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# LIFE INSURANCE CHARGEABLE EVENT CERTIFICATES

*MAGNETIC MEDIA SPECIFICATION  
FOR CHARGEABLE EVENT  
CERTIFICATES FOR GAINS  
OCCURRING ON OR AFTER  
6 April 2002*

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## **MAGNETIC MEDIA SPECIFICATION**

### **1 INTRODUCTION**

The purpose of this document is to describe the standard format in which Insurers should deliver Chargeable Event Certificates to HMRC for chargeable events occurring on or after 6 April 2002.

Insurers are required to deliver certificates under section 552 ICTA 1988 (as inserted by Schedule 28 FA 2001).

### **2 OVERVIEW**

#### **2.1 Reportable Requirements**

Insurers must supply details of all chargeable event gains where the value of the gain, aggregated where relevant with all gains connected with it, is more than half the “basic rate limit” for the relevant year of assessment. The “basic rate limit” is defined in subsections 1(2)(b) and 1(3) ICTA 1988.

Insurers must also supply details to HMRC for all whole assignments for money or money’s worth (whatever the value of the gain), unless they are satisfied that no gain is to be treated as arising by reason of the assignment.

Insurers are required to supply the following information for the appropriate policyholder –

- policy number
- title
- forename(s)
- surname
- full address including postcode
- category of chargeable event
- date of event
- number of years
- number of policyholders
- whether income tax treated as paid on the gain
- insurer name and ID
- currency used to complete the certificate

#### **Where the event is a chargeable event by virtue of section 546C(7)(a)**

- the date in which the ‘year’ (as defined section 546(4)) in which the event took place ends

#### **Where the event is anything other than a whole assignment**

- the amount of the gain
- the amount of income tax treated as paid

## **Where the event is a whole assignment for money or money's worth**

- amount of relevant capital payments
- amount of premiums or consideration
- value of parts previously assigned
- amount of total previous gains
- capital element paid on account of annuity

All monetary amounts should be reported by Insurers in whole pounds. For example £1000.45 could be reported as £1000 or £1001 depending whether it is to the advantage of the individual taxpayer to round up or down.

## **2.2 Insurers unable to meet Standard Specification**

If an Insurer is unable to meet the Standard Specification then a Chargeable Event Certificate on magnetic media will not be accepted.

## **2.3 Acceptable Media**

The rules for acceptable media for magnetic submissions are specified in Appendix B - Guidelines For Acceptable Magnetic And Optical Media.

## **2.4 Header Formats**

File header formats for submission on magnetic tape are defined in Appendix C – Header Information.  
File headers are not required for floppy discs and CD-ROM.

## **2.5 Allowable Character Sets**

The allowable character set for both Headers and Data is defined in Appendix D - Allowable Character Set.

# **3 GLOSSARY**

## **3.1 Batches of Chargeable Event Certificates**

A batch of Chargeable Event Certificates is a reproducible set of certificates that can be spread over several volumes. A batch is limited in size to a maximum of 1Gbyte.

A batch is identified as being part of a sub-report.

There can be up to 366 batches (to cater for a maximum of 1 per day) for any defined sub-report. Batches are sequentially numbered (within each sub-report) to enable the batch to be re-produced and duplicate batches avoided. The batches can be provided at any time (at the insurers discretion) within the legislatively defined time frame.

## **3.2 Insurer**

The life insurer resident, or with a branch, in the United Kingdom who will be responsible for the management of the process for delivering batches of certificates. This is normally the body by or with whom the policy or contract was issued, entered into or effected. But where the obligations of the body that issued, entered into or effected the policy or contract have been transferred to another insurer to whom there has been a transfer of the whole or any part of a business, the insurer responsible for delivering batches of certificates in respect of chargeable events arising after date of the transfer, or in the case of death or assignment first notified after the date of the transfer, will be the transferee.

## **3.3 Report of Chargeable Event Certificates**

A report of Chargeable Event Certificates is the complete set of all batches from all the systems of an Insurer by reference to a given Tax Year. For events falling into categories 1 – 5 (see paragraph 5.3 of Appendix A) the report includes all events treated as occurring in the given Tax Year.

An insurer may be notified of a death or assignment of the whole or a part of the policy more than three months after the end of the Tax Year in which the death or assignment occurred. In such circumstances, it will clearly not be possible for the insurer to report the gain arising on the death or assignment at the same time as it reports the other gains for the Tax Year in which the death or assignment occurred. The insurer should keep reports of such gains separate from reports of gains arising in a later Tax Year i.e. on a separate disc, CD-Rom or tape etc. If an insurer decides to report these gains on magnetic media rather than on paper, it should treat the report as a supplementary sub-report for the year to which the gains relate using the appropriate sequential batch number. The time-limit for delivering a certificate for a gain on a death or assignment is three months after the end of the Tax Year or three months after the date on which the insurer receives notice of the death or assignment, whichever is the later.

For yearly gains treated as arising under The Personal Portfolio Bond (Taxes) Regulations 1999, (category of event 8 in paragraph 5.3 of Appendix A) the report includes all gains treated as arising in the given Tax Year. For events falling into categories 6 and 7 (paragraph 5.3 of Appendix A) the report includes all events treated as occurring in a 'year' (as defined section 546(4)) that ends in the given Tax Year.

## **3.4 Sub-Report of Chargeable Event Certificates**

Chargeable event certificates will be provided to HMRC by the Insurer in one or more sub-reports. Sub-reports may be required because Insurers need to divide the batches of certificates because

1. the Insurer may be supplying the batch of certificates either on different media or from different systems; or
  2. the Insurer may have a regional system and is unable to collate this information
- The sub-report is identified by the '/99' suffix to the Insurer reference and is agreed between HMRC and the Insurer and relates to a specific Insurer system/region/media combination.

## **3.5 Structured Names**

These refer to policyholders' names held in a structured format, i.e. the title(s), initial(s) or forename(s) and surname are held in separate fields on the Insurer's system.

### **3.6 Unstructured Names**

These refer to policyholders' names (including where a body of trustees or a company is a policyholder), held in an unstructured format, i.e. the full name is held in a single free text field on the Insurer's system.

## **4 BATCH FORMAT**

### **4.1 Record Types**

Four record types are required within a Batch of Certificates:

TYPE 1 record identifies the Insurer delivering the Certificates and defines the format of the TYPE 3 records that follow, and in addition is a batch management record.

TYPE 2 record identifies the financial details for each reportable chargeable event held by the Insurer.

TYPE 3 record supplies the personal details of the policyholders to each reportable event

TYPE 4 record gives control information for the batch.

### **4.2 Size of a Batch of Chargeable Event Certificates**

There is a limit of one Gbyte of data that can be read and processed at a time. For this reason, where a batch would exceed this limit, the Insurers are required to divide the batch into a number of smaller batches. A batch of certificates that is less than 1Gbyte should be submitted as one batch.

No more than one batch of less than ½ Gbyte is expected per submission of certificates apart from where the Insurer is reporting a small number of gains for a Tax Year for which the normal time-limit for reporting gains to HMRC has passed (for example, see paragraph 3.3 above). This reduces the number of batches to be processed.

### **4.3 Batches of Chargeable Event Certificates**

Batches are required to be reproducible by the Insurer. Each batch must start with a TYPE 1 Record that defines the parameters for the batch, including the details of the Insurer submitting the batch of certificates. One or more TYPE 2 records follow the TYPE 1 record. The TYPE 2 record contains details of the Chargeable Event.

One or more TYPE 3 records must follow each TYPE 2 record. Each TYPE 3 record contains details of one of the persons holding the policy

A single TYPE 4 record follows the last TYPE 3 record in each batch. The TYPE 4 record contains a count of the number of chargeable events reported on the batch of certificates (i.e. a count of TYPE 2 records).

## **5 RECORD FORMAT**

### **5.1 Field Type**

Each field within the record structure has a field type indicated in the Type column where:

M – indicates a mandatory field that must be completed using one of the values described.

O – indicates a non-mandatory field that must be completed where possible, otherwise space fill.

C – indicates a conditional field that must be completed where the conditions stated are met, otherwise space fill.

