

**AIUA Voluntary Writings
Bordereau Listing
(Technical Guide To The
Requested Digital Format)**

**THE TECHNICAL GUIDE IS
SUBJECT TO CHANGE BASED ON THE
DEVELOPMENT OF THE UPCOMING AIUA
VOLUNTARY SUBMISSION
WEBSITE AND FEEDBACK.**

APPENDIX B

**PROCEDURES FOR REPORTING VOLUNTARY WRITINGS
TO THE ALABAMA INSURANCE UNDERWRITING ASSOCIATION IN THE
REQUESTED DIGITAL FORMAT**

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PROCEDURES FOR REPORTING VOLUNTARY WRITINGS
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Voluntary Writings

Alabama Insurance Underwriting Association (AIUA) requires that a Member seeking to receive annual credit for Essential Property Insurance written in eligible areas defined by AIUA be provided in a standard file format. This will benefit both AIUA and its Members by streamlining and improving the process in determining a Member's percentage of participation in the Association. This document details the required fields and file format for a Member's Voluntary Submission. An AIUA file containing addresses deemed ineligible or unable to locate will be provided to the Member during the correction phase, and the Member's return file containing their corrections.

Voluntary Submissions

File Format

The data being submitted shall be placed into an Excel .CSV file.

Vol. Submission File Name

The file name shall be submitted with the Company Name-Submission.csv. All records must be submitted in one file and on the same Excel Sheet.

Example File Name: AIUA-Submission.CSV

Excel Column Headers

AIUA has reserved the first 16 columns A-P. The first row will be header/title for the column's data values. The first 16 columns A-P should have the following header/title provided on the first row. Failure to match the headers will stop the file from being processed.

Column A: Address
Column B: City
Column C: Zip
Column D: Policy
Column E: Policy Suffix
Column F: Policy Type
Column G: Premium
Column H: Premium Transaction
Column I: Inception/Effective Date
Column J: Expiration Date
Column K: Premium Transaction Effective Date
Column L: Longitude
Column M: Latitude
Column N: NAICCode
Column O: Company Name
Column P: Sequence Number
Column Q: Rejected Reason

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Column R: AIUAID

Voluntary Writing Information

AIUA will validate the address to ensure that it is eligible, ineligible, or the address cannot be found. One piece of this validation considers the city and zip combination before sending it for further evaluation. If the city and zip combination fails, it will mark the record as ineligible.

Address Column: Provide the address in column A. This is a required field. The address should all be together in one column, only leading and trailing spaces should be removed. Please maintain the appropriate spaces in-between the address. City and Zip should not be part of the address field.

City Column: Provide the city in column B. This is a required field. Provide the city associated with the record. Remove leading and trailing blank spaces. Do not send an abbreviated city name as it will be rejected. The city must be spelled correctly, MG SPGS is not Magnolia Springs, Grand Bay CSA is not Grand Bay, EightMile is not Eight Mile.

Zip Column: Provide the zip code in column C. This is a required field. Provide the 5 digit zip. The plus 4 is not needed and the plus 4 will cause the record to be ineligible during the validation process. Remove leading and trailing blank spaces.

Policy Column: Provide the policy number in column D. This is a required field. This is the policy number a company uses to identify its policy within its system.

If the Policy Number is all digits, place a single quote in front of the Policy Number. This is to keep the Policy Number from being truncated when Excel CSV converts it to scientific notation.

Example: 123456789012, in the file it should be '123456789012.

The submitted Policy Number must be submitted and resubmitted in the same format provided to AIUA.

Example: If the policy number is submitted as RST-11111-01, and the Member needs to correct the policy's address, and returns the address along with the policy number in a different format such as R-S-T-11111-1, these are not the same, and the corrected record may not receive credit.

Policy Suffix Column: Provide the Policy Suffix in column E. This is the policy suffix used to identify a record. Remove leading and trailing spaces. If a company does not utilize a policy suffix, this column value can be left blank.

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Policy Type Column: Provide the Policy Type in column F. This is a required field. Remove leading and trailing spaces. As stated under AIUA's Rules and Procedures for Reporting Voluntary Writings **Definitions** section, the following policy types are defined as:

Commercial Multi- Peril (or "CMP") shall mean a policy that packages two or more insurance coverages protecting a commercial enterprise from various property and liability risk exposures, frequently including fire, allied lines, or various other coverages such as difference in conditions, and liability coverage, but not including automobile coverage. Typical CMP policies include the Commercial Package Policy and Business Owners policy forms. CMP policies must include Wind, Hail and Hurricane coverage to be submitted in an AIUA Voluntary Writings report.

