

RULES AND PROCEDURES FOR REPORTING VOLUNTARY WRITINGS
TO THE ALABAMA INSURANCE UNDERWRITING ASSOCIATION

RULES AND PROCEDURES FOR REPORTING VOLUNTARY WRITINGS

Alabama Insurance Underwriting Association

EFFECTIVE
1/1/2018

This manual (including any attachments) has been prepared for the exclusive use and benefit of AIUA member companies and solely for the purpose for which it is provided. We do not accept any liability if this report is used for an alternative purpose from which it is intended.

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As provided in the Plan of Operation, a Member may receive annual credit for Essential Property Insurance that includes coverage for the peril of wind voluntarily written in Eligible Areas as defined by Alabama Insurance Underwriting Association (AIUA) and approved by the Commissioner of Insurance, thereby reducing or eliminating its percentage of participation in the Association. Such credit is conditioned, however, upon compliance with the following rules and procedures. See Plan of Operation and AIUA Dwelling Program Manual for a description of eligible areas.

A. Reporting of Voluntary Writing

The Rules pertaining to reporting of voluntary writing in the eligible areas are as follows:

1. **Form** -- Members must submit to the Association a bordereau listing of all qualifying policies written in the Eligible Areas during the calendar year. The Association requires the bordereau listing to be in the format specified in the AIUA Voluntary Writing Bordereau Listing (Technical Guide) provided in Appendix B. Any information not contained in the specified format pertaining to the bordereau listing will not be considered. "Premiums" or "Voluntary Premiums" for purposes of reporting voluntary writings means the Net Direct Premiums written by a Member for property insurance that includes coverage for the peril of wind, voluntarily written in Eligible Areas as defined by the Association and approved by the Commissioner. Premiums must be reported by type of policy, i.e., "Fire and Allied Lines", "Homeowners", "Mobile Homeowners", or "Commercial Multi-Peril." Please refer to definitions and the technical

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guide on how to map and report the policy types.. The file format will be evaluated and all records will be rejected if the required format is not used. Policy Information and addresses will be evaluated to determine a record's eligibility. The technical guide will provide how a policy's information will be evaluated. Policy information or addresses deemed potentially ineligible or unable to locate will be returned to the submitting Member. Members will then be allowed 30 days to correct policy information and provide corrected policy addresses deemed potentially ineligible or unable to locate. All policy addresses still deemed ineligible or unable to locate after the 30 day re-evaluation period will not be considered in determining a Members' participation percentage. All Automobile premiums and Farm premiums must be eliminated from all reported policy premiums.

2. **Content** – Please refer to the Technical Guide in Appendix B detailing the required format and information.

Members must report all additional premium transactions on policies previously reported, such as additional premium endorsements. Members must also report all return premiums on policies previously reported, including cancellation of policies, and return premium endorsements. The Association reserves the right to reject any report of voluntary writings that fails to contain the required content.

3. **Timing** -- Any annual voluntary electronic filing report must be submitted between January 1 and March 31 in the format specified in Appendix B. No credit will be

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given for reports of voluntary writings received after March 31, except as provided in subpart 6 below.

4. **Group Members Credit** -- Members within an insurance group may elect to report their voluntary writings, and have them applied, on a group basis. If an insurance group elects to file a group report of voluntary writings, its members' reports of statewide premium writings must also be reported on a group basis for the purpose of calculating annual participation.

5. **Audit** -- The Association will audit all reports of voluntary writings and return any that are incomplete, inaccurate or otherwise questioned. The Association may audit policy data and information for all of the voluntary writings submitted for credit against future assessments. No Member will be required to submit more than one hundred (100) declaration pages for purposes of such audit. Requested audit material must be received by AIUA no later than May 20. Failure to comply will cause the Members entire report to be rejected. Any report reflecting no return premiums will automatically be questioned as to validity unless the reporting Member certifies on the bordereau that no cancellations or return premium endorsements on previously reported policies were processed during the reporting period. If a Member continues to have an unacceptable error rate, the Association may require that the Member file copies of its daily reports and endorsements in addition to its bordereau.