## 5.2 TYPE 1 Record Structure

Data Item Name	Format	Type	Notes
Record Type	CHAR 1	<b>M</b>	Value '1'
REPORT TYPE	CHAR 2	M	Value 'CE'
INSURER'S NAME	CHAR 50	M	The name of the Insurer submitting the batch of certificates. <i>Left justify pad with spaces.</i> NB Name only, please do not supply an address
HMRC INSURER REF	CHAR 8	M	Format is A9999/99. The first 5 characters are issued to the Insurer by HMRC. The /99 suffix enables the Insurer to differentiate between the Insurers systems or geographic boundaries that have been used for submitting batches.
BATCH NUMBER	CHAR 3	M	Format is 999. Batch number within the sub-report of certificates, starting at '001' for the first submission and increasing sequentially for subsequent batches. The number is reset for the first submission of certificates forming part of the report relating to the next Tax Year . <i>Right justify pad with zero (pad with space allowed).</i>
POLICYHOLDER TITLE LENGTH	CHAR 2	<b>M</b>	Format is 99. The number of characters used to supply a policyholder's title. <i>Right justify, pad with zeros (pad with spaces allowed).</i> NB Set to '00' if UNSTRUCTURED name is always supplied in the POLICYHOLDER NAME field or policyholder titles are not held on the Insurer's system.
POLICYHOLDER FORENAME(S) LENGTH	Char 2	<b>M</b>	Format is 99. The number of characters used to supply Forename(s)/initial(s) in POLICYHOLDER FORENAME(S) field. <i>Right justify, pad with zeros (pad with spaces allowed).</i> NB Set to '00' zero if UNSTRUCTURED name is always supplied in the POLICYHOLDER NAME field
POLICYHOLDER NAME LENGTH	<b>Char 3</b>	<b>M</b>	CHAR 3 M Format is 999. The number of characters used to supply a policyholder's surname for STRUCTURED names or the number of characters used to supply the full name for UNSTRUCTURED names whichever is the greater. NOTE: This cannot be zero '000'. <i>Right justify pad with zeros (pad with spaces allowed).</i>
POLICYHOLDER ADDRESS LINE LENGTH	CHAR 3	<b>M</b>	Format is 999. The length of each address line used within the policyholder's address. NOTE: This cannot be zero '000' <i>Right justify pad with zeros (pad with spaces allowed).</i>
POLICYHOLDER ADDRESS LINE COUNT	CHAR 2	<b>M</b>	Format is 99. The number of address lines used for policyholder's address. NOTE: This cannot be zero '00'. <i>Right justify pad with zeros (pad with spaces allowed).</i>

POLICYHOLDER POSTCODE SUPPLIED	CHAR 1	<b>M</b>	'Y' if POSTCODES are held separately from the address on the Insurer's system. 'N' if POSTCODES are only held as part of the address on the Insurer's system.
RECORD TYPE	CHAR 1	<b>M</b>	Value '2'
POLICY NUMBER	CHAR 24	<b>M</b>	The unique identifying designation given by the insurer to the policy or contract. <i>Left justify pad with spaces.</i>
CURRENCY CODE	CHAR 3	<b>C</b>	The SWIFT code of the currency used to report all monetary amounts. This must be completed when the currency used is not the currency of the UK.
TYPE OF CHARGEABLE EVENT	CHAR 2	<b>M</b>	Format is numeric 1 to 99. This is the category of the chargeable event.
DATE OF CHARGEABLE EVENT	CHAR 8	<b>M</b>	Format is DDMCCYY The date on which the chargeable event occurred. E.g. date of a full surrender 31 March 2003 should be reported as 31032003.
DATE ON WHICH POLICY YEAR ENDS	CHAR 8	<b>C</b>	Format is DDMCCYY as for DATE OF CHARGEABLE EVENT The date of the day before the next anniversary of when the policy or contract was made to occur after the date of the part surrender or part assignment. The insurer needs to make this entry in addition to the entry in "Date of chargeable event" when the Chargeable Event Type is 6 or 7 – see paragraph 5.3 of Appendix A.
NUMBER OF YEARS	CHAR 3	<b>M</b>	Format is numeric 1 to 999. The entry is the number of complete years relevant for computing the appropriate fraction of the gain for the purposes of section 550(3) apart from section 553(8).
AMOUNT OF CHARGEABLE EVENT GAIN	CHAR 8	<b>M</b>	Format is numeric. It is a monetary amount. It must be a whole number. Insurer to round down. The amount of the gain is the amount calculated in accordance with the rules in Chapter II Part XIII ICTA 1988 or The Personal Portfolio Bond (Taxes) Regulations 1999. This box is left empty if the chargeable event is an assignment (category of event 4).
INCOME TAX TREATED AS PAID	CHAR 1	<b>M</b>	Format is Y for yes and N for no. The entry is Y if, on the assumption that the gain was chargeable to tax under section 547(1)(a), the individual chargeable would be treated as having paid income tax at the basic rate on the amount of the gain in accordance with section 547(5)(a) ICTA 1988. The answer is N if such an individual would not be so treated.
AMOUNT OF INCOME TAX TREATED AS PAID	CHAR 8	<b>C</b>	Format is numeric. It is a monetary amount. It must be a whole number. Insurer to round up. There is only an entry in this box if the answer to whether income tax is treated as paid is Y. Otherwise this box is left empty. It is also left empty if the chargeable event is an assignment (category of event 4). The entry is the amount of the gain multiplied by the basic rate of income tax for the relevant year of assessment.
TOTAL OF PREVIOUS	CHAR 8	<b>C</b>	Format is numeric. It is a monetary amount. It must be a whole number. Insurer to round up.

GAINS			Complete this box only when the event is a whole assignment, category of event 4. Enter the aggregate of previous gains that arose in connection with the policy or contract, or in connection with any related policy or contract.
PREMIUMS OR CONSIDERATION PAID	CHAR 8	C	Format is numeric. It is a monetary amount. It must be a whole number. Insurer to round up. Complete this box only when the event is a whole assignment, category of event 4. Enter here the amounts previously paid under the policy or contract by way of premiums or paid otherwise by way of consideration for an annuity
RELEVANT CAPITAL PAYMENTS	CHAR 8	C	C Format is numeric. It is a monetary amount. It must be a whole number. Insurer to round down. Complete this box only when the event is a whole assignment, category of event 4. The entry is the value of all sums or benefits of a capital nature, other than one attributable to a person's disability, paid or conferred under the policy before the happening of the chargeable event. It includes such sums or benefits paid under policies related (defined section 541(5)(b)) to the policy existing at the time of the chargeable event.
VALUE OF PARTS PREVIOUSLY ASSIGNED	CHAR 8	C	Format is numeric. It is a monetary amount. It must be a whole number. Insurer to round down. Complete this box only when the event is a whole assignment, category of event 4. Enter the aggregate of the surrender values previous part assignments would have had if the parts assigned had instead been surrendered. When aggregating the value of any previous part assignments, do not include those for no money or money's worth made on or after 6 April 2001
CAPITAL ELEMENT(S) PAID ON ACCOUNT OF ANNUITY	CHAR 8	C	Format is numeric. It is a monetary amount. It must be a whole number. Insurer to round down. Complete this box only when the event is a whole assignment, category of event 4. Enter the aggregate of capital elements included in any payments previously made on account of an annuity.
NUMBER OF POLICYHOLDERS	CHAR 3	M	The number of "appropriate policyholders" as defined in section 552(10). <i>Right justify pad with zeros or spaces.</i>
TYPE 3 RECORD COUNT	CHAR 3	M	The number of type 3 records associated with this chargeable event. <i>Right justify pad with zeros or spaces</i>

RECORD TYPE	CHAR 1	M	Value '3'
STRUCTURED NAME	CHAR 1	M	Y' if policyholder's name is held in a structured format i.e. title(s) are supplied in the POLICYHOLDER TITLE field, forename(s) initial(s) are supplied in the POLICYHOLDER in FORENAME(S) field and surname only is supplied in the POLICYHOLDER NAME field. 'N' if policyholder's name is not in a structured format, i.e. the Insurer holds the name in a free text field e.g. title(s), forename(s) and surname are held together. In this case the complete name is put in the POLICYHOLDER NAME field.
NAMING CONVENTION	CHAR 2	M	'00' if STRUCTURED NAME is set to "Y". See Appendix A Section 6.1.2 for other values to use when STRUCTURED NAME is set to "N".
POLICYHOLDER TITLE	CHAR X	O	Title(s) of the policyholder. E.g. MR or MRS or MS or DOCTOR etc NB Provide a space between title(s)

			if more than one title is provided for a policyholder. <i>Left justify pad with spaces.</i>
POLICYHOLDER FORENAME(S)	CHAR X	O	Forename(s) and/or initial(s) of the Policyholder. NB Space initials if initials are provided. <i>Left justify pad with spaces.</i>
POLICYHOLDER NAME	CHAR X	M	Surname of the policyholder if STRUCTURED NAME field is set to 'Y'. Full name of the policyholder if the STRUCTURED NAME field is set to 'N'. <i>Left justify pad with spaces.</i>
POLICYHOLDER ADDRESS	CHAR X	M	The permanent residential address of the policyholder, including policyholder postcode if POLICYHOLDER POSTCODE SUPPLIED field is set to 'N'. <i>Left justify with spaces.</i>
POLICYHOLDER POSTCODE	CHAR 8	O	Postcode for the above address if POLICYHOLDER POSTCODE SUPPLIED field is set to 'Y'

### 5.5 TYPE 4 Record Structure

Data Item Name	Format	Type	Notes
RECORD TYPE	CHAR 1	M	Value '4'
CHARGEABLE EVENT COUNT	CHAR 11	M	The count of all the chargeable events (TYPE 2 records) submitted in this batch which will be used to ensure the integrity of the received batch. <i>Right justify pad with zeros (pad with spaces allowed).</i>

**APPENDIX A**

**CHARGEABLE EVENTS**

**Guidance Notes on  
Completing the Report**

## **APPENDIX A – GUIDANCE NOTES**

### **1 INTRODUCTION**

The purpose of this document is to assist Insurers in providing the correct information to HMRC as defined in the Magnetic Media Specification for Chargeable Event Certificates. All statutory references are to the Income and Corporation Taxes Acts 1988 unless otherwise specified.

