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# Overview

**American Modern Insurance Group (American Modern) is pleased to provide personal lines ACORD downloads in the standard AL3 format. The intent of this manual is to assist you with beginning to download with American Modern.**

# General Download Information

## Types of Download Available

### Policy Download

American Modern offers a daily synchronous download of policy data.

Daily synchronous download provides only images of policies that are new or have changed (i.e. new business, renewals, endorsements, cancellations, and reinstatements) on a daily basis. Daily synchronous download is normally processed in the early morning hours and is transmitted directly to your agency’s mailbox on the IVANS network. Your agency management system retrieves the daily synchronization download from your IVANS mailbox and updates your database.

Daily synchronous download is beneficial to an agency because it provides the agency with a means of maintaining a more accurate agency management. Daily synchronous download can also be used to build an accurate agency database.

American Modern downloads policies from two different modernLINK systems. Depending on the Line of Business and state, will determine which modernLINK system the policy is in.

ModernLINK Next Generation policies - Refers to policies that are being renewed to or are written in the "New" modernLINK system, also known as "Next Generation". Currently, this consists of Collector Vehicle, Motorcycle and Recreational Vehicle lines of business.

ModernLINK Coexistence policies - Refers to policies that are renewing to or are written in the "Old" modernLINK system, also known as "Legacy, Classic or Coexistence". Currently, this consists of all property policies and some casualty policies.

### Commission Download

Commission downloads can only be set up for General Agents and Independent Agents. American Modern is unable to send commission downloads to sub producers.

An agent can be set up just for Commission Downloads, without receiving policy downloads. To do so, please indicate “Commission Only” in one of the Additional Code fields in the Commission Information section, when completing the Policy Download Request Form.

Commission Downloads are only sent once a month in the beginning of the month.

## Certified Vendors and Lines of Business

American Modern has the ability to download the following:

**Line of businesses Policy Types**

Manufactured Home Homeowner

HO3 – Basic Form Homeowner

Specialty Homeowners – Special Form Homeowner

Recreational Vehicle (includes motor homes and travel trailers) Personal Auto

Watercraft (includes boats and personal watercraft) Watercraft

Motor Sports (includes motorcycles and snowmobiles) Personal Auto

Site Built Dwelling Dwelling Fire

Collector Vehicle (Next Generation only) Personal Auto

**Table 1: Certified Vendors**

Listed below are the most common Agency Management Vendors that we currently provide policy and commission downloads. To see a complete list click http://www.ivans.com/downloads/vendor.xls

|  |
| --- |
| **Certified Vendors** |
| Agency AdvantageAgency SoftwareAgency SolutionAgency SystemsAgency TechnologyAgents ChoiceAMSAppliedAssuranceBrooke Corp | CAIRCIM-DATACSSIDorisEBIXFSCGBSHARTEHawksoftINS.Automation | INSTARIRS-AIMSITCJENESISKeal TechnologyMass Ins SystemsMI AssistantMMISNASAQuick Quote | QuomationRecord Guardian TechSISSPAN2Special AgentTAM of CanadaVRC Insurance SystemXanatekXDTIZycomp |

If your agency management system vendor or the line of business you are interested in downloading is not listed, please contact American Modern for further information.

## Types of Transactions Downloaded

The following types of transactions trigger a download of the policy image from our system: new business, \***renewals**, cancellations, reinstatements, and policy changes. With the exception of cancellations, a complete policy image is downloaded for each of these transactions. Cancellation transactions contain minimal customer, policy, and cancellation information.

\* **Note: renewals are downloaded the day after they renew**

## Download Data

The data that is currently available to download is listed in Appendix B.

# New Agency Guidelines

Download requirements and procedures differ among the various agency management systems. Please consult your vendor to verify that your system is set up correctly before beginning download.

In general, it is important to set your system up correctly to minimize the number of policies that go into suspense. Many agency management systems match on policy numbers and NAIC codes, so it is important to verify that this information is entered correctly. Many agency management systems also allow you to enter company-specific coverage codes with descriptions, which will allow for easier identification of company-specific coverages.

American Modern will provide the list of company unique coverage codes and the descriptions. American Modern will also provide NAIC codes. We do not offer matching on client IDs. You will find the company unique coverage codes at the end of this manual. Refer to the table of contents for the NAIC codes.

## American Modern Policy Number Format

### ModernLINK Coexistence policies:

American Modern downloads for ModernLINK Coexistence policy numbers are sent as a numeric 13-character field with no spaces or dashes. The first three characters of the policy number represent the company number, while the remaining ten characters correspond to the actual policy number (see Example 1).

Example 1: Policy Number Format



### ModernLINK Next Generation policies:

American Modern downloads for ModernLINK Next Generation policy numbers are sent as a numeric 12-character field with no spaces or dashes. The first three characters of the policy number represent the company number, while the remaining nine characters correspond to the actual policy number (see Example 2).

Example 2: Next Generation Policy Number Format



## Agency Client IDs

American Modern does not have the capability download agency client IDs.

## NAIC Company Codes

Please consult your agency management system vendor if you have questions regarding the use of NAIC company codes on your system. American Modern’s NAIC company codes are:

|  |  |
| --- | --- |
| **NAIC Code** | **Company** |
| 12314 | American Modern Insurance of Florida |
| 23450 | American Family Home Insurance |
| 23469 | American Modern Home Insurance |
| 29246C | Consumers County Mutual Insurance |
| 35912 | American Western Home Insurance |
| 38652 | American Modern Select Insurance |
| 41998 | American Southern Home Insurance |
| 42005 | American Modern Lloyds Insurance |
| 12489 | American Modern Surplus Lines Ins Co. |
| 12877 | German-American Farm Mutual |
| 42722 | American Modern Property and Casualty Insurance Company |

## IVANS Account Information

American Modern requests that you have an IVANS account. If you do not have an account with IVANS, American Modern can set one up for you. The following is American Modern’s account information with IVANS.

|  |  |
| --- | --- |
| **Y-Account** | AMIG |
| **Batch ID** | AMIG001 |
| **Machine Address** | IBM513AMMOD |

## Company-Specific Coverage Codes

Many of our coverages, surcharges, and credits do not correspond to the standard ACORD coverage codes. In instances where the ACORD coverage codes do not provide an adequate description of a coverage, surcharge, or credit, we will download our own coverage code. Since many agency management systems allow the option of entering company-specific coverage codes along with a description to make it easier to identify these coverages, we are including a list of our company-specific coverage codes for each line of business. A complete list of company unique coverages is located in the Appendix.

## Download Availability

Download is normally available for retrieval by 5:00 am EST Tuesday through Saturday. To reduce IVANS charges, American Modern requests that agencies retrieve their download before 8:00 am EST.

## Renewal Processing

At least thirty days prior to the expiration of a policy’s current term, depending upon the legal requirements of the state, a renewal offer will be generated and mailed to the insured. A renewal download transaction is not generated at this point. On the actual expiration date of the current term, a renewal transaction is generated and downloaded to the agency. If payment has not been received from the insured, a cancellation transaction will be processed and downloaded the day after the renewal transaction has been processed and downloaded. Once payment from the insured has been received, a reinstatement transaction will be processed and downloaded, if a lapse in coverage has not occurred. If a lapse in coverage has occurred, the policy will be rewritten and the new policy will be downloaded.

## Limitation of Liability

American Modern Insurance is willing to provide assistance in the electronic downloading of data. The assistance is provided without any warranty of any kind, either expressed or implied. In no event will any American Modern company be liable for the accuracy of the download data conversion to the agency vendor system, nor for any servicing, repair, corrections, or damages, including any lost profits or other incidental or consequential damages arising out of the download, or the use or inability to use such data. Please contact your agency management vendor if are experiencing any problems.

# Trouble Shooting Particular Lines of Business

The following sections describe possible issues that may occur with a particular line of business.

## Mobile Home for mL Coexistence

### Mobile Home/Trailer Group

The group is used to include the year, make, model, and name of mobile home park which are not included with the homeowner’s application. This group will appear in the remarks section. The following table is a description of the fields used for the mobile home/trailer group

|  |  |
| --- | --- |
| **Data Element** | **Description** |
| 6MHT01 | Year |
| 6MHT02 | Make |
| 6MHT04 | Mobile Home ID Number |
| 6MHT05 | Date Purchased |
| 6MHT07 | Cost New |
| 6MHT10 | Length |
| 6MHT11 | Width |
| 6MHT13 | Name of Mobile Home Park |

### Stationary Travel Trailers

Stationary travel trailers are downloaded as a homeowners policy format. There are two company unique codes for stationary travel trailers:

|  |  |  |  |
| --- | --- | --- | --- |
| **Data Element** | **Data Element Name** | **AMERICAN MODERN Code** | **Code Description** |
| 6HRU01 | Homeowners Policy Type | TT | Travel Trailer |
| 6HRU01 | Residence Type Code | TT | Travel Trailer |

## Recreational Vehicle for mL Coexistence

### Make & Model of Vehicle

The make and model of the vehicle is stored in a single field on the American Modern mainframe system. This field has been split. The first word that appears in the field will be passed as the Vehicle Make (5VEH04) data element and any subsequent words will be passed as the Vehicle Model (5VEH05) data element.

### UMPD Deductible

Many of the state-specific Personal Automobile Applications do not support a deductible for Uninsured Motorists Property Damage. In these states, the UMPD deductible will be passed as company-unique coverage code “UMPDD”. The deductible will display in 6CVA13.

