UDS 3.0 Survey

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Abstract

The UDS 3.0 Subcommittee surveyed current producers and consumers of UDS 2.0 to determine the changes that individuals would like to see in a new UDS 3.0 format. The survey was sent to those in the receiver and fund community as well as some developers of claim systems.

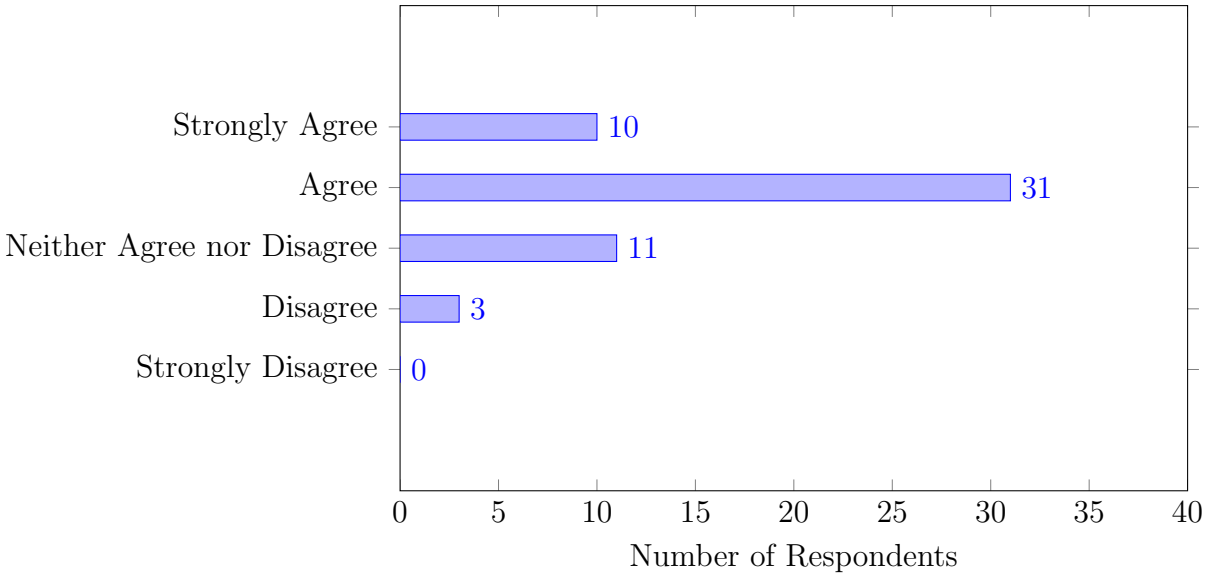
Individuals were asked about the shortcomings as well as the positive features of the current UDS 2.0 Standard. Respondents also had the opportunity to describe new features they would like to see in a new format as well as features from the current format they would like to retain.

