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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 Advantage	CAIR	INSTAR	Quomation
Agency Software	CIM-DATA	IRS-AIMS	Record Guardian Tech
Agency Solution	CSSI	ITC	SIS
Agency Systems	Doris	JENESIS	SPAN2
Agency Technology	EBIX	Keal Technology	Special Agent
Agents Choice	FSC	Mass Ins Systems	TAM of Canada
AMS	GBS	MI Assistant	VRC Insurance System
Applied	HARTE	MMIS	Xanatek
Assurance	Hawksoft	NASA	XDTI
Brooke Corp	INS.Automation	Quick Quote	Zycomp

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

0770003560956	
Co. #	Policy #

### 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

070 050505050	
Co. #	Policy #

## 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
FMFEE	Florida State Fire Marshal Regulatory Assessment and Surcharge
FLCEA	Florida Citizens Emergency Assessment Fee
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
LACEA	Louisiana Citizens Fair Plan Regular Assessment
LACME	Louisiana Citizens Fair Plan Market Equalization Charge
LCPME	Louisiana Citizens Coastal Plan Market Equalization Charge
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
NYFIF	New York Fire Ins. Fee Surcharge
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

<b>Code</b>	<b>Description</b>
WVMVF	West Virginia Mandatory Volunteer Fire Dept Surcharge
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
WNDS	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	Mobilowners Amendment
FLDED	Flood
25MLD	\$25,000 INCLUDED
WDDDED	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

<b>Code</b>	<b>Description</b>
PERELE	DEDUCTIBLE-PERSONAL ELECTRONICS
TXFAIR	Texas Fair Plan

**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 REPLACEMENT
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
GERFD	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



<b>Code</b>	<b>Description</b>
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

Code	Description
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
CMPLC	COMPREHENSIVE & COLLISION DEDUCT



Code	Description
FTBI	FULL TIMER-BOD.INURY/ACCIDENT
OTC	DEDUCTIBLE ADJUSTMENT
COLL	DEDUCTIBLE ADJUSTMENT
NI	INSURED ONLY DEDUCTIBLE OF
CBWLD	COM BEN W/WORK LOSS ACCD'TL 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	EXCLUSION 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
	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

Code	Description
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)
PIIP	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

**H03 Special Form or H01 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
FAVT	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

Code	Description
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

Code	Description
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	CONDOMINIUM 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 MI Next Generation

This section contains the company unique codes for MI 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 LIQUID FUEL REM COVG ABVE GR
A26	ESC LIQUID 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
BIFAM	FAMILY MEMBER BODILY INJURY
BPCOB	Coordination Of Benefits – Excess Personal Injury Protection
CAVHF	California Consolidated Insured Vehicle Fee
CBI	LIABILITY – COMPULSORY BODILY INJURY AND PROPERTY
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
CPD	LIABILITY – COMPULSORY BODILY INJURY AND PROPERTY
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
ELFLI	ESCAPED LIQUID FUEL LIMITED LIABILITY
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
FLOOD	FLOOD
FLTMR	Full Timer
FTMP	Full Timer Medical Payments
FTPE	Full Timer Secured Storage Personal Effects
GTPIP	GUEST PERSONAL INJURY PROTECTION



HELMT	Helmet Collision Coverage
HMAFD	Historic MCCA Administrative Fee
HMCCA	Historic MCCA Fee
HUOS	HURRICANE – PERSONAL PROPERTY
LIMLW	LIMITATION ON LAWSUIT
MAF	MCCA Administrative Fee
MCHD	MCCA Historic Deficit
MCNH	MCCA Non Historic Deficit
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
NDRVR	NAMED DRIVER
NFBEN	NO FAULT BENEFIT
NJGFA	New Jersey Guaranty Fund Assessment of 0.9 %
NMDEX	NON MEDICAL EXPENSE BENEFIT
OSE	OTHER STURCTURES EXCLUSION
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
PIPEL	PERSONAL INJURY PROTECTION OTHER ECONOMIC LOSS
PIPES	Personal Injury Protection - Essential Service
PIPEX	PIP Exclusion of Benefits
PIPIC	Income Continuation
PIPIL	Personal Injury Protection
PIPML	PERSONAL INJURY PROTECTION MEDICAL LOSS
PIPOE	Personal Injury Protection - Other Expenses
PIPRE	Personal Injury Protection - Rehabilitation Expenses
PIPSL	Personal Injury Protection - Survivors' Loss
PIPSR	PERSONAL INJURY PROTECTION SUBROGATION RECOVER
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
SNKOS	Sinkhole – Other Structures
SNKPP	SINKHOLE – PERSONAL PROPERTY
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	Liability 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

CLASS CODE	CLASS DESCRIPTION
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

CLASS CODE	CLASS DESCRIPTION
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

CLASS CODE	CLASS DESCRIPTION
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