

Commercial Download Guide



The relationship company

CONTENTS

Overview	1
Getting Started	2
Contacts	2
Frequently Asked Questions	3
Western National Unique Codes	
Businessowners Policy (BOP) Coverage Codes	5
Commercial Auto Coverage Codes	6
Commercial Crime Coverage Codes	7
Commercial Property Coverage Codes	9
Commercial Umbrella Coverage Codes	10
General Liability Coverage Codes	11
Inland Marine Coverage Codes	13
Workers' Compensation Class Codes	15
Workers' Compensation Converted Class Codes	15
Examples Of Fields Mapped	
Businessowners Policy (BOP)	19
Commercial Auto	24
Commercial Package (including General Liability, Property, Crime, and Inland Marine)	48
Commercial Umbrella	72
Workers' Compensation	74

OVERVIEW

Download is an automated process that allows Western National policy information to download directly into an agency's agency management system. This process ensures you have access to the latest policy details, reduces E&O exposure, and helps improve efficiency by eliminating the need for manual entry of policy information.

Transaction types available for commercial download:

The following transaction types are supported:

- Cancellation Confirmation (XLC)
- Data Base Synchronization (SYN)
- New Business (NBS)
- Non-Renewal (RWX)
- Policy Change (PCH)
- Premium Audit (PAB)
- Reinstatement (REI)
- Re-write (REW)
- Renewal Image (RWL)

Agency management systems available for commercial download:

Systems	Lines of Business
Agency Advantage	Commercial Auto
Agency Matrix	Businessowners Policy, Commercial Auto, Commercial Crime, Commercial Property, Commercial Umbrella, General Liability, Inland Marine, Workers' Compensation
Agency Software	Businessowners Policy, Commercial Auto, Commercial Crime, Commercial Property, Commercial Umbrella, General Liability, Inland Marine, Workers' Compensation
Agency Systems	Businessowners Policy, Commercial Auto, Commercial Crime, Commercial Property, Commercial Umbrella, General Liability, Inland Marine, Workers' Compensation
Applied	
Epic	Businessowners Policy, Commercial Auto, Commercial Crime, Commercial Property, Commercial Umbrella, General Liability, Inland Marine, Workers' Compensation
TAM	
Ebix	Businessowners Policy, Commercial Auto, Commercial Crime, Commercial Property, Commercial Umbrella, General Liability, Inland Marine, Workers' Compensation
eBridge	Commercial Auto
Evolution	Commercial Auto
Hawksoft	Commercial Auto, Commercial Crime, Commercial Property, Commercial Umbrella, General Liability, Inland Marine, Workers' Compensation
NASA	Businessowners Policy, Commercial Auto, Commercial Crime, Commercial Property, Commercial Umbrella, General Liability, Inland Marine, Workers' Compensation
SIS Partner XE	Commercial Auto, Commercial Crime, Commercial Property, Commercial Umbrella, General Liability, Inland Marine, Workers' Compensation
Special Agent	Businessowners Policy, Commercial Auto, Commercial Crime, Commercial Property, Commercial Umbrella, General Liability, Inland Marine, Workers' Compensation

1

Vertafore	
AfW	
AMS360	
InStar	Businessowners Policy, Commercial Auto, Commercial Crime, Commercial Property, Commercial Umbrella, General Liability, Inland Marine, Workers' Compensation
Prime	
Sagitta	
QQ Solutions	
Webcetera (EZLynx)	Commercial Auto, Commercial Crime, Commercial Property, Commercial Umbrella, General Liability, Inland Marine, Workers' Compensation
XANATEK	Commercial Auto

GETTING STARTED

How do I activate policy download with Western National?

The first step is to complete an <u>Application for Download Services</u> and submit it to Western National. This will ensure we have the information we need to set your agency up as a trading partner. You can submit the application by clicking the "Submit" button on the bottom of the application or by emailing it to <u>agencyadmin@wnins.com</u>.

Once I've submitted my download application, what are my next steps?

After you've submitted your download application to Western National, your next step is to contact your agency management system vendor. You will need to provide your vendor with the following information:

NAIC Company Codes: 15377 (Western National Mutual)

24465 (Western National Assurance) 40312 (Pioneer Specialty Insurance)

IVANS Account Number: WNMI
IVANS ID Number (Commercial Lines): WNMI056
Origination Number: IBM612921WES

In addition, you will need to enter Western National's unique codes into your agency management system. These codes, which differ from the codes mapped by IVANS, are listed in this guide. Please see the Contents page to find the codes for each line of commercial business.

CONTACTS

If you have questions about setting up or receiving download, please contact your agency management system vendor. If you have questions about the data related to download, please contact:

Western National's Download Support Team

FREQUENTLY ASKED QUESTIONS

Where do I find my IBM address?

Please contact the security administrator at your agency for this information. If you have an established IVANS account, it can also be found within your agency profile.