1 UDS 2.0 Sentiments

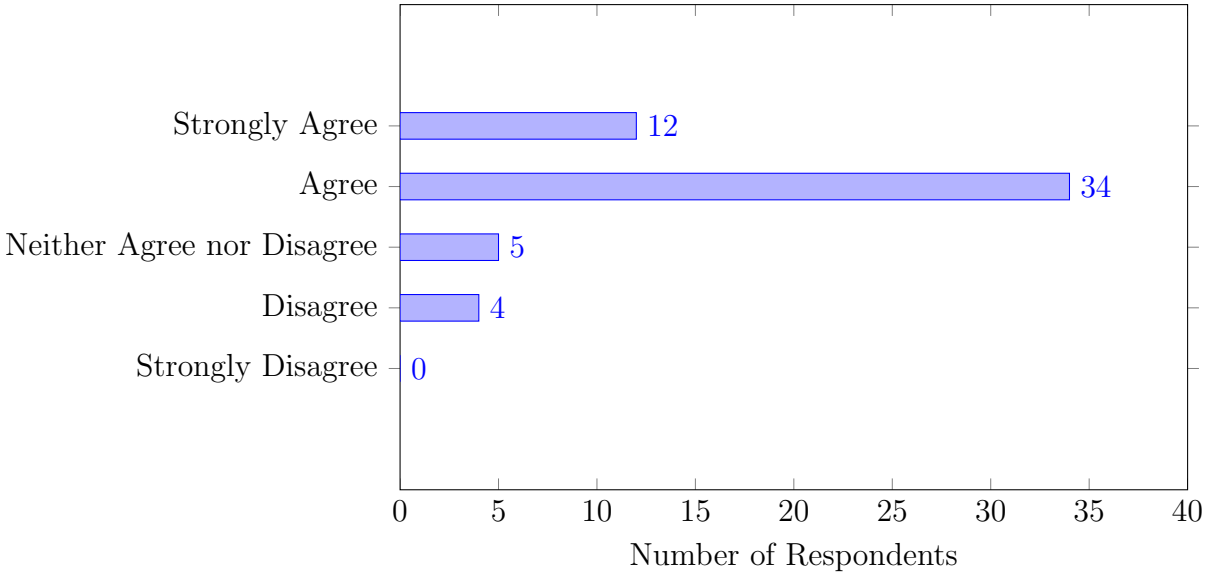
The majority of respondents (41) agreed or strongly agreed that the UDS 2.0 standard is easy to work with. Eleven of the respondents neither agreed nor disagreed and only three disagreed with the statement. Overall it would appear the majority of respondents find UDS 2.0 at least somewhat easy to work with.

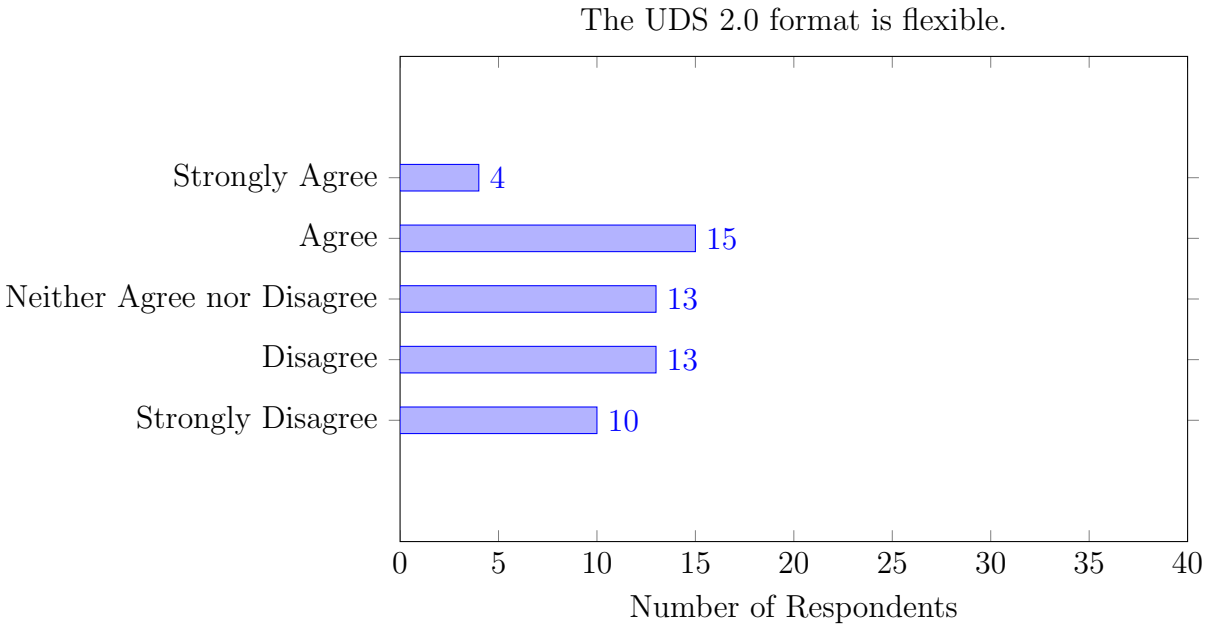
Similarly, there is also fairly strong agreement that UDS 2.0 allows users to easily send and receive insolvency data. However, we find much less agreement that the UDS 2.0 format is flexible. A total of 23 respondents disagree or strongly disagree with this statement. While this is not quite a majority, it is more than the 19 respondents who agree or strongly agree with this statement. Analysis of the open ended responses will further show that the lack of flexibility in the UDS 2.0 standard is a key issue for many respondents whether it be the length and character restrictions of the fields, the difficulty or adding new field, or other issues.