### **2 FROM 6 APRIL 2002**

Insurers are required to deliver Chargeable Event Certificates to HMRC for all gains treated as arising on the happening of the chargeable events on or after 6 April 2002, where the value of the gain, aggregated where relevant with all gains connected with it, is more than half the “basic rate limit” for the relevant year of assessment (see below). Insurers are also required to deliver certificates to HMRC for all whole assignments for money or money’s worth made on or after 6 April 2002 (whatever the value of the gain) unless they are satisfied that no gain is to be treated as arising by reason of the assignment. The “basic rate limit” is defined in Sections 1(2)(b) and 1(3). For gains whose value, when aggregated with connected gains, if any, exceeds half the basic rate limit, insurers may report them either on paper in the prescribed form or in a form that meets the Standard Specification.

For yearly gains under The Personal Portfolio Bond (Taxes) Regulations 1999, the reporting rules apply to gains that are treated as arising on or after 6 April 2002. These Regulations were amended on 28 February 2002 by Statutory Instrument SI 2002 No. 455. It has always been HMRC’s view that insurers have an obligation to report gains treated as arising under the Regulations even though there is no chargeable event. The amendments to the Regulations put this beyond doubt.

A gain is connected with another gain in accordance with section 552(8) if:

- the insurer and policyholder are the same
- both gains are attributable to the same year of assessment or, for corporate policyholders, the same financial year
- the terms of the policies or contracts are the same apart from any difference in their maturity dates and
- the policies or contracts were made on the same date.

For policyholders that are individuals or trustees, the relevant year of assessment for a gain treated as arising by virtue of section 546C(7)(b) is the year of assessment which includes the end of the ‘year’ (as defined section 546(4)) in which the part surrender or part assignment took place. In any other case, the relevant year of assessment is the year of assessment in which the chargeable event occurred or, for yearly gains under The Personal Portfolio Bond (Taxes) Regulations 1999, in which the gain is treated as arising. For policyholders that are companies the relevant year of assessment for a gain treated as arising by virtue of section 546C(7)(b) is the year of assessment that includes the end of the financial year which includes the end of the ‘year’ (as defined section

546(4)) in which the part surrender or part assignment took place. In any other case, it is the year of assessment that includes the end of the financial year in which the chargeable event occurred or, for yearly gains under The Personal Portfolio Bond (Taxes) Regulations 1999, in which the gain is treated as arising.

An insurer may also deliver certificates to HMRC for all gains treated as arising on the happening of chargeable events on or after 6 April 2002 (or the yearly gain on a PPB treated as arising on or after that date), whatever their amount, in a form that meets the Standard Specification. For events up to 5 April 2003, insurers may also report gains equal to or less than half the basic rate limit on paper in the prescribed form. However, for gains treated as arising on the happening of chargeable events on or after 6 April 2003, (or the yearly gain on a PPB treated as arising on or after that date), where the gain or the aggregate of connected gains in a year of assessment is less than half the basic rate limit, insurers are only to deliver certificates to HMRC if the certificates are in a form that meets the standard Specification (i.e. not on paper).

### **3 TIME LIMIT FOR DELIVERY OF CERTIFICATES**

Insurers are required to deliver Chargeable Event Certificates to HMRC before the end of the relevant three month period. The relevant period is whichever of the following periods ends the latest: -

- the period of three months following the end of the year of assessment in which the event happened or, if the policyholder is a company, the period of three months following the end of the financial year in which the event happened.
- if the event is a surrender or assignment of a part that is a chargeable event by virtue of section 546C(7)(a), the period of three months following the end of the year (as defined in section 546(4)) in which the event happened
- if the event is death or an assignment or an assignment of a part, the period of three months beginning with the insurer receiving written notification of the event
- if there is an event giving rise to a gain, which only has to be reported to the Inland Revenue owing to the existence of a connected gain arising by virtue of a death or assignment, the time limit for reporting the former gain would be the same as that for reporting the connected gain that first alerts the insurer to the fact that the aggregate of connected gains exceeds the half basic rate threshold (i.e. three months after the insurer receives written notification of the death or assignment). For example, suppose there is a part-surrender on 1 October 2003 and the section 546(4) year (or 'year') ends on 31 May 2004. The 1<sup>st</sup> bullet applies. The event is deemed to occur at the end of the policy 'year' i.e. on 31 May 2004 which falls in the year of assessment (or 'Tax Year') ending on 5 April 2005. The insurer would then have until 5<sup>th</sup> July 2005 to report the gain to HMRC .

Another example, suppose there is a part-assignment on 1 September 2003 giving rise to a gain and the section 546(4) year (or 'year') ends on 30 April 2004. Then, the Insurer does not need to report the gain to HMRC until 5 July 2005. The 2<sup>nd</sup> bullet would apply and the Tax Year, in which the 'year' in which the event is treated as happening ends, is 2004-05.

As another example, where a death on 1 March 2003 was reported to the insurer on 1 July 2003 the 3<sup>rd</sup> bullet above would apply. The insurer would therefore have until 30 September 2003 to report the gain to HMRC even though the Tax Year in which the event happened is 2002-03.

Continuing this example, if the gain on the death was only £10,000, but there was also a £10,000 gain on a part assignment in Tax Year 2002-03, the 4<sup>th</sup> bullet would apply and the insurer would have until the same date – 30 September 2003 – to report to HMRC not only the gain on death but also the gain on the part assignment.

## **4 NOTES ON INSURER INFORMATION**

### **4.1 HMRC Insurer Reference**

The prefix is the number provided to the Insurer by CAR for the purposes of submitting Chargeable Event Certificates and is the format A9999. The '/99' is an Insurer provided suffix ('01' to '99') to enable the Insurer to differentiate between reports from different systems or reports from regional based systems. If an Insurer only requires one value, then use '/01'

### **4.2 Insurer Name**

This is the name of the Insurer submitting the report.

### **4.3 Batch Number**

This is a sequential number generated by the Insurer. The number sequence is specific to each Insurer reporting system (denoted by the /99 suffix on the HMRC Insurer Reference) and combined with the HMRC Insurer Reference allows unique identification for the batch.

## **5 NOTES ON THE CHARGEABLE EVENT**

Insurers are required to supply the following information in relation to the Chargeable Event: –

- policy number
- currency used to complete the certificate
- type of chargeable event
- date of event
- date in which the year of the policy ends
- amount of the gain
- number of years
- whether income tax is to be treated as paid on the gain
- amount of income tax treated as paid on the gain
- amount of relevant capital payments
- amount of premiums or consideration
- the value of any previous assignment(s)
- amount of any previous gains
- capital element(s) paid on account of annuity

Insurers do not need to report every detail with every report. It depends on the type of chargeable event. This Appendix and the Specifications tell insurers what details they need to provide for each type of event.

### **5.1 POLICY NUMBER**

Insurers must report this for every gain. It is the unique identifying designation given by the insurer to the policy or contract. Insurers may aggregate the details from more than

one policy where the nature and date of the event are the same in respect of each policy and where the policy numbers are the same apart from a sub-designation e.g. the whole surrender of 6 policies *AB1234567/1*, *AB1234567/2* etc. could be included on 6 individual certificates or all amounts could be amalgamated and shown on one certificate with the policy number shown as *AB1234567/1-6*.

## **5.2 CURRENCY CODE**

The three character field is for the SWIFT code of the currency in which the insurer reports details of all monetary amounts. The default setting is the currency of the United Kingdom. Insurers may space fill the field if the certificate is completed in the currency of the United Kingdom.