If my agency doesn't have an IVANS account, how can I set one up for download?

Please have the security administrator at your agency contact your agency management system vendor to set up an IVANS account. Your vendor can assist you in obtaining an IVANS User ID and Y Account, as well as establish Western National as your trading partner.

Once I activate download, what is the date range of policy information that will be available?

Download will include policy information from your activation date going forward.

What is the timing of downloads?

Download runs daily, beginning at 6:00 a.m. CT.

If I know my agency management system will not match Western National's downloaded policy numbers, should I fix my agency management system or just match the policy numbers daily as they're downloaded?

The best practice is to make corrections as soon as you can to your agency management system. The best way to eliminate unmatched policies is to correctly map the policy number. Western National's policy numbers are 11 characters, consisting of three alphabetic characters, a space, and then seven numbers.

For example:

W	С	V	1	0	2	2	8	3	1
C	Р	Р	1	0	2	7	5	0	4
U	М	В	1	2	3	4	5	6	7
В	0	Р	7	6	5	4	3	2	1

How can I redownload a policy transaction?

You can redownload the most recent policy transaction using Western National's redownload button available in the "View Policies" area of <u>AgentsOnline</u>. The button is under the "Policy Transactions" section on the "Policy Summary" page. Once you click the redownload button, the most recent policy transaction will be included in your next download process. If you have any additional questions, please contact our Download Support Team by phone at (952) 921-9281 or (800) 862-6070 Ext. 7281 or by email at <u>download@wnins.com</u>.

How does '??' work with download?

When question marks ('??') are sent from IVANS, data is not overwritten in an agency management system. Fields with question marks indicate fields not mapped for policy download.

Where do I enter Western National's unique codes in my agency management system? How do I verify if they are already entered?

Depending on your agency management system, the unique code list is managed by the security administrator at your agency or your agency management system vendor. We recommend that you contact your agency management system vendor to learn more about how to add and verify the list of company unique codes.

Do I need to submit an application for download if I'm already downloading personal lines policy or commission information?

Yes, if you have not previously downloaded commercial lines policy information from Western National, you will need to submit a <u>new application</u>. If you are currently downloading commercial lines policy information from Western National, you do not need to resubmit an application for each line of commercial business; just email <u>agencyadmin@wnins.com</u> to request download for additional lines of commercial business as they become available.

My agency is downloading Commercial Auto policy information with Western National. Where do I find my Garage policy information?

Garage policy information is available under the Commercial Auto insurance line as coverages.

When Commercial Auto policies are renewed, are the vehicles renumbered or do they keep the same numbers?

Western National will not automatically renumber vehicles unless specifically requested by an agency. If vehicles are added/deleted to a policy, the vehicles will not be re-sequenced (e.g., if vehicle number 5 is deleted from the policy, vehicle number 6 will not be renumbered; it will remain vehicle number 6). However, vehicles will be **grouped together in state order** according to the state in which the vehicle is licensed (e.g., all Minnesota vehicles will be listed together). **Please note this may result in the re-sequencing of vehicle numbers in your agency management system if they are not already grouped by state.**

When Commercial Package and/or Businessowners policies are renewed, are the locations and buildings renumbered or do they keep the same numbers?

Western National will not automatically renumber locations and buildings unless specifically requested by an agency. If locations and buildings are added to or deleted from a policy, they will not be re-sequenced (e.g., if location/building number 5 is deleted from the policy, location/building number 6 will not be renumbered; it will remain number 6). However, locations and buildings will be grouped together in state order according to the state where they are located (e.g., all Minnesota locations and buildings will be listed together). Please note this may result in the re-sequencing of location and building numbers in your agency management system if they are not already grouped by state.

I'm having trouble with download. Who should I contact for support?

If you have questions about setting up or receiving download, please contact your agency management system vendor. If you have questions about the data related to download, please contact Western National's Download Support Team by phone at (952) 921-9281 or (800) 862-6070 Ext. 7281 or by email at download@wnins.com.

WESTERN NATIONAL UNIQUE CODES

Businessowners Policy (BOP) Coverage Codes

For an excel version of Western National's unique Buisnessowners Policy coverage codes, <u>click here</u> or visit the "Guides/FAQs" page on *AgentsOnline*.