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6. **Corrections and Revisions** -- After the March 31 reporting deadline, a Member shall have thirty (30) days in which it may correct errors or omissions in its report (made in good faith) without penalty. Corrections may be uploaded until April 30 at 11:59:59PM. Corrections submitted after this period will be rejected. However, no such “correction” shall be accepted from any Member which fails, in the first instance, to submit a report by the March 31 deadline. In other words, this rule shall NOT operate to effectively extend the reporting deadline past March 31.

B. Computation of Credit for Voluntary Writings

After the annual reports of voluntary writings have been audited, the Association shall notify each reporting Member of the total amount of its voluntary writings qualifying for credit. That determination and notice shall constitute an “action or decision” of the Association under Section VIII of the Plan of Operation, after which each Member shall have thirty (30) days to appeal.

Credit for voluntary writings shall be calculated on the basis of 100% of written premium for Fire and Allied Lines policies in the AIUA Eligible Areas, 75% of written premium for Homeowners and Mobile Homeowners policies in the AIUA Eligible Areas, and 50% of written premium for Commercial Multi-Peril policies in the AIUA Eligible Areas.

Premiums for policies excluding wind and hail coverage are not eligible for credit. Automobile premiums and Farm premiums are not eligible for credit.

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C. Computation of Participation

1. **Annual Percentage of Participation** -- As provided in the Plan of Operation, each Member shall participate in the Association's writings, expenses, profits and losses in the proportion that its net direct premiums in the entire State bears to the aggregate net direct premiums written in the State by all Members of the Association, subject to adjustments prescribed by the Board through these Rules and Procedures. The Association shall compute the Members' percentage of participation according to the worksheet formula contained in Appendix A. As soon as practicable each year, the Association shall determine and notify each Member of its percentage of participation. Such determination and notice shall constitute an "action or decision" of the Association under Section VIII of the Plan of Operation, after which any member shall have (30) days within which to appeal the computation of its participation percentage. Anything to the contrary notwithstanding, such right of appeal shall only apply to the percentage participation determination and not to prior decisions of the Association.

2. **Subsequent Computations** -- Whenever it becomes necessary to recompute the Members' participation before an Association year is closed, each Member shall have thirty (30) days after notice of the revised participation to appeal that computation. As in all other instances, however, and anything to the contrary notwithstanding such right of appeal shall not extend to any earlier computation or determination by the Association.

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D. Website Submission

1. **Technical Requirements** – Member Companies must report voluntary writings through website submission, using the AIUA Voluntary Submission Website, in compliance with the procedures stated in the AIUA Voluntary Writings Bordereau Listing – Technical Guide to The Requested Digital Format (attached as Appendix B).

In order to have your submission considered submitted prior to the Initial Submission Deadline you **MUST** finalize your submission. If you do not finalize, your entire submission will be rejected. As a part of the finalization process, the system checks that you have entered all of the necessary data for it to be considered complete.

1. Step 1: Choose whether you are submitting Voluntary Written Premium for an Individual Company or Group of Companies
2. Step 2: Enter your Net Direct Premium Data
 - a. Even if you have no data to report, you must make an entry indicating that you have zero dollars in Net Direct Premium
 - b. Error Message: You must enter information regarding your Net Direct Premium to finalize.
3. Step 3: You must upload a PDF of your Company(ies) Page 19 .
 - a. Error Message: You must upload your Page 19 PDF to finalize.
4. Step 4: If you have uploaded your Voluntary Writings the total dollar amount of your Voluntary Writings cannot exceed your Net Direct Premium.
 - a. Error Message: Your Voluntary Writings are more than your Net Direct Premium. Please review your data and make corrections.