The insurer may complete the certificate using the currency in which the policy is denominated if this is not the currency of the United Kingdom. In this case the insurer must complete the field with the appropriate SWIFT code – see Appendix E – SWIFT Codes (ISO Currency Codes).

## **5.3 CHARGEABLE EVENT TYPE**

Insurers must report this for every gain. The entry should be a number to denote the category of event, as set out below.

1. Death
2. Maturity
3. Surrender including fundamental reconstructions of the contract, such as change of life or lives assured.
4. Whole assignment for money or money's worth
5. Part surrender to which section 546 ICTA 1988 applies – see Table below.
6. Part surrender to which section 546B applies – see Table below
7. Part assignment for money or money's worth
8. Yearly gain on personal portfolio bond

[NB Insurers using the same format to report gains to policyholders must include for the policyholder a description of the type of event or a key like the one above. It would not be sufficient to report, say, a maturity as "Type of Event 2" to the policyholder without any further description.]

Policy loans within section 548 are treated as if they were part surrenders. Insurers should report loans which are chargeable events as category of event 5 or 6 as appropriate, applying the rules, which are set out in the Table immediately below, to the loans as if they were part surrenders.

Description	Code number for chargeable event part surrender	Notes (about part surrenders only)
Part surrender (but nothing else)	5	Test under section 546. If there is an 'excess' - single chargeable event at end of policy year
Several part surrenders (but nothing else)	5	Test under section 546. If there is an 'excess' - single chargeable event at end of policy year
Assignment (full or part) by way of gift followed by one or more part surrenders later in policy year	5	Test under section 546. If there is an 'excess' – single chargeable event at end of policy year
One or more part surrenders before or after full assignment for money or money's worth	5	Test under section 546. If there is an 'excess' – single chargeable event at end of policy year.
Part surrender and part assignment for money or money's worth in the same policy year (in either order)	6	Test under section 546C. May be a chargeable event occurring at the time of the part surrender
Several part surrenders and a part assignment for money or money's worth at any time in the year	6	Test under section 546C. Each part surrender may be a separate chargeable event occurring at the time of the part surrender. Two or more part surrenders with no intervening part assignment may be reported on one certificate
Part surrender followed by an assignment (part or full) by way of gift	6	Test under section 546C. If a chargeable event, event occurs at time of the part surrender
Several part surrenders, including at least one before an assignment by way of gift part way through policy year	6	Test under section 546C. Each part surrender may be a separate chargeable event occurring at the time of the part surrender. Two or more part surrenders with no intervening part assignment may be

		reported on one certificate
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#### **5.4 DATE OF CHARGEABLE EVENT**

Insurers must report this for every gain. The entry here is the date on which the event occurred. This is generally the date on which the transaction giving rise to the event took place. If more than one part surrender is reported on the same certificate under section 552ZA (3), insurers should report the date of one of the part surrenders which it is reporting.

The exceptions to this are when the event is:

a) a part surrender with neither a part assignment for money or money's worth during the year, nor a later part or whole assignment otherwise than for money or money's worth later in the year [category of event number 5] or

b) the occurrence of a yearly gain on a personal portfolio bond [category of event number 8].

In these cases the date of the event is the last day of the year as defined in section 546(4) i.e. the day before the next anniversary of when the policy or contract was made.

The date should be included in the format DDMMCCYY.

#### **5.5 DATE ON WHICH POLICY YEAR ENDS**

An entry is needed here when the event is either a part surrender falling within category of event number 6 [see Table in 5.3 above] or a part assignment for money or money's worth [category of event number 7].

In these cases, in addition to reporting the date of the event, the insurer must enter in this field the date of the last day of the 'year' as defined in section 546(4) i.e. the day before the next anniversary of when the policy was made.

The date should be included in the format DDMMCCYY.

#### **5.6 AMOUNT OF CHARGEABLE EVENT GAIN**

This is the amount of the gain calculated in accordance with

a) section 541 for life insurance policies and capital redemption policies, where the chargeable event falls into category of event number 1 – 3 and 5 above

b) section 543 for contracts for life annuities, where the chargeable event falls into category 1 – 3 and 5 above

c) section 546C and section 546D where the chargeable event is in category of event number 6 or 7 above

d) Regulation 5 of The Personal Portfolio Bond (Taxes) Regulations 1999 where there is a yearly gain for a personal portfolio bond in category of event number 8 above.

The amount of the gain to be reported is the amount without any reduction which might be due under section 553(3) for periods during which the policyholder was not resident. (Relief under section 553(3) may be available in connection with new non-resident policies and with OLAB contracts made on or after 17 March 1998.)

No entry is required here if the chargeable event is a whole assignment (category of event 4).

## **5.7 NUMBER OF YEARS**

Insurers must report this for every gain. Where the period a policy has run, or the period since the last event, is less than one year, this box should be completed by entering the number 1.

For death, surrender, maturity and whole assignment (categories of event 1 to 4), and the first part surrender or part assignment in relation to a particular policy or contract that is an event in categories of event 5 to 7, this is the number of complete years the policy or contract has run from when it was taken out to the date of the event or, for part surrenders and part assignments, to the date of the end of the 'year' (as defined in section 546(4)) in which the surrender or assignment took place.

For part surrenders and part assignments (in categories of event 5 to 7) of a policy that is not a new non resident policy or an OLAB contract made on or after 17 March 1998, other than the first such surrender or assignment in relation to the policy or contract, it is the number of complete years the policy or contract has run from when the most recent previous part surrender or part assignment took place until the end of the 'year' (as defined in section 546(4)) in which the surrender or assignment took place.

For part surrenders and part assignments (in categories of event 5 to 7) of a new non resident policy or an OLAB contract made on or after 17 March 1998, this is the number of complete years the policy has run from when it was taken out up to the end of the 'year' (as defined section 546(4)) in which the part surrender or assignment took place.

For gains arising under the Personal Portfolio Bonds (Taxes) Regulations (in category of event 8), the entry must be 1.

The number of years a policy of life insurance has run is measured from the date the earliest related policy was taken out (section 541(1)(b)). By "related policy" is meant any policy in respect of which a later policy has been issued in substitution for, or in respect of which a later policy has been issued in consequence of an option conferred by another policy.

## **5.8 INCOME TAX TREATED AS PAID**

Insurers must report this for every gain. The gains from most, but not all, policies and contracts with UK insurers are chargeable to tax as if income tax at the basic rate had already been paid on the amount of the gain. The types of policy and contract issued by UK insurers which do not entitle a policyholder who is an individual or a trustee to be treated as having suffered basic rate tax on the amount of the gain are: -

- policies of life insurance and contracts for life annuities made by a friendly society in the course of tax exempt life or endowment business and
- contracts for life annuities made after 26 March 1974 but in an accounting period of the insurance company beginning before 1 January 1992 and
- policies of life insurance that form part of the overseas life assurance business of an insurance company or friendly society made on or after 17 March 1998, or varied (and for this purpose any exercise of rights conferred by the policy shall be regarded as a variation) on or after 17 March 1998 so as to increase the benefits secured or to extend the term.

Insurers should complete this box on the assumption that the person chargeable to tax on the gain is an individual, even if the holder of the policy is a company. A company is not entitled to be treated as if basic rate tax has been paid on a gain it makes.

Enter Y for Yes and N for No.

### **5.9 AMOUNT OF INCOME TAX TREATED AS PAID**

The amount of income tax treated as paid is the amount of the gain multiplied by the basic rate for the relevant year. The relevant year is the year of assessment to which the gain is attributable.

When completing this field, the insurer may assume that the person chargeable to tax on the gain is an individual. The relevant year of assessment to which a gain treated as arising by virtue of section 546C(7)(b) is attributable is the year of assessment which includes the end of the 'year' (as defined section 546(4)) in which the part surrender or assignment took place. In any other case, the relevant year of assessment to which the gain is attributable is the year of assessment in which the chargeable event was treated as arising.

No entry is required here if the chargeable event is a whole assignment (category of event 4) or if the entry in the field "Income Tax Treated as Paid" is "N".

### **5.10 RELEVANT CAPITAL PAYMENTS**

An entry is only required if the chargeable event is a whole assignment (category of event 4).

The amount of relevant capital payments in relation to any policy or contract means the aggregate amount of any sum or other benefit of a capital nature, other than one attributable to a person's disability, that has been paid or conferred under the policy or contract before the happening of the chargeable event.

The amount of relevant capital payments includes any sums or other benefits paid or conferred under any "related policy". The term "related policy" means any policy in respect of which a later policy has been issued in substitution for, or in respect of which a later policy has been issued in consequence of an option conferred by another policy.