Coverage Code	Description
AICB#	WNBP80-Cont Comp Ops Blkt
AICC#	WNBP79-Contr and Comp Ops
AICI#	BP0406-Control Interest
AICO#	BP0411-CoOwner Insd Prem
AICS#	BP0450-O/L Contr Sched
AIEN#	BP0449-E/A/S Not Eng NI
AIFC#	BP1405-Grantor of Franch
AIGA#	BP0407-State or Govt Agcy
AIGP#	BP0452-S/G Sub Permits
AILA#	WNBP07-Lesor Lsd Eq auto
AILE#	BP0416-Lessor Lsd Equip
AIMA#	BP0409-Mortgagee,Assignee
AIMG#	BP0402-Mgr Lessor of Prem
AIOA#	BP0451-O/L/C w AI Const
AIOB#	WNBP56-OLC Comp Ops-Blkt
AIOC#	WNBP84-OLC - Comp Ops
AIOI#	BP1402-OLC Comp Ops-Ind
AIOL#	BP0410-Owner/Land Leased
AIOO#	WNBP54-OLC w/Oth Part-BLK
AIOS#	WNBP83-OLC - Sheduled
AIVD#	BP0447-Vendors
AIVR#	WNBP77-Vendors-REQ Contr
APTMT	Apartment Building Endorsement
APTMT	Apartment Building Endorsement
DESI#	BP0448-Designated Prs/Org
ENGA#	BP0413-Eng/Arch/Surveyor
FCE	Food Contamination
FDCN	Fire Safety Surcharge(NonLiab)
FDSCN	Fire Safety Surcharge(NonLiab)
LRV	Loss of Rental Value
LRV	Loss of Rental Value
MULTI	Multi Coverage Endorsement
MULTI	Multi Coverage Endorsement
PYDMS	Permanent Yards-Maintenance Store
RSTNT	Restaurant Endorsement
RSTNT	Restaurant Endorsement

Class Code	Description
UTLDD	Utility Services-Direct Damage
UTLDD	Utility Services-Direct Damage
UTLTE	Utility Services-Time Element
VETBP	Veterinarian Property Coverage

Commercial Auto Coverage Codes

For an excel version of Western National's unique Commercial Auto coverage codes, <u>click here</u> or visit the "Guides/FAQs" page on *AgentsOnline*.

Coverage Code	Description
100DE	\$100 Deductible Completed Operation
500DE	\$500 deductible work performed
ATFEE	Attorney Fee
ABI	Auto Business Interruption
ACL##	Auto Hold for Sale Service Oper Collision
ACM##	Auto Hold for Sale Service Oper Comp
AUTOBI	Auto Business Interruption
BAEDGE	Business Auto Enhancement Edge
LNCOL	Auto Loan/Lease Collision
LNCMP	Auto Loan/Lease Comp
ENHAN	Business Auto Enhancement
TRCMP	Certified Acts of Terrorism Comp
TRCSL	Certified Acts of Terrorism Liability
CRLMP	Composite Rated Liability Minimum Premium
CRPMP	Composite Rated Physical Damage Minimum Premium
FIRDM	Damage to Rented Prem Liability
DLRMP	Dealer Liability Minimum Premium
DLRME	Dealer Location and Operations Medical Payment
DLRCL	Dealers Blanket Collision
DLROT	Dealers Other Than Collision
DLRPL	Dealers Plate
DSGNL	Designated Locations
DRACL	Drive Away Collision
MNGTX	Fire Safety Surcharge Auto Property Damage
HLDHM	Hold Harmless Agreement
MCCA	MCCA Surcharge
MALFC	Misc Auto Liability Flat Charge
MALPS	Misc Auto Liability P/S rate
MAPFC	Misc Auto Physical Damage flat charge
MAPPS	Misc Auto Physical Damage P/S rate
MGLFC	Misc Garage Liability Flat Charge

Coverage Code	Description
MGLPS	Misc Garage Liability Pro Short Rate
MGPFC	Misc Garage Physical Damage Flat Charge
MGPPS	Misc Garage Physical Damage P/S Rate
NOPAR	Non Owned Liability Partnerships
NYLEF	NY Law Enforcement Fee
ОНООК	OnHook Coverage
PUDLV	Pickup and Delivery
REGSL	Registration Plates Liability
REGMP	Registration Plates Medical Payments
REGPI	Registration Plates PIP
REGUM	Registration Plates UM
REGUN	Registration Plates UN
RPOCL	Repossesed Autos Collision
RPOCM	Repossesed Autos Comp
WTRRO	Waiver of Transfer of Rights

Commercial Crime Coverage Codes

For an excel version of Western National's unique Commercial Crime coverage codes, <u>click here</u> or visit the "Guides/FAQs" page on *AgentsOnline*.

Class Code	Description
ACLIE	ACLIEN Clients Property Ins Agr
AEMNM	AEMNAM Emp Theft Name R Position
AEMTH	AEMTHF Employee Theft Ins Agmt
AFORG	AFORGY Forgery Or Alteration Ins Ag
AFUND	AFUNDS Funds Transfer Fraud
AIDFR	AIDFRD Identity Fraud Expense
AINOT	AINOTH Inside Theft of Other Prop
AINRB	AINRBO Robb Watchp Or Burg Oth Prop
AINRM	AINRMS Inside Rob Cust Safe Burg MS
AINRS	AINRSB Ins Robb Safe Burg Oth Prop
AINTM	AINTMS Inside Theft Money And Sec
AOUTS	AOUTSD Outside The Premises
ARBIT	ARBITRATION
AUNAU	AUNAUT Unauth Reprod Of Comp Softw
BAGNT	BAGENT Agents as Covered Employees
BAGTB	BAGTB Covd Prp N Custody Design Agt
BCONT	BCONTR Computer Softw Contractors
BERIS	BERISA ERISA Inflation Guard
BEXCS	BEXCES Excess LOI Spec Empl R Posit
BEXPN	BEXPEN Expens Incur Est Amt Cov Los