2. **Finalized Submissions** -- If your submission has been finalized before the Initial Submission Deadline and you need to make corrections please contact AIUA to unlock your submission for edits. Once your submission is finalized and the Initial Submission Deadline has expired, you will be able to make edits or corrections during

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the Corrections Phase. If you did not finalize your submission prior to the Initial Submission Deadline, you will not be able to modify ANY data during the Corrections Phase. Once you have completed those edits you must finalize again prior to the Correction Deadline in order for these changes to be considered complete. If you did not upload a Voluntary Writings file prior the Initial Submission Deadline, you WILL NOT be able to upload one in the Corrections Phase. You will only be able to modify your Net Direct Premium in the Corrections Phase under these circumstances. No further edits of any kind will be allowed after the Corrections Deadline.

E. Definitions

The words “Association”, “Commissioner”, “Eligible Areas”, “Essential Property Insurance”, “Member”, “Net Direct Premium”, “Plan of Operation”, “State”, and “Wind and Hail Coverage”, as used herein, shall have the meanings ascribed under Section II of the Plan of Operation, as revised.

The Policy Types : “Commercial Multi- Peril” (or “CMP”), “Fire and Allied Lines” (or “FAL”), and “Homeowners” (or “HO”) shall have the meanings ascribed under the AIUA Voluntary Writings Bordereau Listing – Technical Guide to The Requested Digital

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Format (attached as Appendix B). as referenced in the “Policy Type” column for
Voluntary Writing Information.

AIUA



APPENDIX A

**STATEMENT OF MEMBERS PARTICIPATION IN
ALABAMA INSURANCE UNDERWRITING ASSOCIATION
(Association Year_____)**

The following is a computation of your company's (group's) percentage of participation in the Alabama Insurance Underwriting Association for the year.

- | | |
|--|----------|
| 1. Net Direct Premium Written by your company in the State* | \$ _____ |
| 2. Net Direct Premium Written by All Companies in the State* | \$ _____ |
| 3. Your Percentage of Total Net Direct Premiums Written in the State (Item No. 1 divided by Item No. 2)* | _____ % |
| 4. Total Premiums Written by Association – Association Year (As of _____) | \$ _____ |
| 5. Total Voluntary Premiums Written by all companies** | \$ _____ |
| 6. Total Premiums Written by Association and Voluntary Premiums Written by all companies (Item 4 + Item 5) | \$ _____ |
| 7. Your company's maximum required share of premiums written (Item 3 x Item 6) | \$ _____ |
| 8. Voluntary fire premiums written by your company** | \$ _____ |
| 9. Voluntary homeowner premiums written by your company** | \$ _____ |
| 10. Voluntary commercial multi-peril premiums written by your company** | \$ _____ |
| 11. Voluntary premiums written by your company (Item 8+9+10) | \$ _____ |
| 12. Your maximum possible allocation from Association (Item 7 – Item 11) | \$ _____ |
| 13. Your Final Percentage of Participation (Item 12 for your company divided by Item 12 for all companies, \$ _____) | _____ % |

*Based on (prior year) Reports of Premiums Submitted by Member Companies.

**Voluntary Premiums Written are Those Applicable to Calendar Year _____.

**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
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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: Premim Transaction Effective Date
- Column L: Longitude
- Column M: Latitude
- Column N: NAICCode

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Column O: Company Name
Column P: Sequence Number

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.

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

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- 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 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 an inception/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 Effective date will result in the record being rejected.

Longitude Column: Optional Field. 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. 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.

NAIC Code Column: Required Field. Provide the company’s NAIC code in column L.

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

Sequence Number Column: Required Field. 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.

Ineligible/Rejected Records on Voluntary Submissions

After a file has been submitted, the address information and data supplied will be

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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
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.

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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: Inception/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 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
Columns Q: 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.

PremiumTransaction Column: Corrected or Submitted Premium Transaction.

Inception/Effective Date Column: Corrected or submitted Inception 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.

AIUAID Column: Supplied by AIUA, and must be returned with corresponding Policy 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 Inception/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 premium transaction effective date is in the voluntary year, allow the line item.
- d) Error Message: Invalid Inception/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.
 - ii) Bad Address.

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- (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.
 - 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

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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) This 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.