### **5.11 PREMIUMS OR CONSIDERATION PAID**

An entry is only required if the chargeable event is a whole assignment (category of event 4).

For a life insurance policy or a capital redemption policy, the amount of premiums or consideration means the total amount previously paid under the policy by way of premiums.

For a contract for a life annuity, the amount of premiums or consideration means the total amount previously paid under the contract by way of premiums or as lump sum consideration.

The entry here includes any premiums or consideration paid under any “related policy” – The term “related policy” means any policy in respect of which a later policy has been issued in substitution for, or in respect of which a later policy has been issued in consequence of an option conferred by another policy.

### **5.12 CAPITAL ELEMENT(S) PAID ON ACCOUNT OF ANNUITY**

An entry is only required if the chargeable event is a whole assignment (category of event 4).

The insurer must make an entry here only where the insurance contract is a purchased life annuity as defined in section 657 and payments have been made on account of the annuity before the happening of the chargeable event. The amount is the aggregate of capital element included in the payment or payments as determined in accordance with section 656.

### **5.13 VALUE OF PART(S) PREVIOUSLY ASSIGNED**

An entry is only required if the chargeable event is a whole assignment (category of event 4).

The amount is the aggregate of the surrender values previous part assignments would have had if the parts assigned had instead been surrendered, including part assignments for no money or money’s worth made before 6 April 2001 but excluding part assignments made by way of gift on or after that date.

### **5.14 TOTAL PREVIOUS GAINS**

An entry is only required if the chargeable event is a whole assignment (category of event 4).

This amount is the aggregate of all previous gains that have arisen before the happening of the chargeable event in connection with the policy or contract as a result of part surrenders or part assignments that were chargeable events in categories of event 5 to 7, or of gains arising under The Personal Portfolio Bonds (Taxes) Regulations 1998 in category of event 8.

## 5.15 NUMBER OF POLICYHOLDERS

Insurers must report this for every gain. This field denotes the number of appropriate policyholders. "Appropriate policyholder" is defined in section 552(10). Where the event is in category 7 below (see section 5.3), the appropriate policyholder is one who was either the policyholder or one of the policyholders immediately before the event and was also the assignor or one of the assignors. For all other events, the appropriate policyholder is the policyholder or policyholders immediately before the event occurred.

The information should be included as a three digit number i.e. 004.

A body of trustees counts as one policyholder for this purpose.

## 6 NOTES ON POLICYHOLDER INFORMATION

Insurers are required to supply the following information for the appropriate policyholder(s) if relevant –

- title
- forename(s)
- surname
- full address including postcode

### 6.1 NAMING CONVENTION (Record Type 3)

The contents of this field depends on the value of the STRUCTURED NAME field see sub-sections below:

#### 6.1.1 STRUCTURED NAME set to 'Y'

The Insurer holds the policyholder's name for this Chargeable Event in a structured format. Supply '00' in NAMING CONVENTION field.

#### 6.1.2 STRUCTURED NAME set to 'N'

The Insurer holds the name of the policyholder in an unstructured format. The full name will be supplied in the POLICYHOLDER NAME field. The NAMING CONVENTION field is used to determine how HMRC will interpret the free format name supplied in the POLICYHOLDER NAME field.

NAMING CONVENTION is set to the following, depending on how the name will be supplied:

- '01' title(s) forename(s) surname e.g. Mr John Adam Smith
- '02' surname forename(s) title(s) e.g. Smith John Adam Mr
- '03' surname title(s) forename(s) e.g. Smith Mr John Adam
- '04' forename(s) surname e.g. John Adam Smith
- '05' surname forename(s) e.g. Smith John Adam

'06' title(s) surname forename(s) e.g. Mr Smith John Adam

**NB** Forename(s) may contain initials or may not even be present.

If the format is indeterminate, then please supply '01'

This list will be expanded if there are additional ways Insurers hold names on their system.

## **6.2 POLICYHOLDER TITLE (Record Type 3)**

This may be a zero length field. It contains the title component of the policyholder's name, e.g. Mr, Mrs, Doctor, etc.

## **6.3 POLICYHOLDER FORENAME(S) (Record Type 3)**

This may be a zero length field. It contains the forename(s)/initial(s) component of the policyholder's name.

N.B. Where the Insurer knows that this component field contains only initial(s), the Inland Revenue requires the initial(s) to be spaced. Ensure that the size of this field as defined in the TYPE 1 record allows for separating spaces.

## **6.4 POLICYHOLDER NAME (Record Type 3)**

It contains the surname component of the policyholder's name for structured names and contains the policyholder's full name for unstructured names, including where a body of trustees or a company is a policyholder.

## **6.5 POLICYHOLDER ADDRESS (Record Type 3)**

This should be the policyholder's permanent residential address. "Care of" or other correspondence addresses are not permitted, nor is the address of the policyholder's employer or financial adviser. If, exceptionally, the policyholder's current permanent address is not known the Insurer should report the last known address. If the insurer has been notified of a power of attorney being granted for a policyholder, the insurer may enter the attorney's address on the certificate. The postcode must be reported in all cases with a United Kingdom address, if known by insurer.

### **6.5.1 Insurer holds address lines of different lengths**

If the Insurer holds address lines of different lengths, then each address line should be padded with spaces to the length defined in the POLICYHOLDER ADDRESS LINE LENGTH field in the TYPE 1 record.

### **6.5.2 Number Of Address Lines**

The number of address lines supplied should correspond to the number defined in the POLICYHOLDER ADDRESS LINE COUNT field in the TYPE 1 record.

If the address is not held as a number of separate lines, (i.e. there is one single field holding all of the address) it is helpful if the address, street, city and other components are separated by commas.

### **6.5.3 Policyholder Postcode**

The value of the POLICYHOLDER POSTCODE SUPPLIED field in the TYPE 1 record will determine whether the Postcode is to be supplied as part of the address or not see below:

#### **POLICYHOLDER POSTCODE SUPPLIED = 'N'**

The postcode must be provided as part of the address since the Insurer does not hold the postcode in a separate field.

#### **POLICYHOLDER POSTCODE SUPPLIED = 'Y'**

The postcode should not be supplied as part of the address.

### **6.6 POLICYHOLDER POSTCODE (Record Type 3)**

This field must be completed if possible and is dependant on the value of the POLICYHOLDER POSTCODE SUPPLIED field in the TYPE 1 record see sub-sections below:

#### **POLICYHOLDER POSTCODE SUPPLIED = "Y" (RECORD TYPE 1)**

The POLICYHOLDER POSTCODE is interpreted as CHAR(8). This field should be supplied and refers to the postcode for the address defined in section 10, if known. *Left justify pad with spaces.*

#### **POLICYHOLDER POSTCODE SUPPLIED = "N" (RECORD TYPE 1)**

The POLICYHOLDER POSTCODE is interpreted to be zero length, since the Insurer does not hold the postcode in a separate field.

# **APPENDIX B**

## **Guidelines for Acceptable Magnetic and Optical Media**

## **APPENDIX B - GUIDELINES FOR ACCEPTABLE MAGNETIC AND OPTICAL MEDIA**

### **1 ACCEPTABLE MEDIA**

Data will be accepted on ½" Magnetic Tape and 3.5" (720k/1.44M) floppy discs or compact discs, according to the following formats:

### **2 MAGNETIC TAPE**

#### **2.1 General**

9 track IBM/ICL standard or IBM3480 (18 track cartridge) or IBM3490 (36 track cartridge) in EBCDIC or ASCII, with the data layout conforming to the Report format as defined in Section 3 of the Magnetic Media Specification for Chargeable event Certificates and the header layouts as defined in Appendix C.

#### **2.2 Tape modes and packaging densities for 9 track ½" tape.**

The tape should be 0.5" industry compatible magnetic tape of up to 2400 feet.

a) 9 track tape recorded in Phase Encoded (PE) mode and packed at 1600 bpi.

**OR**

b) 9 track tape recorded utilising the Group Code Recording (GCR) method and packed at 6250 bpi.

**Note:** Alternative packing densities will not be accepted.

#### **2.3 Parity**

Vertical row parity must be ODD for all types of 9 track transfer. Parity must be constant throughout the entire length of tape including labels.

### **3 FLOPPY DISCS/COMPACT DISCS**

IBM PC compatible 3.5" (720k/1.44M) floppy disc or compact discs.

#### **3.1 General**

There must be only 1 file per disc.

#### **3.2 Format**

Files must be ASCII/EBCDIC text files, NOT database or spreadsheet files.