### New Jersey

**Bodily Injury:** the following codes will appear in Option Code 3 (6CVA19):

|  |  |
| --- | --- |
| **Code** | **Description** |
| VT | Verbal Threshold |
| NT | No Threshold |

**PIP** – If the medical expense coverage is secondary, a HI (Health Insurance Option) will appear in Option Code 3 (6CVA19). If the medical expense coverage is primary, Option Code 3 (6CVA19) will be blank.

|  |  |
| --- | --- |
| **Code** | **Description** |
| HI | Health Insurance Option |

**Additional PIP Options:** the following codes will appear in Option Code 3 (6CVA19):

|  |  |
| --- | --- |
| **Code** | **Description** |
| I | Insured Only |
| R | Insured, Spouse, & Relatives |

**Income Continuation:** Income Continuation coverage is designated by the company-unique coverage code “INCOM”. Limit 1 (6CVA11) is the weekly benefit limit and Limit 2 (6CVA12) is the total limit.

**Essential Services:** Essential Services coverage is designated by the ACORD coverage code “OTEXP”. Limit 1 (6CVA11) is the daily benefit limit and Limit 2 (6CVA12) is the total limit.

### New York

**Work Loss, Other Expense, & Death Benefits:** Work Loss, Other Expense, and Death Benefit limits are displayed as aggregate limits under Added PIP. If the policy does not have Added PIP coverage, the totals displayed will be the PIP limits.

### Colorado

**Additional PIP with Medical Expense & Unlimited Work Loss Combined:** Additional PIP with Medical Expense and Unlimited Work Loss Combined is designated by a “M” in Option Code 1 (6CVA15) and a “EW” in Option Code 2 (6CVA17).

### Pennsylvania

**Work Loss Benefit:** The total limit is passed with the ACORD coverage code “WLB” and is displayed in 6CVA11. The Work Loss Benefit is passed as company-unique coverage code “WLBMO” and the monthly limit is displayed in 6CVA11.

## Watercraft for mL Coexistence

### Policy Level Coverages and Credits

Policy level coverages, surcharges, and credits are attached to the first unit on the policy. Examples of policy level coverages, surcharges, and credits include add-on policy fees and multi-unit discounts.

### Trailers on Multi-Unit Policies

On multi-unit policies with a single trailer, the trailer will be attached to the first unit on the policy. On multi-unit policies with multiple trailers, a trailer will be attached to each unit on the policy.

#

# Download Support

## When to contact your vendor?

If you have a problem with your Agency Management System, such as, needing assistance setting up codes or other download problems, please contact your vendor.

## When to contact American Modern?

If you have questions or concerns about particular policies or coverages or want to add additional codes to the download, please contact your American Modern representative.

## Download Re-Transmissions

AMERICAN MODERN archives download data for sixty days. Please contact us immediately if you need to have data resent. We can resend either entire data transmissions or individual policies as necessary.

# Company Unique Codes for mL Coexistence

This section contains the company unique codes by line of business for mL Coexistence lines of business. Please note: only the codes that pertain to products that you write with American Modern need to be added to your agency management system.

###

### Manufactured Home (Homeowners)

| **Code** | **Description** |
| --- | --- |
| AGRED | Agreed Value |
| ANIML | Animal Liability – Per Occurrence |
| ANIMX | Animal Liability Exclusion |
| DED | Earthquake Deductible |
| EXRC | Extended Replacement Cost |
| ENHAN | Enhanced Coverage |
| FEE | Policy Fee |
| FL | Flood/Rising Water Extension (Most current ACORD code) |
| FLDED | Flood Deductible – See Form |
| FLX | Flood or Rising Water Exclusion |
| FRC | Functional Replacement Cost |
| GOLFL | Golf Cart Liability Extension |
| GUARR | Guaranteed Replacement Cost |
| HAIL | Hail Deductible |
| HCF | Hurricane Catastrophe Fund (Most current ACORD code) |
| HURR | Hurricane Deductible (Most current ACORD code) |
| INALE | Increase in Additional Living Expense |
| IPS | Insurance Premium Surcharge |
| LMOLD | Limited Mode Coverage 50,000 |
| MEDAC | Medical Payments Per Accident Limit |
| MOAMD | Mobile Owners Amendment |
| MOLDL | Limited Mold Liability |
| MLDEQ |  Limited Mold Coverage Equal |
| MOLDX | Mold Exclusion Liability |
| NDP | Natural Disaster Protection |
| NSHAL | Non-Structural Hail Damage |
| ORENT | Occasional Rental |
| PD | Physical Damage to Property of Others (Most current ACORD code) |
| PER50 | Personal Liability 50,000 Max |
| PL50 | Premium Liability 50,000 max |
| PRMTX | Premium Tax |
| RCPL | Replacement Cost - Partial Losses |
| SHEAT | Supplemental Heating Surcharge |
| SVC | Stated Value Coverage |
| VMDED | Vandalism/Malicious Mischief Deductible |
| WHHR | Deductible Clause 1 |
| XNSHD | Non-Structural Hail damage Excl |
| GCL | Golf Cart Coverage Liability |
| CHDX | Cosmetic Hail Damage Exclusion |
| PPTHF | Personal Property Theft Excl |
| RESBU | Residence Burglary |
| XHDAC | Home Day Care Exclusion |
| AOVMM | V &MM Deductible |
| TRPCO |  Trip Collision |
| ERS | Emergency Removal |
| ABCSD |  Applies separately to Coverage A, B ,C |
| BURGL | Burglary Deductible |
| WWF | Wind, Water Deductible |
| SATAC | Antenna |
| BDRSK | Builders Risk |
| HOBBY | Hobby Farming |
| OSEXC | Building Exclusion |
| RCPL | Replacement Cost Partial Losses |
| WHFD | Deductible Wind Hail Flood |
| THBGX | Theft/Burglary Exclusion |
| OCCRT | Occasional Rental |
| WNDSD | Windstorm Deductible (Most current ACORD code) |
| WWDED | Wind Water Deductible  |
| LAPSE |  Lapse Policy Fee |
| SCC | Supplemental Coverage Credit |
| ENHC |  Enhanced Coverage |
| FLCIT | FL citizens 2005 |
| RFCVC | Roof Covering construction |
| RFTD | Over the roof tie down |
| DIGST | Diagonal straps attached to the frame |
| XFLZN | Home not located in a flood zone |
| FLZON | Flood Zone designation |
| DISWT | Distance to the water |
| SECWR | Secondary water resistance |
| NAIFE | Non-admitted insurance fee |
| EB500 | Mechanical Breakdown with a $500 deductible option |
| EB250 | Mechanical Breakdown with a $250 deductible option |
| 9M | Mobilo*w*ners Amendment |
| FLDED | Flood |
| 25MLD | $25,000  INCLUDED                                                                         |
| WDDED | INTERIOR WATER DAMAGE DEDUCTIBLE                               |
| FRAME | FRAME |
| MHWHE | AMH WINDSTORM AND HAIL EXCLUSION |
| WHEOH | AMH WIND EXCL OTHER THAN HURRICANE |
| LHWC1 | COMPENSATION |
| DRBAC | DRY ROT, OR BACTERIA COVERAGE |
| LBBR | LIMITED BED BUG REMEDIATION |
| BBALE | LMT BED BUG REM-ALE SUBLIMIT |
| PECV | PERSONAL ELECTRONICS |
| PERELE | DEDUCTIBLE-PERSONAL ELECTRONICS |