Fire and Allied Lines (or "FAL") shall mean coverages generally written with personal lines property insurance, including the perils of fire, lightning glass, tornado, windstorm and hail, sprinkler and water damage, explosion, riot, and civil commotion. Typical FAL policies include Dwelling Fire and Extended Coverage policy forms or Commercial Monoline Fire and Allied Lines policy forms. FAL policies must include Wind, Hail, and Hurricane coverage to be submitted in an AIUA Voluntary Writings report.

Homeowners (or "HO") shall mean a package policy combining real and personal property coverage with personal liability coverage. Coverage is applicable to the dwelling, appurtenant structures, unscheduled personal property, and additional living expenses. Typical HO policies include HO forms 1 through 5, Rental Dwelling, Condominium Owners, and Mobile Homeowners (at a fixed location). HO policies must include Wind, Hail, and Hurricane coverage to be submitted in an AIUA Voluntary Writings report.

The following codes must be used to identify a Policy Type when submitting:

- 1) CMP
- 2) FAL
- 3) HO

Failure to use these codes will result in the record being marked as ineligible and will be returned for correction.

Premium Column: Provide the Premium in column G. This is a required field. A policy's premium should correspond with the Premium Transaction column. The Premium should be presented as a positive, negative, or 0 amount.

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Premium Transaction Column: Provide the Premium Transaction in column H. This is a required field. These codes must be used to identify the premium transaction:

- 1) N = New Business
- 2) R = Renewal
- 3) E = Endorsement
- 4) C = Cancellation.
- 5) RE = Reinstatement

Failure to use these codes will result in the record being considered ineligible for premium consideration and returned for correction during the correction cycle.

Inception/Effective Date Column: Provide the policy's Inception/Effective Date in column I. This is a required field. This is the date on which coverage is effective. The date format should be "mm/dd/yyyy". Failure to supply the policy's effective date will result in the record being rejected.

Expiration Date Column: Provide the Expiration Date in column J. This is a required field, and is the date on which coverage is set to expire. The date format should be "mm/dd/yyyy". Failure to supply an expiration date will result in the record being rejected.

Premium Transaction Effective Date Column: Provide the Premium's Transaction Effective Date in column K. This is a required field for Cancellation, Reinstatement, and Endorsement transactions. It is not required for New Business or Renewal transactions. The date format should be "mm/dd/yyyy". Failure to supply the Premium Transaction date will result in the record being rejected.

Longitude Column: Optional Field, column L. This is the Longitude of the covered property. This needs to be a decimal applied field, please format so that all decimals are available in this column. If it's not available leave it blank.

Latitude Column: Optional Field, column M. This is the Latitude of the covered property. This needs to be a decimal applied field, please format so that all decimals are available in this column. If it's not available leave it blank.

NAICCode Column: Required Field. Provide the company's NAIC code in column N.

Company Name Column: Required Field. Provide the Company Name in column O. If using a group NAIC, then report the group NAIC name.

Sequence Number Column: Required Field in column P. This should be a number, and provided by the company, it's an ID, primary key, to help a company locate and correct errors. It should be unique for each record in the file, 1, 2, 3, 4, and etc. This Sequence Number will be returned to the company in the error files. Maintain the sequence number throughout the filing process.

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Rejected Reason Column: Not required for submission. Column Q, AIUA reserves this column to return a Rejected Reason.

AIUAID Column: Not required- column R, AIUA reserves this column to return an associated AIUA ID with the provided sequence number when a policy is rejected.

Ineligible/Rejected Records on Voluntary Submissions

After a file has been submitted, the address information and data supplied will be reviewed to determine eligibility and AIUA Voluntary rules are satisfied. A policy that is determined to be ineligible, in violation of AIUA Standards for reporting, or unable to locate will be returned for further evaluation, correction, or complete rejection.

File Format

The file returned containing the policies that need further review will be an Excel .CSV file.

Ineligible Address File Name

The file name returned will be Company Name-Ineligibles.csv.