#### **3.3 Content**

The content of the file should conform to the Chargeable Events Certificate format as

defined in section 4 of the Magnetic Media Specification for Chargeable Event Certificates.

### **3.4 Naming**

Files should be named with the main name denoting the sub-report reference number excluding the “/” slash, and the extension denoting the sequence number of the disc in the sub-report e.g. for reference number P9999/99:

P999999.001, P999999.002 etc.

**EXAMPLE:**

An Insurer report is to be provided on floppy disc(s),

HMRC

Reference No : B1050/01

Media : Floppy Disc

No. of Disc(s) : 3

Naming Conventions to be used: -

B105001.001 : This should contain 1 TYPE 1 Record followed by a Number of TYPE 2 records and related TYPE 3 records

B105001.002 : This should contain a Number of TYPE 2 records and related TYPE 3 records.

B105001.003: This may contain a Number of TYPE 2 records and related TYPE 3 records. The last record on this file should consist of 1 TYPE 4 record.

# **APPENDIX C**

## **Header Information**

## **APPENDIX C – HEADER INFORMATION**

### **1 GENERAL**

This specification defines the headers that are required by HMRC. These should be present on each ½” magnetic tape, cartridge tape or exabyte tape. If your computer is capable of producing standard IBM Headers or ICL 2900 Headers please refer to Section 1.1, otherwise please refer to Section 1.2.

#### **1.1 Standard IBM or ICL 2900 Headers**

HMRC will accept standard IBM Headers and ICL 2900 Headers. The tape headers should be contained in one file consisting of 3 x 80 Byte blocks, corresponding to the following: -

- VOL 1
- HEADER1
- HEADER2

**NB For** IBM headers please do not supply any USER headers. HMRC will be using the following information from these headers.

##### **1.1.1 VOL1**

###### **Position Field Content**

- 1-3 Label identifier – “VOL”
- 4 Label Number - “1”

##### **1.1.2 HEADER1**

###### **Position Field Content**

- 1-3 Label identifier – “HDR”
- 4 Label Number – “1”
- 28-31 Sequence number of media within batch, starting at 0001 for first media of batch

##### **1.1.3 HEADER2**

###### **Position Field Content**

- 1-3 Label identifier – “HDR”
- 4 Label Number – “2”
- 5 Record Format: “F” – Fixed size records, or “V” – Variable size records
- 6-10 Block Length – This should be specified in numeric characters, and should be the maximum block length, including block header. (The minimum allowable block length is 2048 and the maximum is 19000)

**NB** HMRC will not look past the TAPE MARK at the end of the data segment.

**NB** If you have any problems re standard IBM/ICL Headers please contact your supplier.

## **1.2 Standard HMRC Headers**

The Headers and data should be separated from the main data file on the tape by a TAPE MARK.

NB On UNIX systems a TAPE MARK is produced when the file is closed. The tape headers should be contained in one file consisting of 3 x 80 Bytes, corresponding to the following: -

- VOL 1
- HEADER1
- HEADER2

### **1.2.1 VOL1**

#### **Position Field Content**

- 1-3 Label identifier – “VOL”
- 4 Label Number - “1”
- 5-80 Not Used

### **1.2.2 HEADER1**

#### **Position Field Content**

- 1-3 Label identifier – “HDR”
- 4 Label Number – “1”
- 5-27 Not Used
- 28-31 Sequence number of media within batch, starting at 0001 for first media of batch.
- 32-80 Not Used

### **1.2.3 HEADER2**

#### **Position Field Content**

- 1-3 Label identifier – “HDR”
- 4 Label Number – “2”
- 5 Record Format: “F” – Fixed size records, or “V” – Variable size records
- 6-10 Block Length – This should be specified in numeric characters, and should be the maximum block length, including block header. (The minimum allowable block length is 2048 and the maximum is 19000)

11-80 Not Used

**NB** Please ensure that fields which are **Not Used** contain either spaces or acceptable characters.

**NB** HMRC will not look past the TAPE MARK at the end of the data segment.

# **APPENDIX D**

## **Allowable Character Set**

## **APPENDIX D - ALLOWABLE CHARACTER SET**

### **1 INTRODUCTION**

The purpose of this document is to define the allowable character set that is accepted for Certificates submitted on magnetic media.

### **2 HEADERS AND DATA CONTENT**

All Headers and Data must be encoded in ASCII or EBCDIC character sets.

### **3 ALLOWABLE CHARACTER SET**

NB Both the Headers and Data must use the same character set.

Only the following characters are allowable:

Upper Case Alphabet A to Z

Lower Case Alphabet a to z

Numbers 0 to 9

Oblique /

Hyphen -

Ampersand &

Full Stop .

Apostrophe ‘

Comma ,

Left Hand Parenthesis (

Right Hand Parenthesis )

Space

**NB** Numeric data must be expressed as digits and as printable characters. For example, number 12 should be expressed as character 1 and character 2.

**NB** It is VITAL that the following characters ARE NOT supplied:

Asterisk \*

Semi-colon ;

Vertical bar |

**23/5/08**

# **APPENDIX E**

## **Contact Information**

## **APPENDIX E - CONTACT INFORMATION**

### **1 CRI INFORMATION**

**Postal Address:**

HMRC  
CRI  
Data Capture Unit  
Ty Glas Road  
Llanishen  
CARDIFF  
CF14 5ZG

**CRI Contact:**

Jackie Evans

**Telephone Number:**

Cardiff (029) 2032 6379

### **2 HMRC**

**Charities, Assets and Residence**

**Postal Address:**

Audit Unit  
St John's House  
Merton Road  
Liverpool  
L75 1BB

**HMRC CAR Contact:**

Eddie Dodd>Returns Group

**Telephone Number:**

Bootle (0151) 472 6129

**Fax Number:**

Bootle (0151) 472 6124

### **3 ASPIRE FINANCIAL INSTITUTE LIAISON GROUP**

**ASPIRE Contact:**

Financial Institution Liaison Officer

**Telephone Number:**

Telford (01952) 295189/295609

# **APPENDIX F**

## **Potential Problems with Certificates delivered using Magnetic Media**

## **APPENDIX F – POTENTIAL PROBLEMS USING MAGNETIC MEDIA**

### **1 INTRODUCTION**

The purpose of this document is to identify potential problems that could occur in the light of previous returns, (such as SECTION 17/18 and TESSA Returns), and to avoid similar problems from occurring with the Chargeable Event Certificate Reports.

#### **1.1 General/Clerical problems**

Use non-unique batch numbers within a sub-report of certificates:

The Revenue expects each report to be made up of 1 or more batches. Batch numbers must commence after the previous number used for that tax year and be sequential for each sub-report. Some problems were experienced here for various reasons, such as those outlined below:

##### **1.1.1 Sub-report produced at 2 or more different locations**

This can occur when the labelling and shipping exercise has not been co-ordinated (e.g. more than one location sending in part of a sub-report with their own numbering system).

This problem can be overcome in the following 2 ways: -

- Split the sub-report into 2 or more separate sub-reports, one from each site, and use unique sub-report numbers for each location.
- Collate all the media for a given sub-report at one central point and then format, label and despatch with consistent numbering.

##### **1.1.2 Incomplete Sub-Reports**

If an Institution submits the sub-report in several parts or realises that some certificates have been omitted from a sub-report after submitting to HMRC and is requested to supply an additional batch please ensure that the batch number given relates to the next batch sequence number (not restarting at 1).

#### **EXAMPLE**

Original submission

Sub-report : P1101/01

Batch n of n+1 Volume 1 of 3

Batch n of n+1 Volume 2 of 3

Batch n of n+1 Volume 3 of 3  
Batch n+1 of n+1 Volume 1 of 1  
Additional submission  
Sub-report : P1101/01  
Batch m of m Volume 1 of 2  
Batch m of m Volume 2 of 2  
Where m will be greater or equal to n+2 (in this case)

**NB** Please do not generate a new sub-report containing the original submission, but generate an additional submission using the next available batch number for the sub-report.

## **2 USE OF CHARGEABLE EVENT LABELS AND SUBMISSION DOCUMENTS:**

### **2.1 Failure to use labels and submission documents**

Sub-reports have been submitted without the supplied labels and submission documents.

Please do not use “custom” tape labels and submission documents as they may cause processing delays if they do not contain all the information required to process the subreport correctly.

Please use the Revenue-supplied labels and ensure that these are completed correctly. Any changes from the printed information on the submission documents should be marked clearly on the document, in order that they can be incorporated into the Inland Revenue database.