### Site Built (Dwelling Fire)

| **Code** | **Description** |
| --- | --- |
| 10AGG | $10,000 ANNUAL AGGREGATE |
| 12VEX | SDW 12 MONTH MH VACANT EXTENDED COVERAGE |
| 20AGG | $20,000 Annual Aggregate |
| 4NTX | Mobilowners Amendment |
| 50AGG | $50,000 ANNUAL AGGREGATE |
| 5AGG | $5,000 Annual Aggregate |
| ABEXC | Animal Bite Exclusion |
| ACVWD | ACV Settlement and Water Damage Exclusion |
| ALEXC | Animal Liability Exclusion |
| ALINC | Additional Living Expense Increase |
| ALSL | Animal Liability Sub-limit  |
| ANYFR | Any One Fire |
| AURML | Automatic Removal |
| AVFX | AGREED VALUE MODIFIED REPLACEMEN |
| AXZ | Non-admitted insurance fee |
| BROFE | Broker Fee |
| BURGD | Burglary Deductible |
| BURGL | Burglary |
| CCB | Building code roof covering |
| CCC  | Building code roof attachment |
| CCD | Toe nail – Roof to wall Connection |
| CCE  | Clip – Roof to wall connection |
| CCF  | Single Strap – roof to wall connection |
| CCG  | Double strap – roof to wall connection |
| CCH  | High slope roof shape & hip pitch |
| CCI  | High Slope roof shape & Gable pitch |
| CCJ  | High Slope shape & gambrel pitch |
| CCK  | Low roof shape & hip pitch |
| CCL  | Low roof shape & gable pitch |
| CCM | Low slope roof shape & gambrel pitch |
| CCN  | Low slope roof shape & shed pitch |
| CCO | Low slope roof shape & flat pitch |
| CCP | Secondary water resistance  |
| CERFD | Certified Fire Department Graded Class 10 Credit |
| CLFRD | Fire Damage Limit - $50,000 |
| CLIAB | BMF COMMERCIAL OCCUPIED LIABILITY E&S |
| CLMXP | Claim Expense |
| COIVT | Coins in a Vault |
| CONLS | Consequential Loss |
| CVDEF | BMF COVERAGE DEFICIENCY |
| CVLIA | BMF COMMERCIAL VACANT LIABILITY E&S |
| DP1FR | DP1- Fire  |
| EBDED | EQUIPMENT BREAKDOWN –DEDUCTIBLE |
| EMPA | EMPA Surcharge |
| ERPRO | Emergency Removal of Property |
| ERS  | Emergency Removal Service |
| ERS | EMERGENCY REMOVAL |
| EXRC | Extended Replacement Cost Coverage |
| FAEXP | First Aid Expense |
| FAIBR | Fine Arts (including Breakage) |
| FAXBR | Fine Arts (Excluding Breakage) |
| FDRBM | HU FUNGUS DRY ROT BACTERIA MANDATORY |
| FIAVT | Fine Arts in a Vault |
| FRMPL | Incidental Farming Personal Liability |
| GCPDL | Golf Cart Physical Damage and Liability |
| HAILD | Hail Deductible |
| HHF | Healthy Homes Fund |
| HOPLS | Homeowners Plus Coverage |
| HUAS | Hurricane – Other Structures |
| JEWVT | Jewelry in a Vault |
| JWFF | Jewelry/Watches/Furs/Firearms |
| LAADR | Loss Assessment – Additional Residence |
| LARES | Loss Assessment - Residence Premises |
| LDTHF | Limited Theft Coverage |
| LFDED | $1,000 PER OCCURRENCE |
| LFSAG | PROP REMED ESC LIQD FUEL COVG |
| LFSBG | ESC LIQUID FUEL LIAB CVG BELOW GR |
| LFSLA | LEAD&ESCAPED LIQ FUEL LIABILITY |
| LOPRP | Office or Professional Use of Residence Premises - Liability |
| LPPEX | LEAD POISONING EXPENSE |
| MLDEX | Mold Exclusion |
| MOLDL | Fungi/Wet/Dry Rot/Bacteria Limit |
| NRAL | Necessary Repairs After Loss |
| OSEXC | Other Structures Exclusion |
| OTPRC | Other than Products/Completed Operations |
| PLEXP | Premises Liability Expanded Coverage |
| PLOFP | Premises Liability Office or Professional use of Insured Premises |
| PPINB | Personal Property including Burglary |
| PPINT | Personal Property including Theft |
| PPOFP | Coverage C – Personal Property – Office sue of Residence Premises |
| PPOPR | Office or Professional Use of Residence Premises – Personal Property |
| PRMGR | Premises Liab-Additional Insured |
| PRMGR | PROPERTY MANAGER – PREMISES LIAB |
| RCLOS | Repair Cost Loss Settlement |
| RCVDM | HU RESIDENTIAL COV DEFICIENCY ENDST MANDATORY |
| RENTV | Rental Value |
| RENVA | Renovation Amt incl in covg A  |
| RESBU | Residence Burglary |
| RFACV | ACV Roof Settlement |
| RSLIA | BMF RESIDENTIAL OCCUPIED LIABILITY E&S |
| RVALE | Rental Value and Additional Living Expense |
| RVLIA | BMF RESIDENTIAL VACANT LIABILITY E&S |
| SATAC | Satellite Antenna |
| SATEX | Satellite Dish Exclusion |
| SILVT | SPP – Silverware in a Vault |
| SLTAX | Surplus Lines Tax |
| SM2 | Wind and Hail Coverage |
| SM3 | Wind and Hail Deductible |
| SPAF | Special Assessment Fee |
| SPCOM | Special Computer Coverage  |
| SPLAD | Increased Special Limits of Liability and Additional Coverages |
| SPORT | SPP - Sporting Equipment(Firearms Included) |
| STAFE | Stamping Fee |
| STAVT | SPP – Stamps in a Vault |
| STRO | Structures Rented to Others |
| TERRL |  Terrorism Premises Liability |
| THEFT | Theft |
| THFTD | Theft Deductible |
| TRANT | Television and Radio Antenna Coverage |
| UNRNI | Unrelated named Insured |
| WBUSD | HU WATER BACKUP OF SEWERS AND DRAINS MANDATORY |
| WCMDX | Water Coverage W/Mold exclusions |
| WHDEB | Wind/Hail Deductible Buy-Back |
| WHDED | Wind and Hail Deductible |
| WHEXC | Wind and Hail Exclusion |
| WHEXC | WIND AND HAIL EXCLUSION |
| WTISN | Weight of Ice and Snow Coverage |
| XROOF | Roof Exclusion |
| MINAE | Mine Subsidence Additional Living Expense / Fair Rental Value |
| MINLU | Mine Subsidence Loss of Use |
| MINND | Mine Subsidence Non-Dwelling Structures |

### Recreational Vehicle (Personal Automobile)

| **Code** | **Description** |
| --- | --- |
| ACVIO | Accident/Violation Surcharge |
| ADDIS | Accidental Death & Dismemberment |
| BUSHV | Heavy Business Use Surcharge |
| BUSLT | Light Business Use Surcharge |
| COLLD | Change in Collision Deductible Credit/Surcharge |
| COMPD | Change in COMP Deductible Credit/Surcharge |
| DIMD | Diminishing Deductible |
| EXPIP | Excluded pip |
| EXPOP | Experienced Operator Surcharge |
| FEE | Policy Fee |
| FTBI | Full Timer Bodily Injury |
| FTPD | Full Timer Property Damage |
| GLASS | Full Glass Coverage (Most current ACORD code) |
| GPIP | Guest PIP |
| INCOM | Income Continuation Coverage |
| JTOWN | Joint Owner Surcharge |
| MBEWL | Military Benefits Excluding Work Loss |
| MBIWL | Military Benefits Including Work Loss |
| MECI | Medical Expense Coordination - Insured Only |
| MECIR | Medical Expense Coordination - Insured & Relatives |
| MEDI | Medical Payments – Insured Only |
| MEDIR | Medical Payments – Insured & Relatives |
| PIPD | Change in PIP Deductible Credit/Surcharge |
| RCC | Replacement Cost on Contents (Used by ACORD for Homeowners) |
| SMLMH | Units Under 22 Feet Surcharge |
| TRPD | Trailer Physical Damage |
| TTFGR | Fiber Glass Roof Discount (Travel Trailer) |
| TTRR | Rubber Roof Discount (Travel Trailer) |
| TXFEE | Texas Policy Fee |
| TXMED | Texas Medical Payments for Full Timers |
| TXPD | Texas Property Damage for Full Timers |
| FPNOC | Texas Fair Plan |
| UMBID | Change in UM BI Deductible Credit/Surcharge |
| UMPDD | Change in UM PD Deductible Credit/Surcharge |
| VACLB | Vacation Liability |
| WLBMO | Work Loss Benefit Monthly Limit |
| WLC | Work Loss Coordination |
| WLEX | Work Loss Exclusion |
| WLEXI | Work Loss Exclusion – Insured Only |
| WLEXR | Work Loss Exclusion – Insured & Relatives |
| WLR | Work Loss Rejection Credit |
| FTVMP | Medical payments per person |
| 1AFA | One at fault accident surcharge |
| 2AFA | Two at fault accident surcharge |
| 3AFA | Three at fault accident surcharge |
| 4AFA | Four or more at fault accidents surcharge |
| MINV | Three or more minor Violations |
| MAJV |  Major violation surcharge |
| JOINT | Joint ownership surcharge |
| LTBUS | Light Business use surcharge |
| HVBUS | Heavy Business use surcharge |
| PERSR | Personal Rental surcharge |
| YOUTH | Youthful Operator Surcharge |
| STVAL | Stated Value Settlement |
| FLTMR | Primary Residence Full Timer surcharge |
| TOTTR | Tort limitation has been rejected  |
| MXATD | Maximum Anti Theft Discount Allowed |
| AIRBG | Air bag credit |
| NOTHR | No verbal threshold |
| VERBL | Verbal Threshold |
| WVRCD |  Waiver of collision Deductible |
| ASSOC | Association Affiliation credit |
| WKIND |  Weekly Indemnity – 52 Weeks |
| PPSO | Purchase Price |
| COB | Coordination of Benefits |
| WKAMT | Income Loss Per Week |
| PIPD | PIP Deductible $0 |
| SVRS | Survivors Replacement Loss/Day |
| AXZ | Non-admitted insurance fee |
| MINWE | Minimum Written and Earned |
| PRM25 | Premium $25 |
| NISPO | Basic Personal Injury protection |
| UMPDD | Property Damage -- $0 DED |
| MBEL | Mandatory Basic Economic Loss |
| AGNFB | Aggregate no-fault benefits |
| WLMON | Maximum Monthly work loss |
| EXPEN | Other necessary expense |
| MASTP | MASTER POLICY ENDORSEMENT CPS 17 |
| TOAMT | TOTAL AMOUNT |
| PDAMT | PER DAY AMOUNT |
| COP20 | WITH 20% COPAYMENT |
| UMREJ | UM COVERAGE REJECTED BY INSURED |
| WLREJ | REJECTION OF WORK LOSS |
| PIPAG | $200,000 AGGREGATE - EACH PERSON |
| NOTHR | NO THRESHOLD |
| MDSCD | MEDICAL EXPENSE SECONDARY  |
| NIRES | NAMED INSURED & RES RELATIVES |
| INS60 | INSURED AGE 60 OR OLDER |
| WLES | INCL WORK LOSS & ESSNTL SERVICES |
| FTMED | MEDICAL PAYMENTS |
| INS65 | AGE 65 OR OLDER |
| MEDAD | MEDICAL AND ACCIDENTAL DEATH |
| EMVAC | EMERGENCY VACATION EXPENSE |
| SPAF | GUARANTY FUND ASSESSMENT |
| MEDWL | 100% MEDICAL AND 80% WORK LOSS |
| MDXWL | 100% MEDICAL/EXCLUDING WORK LOSS |
| CMPCL | COMPREHENSIVE & COLLISION DEDUCT |
| FTBI | FULL TIMER-BOD.INURY/ACCIDENT |
| OTC | DEDUCTIBLE ADJUSTMENT |
| COLL | DEDUCTIBLE ADJUSTMENT |
| NI | INSURED ONLY DEDUCTIBLE OF |
| CBWLD | COM BEN W/WORK LOSS ACCDTL DEATH |
| CBWLM | COM BEN W/WORK LOSS MAXIMUM |
| XPIP | EXCLUSION OF FULL PIP |
| CBWLF | COM BEN W/WORK LOSS FUNERAL EXP |
| MBWL | MILITARY BENEFITS INC. WORK LOSS |
| MBXWL | MILITARY BENEFITS EX. WORK LOSS |
| XWLIN | EXCLUSION OF WORK LOSS- INSURED |
| XWLIR | EXLUSION OF WORK LOSS – INS/REL |
| OEXPN | OTHER EXPENSES |
| EXCMD | EXCESS MEDICAL |
| EXCWL | EXCESS WORK LOSS |
| EXCMW | EXCESS MEDICAL & WORK LOSS |
| XWLC | EXCLUSION WORK LOSS COORDINATION |
| XMEIS | EXCLUSION MEDICAL ESP-INS/SPOUSE |
| XMEIR | EXCLUSION MEDICAL EXP-INS/REL |
| SALS | STATED AMOUNT LOSS SETTLEMENT |
| GSPIP | GUEST PERSONAL INJURY PROTECTION |
| AODIS | 10% AUTO-OWNER DISCOUNT APPLIED |
| UIMPA | UIM BI-EACH ACC \* |
| UMPAC | UM BI-EACH ACC \*\*  |
| DRVEX | Driver Exclusion |

