

# ACORD Claims Messages

## 810 First Notice of Loss Submission

### Function

- Used to initiate claim processing by providing notification of the possibility of a Claim.
- Provides initial notification of a potential benefit under a policy due to the occurrence of an insured event or peril, for example death.
- This message could be passed between an agency/distributor initiating a loss notification to a Carrier.
- A common scenario is first notice of death, whereby someone (notifier) is letting an insurer know that a person has died who may (they believe) have an insured interest in a policy, thus potentially triggering a Claim for a death benefit under the policy payable to the beneficiaries of the policy.
- Actions that result from the receipt of this notification are expected to vary by Product and Carrier.

### Benefits

- Standard Data Exchange
- Agreement on Common Structures:
  - Vocabulary (Life Data Dictionary)
  - Structure (Life Object Model)
  - Support Unique Requirements in Standard Way
  - Eliminate Custom Data Feeds
- Model-Driven Architecture
  - Provides Common Architecture to All Messages
  - Encourages Reusable Components
  - Results in Reusable Code and Development

### Related Messages

- **820 Claim Status Inquiry** used to allow the sender to request a Claim status from the Carrier, with the expectation of a response.
- **1820 Claim Status Notification** used to communicate the status of a Claim from the Carrier to the Agent(s) on a policy.
- **890 Death Inquiry** used to do a search on Death Notification services, such as the Social Security Administration's Death Master File (DMF), or other databases or vital record sources to see if a potential match appears for any deceased owners and/or insured/annuitants.

### EDI to XML Mapping

DTCC File	ACORD TransType
App/SUB (Applications)	103 – New Business Submission
App/SUB (Sub Payments)	508 – Payment Submission
Attachments	510 – FormInstance Maintenance
COM (Commissions)	1206 – Commission Statement
FAR (Financial Activity Reporting)	1213 – Financial Activity Transmittal
L&A (Licensing & Appointments)	410 – Appointment Submission 413 – Appointment Termination 1228 – Producer Transmittal 228 – Producer Inquiry 129 – License Submission
POV (Positions & Valuation)	1212 – Values Transmittal or 1203 – Holding Transmittal
<b>IFW (Inforce Web Transactions)</b>	102 – Fund Transfer Admin 105 – Withdrawal Submission 107 – Arrangement Admin 113 – Policy Admin 115 – Policy Admin Inquiry 212 – Values Inquiry <b>810 – First Notice of Loss</b>

### Additional Information

- DTCC refers to the **810 First Notice of Loss** as Death Notification in their implementation of this message.
- Provides the Receiver with a notification that the Requestor has been contacted regarding an event that has occurred relating to an insured entity, and may result in a Claim being filed under one or more Holdings.
- Does not create the Claim, but merely functions as the notification of the possibility of a Claim.
- Refer to [ACORD LA Policy First Notice of Loss Transaction Specification](https://www.acord.org) from [www.acord.org](https://www.acord.org) for additional details and modeling.