### **2.2 Incorrect labelling**

Please take care in filling in the batch and volume information. For example, a sub-report comprising of 1 batch made up of 4 reels of magnetic tape (volumes), would have its labels completed as:

Batch n of n Volume 1 of 4  
Batch n of n Volume 2 of 4  
Batch n of n Volume 3 of 4  
Batch n of n Volume 4 of 4

whereas a sub-report that is split into 2 reproducible batches, each comprising of 3 reels of magnetic tape (volumes), would be labelled as follows:

Batch n of n+1 Volume 1 of 3  
Batch n of n+1 Volume 2 of 3  
Batch n of n+1 Volume 3 of 3  
Batch n+1 of n+1 Volume 1 of 3  
Batch n+1 of n+1 Volume 2 of 3  
Batch n+1 of n+1 Volume 3 of 3

### **2.3 Misuse of labels and documents**

Please also note that the chargeable event sub-report labels and submission documents

should not be used for the purpose of making any other type of return, such as an ISA. They clearly have chargeable events marked on them and could potentially cause severe problems should they be processed under the wrong category of information.

### **3 PHYSICAL PROBLEMS**

#### **3.1 Headers only present on the first volume of the batch:**

Headers should be supplied on each volume of media to enable the batches of certificates to be loaded successfully. If it is not possible for headers to be generated on all volumes of media for some reason, then headers should be removed altogether and not included on any volume.

#### **3.2 Headers not separated from the data with a tape mark:**

This is often due to an attempt to simulate the headers produced automatically by some tape operating systems. If in doubt as to how to produce the headers and record them correctly on the tape, leave them off and just supply the data file.

#### **3.3 Too many header files/binary control files before the data:**

This can be a feature of certain tape operating systems. If you are informed that this problem exists, try and produce a tape that contains only the data file (without the headers).

#### **3.4 Empty files preceding the data file:**

There are sometimes two tape marks between the headers and the data on a tape, or a tape mark before the data file that appears as an empty file. This can cause the order of files on the tape to go out of step with that prescribed in the media specification.

#### **3.5 Incorrect sequence number in tape header HDR1:**

This can be caused by a fault in the generation of the headers, but is more commonly associated with a mislabelling of the tapes. Please exercise great care over the labelling, as it can potentially cause your submission to fail.

#### **3.6 End of blocks padded with unacceptable data:**

If the Institution is padding up to end of the block please use a single repeating character.

Ideally this will be one that is not in the acceptable character set for the data, such as ; (semicolon) or ^ (caret/circumflex). The <space> (ASCII code 32, EBCDIC code 64) or <null> (ASCII/EBCDIC code 0) characters are also acceptable. Any other characters, such as those contained in part-records, or the previous contents of buffers may cause problems, and thus cause the submission to fail.

#### **3.7 Problems purging bad characters from data:**

If HMRC requests that you remove some invalid characters from your data,

please replace the character alone with a space: do not wipe all of the data content of that particular field.

### **3.8 Use of too many Type 4 records:**

Some Institutions whose batches comprised more than one volume of media included a Type 4 record at the end of each volume of media.

Please note that each Batch has only 1 Type 4 record.

### **3.9 Records truncated because end of block reached:**

To avoid the above problem, there are 2 courses:

a) Use fixed length records. The length to use should be determined by the size of your largest record, normally the TYPE 2.

#### **EXAMPLE**

The TYPE 2 record has a length of 310 bytes. The other records, TYPE 1, 3 and 4 will need to be padded with spaces to ensure that they are each 310 bytes long. You will also need to ensure that the block size used is an exact multiple of the record length. For instance in our example, a block size of 3100 will enable 10 records to be contained exactly within each block.

b) Use variable length records and ensure that a record will not traverse 2 blocks. When the last whole record is reached, pad the rest of the block with the characters suggested in 3.6 above.

### **3.10 Changes made to physical tape layout between test and live:**

This can be dangerous if not clearly noted on the submission documents and may not be realised by staff at the Processing Centre. Please refrain from introducing changes at this late stage, or if they are unavoidable, ensure that they are clearly marked on the submission documents.

### **3.11 Generating a sub-report with different parameters:**

Each volume of media within a sub-report, including sub-reports which consist of more than one batch, must be created with the same parameters i.e. block size, density and using the same character sets.

Some Financial Institutions when generating magnetic media within a sub-report were not consistent with the parameters. This meant that each volume of media did not have the same characteristics within a sub-report. This problem cannot be circumvented in order for the submission to be processed. Those batches that fail to be processed will be required to be resubmitted.

### **3.12 Re-submissions:**

This refers to re-submissions either after failed batches or due to notification of errors by the Financial Institution. When re-submitting, please use the original sub-report reference number and batch numbers. Please ensure when completing the submission document that the correct reason for re-submission is reflected on the document. Please refer to Appendix G, (Live Submission Instructions).

### **3.13 Data after Type 4:**

No data should appear after the Type 4 record, unless this takes the form of block padding which may legitimately be included. If any data is found after the Type 4 record will be queried and a letter will need to be submitted to assure the Revenue that any data after the Type 4 is not valuable data, such as extra records, which may be ignored by the Revenue.

### **3.14 Spurious data on tape:**

Please ensure that any tapes are 'wiped' before being written to, so that there is no data on the tape either before or after the Chargeable Event data. In addition, buffers should be cleared before writing to tape, to ensure no part-records appear as block or record pads.

### **3.15 Incorrect volumes submitted:**

Some Financial Institutions submitted volumes of media containing non Chargeable Event data. The Financial Institutions should ensure that the correct volumes of media are submitted to HMRC.

### **3.16 Incorrect number of volumes in a batch:**

Some Financial Institutions submitted batches consisting of a number of volumes. On further examination some of these volumes were found to be blank. The Financial Institutions should ensure that all volumes within a batch contain data. Please note the first volume in a batch must contain a TYPE 1 Record at the start of the data segment and the last volume in a batch must be completed by a TYPE 4 record.

## **4 FLOPPY DISC AND OPTICAL MEDIA SPECIFIC PROBLEMS:**

### **4.1 Incorrect data file format:**

Receipt of spreadsheets (e.g. straight Lotus 1-2-3 or Dbase files), word processing documents or any other file in a proprietary software format is not acceptable. Please refer to Section 2, Appendix B (Guidelines for Acceptable Magnetic Media). The data, when supplied on any form of magnetic media, should be contained in an ASCII or EBCDIC text file, which must then conform to the field layouts described in the Chargeable event Schemes Magnetic Media Specification.

### **4.2 Incorrect use of file extensions:**

Some floppy discs were received, containing files with extensions of, for example txt or doc. For further guidance here, please refer to Section 2, Appendix B (Guidelines for Acceptable Magnetic & Optical Media), where it defines the correct file extensions to be

used.

## **5 DATA CONTENT PROBLEMS**

### **5.1 Missing Record Identifier:**

Some Financial Institutions omitted to supply record identifiers at the start of each record.

This causes the submission to fail and cannot be circumvented. Please note that this is a mandatory field without which the Revenue will be unable to interpret the data supplied. These record identifiers should form the first byte of each record.

### **5.2 Reference Number:**

Some Financial Institutions supplied either the incorrect HMRC reference number or used a dummy reference number for the live submissions.

Example: If the reference number is P0902/01, P902/01 is not acceptable.

### **5.3 Field lengths in Types 3 not consistent with Type 1:**

It was sometimes found that the field lengths of the dynamic fields which had been set up in the Type 1 record did not in fact agree with what was actually used to generate the

Type 3. Please ensure consistency between the two.

### **5.4 Name and address fields populated when no data is available:**

Problems are caused when many name / address fields for which no data is available contain repeated patterns such as "\*\*\* NAME UNKNOWN \*\*\*", "\*\*\* ADDRESS UNKNOWN \*\*", "STRICTLY CONFIDENTIAL". If this information is not available for some records, please leave the fields space filled up to the sizes defined in the type 1 record.

### **5.5 Incorrect Type 2 count:**

The Type 4 'Count' should be a count of only the Type 2 records supplied on the certificate. One of the situations that caused some Financial Institutions to provide this incorrectly was that they misinterpreted this as the grand total of all the records supplied (i.e. 1s, 2s, 3s).

# **APPENDIX G**

## **Live Submission Instructions**

## **LIVE SUBMISSION INSTRUCTION**

### **1 INTRODUCTION**

If you are not responsible for the production and issue of the Chargeable Event Certificates would you please pass this entire package to the correct person so that all certificates received by HMRC bear the correct labelling, and are accompanied by a submission document.

You will be issued with labels and submission documents that you should complete in accordance with the instructions below.

### **2 MEDIA LABELS – QUANTITY SUPPLIED**

One sheet of labels will be enclosed for each sub-report of certificates known to the HMRC. If the number of labels supplied is insufficient please contact CRI for additional supplies. Refer to Appendix F - Contact Information for details.