Example: AIUA-Ineligibles.csv

Excel Column Headers

The first row will contain header information to identify that data that will be sent in the subsequent rows.

Column A: Address
Column B: City
Column C: Zip
Column D: Policy
Column E: Policy Suffix
Column F: Policy Type
Column G: Premium
Column H: Premium Transaction
Column I: Inception/Effective Date
Column J: Expiration Date
Column K: Premium Transaction Effective Date
Column L: Longitude
Column M: Latitude
Column N NAICCode
Column O: Company Name

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Column P: Sequence Number
Column Q: Rejected Reason
Column R: AIUAID

Ineligible/Rejected Address Data

Address Column: Address supplied from the submission file.

City Column: City supplied from the submission file.

Zip Column: Zip code supplied from the submission file.

Policy Number Column: Policy Number supplied from the submission file.

Policy Suffix Column: Policy Suffix supplied from the submission file. If no values are sent, no values will be returned.

Policy Type Column: Policy Type supplied from the submission file.

Premium Column: Premium supplied from the submission file.

Premium Transaction Column: Premium Transaction supplied from the submission file.

Inception/Effective Date Column: Effective Date supplied from the submission file.

Expiration Date Column: Expiration Date supplied from the submission file.

Premium Transaction Effective Date Column: Premium Transaction Effective Date supplied from the submission file.

Longitude Column: Longitude supplied from the submission file.

Latitude Column: Latitude Column supplied from the submission file.

NAICCode Column: NAIC supplied from the submission file.

Company Name Column: Company Name supplied from the submission file.

Sequence Number Column: Unique Sequence Number provided by the voluntary company. Maintain the sequence number throughout the filing process.

Rejected Reason Column: Reason record is being rejected for not meeting specifications

AIUAID Column: ID assigned by AIUA to the individual record reported

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Corrections Return on Voluntary Submissions

After corrections are made, all records must be returned along with the corrections. This is a full replacement of any previous filings. All validations will be reprocessed against the correction file to determine eligibility.

File Format

The file being resubmitted will be an Excel .CSV file.

Corrections Return File Name

The file name returned will be CompanyName-Corrected.csv.

Example: AIUA-Corrected.csv

Excel Column Headers

The first row will contain header information to identify the data that is being returned.

Column A: Address
Column B: City
Column C: Zip
Column D: Policy
Column E: Policy Suffix
Column F: Policy Type
Column G: Premium
Column H: Premium Transaction
Column I: Inception/Effective Date
Column J: Expiration Date
Column K: Premium Transaction Effective Date
Column L: Longitude
Column M: Latitude
Column N: NAICCode
Column O: Company Name
Column P: Sequence Number
Column Q: Rejected Reason
Column R: AIUAID

Correction Return Data

Follow the same rules applied to the original submission file. The Sequence Number must maintain its original order. The AIUAID must be returned when it's available.

Address Column: New or original submitted address.

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City Column: New or original submitted City.

Zip Column: New or original submitted Zip code.

Policy Column: Submitted Policy Number.

Policy Suffix Column: Submitted Policy Suffix.

Policy Type Column: Corrected or Submitted Policy Type.

Premium: Submitted premium, do not change, if it is could cause the correction to be rejected.

Premium Transaction Column: Corrected or Submitted Premium Transaction.

Inception/Effective Date Column: Corrected or submitted Inception/Effective Date.

Expiration Date Column: Corrected or submitted Expiration Date.

Premium Transaction Effective Date Column: Corrected or submitted Premium Transaction Effective Date.

Longitude Column: Corrected or submitted Longitude.

Latitude Column: Corrected or submitted Latitude.

NAIC Column: Corrected or submitted NAIC number.

Company Name Column: Company Name from the submission file.

Sequence Number Column: Unique Sequence Number provided by the voluntary company. Maintain the sequence number throughout the filing process.

Rejected Reason Column: If an AIUA Rejected Reason was supplied, it must be returned with the corresponding Sequence Number.

AIUAID Column: If an AIUA ID has been supplied in the Ineligible file, it must be returned with corresponding Sequence Number.

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APPENDIX C

USPS Postal Addressing Standards

Follow the USPS Postal Address Standards Publication 28 when submitting the bordereau listing.

USPS Postal Publication 28 – Postal Addressing Standards Website:

<http://pe.usps.gov/text/pub28/welcome.htm>

(This publication may be updated, so be sure to always follow the latest Publication posted by the USPS.)

