4.1.3.1	Policy	-	Individual policy details. This element has an attribute: Xml_PolicyID. This number is a unique sequence number within the file.	-	1	unbounded	-	-	Y	X
4.4.1.3.1.1	Policy_Number	Policy Number	The policy number.	StringType	1	1	1	50	Y	-
4.4.1.3.1.2	Insured_Name	Insured Name	The name of the insured.	InsuredNameType	1	1	1	150	Y	-
4.4.1.3.1.3	Effective_Date	Effective Date	The effective date of the policy. (CCYY-MM-DD)	date	1	1	1	10	Y	X
4.4.1.3.1.4	Expiration_Date	Expiration Date	The expiration date of the policy.	date	1	1	1	10	Y	X
4.4.1.3.1.4	Transactions	-	The transactions completed for the policy within the reporting period (i.e. new business, renewal, cancellation).	-	1	1	-	-	Y	-
4.4.1.3.1.4.1	Transaction	Transaction	Individual transaction details.	-	1	unbounded	-	-	Y	-
4.4.1.3.1.4.1.1	Effective_Date	Effective Date	The effective date of the transaction. (CCYY-MM-DD)	date	1	1	1	10	Y	X
4.4.1.3.1.4.1.2	Premium	Premium	Total premium for the transaction.	TransactionAmountType	1	1	1	12	Y	-

Mississippi Surplus Lines Association
504 Keywood Circle, Suite B / Flowood, MS / 39232
TELEPHONE 601-713-1111 / FAX 601-713-1122 / INCOMING WATS 888-867-5633

4.6 XML Schema

The XML Schema for Insurers is available online at http://www.msla.org/insurers/batch-submission-for-insurers/.

4.7 Additional XML Information

XML creation software may help you examine and work within the parameters of the XML schema. These tools include Liquid XML Studio, Stylus XML Studio, XML Spy, and others. XML creation software will also validate your file prior to submission.

The following sites contain valuable information regarding the XML standard and the UCC XML standard, as well as some information concerning XML tools.

- http://www.w3.org/XML

- https://www.iaca.org

- http://www.xml.org

- https://msdn.microsoft.com

- http://www.xml.com

- http://www.w3schools.com/xml/default.asp

- https://www.w3schools.com/xml/xml_schema.asp