

# NAVA Straight -Through Processing Standards

Model Reference 4.1 – Generating the “Replacement Package”  
Model Reference 6.0, 5.6.3 – Exchange and Transfer of Funds



## Hybrid Replacement Solutions Traditional and Paperless Replacements

### Ceding Carrier Contact and Requirement Database

This white paper is being rewritten to reflect recent updates to the STP Replacement Process.

For the most recent information on the Hybrid Replacement Solutions and Straight-through processing of paperless replacements please contact:

**Cooperative Technologies, Inc**  
**Cheri DeBoer-Stinson**  
**CStinson@CooperativeTechnologies.com**  
**(404) 315-4450 ext.104**  
**(800) 248-4166 ext. 104**

**[www.CooperativeTechnologies.com](http://www.CooperativeTechnologies.com)**



## Ceding Carrier Contact and Requirement Repository

Automated access of up-to-date ceding carrier contact and requirement information including DTCC/ACORD message routing information, legal name and address by product type for 2,100+ life, annuity, and mutual fund companies.

### Based on DTCC & ACORD TXLife Replacement Specifications

#### Ceding Carrier Repository Benefits Overview

The CT **Ceding Carrier Contact and Requirement Repository** provides up-to-date contact and requirement information. There is a variety of ways to access the repository, allowing carriers to pull data directly into their user interfaces and automatically populate the ACORD replacement messages, insurer applications and/or written correspondence.

- Instantly know which carriers, by processing location, accept paperless and/or traditional replacement requests.
- Pull the DTCC/ACORD replacement routing information directly into your ACORD XML replacement messages.
- Up-to-date street and mailing address information can be merged into ACORD messages and traditional paper correspondence.
- Distributors can expedite the replacement by knowing which ceding carrier requirements need to be fulfilled with the client and by having the ceding carriers' DTCC/ACORD message routing identifiers, legal name, address and contact information automatically pulled into the Insurer Application.
- Immediate access to ceding carriers' up to date contact information including web-site, location addresses, telephone and fax numbers.
- Quickly trace mergers, acquisitions and name changes.
- Immediately identify which companies require their proprietary surrender forms or specific processes for transfer approval.
- The Repository tracks when partial withdrawals are allowed.
- Replacement stale dates are listed.
- Exchange processing phone numbers for easy follow-up.
- The application tracks the number of days it usually takes the ceding carrier to issue replacement funds.
- Easily confirm NY Reg. 60 processing locations and requirements.