Voluntary Website Access and Instructions

Voluntary website access and instructions can be found on AIUA's website under Voluntary Writings.

https://aiua.org/pages/voluntary_writings

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Line Item Validations

1) Policy Dates

- a) AIUA will require the companies to submit three dates: the policy's inception/effective date, expiration date and premium transaction effective date.
- b) The premium transaction effective date for a policy is the date on which coverage for that particular transaction is effective.
- c) Rules:
 - i) If the Inception/Effective Date Year is two or more years from voluntary reporting year, reject the policy. Example: Voluntary Reporting Year 2016, reject all line items that have Effective Dates that are in the year 2014.
 - ii) If the Inception/Effective Date Year is one year from the voluntary reporting year and the policy transaction effective date is in the voluntary year, allow the line item.
- d) Error Message: Invalid Effective Date.

2) Policy Types

- a) Confirm that the Policy Type submitted on this line item is one of the predefined Policy Types allowed by AIUA.
 - i) HO
 - ii) Fire/Allied Lines (FAL)
 - iii) CMP
- b) Error Message: Invalid Policy Type.

3) City / Zip Code

- a) Confirm that the City and Zip Code on the line item have a city and zip code combination in which AIUA provides coverage. If the city and zip code combination do not match with an area covered by AIUA, the line item will be rejected. Misspelling of a city name will cause the line item to be rejected.
- b) Error Message: Invalid City/Zip code.

4) Geocode

- a) AIUA passes the Address through Google's mapping engine to obtain a latitude and longitude for the line item. If Google is unable to interpret the address into a specific enough latitude and longitude, the line item will be rejected.
- b) Error Messages:
 - i) Failed to check address. Please re-submit the record as is.
 - (1) Google failed to respond to the request. There may not be a problem with this line item but it will be rejected until the file is reprocessed. Please resubmit the record as is, reload the file, to re-run through the validation process.

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- ii) Bad Address.
 - (1) Google was unable to find this address. Please review the address and make any necessary corrections.
- iii) Bad Address. Address too vague. Partial Match.
 - (1) Google returned multiple hits for this address. You may need to be more exact with your address. Sometimes google may return this even with an exact address. If you are unable to get this record to pass the geocoding validation even though you have the address exactly correct, contact AIUA to manually review this line item.
- iv) Bad Address. No matches.
 - (1) Google was unable to find this address. Please review the address and make any necessary corrections.
- v) Bad Address. Address too vague.
 - (1) Google has returned an approximate location such as the center point on a street and not an exact address. Please review the address and make any necessary corrections.
- 5) Zone
 - a) Based on the latitude and longitude obtained the Geocode validation step, AIUA compares the values against the map of the defined coverage zones. If the property is not within the limits of the coverage zone the line item will be rejected.
 - b) Error Message: Address is not in a coverage zone.
- 6) NAIC Number
 - a) This validation is to ensure that the line items included in the uploaded file are related to the company or group for which you are submitting the file.
 - b) Error Messages:
 - i) Company is part of a group and not set to report individually.
 - (1) If you are reporting for a company that is a part of a group and not set to report individually you must submit the item with the group and not on the company directly. The line item will be rejected.
 - ii) The NAIC number does not match with the company for which you are submitting.
 - (1) The NAIC number on each line item must correspond with the company for which you are submitting the report. If the NAIC number doesn't match with the company you are reporting, the line item will be rejected.

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- iii) Company is not listed in the system. Please contact AIUA regarding this NAIC number.
 - (1) You may have an invalid NAIC number on your record. Alternatively, the NAIC number may not be defined in the system for this company. Check the line item and make a correction if necessary. If the NAIC number is correct, please contact AIUA to notify them that this NAIC number is not defined in the system. The line item will be rejected.
- iv) Company is set to report individually and cannot be included in this group.
 - (1) If you are reporting for a group and you have included an NAIC number that has been set to report individually (meaning separate from the group) then this NAIC cannot be included as part of the group submission and the line item will be rejected.
- v) Company is not part of the group for which you are reporting.
 - (1) If you are reporting for a group, the NAIC number must correspond with the company being reported not the group. Also, the company must be a part of the group for which you are submitting the report. If you use the group NAIC number, the line item will be rejected.