Class Code	Description
BFAIT	BFAITH Faithful Performance of Duty
BMMBR	BMEMBR Members of a Limited Liab
BOURB	BOUROB Outside The Prem Robb Only
BPACC	BPACCT Personal Accts Spec Persons
BPRTN	BPARTN Partners As Employees
BTRAD	BTRADE Trading Coverage
BWARH	BWAREH Warehouse Receipts Coverage
BWFRG	BWHFRG Warehouse Receipts Forgery
CAGT	CAGT Covd Prp In Cust Design Agent
CCHIR	CCAHIR Carrier For Hire
CDECR	CDECRE Dec LOI Pre Not Open For Bus
CINCR	CINCRE Incr LOI For Specif Periods
CLIEN	CLIENTS' PROPERTY
CMPSO	Unauthor Reproduction Computer Soft
CREDU	CREDUC Reduce LOI For Designat Prem
CRURL	CRURAL Rural Utilit Ser Borrow Agt
CSLOI	CSPLOI Special LOI For Specif Prop
CTCRM	CERT ACT OF TERRORISM - CRIME
DSTRU	DESTRU-ELECTR DATA OR COMPUTER PROG
EDISX	CR2501-EXCLUDE PERSONS OR CLASSES
EMDMP	EMDISC MINIMUM PREMIUM
EXTPD	Extended Period to Discover Loss
EXTRT	EXTORTION
INRBO	INSIDE-ROBB OF WATCH/BURG OTH PROP
INRMS	INSIDE-ROBB OF CUST/SAFE BURG M&S
INSMP	CRIME INSURANCE LINE MINIMUM PREM
INSOT	INSIDE-THEFT OF OTHER PROPERTY
KIDBI	KIDNAP/RANSOM BUS INC/EXTRA EXPENSE
KIDDE	KIDNAP/RANSOM DEATH & DISMEMBERMENT
KIDEX	KIDNAP/RANSOM EXPENSES INCURRED
KIDHJ	KIDNAP/RANSOM - DETENTION OR HIJACK
KIDNP	KIDNAP/RANSOM & EXTORTION DIRECT LS
KIDPR	KIDNAP/RANSOM PRODUCTS RECALL EXPEN
KIDTR	KIDNAP/RANSOM - IN TRANSIT DELIVERY
LESS2	LESSE2-Lessee Safe Dep-Burg or Robb
OTHMP	INSOTH MINIMUM PREMIUM
OUTMP	OUTSDE MINIMUM PREMIUM
OUTSD	OUTSDE-OUTSIDE THE PREMISES
RBOMP	INSRBO MINIMUM PREMIUM
RMSMP	INSRMS MINIMUM PREMIUM
RSBMP	INSRSB MINIMUM PREMIUM
SEC1B	SEC1B-Securities Dep-Pub Official
TMSMP	INSTMS MINIMUM PREMIUM

Commercial Property Coverage Codes

For an excel version of Western National's unique Commercial Property coverage codes, <u>click here</u> or visit the "Guides/FAQs" page on *AgentsOnline*.

Class Code	Description
ADSTR	ADESTR Destr Elect Data R Comp Prog
AFBUS	Additional Flood Business Income-NO NFIP
AFEE	Flood-Extra Expense-NO NFIP
AFPOL	Flood-Poll Clnup&Remvl-NO NFIP
AFPPO	Additional Flood Personal Property of Others-NO NFIP
AFPS	Flood-Peak Season-NO NFIP
AFSTK	Flood-Stock-NO NFIP
AFTIB	Flood-Tenant Impr & amp; Btmt-NO NFIP
APTMT	Apartment Building Endorsement
APTMT	Apartment Building Endorsement
В	Building Coverage
BRNEW	Builders' Risk
CFEDG	Property Enhancement Edge
CFELT	Property Elite Enhancement
CFENH	Property Coverage Enhancement
CFFLT	Misc fire flat charge
CFPRF	Property Enhancement Preferred
CFPRO	Misc fire pro short rate
СТВІА	Certified acts of Terrorism - business income actual loss
ECOMM	Electronic Commerce
EEMLD	Extra Expense Mold
EEMLD	Extra Expense Mold
ELITE	Elite Connect Extension
EXFDC	excess fire department service charge
FCE	Food Contamination
FCE	food contamination
FDCN	Fire Safety Surcharge(NonLiab)
FDSCN	Fire Safety Surcharge(NonLiab)
FWBLD	Flood-Building -W/NFIP
FWBPP	Flood-Personal Prop-W/NFIP
FWSTK	Flood-Stock-W/NFIP
FWTIB	Flood-Tenant Imp&Btmt-W/NFIP
ILFFT	IL foreign fire tax
LAC	Loss Assessment
LRV	Loss of Rental Value
LRV	Loss of Rental Value
MFGED	MFG Property Enhancement Edge
MFGEN	MFG Property Enhancement