###

### Watercraft (Watercraft policy)

| **Code** | **Description** |
| --- | --- |
| ADV | AMERICAN MODERN Advantage |
| ADVPL | AMERICAN MODERN Advantage Plus |
| BIEA | Bodily Injury Each Accident (Split Limits) |
| BIEP | Bodily Injury Each Person (Split Limits) |
| EXNAV | Extended Coastal Navigation |
| FEE | Policy Fee |
| FEQUI | Fishing Equipment |
| HOIST | Hydro – Hoist |
| JBIEA | Jet Ski Waterskiing Liability Each Accident |
| JBIEP | Jet Ski Waterskiing Liability Each Person |
| JPD | Jet Ski Waterskiing Liability Property Damage |
| JSLIA | Jet Ski Waterskiing Liability Combined Single Limits |
| MULTI | Multi Unit Discount |
| PEREF | Personal Effects |
| TRIP | Trip Extension |
| USECR | Used Credit |
| USGCS | Usage Credit/Surcharge |
| WBIEA | Waterskiing - Towing Liability Each Accident |
| WBIEP | Waterskiing - Towing Liability Each Person |
| WPD | Waterskiing - Towing Liability Property Damage |
| WCTRW | Physical Damage Trawler |
| WCSFB | Physical Damage Sport Fishing Boat |
| EXTPL | Extended Partial Loss |
| WSLIA | Watersports Liability |
| OWNER | Ownership Experience Discount |
| RENWL | Renewal Discount |
| NO50B | Non Owned Watercraft Liability Coverage 50% |
| UM50B | Uninsured Watercraft Coverage 50% |
| EMAST | Emergency Assistance & Towing Coverage |
| NO15B | Non Owned Watercraft Liability  |
| UM15B | Uninsured Watercraft Coverage Greater  |
| NOEQB | Non Owned Watercraft Liability Coverage |
| UMEQB | Uninsured Watercraft Coverage Equal |
| WSLIA | Waterskiing - Towing Liability |
| AGV | Settlement Agree Value |
| AXZ | Non-admitted insurance fee |
| NSDED | Named Storm Deductible Applies |
| XNSC | Named Storm Coverage is Excluded |
| PROFA | Professional Angler |
| FSHGD | Fishing guide endorsement |
| AQPA | Aquapac – class A |
| AQPBP | Aquapac – class BP |
| AQPF | Aquapac – class F |
| AQPDC | Aquapac – class DC |
| AQPDH | Aquapac – class DH |
| AQPB | Aquapac – Class B |
| AQPC | Aquapac – Class C |
| AQPDS | Aquapac – Class DS |
| AQPTR | Aquapac – Trailer |
| YACHT | Yacht Plus\* endorsement |
| EPRC | Extended Parts Replacement Covrg |
| JSADV | JETSPORT ADVANTAGE ENDORSEMENT    |
| PAEND | PROFESSIONAL ANGLER |
| PPPT | PER POLICY TERM |
| EAGV | EXTENDED AGREED VALUE ENDORSEMENT |
| SPPOL | ACC SPILL/POLLUTION COV |
| PPACC | PER ACCIDENT |
| PPPT | PER POLICY TERM |
| TRLR2 | TRAILER DEDUCTIBLE $250                                         |
| NOWCL | INCLUDES NON OWNED LIABILITY                               |
| UUPER | UNINSURED/UNDERINSURED COV EACH PERSON |
| ADVPL | ADVANTAGE PLUS ENDORSEMENT |
| EMAST | EMERGENCY ASSISTANCE & TOWING |
| PONTN | PHYSICAL DAMAGE-PONTOON |
| POWER | PHYSICAL DAMAGE-SPORT-FISHNG BOAT |
| TRLR1 | DEDUCTIBLE $100 |
| RCEND | REPLACEMENT COST ENDORSEMENT |
| EATPA | PER ACCIDENT |
| EATPT | PER POLICY TERM |
| TNDRD | TENDER DEDUCTIBLE $250 |
| ASPPA | PER ACCIDENT |
| ASPPT | PER POLICY TERM |
| LHWC | LONGSHORE AND HARBOR WORKER’S |
| YPEND | YACHT PLUS ENDORSEMENT |
| NOEND | NAMED OPERATOR ENDORSEMENT |
| BLPD | BOAT LIFT PHYSICAL DAMAGE |
| BLDED | BOAT LIFT DEDUCTIBILE $250 |
| BIPD | BODILY INJURY AND PROPERTY |
| PAYMT | PAYMENT MADE AS A RESULT OF AN |
| ACCF | ACCIDENT UNDER COVERAGE F -  |
| WSKIL | WATERSKIING LIABILITY REDUCES THE LIMIT OF LIABILITY OF |
| WLE | COVERAGE E-WATERCRAFT LIABILITY |
| FCBN | BAHAMAS NAVIGATION COVERAGE |
| DMGL | DAMAGE LIABILITY - EACH  |
| OCCUR | OCCURRENCE |
| LTLIA | THE LIMIT OF LIABILITY OF  |
| JSMDX | JETSPORT MACHINERY DAMAGE EXCL |
| LHWC1 | COMPENSATION |
| SPLPL | ACCIDENTAL SPILL POLLUTION |

### Motor Sports (Motorcycle & Snowmobile)

|  |  |
| --- | --- |
| **Code** | **Description** |
| TRAVL | Travel loss reimbursement |
| DOWNR | Down Rated |
| THREE | Three Wheel Conversion |
| ONEYR | One Year Ownership |
| ACCDT | Accident |
| RNWCR | Renewal |
|  ACCES | Accessory Coverage(Motor Cycle) |
|  PPIP | Pedestrian Pip |
|  MBEL |  Mandatory Basic Economic Loss |
|  FPIP  |  Full Pip  |
|  ANFB | Aggregate No-Fault Benefits |
|  SFAP |  Safety Apparel Coverage |
| SFAPD |  Safety Apparel Deductible |
|  TRIKE |  Trick Conversion |
|  RSDIS |  Riders Select Discount |
|  PRDIS |  Premier Rider Discount |
| AIP |  NY Auto Insurance Plan Fee |
| RPIPD |  Restricted PIP Deductible |
| UNPIP |  Unrestricted PIP Each Person |
| RPIP |  Restricted PIP Each Person |
| UPIPA |  Unrestricted PIP Each Accident |
| RPIPA |  Restricted PIP Each Accident |
| UPIPD |  Unrestricted PIP Deductible |
| PROT | Protection |
| MEDED | Medical Expenses Deductible |
| IPB | Injury Protection Benefits |
| AXZ | Non-admitted insurance fee |
| PROT | Protection |
| AGNFB | Aggregate no-fault benefits |
| TRATC | Transport Trailer Coverage |
| TRT | Transport Trailer Coverage |
| PIPAC | Full PIP accepted |
| LIAEP | LIABILITY LIMITS-EACH PERSON |
| LIAEA | LIABILITY LIMITS-EACH ACC |
| TRTCL | TRANSPORT TRAILER COLLISION  |
| TRT | TRANSPORT TRAILER DEDUCTIBLE  |
| TRTCP | TRANSPORT TRAILER COMPREHENSIVE  |
| TFR | TOURNAMENT FEE REIMBURSEMENT |
| TFRPA | PER ACCIDENT |
| TFRPT | PER POLICY TERM |