#### **2.1 Structure of Information**

Each Insurer will deliver one or more sub-reports of certificates. These are divided into one or more reproducible batches, with each batch being submitted on one or more volumes of media.

Many Insurers will only be submitting one sub-report consisting of one batch of Chargeable Event Certificates. However, some sub-reports may need to be divided into several batches. Please refer to Chargeable Event Magnetic Media Specification (Glossary Section) for definition of batches and sub-reports.

Separate items of media (tape, disc, box of paper, etc) should be labelled as a volume, with each volume being numbered sequentially within a batch and each batch being numbered sequentially within a sub-report.

A new sequence of batch numbers should be started (for reports of Events occurring) in each tax year.

It is important for insurers to try to ensure that batches and volumes include details appropriate to one tax year only. If it proves necessary to submit details for different tax years at the same time please try to ensure that a separate item of media is used for each year's information.

An example is shown below of an Insurer whose submission of certificates comprises 3 sub-reports, one of which is expanded to show its component parts.

**PUT EXAMPLE MAP IN HERE**

In the example above the sub-report P1101/02 comprises 2 batches, the first batch

comprises 3 volumes of media and the second batch comprises 1 volume of media. Refer to the sample submission document to show how this is completed.

Each *volume* should be uniquely labelled and one *submission document* should accompany each package. A package may contain one of the following:

- i. Complete or part of a sub-report comprising 1 or more complete batches.
- ii. Resubmission of failed batch(es)
- iii. Additional batch(es)
- iv. Resubmission of an erroneous sub-report or erroneous batch(es).

The contents of each package should be consistent with the accompanying *Submission Document*.

### 3 COMPLETION INSTRUCTIONS

Please complete the labels in accordance with the following instructions. You are requested to check the details that have been pre-printed and complete the details where they have been omitted.

#### 3.1 LABEL INFORMATION

Pre-printed and specific to a Batch

Chargeable Event Certificate	See Note	
Tax Year 2007-08		
Anyland Insurance Group	1	
Sub Report : P1101/02	2	
Description : System B	3	
Batch No : of	4	
Volume No : of	5	

#### 3.2 Explanation of Notes

1 The Insurer name which will be pre-printed by HMRC.

2-3 HMRC Insurer Reference which will be pre-printed by HMRC. Where specific sub-report details have been agreed the sub-report Reference Number and Description will be printed. You should ensure that each label is attached to the correct volume. Where the sub-report number information is not printed you are asked to complete the label.

4 Batch number details should be inserted on each volume, followed by the total number of batches for that tax year (if known) that will make up the complete

sub-report referred to in 3, e.g. batch 2 of 5. These two numbers in combination indicate the sequence within the sub-report.

5 Volume number details should be inserted on each item of media followed by the total number of volumes that make up each individual batch, e.g. Volume 1 of 3. These two numbers in combination indicate the sequence of a volume within the batch.

Numbers entered at items 4 & 5 enable the operator to check the sequence of each volume of media within the batch and also to confirm that they have received complete details of a sub-report.

#### **4 SUBMISSION DOCUMENT COMPLETION INSTRUCTIONS**

One submission document should accompany each package of media and will provide details of all volumes included in the package. If the number of submission documents supplied is insufficient please contact CRI for additional supplies (refer to Appendix F – Contact Information). A photocopy of the original submission document for that tax year (suitably amended where appropriate) would be acceptable.

Where details are known to HMRC they have been pre-printed on the submission document. Where these details are missing or incorrect the submission document should be amended. A sample submission document is provided. Please note that the italic print corresponds to Insurer entered data. To complete/amend use the following instructions:

##### **Note Instructions – (page 1)**

###### **1 Batch Information**

1.1 Name of the Insurer will be shown

1.2 Where details of the Batch are known, the name and reference & number of the Batch have been printed.

1.3 If the details are not already shown please complete with full information.

###### **2 Media Return Information**

###### **2.1 & 2.3**

Contact Name and Telephone Number will be completed where known. Please complete this if it is not shown and make any corrections at item 5.5 and 5.7. It would be helpful if this could be someone who was involved in the compilation of the return, who can answer technical and data integrity questions.

2.2 Media Return Address – If the address is incorrect please add the correct address at item 5.6.

###### **3 Technical Information**

Please provide technical details concerning the type of media to be submitted. This will assist with the handling of your media. You are asked to complete as many details as possible.

3.1 Media Type – please identify the media type as one of the following categories.

Magnetic Tape (6250) BPI

Magnetic Tape (1600) BPI

Cartridge Tape

IBM 3480 type Tape cartridge

Exabyte Tape

3½" Floppy Disk

5¼" Floppy Disk

Compact Disc

Paper

Other

3.2 Encoding – please identify the encoding as either ASCII or EBCDIC.

3.3 Block Size – please indicate the block size that you are using for your submission.

3.4 No. of Headers – please indicate the number of headers that you are using.

4. Additional Information

This section should be used to enter any additional information that may be considered to be relevant and is not entered elsewhere.

5. Enter Changes

This section should be used to enter changes to details that have been preprinted on your form, where the pre-printed details are incorrect.

**Note Instructions – (page 2)**

6. Total items enclosed in package

Please enter the total number of items that are enclosed within each package.

Submission Status

Please indicate the submission status of the package. This could be one of the

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following options:

First The first submission for the specified sub-report.

Continuation The next sequential submission for the specified sub-report.

Retry R This is for resubmission of failed batch(es) as a result of a previous submission being rejected by HMRC.

Retry FI This is for resubmission of failed batch(es) as a result of the Insurer notifying HMRC of errors in a previous submission.

**Page no.**

Please enter the page number and the total number of pages in the submission document.

**Note** Instructions – (Page 2 and continuation sheets)

The second and subsequent sheets should be used to enter details of the volumes that have been submitted in the package. Individual volume numbers and batch numbers should be entered as appropriate. Please see page 2 of the sample submission document.

Your Ref No. is for use by the Insurer who may need to identify a specific volume by their own numbering system.

**Page no.**

Please enter the page number and the total number of pages in the submission document.

## **Example of Chargeable Event Certificates Submission**

1 Sub report Information:

1.1 Insurer : Anyland Insurance Group

1.2 Sub-report Reference : P1101/99

1.3 Sub-report Description : Chargeable Event

2 Media Certificate Information:

2.1 Name : John Smith

2.2 Address : Anyland Insurance Group

2.3 Postcode  
Telephone Number  
: Tape Library

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: Rose Cottage  
: The Road  
: Basingstoke  
: RG21 2JT  
: 01256 848000

3 Technical Information:

3.1 Media Type : Magnetic tape 6250 BPI  
3.2 Encoding : EBCDIC  
3.3 Block Size : 18750  
3.4 No of Headers : 3

4 Additional Information:

5 If there are any changes to the above details, please enter them below

5.1 Media Type : \_\_\_\_\_

5.2 Encoding : \_\_\_\_\_

5.3

5.4

5.5

5.6

5.7

Block Size

No of Headers

Contact Name

Media Return Address

Contact Telephone Number

: \_\_\_\_\_

: \_\_\_\_\_

: \_\_\_\_\_

: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

: \_\_\_\_\_

6 Total items enclosed

in package:

4

Submission

Status :

*Continuation*

Page no 1 of 2

Submission of Life Insurance Chargeable Event Certificates

Magnetic Media Specification – Live Submission Instructions

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**Media Submission Details**

Batch No Volume No Your Ref No

*4 of 5 1 of 3 G1327*

*4 of 5 2 of 3 G1328*

*4 of 5 3 of 3 G1329*

*5 of 5 1 of 1 G1330*

*of of*

*of of*

*of of*

*of of*

*of of*

*of of*

*of of*

# **APPENDIX I**

## **Timetable of Events**

## **APPENDIX I - TIMETABLE OF EVENTS**

### **Labels and submission documents**

A supply of labels and submission documents will be issued in March of each year starting in March 2002.

Additional supplies are available on request from CRI (Tel. 029 2032 6381)  
(Address as Appendix F).

If these are not received by the time of your first submission, again please contact CRI.

### **Paper forms**

If you intend to submit using paper forms and have informed HMRC CAR a supply should be issued to you in March each year.

For additional supplies or to report the non-arrival of these forms please contact CRI (Tel. 029 2032 6380) (Address as Appendix F).

Use the same contact details to request paper returns for the first time.

To aid planning and to ensure sufficient quantities of forms are available (and issued) it would be helpful if you would supply an estimate of expected usage as early as possible in each calendar the year ( and whenever changes in requirements are recognised).