Class Code	Description
MINE	Mine Subsidence
MULTI	Multi Coverage Endorsement
MULTI	Multi Coverage Endorsement
PP	Personal Property
PPOU	Property of Your residents
PRENH	Property Enhancement
PRFRD	Preferred Connect Ext
PULCR	Pollutant Cleanup
PYDMS	Permanent Yards-Maintenance Store
RSTNT	Restaurant Endorsement
RSTNT	Restaurant Endorsement
SBUSI	Business Income Mold
SDB	discharge from sewer drain or sump
SLFST	self storage facilities
SPBAS	Specialty property basic enhancement
SPCLI	special class item
SPEDG	Specialty property edge enhancement
SPPAK	Specialty property PAK
SPPRF	Specialty property preferred enhancement
STK	stock
THEFT	Theft residents pers property ins emp
ULTRA	Ultra Connect Extension
UTLDD	Utility Services-Direct Damage
UTLDD	Utility Services-Direct Damage
UTLTE	Utility Services-Time Element
VETBP	Veterinarian Property Coverage

Commercial Umbrella Coverage Codes

For an excel version of Western National's unique Commercial Umbrella coverage codes, <u>click here</u> or visit the "Guides/FAQs" page on *AgentsOnline*.

Class Code	Description
AD	Comm'l Auto Dealers Liab
AP	Aircraft Liability
DCGMP	Designated Projects Agg MP
FL	Farm Liability
MC	Motor Carrier Liability
PNAI	Primary Noncontrib Al
PNAIS	Primary Noncontrib Al Sch
PNAMP	Primary Noncontrib AI MP
PRFMP	Professional Liability MP

SG	Stop Gap Liability
WL	Watercraft Liability

General Liability Coverage Codes

For an excel version of Western National's unique General Liability coverage codes, <u>click here</u> or visit the "Guides/FAQs" page on *AgentsOnline*.

Class Code	Description		
ADI##	Additional Insureds		
AICB#	WNBP80-Cont Comp Ops Blkt		
AICC#	WNBP79-Contr and Comp Ops		
AICI#	BP0406-Control Interest		
AICO#	BP0411-CoOwner Insd Prem		
AICS#	BP0450-O/L Contr Sched		
AIEN#	BP0449-E/A/S Not Eng NI		
AIFC#	BP1405-Grantor of Franch		
AIGA#	BP0407-State or Govt Agcy		
AIGP#	BP0452-S/G Sub Permits		
AILA#	WNBP07-Lesor Lsd Eq auto		
AILE#	BP0416-Lessor Lsd Equip		
AIMA#	BP0409-Mortgagee, Assignee		
AIMG#	BP0402-Mgr Lessor of Prem		
AIOA#	BP0451-O/L/C w AI Const		
AIOB#	WNBP56-OLC Comp Ops-Blkt		
AIOC#	WNBP84-OLC - Comp Ops		
AIOI#	BP1402-OLC Comp Ops-Ind		
AIOL#	BP0410-Owner/Land Leased		
AIOO#	WNBP54-OLC w/Oth Part-BLK		
AIOS#	WNBP83-OLC - Sheduled		
AIVD#	BP0447-Vendors		
AIVR#	WNBP77-Vendors-REQ Contr		
AMPPR	PREMOPS minimum premium		
BEDB	Bed and Breakfast		
CLEXR	Cyber Liability Extended Rept		
CNEXR	Contractors E&O Extended Rept		
CONHO	Contractors Home - etal		
CTA##	Certified Acts of Terrorism Additional Insured		
CTEEI	Certified Acts of Terrorism Elevators or Escalators inspection charge		
CTLED	Certified Acts of Terrorism LEAD		
CTLPW	Certified Acts of Terrorism Limited Pollution Work site		
CTLQL	Certified Acts of Terrorism Liquor Liability		
CTLSW	Certified Acts of Terrorism Leased Workers		