### HO3 Special Form or HO1 Basic Form

| **Code** | **Description** |
| --- | --- |
| ABCSD | APPLIES SEPARATELY TO EACH COVG |
| ACVWD | ACV SETTLMNT & WATER DAMAGE EXCL |
| ADL20 | PROVIDES AN ADDL 20% OF COVG A |
| ADRR1 | 1 FAMILY ADDTL RESIDENCE  |
| ADRR2 | 2 FAMILY ADDTL RESIDENCE |
| ADRR3 | 3 FAMILY ADDTL RESIDENCE  |
| ADRR4 | 4 FAMILY ADDTL RESIDENCE  |
| AIMED | ADDITIONAL INSURED MEDICAL PYMT |
| ALEXC | ANIMAL LIABILITY EXCLUSION |
| ALSL | ANIMAL LIABILITY--PER OCCURRENCE |
| BCPRM | PREMIUM FOR BASIC COVERAGE |
| BROFE | BROKER FEE |
| BURGD | BURGLARY DEDUCTIBLE |
| BURGX | BURGLARY EXCLUSION |
| CCI | CONSTRUCTION COST INDEX ENDT |
| CCMPL | CONSTRUCTION IS COMPLETED |
| CERFD | CERTIFIED F.D. CLASS 10 CREDIT |
| CHBRK | CHINA/GLASSWARE INCLUDING BREAK |
| CHXBR | CHINA/GLASSWARE EXCLUDING BREAK |
| CNTAL | CENTRAL ALARM CREDIT-SEE ENDT |
| COIVT | COINS IN A VAULT |
| CRER | CRER FUND SURCHARGE |
| CRERA | CRER FUND ADMINISTRATIVE FEE |
| CSBRG | CENTRAL ST. BURGLAR ALARM SYSTEM |
| CSFBG | CENTRAL STATION FIRE & BURGLAR |
| CSFIR | CENTRAL STATION FIRE ALARM SYST. |
| DBSAF | DEAD BOLTS, SMOKE ALARM, FIRE |
| ENHC | ENHANCED COVERAGE ENDORSEMENT |
| ENHCR | ENHANCED COVERAGE REMOVAL CREDIT |
| ERQKD | EARTHQUAKE DEDUCTIBLE |
| EXRC | EXTENDED REPLACEMENT COST |
| EXTEC | EXTENDED ENHANCED COVERAGE ENDT |
| FAIBR | FINE ARTS INCLUDING BREAKAGE |
| FAXBR | FINE ARTS EXCLUDING BREAKAGE |
| FIAVT | FINE ARTS IN A VAULT |
| FIRE | EXTINGUISHER CREDIT - SEE ENDT |
| FRPOL | FIRE/POLICE DEPT. ALARM SYSTEM |
| GARDN | GARDEN TRACTORS |
| HAILD | SUBJECT TO HAIL |
| HOBBY | HOBBY FARMING |
| HOBCL | HOBBY COLLECTIONS |
| HUPP | HURRICANE COVERAGE\* |
| JEWVT | JEWELRY IN A VAULT |
| JWFF | JEWELRY,WATCHES,FURS & FIREARMS |
| JWTSL | JEWELRY/WATCHES THEFT SUB LIMIT |
| LAADR | LOSS ASSESSMENT COVERAGE |
| LAPSE | LAPSE POLICY FEE |
| LCBRG | LOCAL STA. BURGLAR ALARM SYSTEM |
| LEIBR | LIMITED EDITIONS INCLUDING BREAK |
| LEXBR | LIMITED EDITIONS EXCLUDING BREAK |
| LOPRP | OFFICE/PROFESSIONAL USE - LIAB |
| LTDCV | LIMITED COVERAGE UNTIL DWELLING |
| LTDWT | LIMITED WATER COVERAGE |
| MEDAG | MEDICAL PAYMENTS  |
| MINEA | MINIMUM EARNED PREMIUM $35 |
| MINWE | MINIMUM WRITTEN AND EARNED |
| MINWR | MINIMUM WRITTEN PREMIUM  |
| NAIFE | NON-ADMITTED INSURANCE FEE |
| NHWC | NON-HURRICANE WIND COVERAGE |
| OCCRT | OCCASIONAL RENTAL |
| OPTHF | ON PREMISES THEFT |
| OSEXC | OTHER STRUCTURES EXCLUSION |
| PDALM | POLICE DEPT BURGLAR ALARMS |
| PHYSC | CONDITION OF PREMISES SURCHARGE |
| PLPRE | POLICY PREMIUM |
| PPINB | BURGLARY |
| PPOFP | OFFICE/PROFSNL USE - PERS PROP |
| PPTHF | THEFT OF PERSONAL PROPERTY |
| PRM35 | PREMIUM $35 |
| PRM50 | PREMIUM $50 |
| PRMTX | PREMIUM TAX |
| RCLS | REPAIR COST LOSS SETTLEMENT |
| REBRG | REMOTE BURGLAR ALARM |
| REFSM | REMOTE FIRE/SMOKE ALARM |
| RESPR | RESIDENCE PREMISES - SEE FORM |
| RFRC | REPLACEMENT COST ROOF SETTLEMENT |
| SATAC | SATELLITE ANTENNA |
| SERFE | SERVICE FEE |
| SILVT | SILVERWARE IN A VAULT |
| SINKC | SINKHOLE COVERAGE - COVERAGE C |
| SLTAX | SURPLUS LINES TAX |
| SMKAL | SMOKE ALARM CREDIT - SEE ENDT |
| SPAF | SPECIAL ASSESSMENT FEE |
| SPCOM | SPECIAL COMPUTER COVERAGE |
| SPORT | SPORTING EQUIPMENT |
| STAFE | STAMPING FEE |
| STAVT | STAMPS IN A VAULT |
| STRO | STRUCTURES RENTED TO OTHERS |
| THBUR | REPLACE THEFT WITH BURGLARY COVG |
| THEEX | THEFT COVERAGE EXCLUSION |
| THFTD | THEFT DEDUCTIBLE |
| THJWF | THEFT OF JEWELRY/WATCHES/FURS |
| UNRNI | UNRELATED NAMED INSURED |
| WCMDX | WATER COVERAGE & MOLD EXCLUSION |
| WHDED | DEDUCTIBLE - WIND & HAIL |
| WTISN | WEIGHT OF ICE OR SNOW COVERAGE |
| WTRLS | SUBJECT TO WATER LOSS |
| XERQK | EXCEPT FOR EARTHQUAKE |
| REFPP | REFRIGERATED PERSONAL PROPERTY |
| MLDBB | MOLD BUY BACK ENDORSEMENT |
| TRANT | TELEVISION AND RADIO ANTENNA |
| XWSHH | WINDSTORM, HURRICANE AND HAIL |
| ENHC | ADDITIONAL EXTENDED COVERAGE |
| PETDM | PET DAMAGE ENDORSEMENT |
| SEWRD | $250 DEDUCTIBLE WILL APPLY |
| ALSL | ANIMAL LIABILITY – PER OCC |
| MEDAG | MEDICAL PAYMENTS – PER OCC |
| XROOF | ROOF EXCLUSION |
| THEBR | THEFT WHILE RENTED |
| SLTAX | SURPLUS LINES TAX |
| WTRHT | SECURED WATER HEATER |
| TCLD | TENANT CAUSED LOSS DEDUCTIBLE $1,000 |
| PRMGR | LIABILITY PROPERTY MANAGER – PREMISES LIAB |
| CSFSM | CENTRAL STATION FIRE/SMOKE ALARM CREDIT |
| EBDED | MECHANICAL BREAKDOWN-DEDUCTIBLE  |
| CONDO | CONDOMINUM COVERAGE |
| DEMCV | DEMOLITION AND FORSECLOSER |
| HDCAL | HURRICANE DEDUCT CALCULATION |
| LDPCV | LEAD POISONING EXCLUSION |
| LPPEX | LEAD POISONING EXCLUSION |
| MIND | MINE SUBSIDENCE DEDUCTIBLE |
| WH1K | $1,000 MINIMUM |
| HDACY | HURR DED APPLIES PER CALENDAR YR |
| ITSCA | ITEMS UNDER SECT A IS SUBJECT  |

# Company Unique Codes for Ml Next Generation

This section contains the company unique codes for Ml Next Generation lines of business. ***Recreational Vehicles, Motorcycles, Travel Trailer and Collector Vehicle***. These codes are not listed by specific lines of business.