The UDS 2.0 standard is easy to work with.



The UDS 2.0 standard allows me to accurately send and receive insolvency data.





2 Shortcomings of the UDS 2.0 Standard

A coding of the responses regarding the shortcomings of the UDS 2.0 standard revealed the following key issues:

- Field length (3 mentions)
- Adding new fields (3 mentions)
- Character Coding and limitations of Extended ASCII (1 mention)
- Updates are hard to import into claims systems (1 mention)
- Combined records type for easier loading (1 mention).

The first three items, field length, adding new fields, and character encoding, all fit the theme of the UDS 2.0 standard being inflexible.

3 Things UDS 2.0 does well.

A coding of these responses yields the following list of key things UDS 2.0 does well.

- Provides a uniform, standard format for data (9 mentions)
- Transfers basic claim information quickly and allows setting up claims in a timely manner (9 mentions).

- Is well supported by GA claim systems (4 mentions)
- Helps track large deductible and loss claims (1 mention)

There is agreement that the current UDS Standard does provide a reasonable way to exchange basic claim information in an accepted standard.

4 Features in a new UDS 3.0 format

- Allow fields to have variable lengths (5 mentions)
- Add new fields or make adding new fields easier (4 mentions)
- A more human readable format (2 mentions)
- A note format to send notes back to receivers (2 mentions)
- Support character encoding beyond extended ASCII (1 mention)
- Validation of business logic (1 mention)

Here again, we see mention of field length, adding new fields, and making the format more human readable. Updating the note record (F) to be bidirectional is an logical and simple update to the current standard as well.

5 New Fields

- Coinsured Field and/or Multiple claimants (2 mentions)
- Doing Business As Field (1 mention)
- Auto make, model, and vin fields (1 mention)
- Claim status field (1 mention)

The first item here, coinsured fields and multiple claimants is an issue that has been brought to the attention of the UDS Technical Support Group. Updating the UDS file formats to JSON will enable us to easily add fields in the future.. None the less, it is important that we keep track of new fields so we can introduce them in the roll out of the new UDS standard.

6 Problems with UDS 2.0

- Add new fields (1 mention)
- Allow field lengths to vary (1 mention)
- Validation (1 mention)
- Balancing totals from C and D Records (1 mention)
- Add a note record for sending back to receivers (1 mention)
- Better definition of the replacement header (1 mention)

Once again we see some of the same issues, namely adding new fields and variable field length. This is also the second question to mention better validation of records and specific mention of balancing C and D Records totals.

This is the second question to mention bidirectional note records. Finally, we see a call for a better, clearer definition of the replacement header.

7 Summary

There are a number of respondents who find that the current UDS 2.0 standard is provides a clean, basic way to transmit claims information that is well supported by existing claim systems. This suggests that an evolutionary rather than a revolutionary approach to updating the UDS standard is the way to go. This is further supported by the mention of maintaining backward compatibility with UDS 2.0.

Some of the most mentioned requests for new features and improvements are variable field length, character support beyond ASCII, the ability to add new fields more easily, and better readability. These feature can all be easily addressed by transitioning the current standard from a fixed length format with an extended ASCII character set to a JSON format with a UTF-8 character set. This is the low hanging fruit in this project.

Cleaning up the definition of the replacement header is also low hanging fruit and can likely be addressed by clarifying the use of the replacement header in the UDS Manual.

Note records could easily be made bidirectional and would really only require an updating of the manual.

Additional features that are mentioned including validation, tracking the sending of the and receiving of records, and checking business logic in addition to just formatting are more difficult issues to address.

The reason for this is that as currently implemented SUDS and the Data Mapper are large pass through services that do not retain records indefinitely and do not keeping running totals of transaction amounts, etc. These issues can be addressed but go beyond just the file format standard and deal with issues of transmission.