Class Code	Description		
СТОСР	Certified Acts of Terrorism Owners and Contractor Protection		
CTPOL	Certified Acts of Terrorism Pollution Liability		
CTPRD	Certified Acts of Terrorism Products		
CTPRM	Certified Acts of Terrorism Premises Operations		
CTPRW	Certified Acts of Terrorism Premises Operations Certified Acts of Terrorism Product Withdrawal		
CTRPL	Certified Acts of Terrorism Product Withdrawal Certified Acts of Terrorism Railroad Protection Liability		
CTSTG	Certified Acts of Terrorism Stop Gap		
CTUTK	Certified Acts of Terrorism Underground tank		
DESI#	BP0448-Designated Prs/Org		
DOERO	Directors Officers E&O		
DOEXR	Directors Officers E&O Extended Rept		
DSLIC	Design Services Liability		
EBICO	Employee BI to a Co-Employee		
ELBTM	EBL minimum premium		
ENGA#	BP0413-Eng/Arch/Surveyor		
GLBAS	General Liability Basic		
GLENH	General Liability Enhancement		
GLFLT	Misc General Liability Flat Charge		
GLPRF	General Liability Preferred		
GLPRO	Misc General Liability Pro Short Rate		
GLSPC	General Liability Speciality		
HIRED	Hired Auto Liability		
LQLMP	Liquor location minimum premium		
LSTKY	Lost Key Coverage		
LWNCR	Lawn Care Services		
MECH	Mechanics Coverage		
MFEXR	Manufacturer's E&O Extended Rept		
MFGEO	Manufacturer's E&O		
MPLQR	LIQUOR minimum premium		
MPLQR	LIQUOR minimum premium		
MPOCP	OCP minimum premium		
MPPCO	PRODCO minimum premium		
MPPO	PREMOPS minimum premium		
PRWMP	PRODWD minimum premium		
RRPLR	Railroad Protective Liability		
SPLENH	General Liability Enhancement Coverage		
SPORT	Athletic Participants Liability		
STGMP	STOP GAP minimum premium		
UNDTK	Underground storage tank		
WTR##	Waiver of Transfer of Rights		

Inland Marine Coverage Codes

For an excel version of Western National's unique Inland Marine coverage codes, <u>click here</u> or visit the "Guides/FAQs" page on *AgentsOnline*.

Class Code	Description		
BAILT	Bailee's Storage Coverage		
BAILT	Bailee's Storage Coverage		
BLDRK	Builder's Risk		
BOAT	Boat		
BRBRD	Builders Risk Broad Form		
BRINS	BUILDERS RISK AND INSTALLATION		
BRINS	BUILDERS RISK AND INSTALLATION		
BRRENE	Builders Risk Ren/Reh – Existing Buildings		
BRRENM	Builders Risk Ren/Reh – Materials		
CARGO	Owners Cargo		
CEADD	CONTRACTOR'S EQUIP ADDITIONAL COV		
CEADD	CONTRACTOR'S EQUIP ADDITIONAL COV		
CEBLK	CONTRACTOR'S EQUIPMENT BLANKET		
CEBRP	CONTRACTOR'S EQUIPMENT BLANKET REPORT		
CECRL	Contractors Equipment Continuing Rental or Lease Payments		
CEOPT	CONTRACTOR'S EQUIPMENT OPTIONAL COV		
CEOPT	CONTRACTOR'S EQUIPMENT OPTIONAL COV		
CLDST	Cold Storage Locker		
CLDST	Cold Storage Locker		
CMDLR	Opt'l Additional Prop-C&M Dealers		
CMDLR	Opt'l Additional Prop-C&M Dealers		
CMDPR	Camera/Music Dealers-Property		
CMDPR	Camera/Music Dealers-Property		
CMPTR	Computer		
CMPTR	Computer		
EDP	Electronic Data Processing		
EDPBL	Electronic Data Processing-Blanket		
EDPBL	Electronic Data Processing-Blanket		
EQBFO	Equipment Borrowed From Others		
EQBFO	Equipment Borrowed From Others		
EQDMP	Equipment Dealers Minimum Premiums		
EQDMP	Equipment Dealers Minimum Premiums		
EQLRO	Equipment Leased or Rentd to Others		
EQPBRK	Builders Risk Equipment Breakdown		
EQPDO	Equipment Dealers-Opt. Add'l. Prop.		
EQPDO	Equipment Dealers-Opt. Add'l. Prop.		
EQPDP	Equipment Dealers - Property		
EQPDP	Equipment Dealers - Property		