|  |  |
| --- | --- |
| **CODES** | **DESCRIPTIONS** |
| ACCES | Accessories  |
| A24 | ESC LQUID FUEL REM COVG ABVE GR |
| A26 | ESC LQUID FUEL LIAB CVG ABVE GR |
| A30 | MAX LIABILITY $50,000 |
| A32 | MAX LIABILITY $200,000 |
| APPWL | Additional Personal Injury Protection – Including Work Loss |
| APXWL | Additional Personal Injury Protection – Excluding Work Loss |
| BPCOB | Coordination Of Benefits – Excess Personal Injury Protection |
| CAVHF | California Consolidated Insured Vehicle Fee |
| CBPUU | Uninsured/Underinsured Motorist Bodily Injury & Property Damage |
| CLCOV | Collectors Coverage Extension  |
| CMEDE | Coordination of Medical Expenses |
| CMPBI | Compulsory Bodily Injury  |
| CMPRC | Comprehensive Replacement Cost |
| COLAV | Collision Agreed Value  |
| COLFE | Kentucky Collection Fee  |
| COLPP | Collision Purchase Price  |
| COLRC | Collision Replacement Cost  |
| COLSA | Collision Stated Amount  |
| CONCV | Conversion  |
| CWL  | Coordination of Work Loss  |
| DBPIP | Medical Expense Benefits as Secondary Coverage |
| DBPIP | Deletion of Other Than Medical Expense Benefits from PIP |
| DEATH | Personal Injury Protection – Death Benefits |
| DNIFM | Deductible – Named Insured & Dependant Family Member |
| DNIFM | Deductible – Named Insured and Family Member |
| DNION | Deductible – Named Insured Only |
| DNIRR | Deductible Named Insured & Resident Relatives |
| EBXWL | Extended benefits excl work loss |
| ELUMC | Economic Loss Uninsured/Underinsured Motorist CSL |
| ELUUM | Economic Loss Uninsured/Underinsured Motorist |
| EMEWL | PIP - Coordination Of Benefits - Med Expense & Work Loss |
| EPWLB | Extended Personal Injury Protection – Including Work Loss |
| EPXWL | Extended Personal Injury Protection – Excluding Work Loss |
| ESB  | Personal Injury Protection – Essential Services |
| ESP  | Essential Services Provider  |
| FLTMR | Full Timer  |
| FTMP  | Full Timer Medical Payments  |
| FTPE  | Full Timer Secured Storage Personal Effects  |
| HELMT | Helmet Collision Coverage  |
| HMADF | Historic MCCA Administrative Fee |
| HMCCA | Historic MCCA Fee  |
| MAF  | MCCA Administrative Fee  |
| MDEE  | Med Expense Elimination Named Insured and Resident Relative |
| MEENI | Medical Expense Elimination Named Insured |
| MRQ | PROVIDES AN ADDL 25% OF COV A |
| MRT | ADDITIONAL AMOUNTS OF INSURANCE |
| NCME  | No Coordination of Medical Expenses |
| NCWL  | No Coordination of Work Loss  |
| NJGFA | New Jersey Guaranty Fund Assessment of 0.9 % |
| OTCAC | Other Than Collision ACV  |
| OTCAV | Other Than Collision Agreed Value |
| OTCPP | Other Than Collision Purchase Price |
| OTCRC | Other Than Collision Replacement Cost |
| OTCSA | Other Than Collision Stated Amount |
| PADB  | Death Benefits Income Producer |
| PAES  | Essential Services  |
| PAFB  | Funeral Expenses  |
| PAFE  | Additional Personal Injury Protection Funeral Expenses |
| PAOE  | Additional Personal Injury Protection – Other Expenses |
| PARS  | Additional Personal Injury Protection – Replacement Cost |
| PASSL | Passenger Liability  |
| PAWLB | Additional Personal Injury Protection - Work Loss |
| PCBAD | Combination First Party Benefits – Accidental Death |
| PCPD | DEDUCTIBLEPER CLAIM, PER COVERAGE |
| PDBXM | PIP - Deletion Of Benefits Other Than Medical |
| PDUU  | Uninsured/Underinsured Motorists Property Damage |
| PEME  | PIP - Coordination Of Benefits Excess Medical Expense |
| PEWLB | PIP - Coordination Of Benefits Excess Work Loss |
| PIP1  | Additional PIP Option 1  |
| PIP10 | Additional PIP Option 10  |
| PIP11 | Additional PIP Option 11  |
| PIP12 | Additional PIP Option 12  |
| PIP13 | Additional PIP Option 13  |
| PIP14 | Additional PIP Option 14  |
| PIP15 | Additional PIP Option 15  |
| PIP16 | Additional PIP Option 16  |
| PIP2  | Additional PIP Option 2  |
| PIP3  | Additional PIP Option 3  |
| PIP4  | Additional PIP Option 4  |
| PIP5  | Additional PIP Option 5  |
| PIP6  | Additional PIP Option 6  |
| PIP7  | Additional PIP Option 7  |
| PIP8  | Additional PIP Option 8  |
| PIP9  | Additional PIP Option 9  |
| PIPBB | Personal Injury Protection Buy Back |
| PIPES | Personal Injury Protection - Essential Service |
| PIPEX | PIP Exclusion of Benefits  |
| PIPIC | Income Continuation  |
| PIPIL | Personal Injury Protection  |
| PIPOE | Personal Injury Protection - Other Expenses |
| PIPRE | Personal Injury Protection - Rehabilitation Expenses |
| PIPSL | Personal Injury Protection - Survivors' Loss |
| PMAD  | PIP - Medical With Accidental Death Benefits |
| PMWLB | Personal Injury Protection - Medical with Work Loss Benefits |
| PPIP  | Pedestrian Personal Injury Protection |
| PPLOU | Personal Property & Loss of use |
| PPXME | Personal Injury Protection-Basic W/ Med Expense Elimination |
| PWLAD | Personal Injury Protection - Work Loss with Accidental Death |
| RDAST | Nationwide Roadside Assistance |
| RPIP  | Restricted Personal Injury Protection |
| RTL  | Reasonable Towing And Labor  |
| SAFGL | Safety Glass  |
| SDBEN | Specific Disability Benefits  |
| SFAP  | Safety Apparel Actual Cash Value |
| SPOUS | Supplemental Spousal Liability |
| SPPTS | Additional Spare Parts  |
| TE2  | Transportation Expenses Option |
| TLDW | DWELLING  TOTAL LOSS DEDUCTIBLE WAIVER |
| TRALR | Trailer  |
| TRAVL | Travel Loss Reimbursement  |
| TRINT | Trip Interruption Coverage  |
| UMCSL | Uninsured/Underinsured Bodily Injury Combined Single Limits |
| UNPIP | Unrestricted Personal Injury Protection |
| UUBI  | Uninsured/Underinsured Motorists Bodily Injury w/ UM/UIM PD |
| UUBI  | Uninsured/Underinsured Motorists Bodily w/ UMPD |
| UUCBI | Uninsured Motorists With Underinsured Motorists Conversion |
| UUPD  | Uninsured/Underinsured Motorists Property Damage |
| WLXN  | Work Loss Excl NI & REL both Over Age 65 or 60 w/ Pension |
| WLXNI | Work Loss Exclusion - Named Insured Only |
| WLXNR | Work Loss Exclusion - Named Insured & Dependant Family Member |
| WVSU  | West Virginia Mandatory Volunteer Fire Department Surcharge |
| XMEX  | Exclusion of Medical Expense From PIP |
| XPIP  | Personal Injury Protection - Exclusion Of Benefits |
| XWL | Added PIP – Excludes work loss |
| XWLB  | Personal Injury Protection - Exclusion Of Work Loss |
| XWLC  | Basic Personal Injury Protection - Exclusion Of Income Loss |
| XWLC  | PIP - Coordination Of Benefits Rejection Of Work Loss |
| 20DWL | UP TO 120% OF THE DWELLING LIMIT |
| RAPIP | RESTRICTED PIP – EACH ACCIDENT |
| RPPID | RESTRICTED PIP – EACH PERSON |
| RPDED | RESTRICTED PIP DEDUCTIBLE |
| EAGV | EXTENDED AGREED VALUE ENDORSEMENT |
| SSA1L | SELF STORAGE ADD’L LIMIT $1,000 |
| SSA2L | SELF STORAGE ADD’L LIMIT $2,000 |
| SSA3L | SELF STORAGE ADD’L LIMIT $3,000 |
| SSA4L | SELF STORAGE ADD’L LIMIT $4,000 |
| PETCV | PET COVERAGE |
| MNFSR | MN FIRE SAFETY SURCHARGE |
| AECPL | Animal Liability Exclusion |
| ALEFR | Additional Living Expense/Fair Rental Value |
| AMBLA | Automobillia |
| APPSY | Appreciation Security |
| ASCPL | Animal Liability Sub-Limit |
| BBCTR | Bareboat Charter  |
| BLDGE | Specific Building Exclusion |
| BLIFT | Boat Lift  |
| BRCHW | Breach of Warranty  |
| BRGLR | Residence Burglary |
| BRISK | Builder’s Risk Renovation and / or New Constru |
| BWSTR | Bow To Stern  |
| CHFSG | Chartered Fishing Guide |
| CLLTR | Collector Coverage |
| CPTCW | Captain and Crew  |
| DSTRL | Disaster Relocation  |
| EPRPL | Extended Parts Replacement  |
| ESFSH | Excess Sale of Fish  |
| FDS | Fire Department Service Charge  |
| GNPRS | Genuine Parts Security |
| GPDL | Golf Cart Physical Damage and Liability Extens |
| HAUL | Haul Out |
| LIABE | Liabiliy Exclusion |
| LLPL | Landlord Personal Injury |
| LVBRD | Liveaboard |
| MDEPL | Mold Exclusion - Premises Liability |
| MLDLE | Mold Exclusion - Personal Liability |
| MLDPE | Mold Exclusion - Property |
| MOLDP | Mold and Remediation - Property |
| NTCLC | Nautical Collectibles |
| OCCCH | Occasional Charter |
| PASSE | Passenger Liability Excluded |
| PMRPL | Property Manager - Premises Liability  |
| PMSL | Premises Liability  |
| PORTR | Port Risk  |
| PRFAN | Professional Angler |
| PRTIN | Protection and Indemnity |
| ROOFE | Roof Exclusion  |
| SERLN | Service Line Coverage |
| SRESL | Secondary Residence Liability  |
| SRHRS | Search and Rescue |
| STRLE | Storage Limitation Exclusion |
| SUBWE | Subrogation Waiver Exclusion |
| TFTBR | Theft While Being Rented |
| TOWEE | Towing and Emergency Expense  |
| TRIPC | Trip Collision |
| TRNFE | Tournament Fee  |
| WHANT | Windstorm and Hail Buy-Back for Antennas |
| WSLEX | Watersports Liability Exclusion |
| COATF | COLORADO AUTO THEFT PREVENTION FEE |