Class Code	Description		
EQPLE	Equip Lsd/Rntd from Others Rpt		
EQPLO	Equipment Leased or Rentd to Others		
FILM	Film		
FLRSP	Floor Plan - Specified Locations		
FLRSP	Floor Plan - Specified Locations		
FLRUN	Floor Plan - Unspecified Locations		
FLRUN	Floor Plan - Unspecified Locations		
IMCMP	Inland Marine Minimum Premium		
IMTER	INSURANCE LINE TERRORISM		
INSTC	Installation floater Catastrophe limit		
MBAIL	Miscellaneous Bailees		
MBAIL	Miscellaneous Bailees		
MFLCH	IMC AAIS Flat Charge		
MFLCH	IMC AAIS Flat Charge		
MISC	Miscellaneous Scheduled Property		
MSHRT	IMC AAIS Pro Short Rate		
MSHRT	IMC AAIS Pro Short Rate		
MTCRP	Motor Truck Cargo Reporting Form		
MTCRP	Motor Truck Cargo Reporting Form		
MUSIC	Commercial Articles - Musical Inst.		
MUSIC	Commercial Articles - Musical Inst.		
ORGAN	Commercial Articles - Organs		
ORGAN	Commercial Articles - Organs		
PHYSF	Physicians and Surgeons		
RIGRL	Riggers Liability Coverage		
SALRP	Sales Representative		
THPRP	Theatrical Property		
TOWER	RADIO AND TELEVISION SCREEN		
TRAIR	Transportation Floater Aircraft		
TRCAR	Transportation Floater Carrier Hire		
TRIA	CERT ACT OF TERRORISM-INLAND MARINE		
TRIAA	CERT ACT OF TERRORISM-AAIS		
TRIAA	CERT ACT OF TERRORISM-AAIS		
TROWN	Transportation Floater Owned Vehicle		
TRRRC	Transportation Floater Railroad Car		
TRTRN	Transportation Floater Train		
WRELL	Warehouse Legal Liability		

Workers' Compensation Class Codes

For an excel version of Western National's unique Workers' Compensation class codes, <u>click here</u> or visit the "Guides/FAQs" page on *AgentsOnline*.

Class Code	Description		
APRNT	APPRENTICESHIP CREDIT PROGRAM		
CRSPL	CROSS POLICY DISCOUNT		
EMPLS	EMPLOYEE LEASING RATING ADJUSTMENT		
FLATD	FLAT DECREASE		
LACCT	SD LARGE ACCOUNT CREDIT		
LGDED	LARGE DEDUCTIBLE PROGRAM		
LSEXC	LOSS AND EXPENSE CONSTANT DOMESTIC		
MDDED	MEDICAL DEDUCTIBLE		
RPTNR	FOR REPORTING NON-RATABLE PORTION OF RATE FOR CODE		
SMDED	SMALL BENEFIT DEDUCTIBLE		
SPCCF	MN-SPECIAL COMPENSATION FUND		
SRP	SHORT RATE PENALTY PREMIUM		
SVAGR	SERVICE AGREEMENT		
XAMND	EXCLUSION AMENDATORY ENDORSEMENT-KOTECKI		

Workers' Compensation Converted Class Codes

For an excel version of Western National's unique Workers' Compensation converted class codes, <u>click here</u> or visit the "Guides/FAQs" page on *AgentsOnline*.

Class Code	Converted Code	Description
0032	LCNT	Loss Constant
0063	PDIS	Premium Discount
0064	PDIS	Premium Discount
0077	SURC	Assigned Risk Prem. Surcharge
0090	LSEXC	Loss And Expense Constant Domestic
0174	SPCCF	Mn-Special Compensation Fund
0766	RPTNR	For Reporting Non-Ratable Portion Of Rate For Code 4766
0767	RPTNR	For Reporting Non-Ratable Portion Of Rate For Code 4767
0779	RPTNR	For Reporting Non-Ratable Portion Of Rate For Code 4779
0900	EXCNT	Expense Constant
0914	MBLEG	Members Of The Idaho Legislature
0930	SRP	Short Rate Penalty Premium
0931	WVSUB	Waiver Of Subrogation Charge
0932	STSR1	New York Assessment
0934	RTWRK	Stay-At-Work/Return-To-Work (Sawrtw) Surcharge
0935	SIBTF	Workers Compensation Subsequent Injury Fund
0939	STSR	Workers Compensation Regulatory Assessment Surcharge
0988	STSR1	Mn Wcra Assessment

Class Code	Converted Code	Description
0990	APMP	Balance To Minimum Premium
0994	FLATD	Flat Decrease
9039	FORRE	Repatriation 100/500/100 25K
9046	CPAP	Wcpap Adjustment
9115	WVSUB	Waiver Of Subrogation
9118	WVSUB	Waiver Of Subrogation
9135	MERIT	Merit Rating Debit T
9138	MERIT	Merit Rating
9138-1	CRSPL	Cross Policy Discount
9138-2	SVAGR	Service Agreement
9428	WRKST	Work Study Coverage-Secondary
9447	WRKST	Work Study Coverage-Post Sec
9606	FORGN	Ny Foreign Vol Comp &Amp Emp Liab
9616	OSHEF	Occupational Safety And Health Regulatory Assessment Surcharge
9663	RPDED	Utah Deductible Credit
9664	RPDED	Deductible Adjustment
9687	STSR2	New York Workers' Compensation Assessment
9722	LACCT	Sd Large Account Credit
9723	XAMND	Exclusion Amendatory Endorsement-Kotecki
9740	TRIA	Terrorism
9740-C	TRRPC	Terrorism- Per Capita
9740-P	TRIA	Terrorism
9741	CAT	Catastrophe (Other Than Certified Acts Of Terrorism)
9741-C	CAT	Catastrophe (Other Than Certified Acts Of Terrorism)
9741-P	CAT	Catastrophe (Other Than Certified Acts Of Terrorism)
9742	CLVBG	Collective Bargaining Credit
9743	RTWRK	Return To Work Program
9746	WCSAF	Safety Incentive Plan Credit
9747	WCSAF	Comp.workplace Safety Program
9748	WCSAF	Safety Investment Credit
9749	STS01	Ny Surcharge
9753	DAPRV	Drug And Alcohol Prevention Program
9757	ANC	Audit Noncompliance Charge
9775	EMPLS	Employee Leasing Rating Adjustment
9777	APRNT	Apprenticeship Credit Program
9804	INEL	Incr Limits Of Employers Liab
9805	INEL	Incr Limits Of Employers Liab
9806	INEL	Incr Limits Of Employers Liab
9807	INEL	Incr Limits Of Employers Liab
9808	INEL	Incr Limits Of Employers Liab
9809	INEL	Incr Limits Of Employers Liab
9810	INEL	Incr Limits Of Employers Liab