# Class Codes

Listed below are the most commonly used class codes for all Lines of Business.

| **CLASS CODE** | **CLASS DESCRIPTION** |
| --- | --- |
| 1010 | MH LINE OF BUSINESS OWNER OCCUPIED |
| 1011 | M/H OWNER OCCUPIED-BYLINE |
| 1020 | TENANT LINE OF BUSINESS TENANT OCCUPIED |
| 1030 | MH LINE OF BUSINESS RENTAL |
| 1040 | MH LINE OF BUSINESS COMMERCIAL |
| 1050 | MH LINE OF BUSINESS SEASONAL/SECONDARY |
| 1051 | M/H SEASONAL - BYLINE |
| 1099 | ERRORS AND OMISSIONS |
| 1101 | MH-OWNER OCCUPIED |
| 1104 | MH-TENANT OCCUPIED |
| 1107 | MH-COMMERCIAL |
| 1108 | MH SEASONAL PROTECTED |
| 1111 | MH PHYSICAL DAMAGE - O OCC FP |
| 1130 | MH PHYSICAL DAMAGE - RENTAL FP |
| 1151 | MH PHYSICAL DAMAGE - SEASONAL FP |
| 1191 | MH-NONOWNER-RENTAL-OTHER |
| 1301 | MHO-OWNER |
| 1302 | NON-DESIGNATED P/T GOLD STAR PLAN |
| 1304 | PREFERRED PARK/NONDESIGNATED-P/T |
| 1305 | MHO MERIT PLAN NON-DESIGNATED P/T |
| 1306 | MHO SELECT PLAN NON-DESIGNATED P/T |
| 1307 | MHO ELITE PLAN NON-DESIGNATED P/T |
| 1308 | PROTECTOR-NONDESIGNATED P/T |
| 1309 | SENTINEL-NON-DESIGNATED PROTECTED TIED |
| 1401 | TENANT OWNER-TENANT |
| 1501 | HOLIDAY TRAVEL TRAILER-OWNER OCCUPIED |
| 1502 | HTT - RENTAL OR COMMERCIAL |
| 1503 | TRAVEL TRAILER AIRSTREAM |
| 1601 | DEALERS OPEN LOT-REPORTING |
| 1602 | DEALERS OPEN LOT-NON REPORTING |
| 2010 | HO3-PKG SENIOR ELITE PROGRAM |
| 2011 | MH OWNER OCCUPIED FORM 3 DOUBLE WIDE |
| 2023 | HO-3 FORM PRINCIPAL RESIDENCE |
| 2025 | REPLACEMENT COST ON CONTENTS |
| 2041 | DWELLING PKG ACV |
| 2100 | SPECIAL HO/MODIFIED HO-10 |
| 2101 | STANDARD DWELLING FIRE |
| 2102 | DWELLING FIRE FOR MOBILE HOME RENTAL |
| 2103 | DP-1 NON-STANDARD OWNER OCC |
| 2110 | DP-1 STANDARD OWNER OCC |
| 2111 | DW - 3 & 6 MONTH VACANT FOR MOBILE HOMES |
| 2112 | DW-12 MONTH VACANT FOR MOBILE HOMES |
| 2120 | DP-1 NON-STANDARD PKG OWNER OCC |
| 2125 | B&C - LOW VALUE DWELLING |
| 2126 | DP-1 O OCC NON-ADMTD COAST |
| 2201 | MO OWNER OCCUPIED BUREAU CO SUB CHG |
| 2270 | RENTERS PROTECTION PROGRAM |
| 2281 | MORTGAGE FIRE POLICY |
| 2283 | MTG FIRE REAL ESTATE OWNED (REO) |
| 2285 | MTG FIRE SURPLUS LINES REO |
| 2286 | COMMERCIAL BUILDINGS LENDER PLACED FLOOD |
| 2287 | BLANKET MORTGAGE SECURITY PRGM - MH |
| 2288 | MORTGAGE FIRE 1ST PROTECTOR NON PACKAGE |
| 2289 | MTG FIRE COMMERCIAL FIRE |
| 2400 | HO-1 STANARD HOMEOWNERS PACKAGE |
| 2401 | RENTERS INSURANCE PROGRAM |
| 2405 | SURPLUS LINES - HO1 |
| 2406 | COASTAL NON-ADMITTED HO-3 |
| 2410 | PREFERRED HO3 PKG PRG |
| 3010 | TRAVEL TRAILER OWNER OCCUPIED |
| 3020 | TRAVEL TRAILER OWNER OCCUPIED STATIONARY |
| 3030 | TRAVEL TRAILER RENTAL |
| 3040 | COMMERCIAL TRAVEL TRAILER |
| 3090 | ANIMAL TRAILER PROGRAM |
| 4000 | M/H BANK VSI |
| 4100 | CREDIT BOND |
| 4200 | LENDERS INDEMNITY PROT |
| 4210 | CPP STD. RATE |
| 4211 | INVOLUNTARY UNEMPLOYMENT - OTHER |
| 4212 | LEASED PROPERTY PROGRAM |
| 4219 | CPP-NC MOBILE HOME |
| 4220 | WATERBED LIABILITY PROGRAM |
| 4230 | CREDIT PROPERTY PROGRAMS |
| 4240 | GAPP - INDIVIDUAL LOANS/LEASES |
| 4300 | AUTO BANK VSI |
| 4663 | TRUCK-TRACTORS |
| 4683 | SEMI-TRAILERS |
| 4693 | SURPLUS LINES - TRUCK PHYSICAL DAMAGE |
| 4700 | MC - TOURIDER - VALUE RATED |
| 4701 | MC - CLASS D |
| 4702 | MC - CLASS INLAND MARINE |
| 4705 | H MC STANDARD CLASS A |
| 4706 | H AA MOTORCYCLE |
| 4707 | SELECT - CYCLE CONCOURSE 1,000 MILE PLAN |
| 4710 | SNOWMOBILE STANDARD |
| 4800 | COMMERCIAL-AUTOMOBILE |
| 4801 | PARK AUTO |
| 4802 | DEALER AUTO |
| 4803 | RV DEALER-AUTO |
| 4804 | BOAT DEALER-AUTO |
| 4805 | MINI-STORAGE-AUTO |
| 4806 | SUPPLIERS-AUTO |
| 4807 | TRADE ASSOCIATION-AUTO |
| 4820 | COMM AUTO-INN KEEPERS |
| 4821 | COMM AUTO-CANOE LIVERY |
| 4840 | COMM HS ASSOC-AUTO |
| 4842 | COMM AUTO-SKI/CC CLUBS |
| 4844 | COMM AUTO-AM BASEBALL |
| 4846 | COMM AUTO-MINOR L-BASEBALL |
| 4850 | SURPLUS LINES - DEALER OPEN LOT |
| 4887 | MOTORCYCLE RENTAL PROGRAM |
| 4888 | MOTOR HOME/TRAVEL TRAILER EXCESS RENTAL |
| 4889 | MOTOR HOME RENTAL SECONDARY PROGRAM |
| 4899 | ASSIGNED RISK - COMMERCIAL AUTO |
| 4900 | ANTIQUE AUTO-1000 MILE PLAN |
| 4901 | CLASSIC AUTO-1000 MILE PLAN |
| 4902 | COLLECTIBLE-1000 MILE PLAN |
| 4903 | EXOTIC AUTO LOWER VALUE 1,000 MILE PLAN |
| 4904 | STREET ROD-1000 MILE PLAN |
| 4905 | CUSTOM-1000 MILE PLAN |
| 4906 | ELITE MIXED CLASSES-1000 MILE PLAN |
| 4907 | EXOTIC 100000 OR < - 7501 PLUS MILE PLAN |
| 4920 | COLLECTOR VEHICLE  |
| 4999 | ASSIGNED RISK - PRIVATE PASSENGER |
| 5100 | E&S COMMERCIAL PROPERTY-MONOLINE |
| 5101 | BUSINESS OWNERS POLICY PARK PROGRAM |
| 5102 | BUSINESS OWNERS POLICY DEALER PROGRAM |
| 5103 | COMMERCIAL PHYSICAL DAMAGE-PARK |
| 5104 | E&S COMM PKG |
| 5105 | PROPERTY ONLY - PARK |
| 5106 | COMMERCIAL PHYSICAL DAMAGE-DEALER |
| 5107 | PROPERTY ONLY - DEALER |
| 5108 | EQUINE-FARM & RANCH |
| 5120 | COMM INN KEEPERS-PKG |
| 5121 | COMM PKG-CANOE LIVERY |
| 5130 | CONVENIENCE PLUS BOP |
| 5131 | BOP DEALER DIVIDEND PROGRAM |
| 5133 | BOP RV DEALER |
| 5134 | BOP BOAT DEALER |
| 5135 | BOP MINI STORAGE |
| 5136 | BOP SUPPLIER |
| 5137 | BOP TRADE ASSOCIATION |
| 5140 | COMM HS ASSOC-PKG |
| 5142 | COMM PKG-SKI/CC CLUBS |
| 5144 | AMATEUR SOCCER-COMM PKG |
| 5146 | COMM PKG-MINOR L-BASEBALL |
| 5150 | SURPLUS LINES - COMMERCIAL PROPERTY |
| 5151 | SURPLUS LINES - COMMERCIAL PACKAGE |
| 5155 | SURPLUS LINES - COMMERCIAL DWELLING PROG |
| 5160 | ADMT-BARS/TAVERNS/CLUBS SPEC COAST |
| 5161 | ADMT-VACANT PRTY SPEC COAST |
| 5200 | E&S COMMERCIAL GENERAL LIABILITY-MONOLIN |
| 5201 | COMMERCIAL UMBRELLA LIABILITY |
| 5202 | COMMERCIAL SKI LIABILITY-SCHOOL |
| 5203 | COMMERCIAL SKI LIABILITY-CLUB |
| 5204 | CONCESSIONAIRE LIABILITY |
| 5205 | TOWN & COUNTRY COMMERCIAL LIAB MONOLINE |
| 5220 | SECURITY GUARDS-GL |
| 5221 | COMM GL-CANOE LIVERY |
| 5240 | COMM HS ASSOC-GL |
| 5242 | COMM GL-SKI/CC CLUBS |
| 5244 | COMM GL-AM BASEBALL |
| 5246 | COMM GL-MINOR L-BASEBALL |
| 5250 | SURPLUS LINES-GENERAL LIABILITY |
| 5260 | COMM ERRORS & OMISSIONS-PROFESLIABILITY |
| 5600 | COMM INLAND MARINE-BUILDERS RISK |
| 5610 | SURPLUS LINES - IM BUILDERS RISK |
| 5999 | ACCIDENT AND HEALTH COVERAGE |
| 6100 | MOTOR HOME RV LOB PREFERRED PROGRAM |
| 6105 | H RV CLASS A |
| 6114 | TRAVEL TRAILER SUMMIT PROGRAM |
| 6115 | H TT 5TH WHEEL |
| 7100 | GOLF CART PHYSICAL DAMAGE OR LIABILITY |
| 7221 | STORED PROPERTY PROGRAM |
| 7222 | DEDUCTIBLE REIMBURSEMENT PRGM |
| 7223 | TENANTS INSURANCE PROGRAM |
| 7300 | ANIMAL MORTALITY |
| 7400 | HOME SERVICE PLAN-MBI-NEW HOMES |
| 7401 | AMERICAN HOME GUARD PLUS 3 - NEW - SP |
| 7402 | SERVICE SENTRY-ESC-NEW HOMES |
| 7403 | IDEAL HOME SERVICE PLAN FLORIDA -NEW-SP |
| 7420 | IN-BOARDED EXT WARR-NEW HOMES-IC |
| 7421 | REPO PRIVATE LABEL - USED - NR/WARRANTY |
| 7422 | IN-BOARDED EXT WARR-NEW HOMES-FOXPRO |
| 7511 | POWER BOATS |
| 7512 | SAIL BOATS |
| 7513 | HOUSEBOATS/PONTOON BOATS |
| 7514 | JET SKI |
| 7515 | MANUALLY POWERED BOATS |
| 7516 | SKI PROTECT PROGRAM PACKAGE POWER BOATS |
| 7517 | WET JET EXTENDED WARRANTY |
| 7518 | BOSTON WHALER PROGRAM |
| 7519 | AMIG WATERCRAFT PROGRAM - INLAND MARINE |
| 8800 | PKG PRODUCT DEALER BOND |
| 8850 | TENANT BOND - COMMERCIAL |

# Commission Download Data

|  |
| --- |
| **This is the format for the input file to AL3 Commission Processing**  |

|  |  |
| --- | --- |
| **Field** | **Length** |
| COMPANY NUMBER | 3 |
| POLICY NUMBER | 10 |
| AGENT NUMBER | 6 |
| LINE OF BUSINESS | 2 |
| PAYMENT TYPE | 3 |
| NEW/RENEW INDICATOR | 1 |
| EFFECTIVE DATE | 6 |
| EXPIRATION DATE | 6 |
| INSUREDS LAST NAME | 15 |
| INSUREDS FIRST NAME | 10 |
| AGENT PREMIUM AMOUNT | 10 |
| AGENT COMMISSION RATE | 5 |
| AGENT GROSS COMMISSION | 10 |
| AGENT NET COMMISSION | 10 |
| AGENT COMMISSION UNRELEASED | 10 |
| AGENT SUB PRODUCER NUMBER | 6 |
| AGENT SUB PRODUCER NAME | 35 |
| AGENT SUB PRODUCER PREMIUM AMOUNT | 10 |
| COMMISSION RATE | 5 |
| SUB PRODUCER COMMISSION AMOUNT | 10 |
| PROCESS DATE | 6 |

# APPENDIX B

## Policy Download Data

Policy Information

Policy Number

Company Number

Agent Number

Policy Status

Policy Expiration Date

Sub Agent (Branch & Dealer)

Class Code

Line of Business

Effective Date (Original Effective Date)

Current Effective Date (Current Term)

Full Term Premium

Written Premium

Rein-Co Number

Insured Information

Name (Last & First)

Address including:

Street

City

State

Zip & Suffix

Birth date

Marital Status

Occupation

Telephone (Home & Work)

Social Security Number

Rating Address

Alternate Unit Location including:

Address

Street

City

State

Zip & Suffix

Rating/Underwriting Information

Unit Number

State Number

Territory Number

County Name

Term

Rating Zip

Chart

Unit Year

Rate Effective Date

Watercraft Information

Unit Number

Serial Number

Make

Length

Construction Code

Purchase Date

Purchase Price

Boat Type

Boat Speed

Prop Construction

Motor CC

Number Passengers

Boat Weight

Navigational Territory

Total Horsepower

Lay-up Dates (1 & 2)

Start Date

End Date

Supplemental Watercraft Property

Type

Year

Serial Number

Description

Limit Liability

Motor Miles/Hour

Motor Horsepower

Storage Location:

City

State

Zip & Suffix

Dock Location

City

State

Zip & Suffix

Marina

Driver Information

(Included with watercraft policies motor sports & RV)

Name (Last & First)

Sex

Birth Date

License Number

License State

Social Security Number

Percent of Operation

Years of Experience

Marital Status

Relation to Insured

Accident/Violation Data

Codes

Fault Indicator

Description

Date

Points

Declared

Principal Driver Indicator

Occupation

Training Indicator and Definition

Good Student Indicator

License Suspension

Physical Impairment

Mobile Home Information

Unit Number

Serial Number

Make

Length

Width

Construction Code

Location Code

Purchase Date

Purchase Price

Feet to Hydrant

Miles to Fire Station

Swimming Pool Indicator

Construction Class Code

Number of Families

Fire District

Supplemental Heating

Vacancy Reason

Park Name

Market Value

Square Feet

Earthquake Zone

Scheduled Personal Property Information

(Included with mobile home policies)

Identification Number

Category

Category Description

Insured Amount

Cancel/Non-Renewal Information

Cancellation Date

Reinstatement Date

Calculation Code

Requested By Indicator

Reason

Notice

Coverage Information

Unit Number

Status Code

Effective Date

Expiration Date

Coverage Description

Limit Liability

Deductible

Full Term Premium

Lien holder Information

Unit Number

Lien Number

Account Number

Name

Address

Street

City

State

Zip & Suffix

Recreational Vehicle Information

Unit Number

Year

Make

Model

Body Type

VIN Number

Cost New

Purchase Date

Class

Number of Drivers

Garage Description

Anti Theft Device

Air Bag

Passive Restraint

Miles to Work

Use Information:

Days Per Week

Odometer

Annual Mileage

Anti Lock Brakes

Length

Club Mileage

Pleasure Mileage

Prime Residence

Trailer Information:

Year

Description Value

Motor Sports Information

Unit Number

Year

Make

Model

Vin Number

Cost New

Purchase Date

Market Value

Number of Drivers

Annual Mileage

CC-Size

Accessories (Motor Cycle)

Trailer Information (Snow Mobile)

**Collector Vehicle Information**

Unit Number

Year

Make

Model

VIN Number

Unit Modification

Current Value

Purchase Date

Annual Mileage

Odometer Mileage

Class - Sub Class Code

Mileage Plan Code

Endorsement Information

Unit Number

Endorsement Number

Date

Additional Insured Information

Unit Number

Status

Name

Address Including:

Street

City

State

Zip & Suffix

Interest Type

Types of Transactions

New Business

Renewal

Policy Changes

Cancellation

Reinstatement

##