Class Code	Converted Code	Description
9811	INEL	Incr Limits Of Employers Liab
9812	INEL	Incr Limits Of Employers Liab
9813	INEL	Incr Limits Of Employers Liab
9814	INEL	Incr Limits Of Employers Liab
9815	INEL	Incr Limits Of Employers Liab
9816	INEL	Incr Limits Of Employers Liab
9817	INEL	Incr Limits Of Employers Liab
9823	VOL	Incr Limits Voluntary Comp
9824	VOL	Incr Limits Voluntary Comp
9825	VOL	Incr Limits Voluntary Comp
9826	VOL	Incr Limits Voluntary Comp
9827	VOL	Incr Limits Voluntary Comp
9828	VOL	Incr Limits Voluntary Comp
9829	VOL	Incr Limits Voluntary Comp
9830	VOL	Incr Limits Voluntary Comp
9831	VOL	Incr Limits Voluntary Comp
9832	VOL	Incr Limits Voluntary Comp
9833	VOL	Incr Limits Voluntary Comp
9834	VOL	Incr Limits Voluntary Comp
9835	VOL	Incr Limits Voluntary Comp
9837	VOL	Incr Limits Voluntary Comp
9846	DRUGF	Premium Credit For Drug-Free Workplace Program-Not Subject To Experience Rating
9848	APMP	Balance To Minimum
9859	LGDED	Large Deductible Program Credit
9869	LGDED	Large Deductible
9874	MEDPR	Preferred Providers Of Michigan
9879	WCSAF	Utah Workplace Safety Program Premium Debit
9880	WCSAF	Safe Workplace Credit
9884	MERIT	Merit Rating Credit
9885	ERIT	Merit Rating Credit
9886	MERIT	Merit Rating Debit
9887	CRSPL	Cross Policy Discount
9887	SRA	Schedule Rating
9887-1	SVAGR	Service Agreement For Regulatory Compliance
9887-2	SRA	Schedule Rating
9889	SRA	Schedule Rating
9890	WCSAF	Safety Program Credit
9896	MERIT	Merit Rating Debit
9898	AREM	EXPERIENCE MODIFICATION
9930	MDDED	MEDICAL DEDUCTIBLE \$500
9931	MDDED	Medical Deductible \$1000

Class Code	Converted Code	Description
9932	MDDED	Medical Deductible \$1500
9933	MDDED	Medical Deductible \$2000
9934	MDDED	Medical Deductible \$2500
9940	SMDED	Small Benefit Deductible \$500
9941	SMDED	Small Benefit Deductible \$1000
9942	SMDED	Small Benefit Deductible \$1500
9943	SMDED	Small Benefit Deductible \$2000
9944	SMDED	Small Benefit Deductible \$2500
9945	SMDED	Small Benefit Deductible \$5000
9946	SMDED	Small Benefit Deductible \$10,000
9950	SMDED	Small Benefit Deductible \$25,000
9959	LGDED	Large Deductible Program
9969	LGDED	Large Deductible Program
9980	VOL	Voluntary Comp Endorsement
AIGA	IGA	Alaska Insurance Guaranty Association Assessment
IL SC	STS01	Il Wc Commission Operations Fund Surcharge
SD IPF	POLFE	Sd Policy Fee
9824	VOL	Incr Limits Voluntary Comp
9825	VOL	Incr Limits Voluntary Comp
9826	VOL	Incr Limits Voluntary Comp
9827	VOL	Incr Limits Voluntary Comp
9828	VOL	Incr Limits Voluntary Comp
9829	VOL	Incr Limits Voluntary Comp
9830	VOL	Incr Limits Voluntary Comp
9831	VOL	Incr Limits Voluntary Comp
9832	VOL	Incr Limits Voluntary Comp
9833	VOL	Incr Limits Voluntary Comp
9834	VOL	Incr Limits Voluntary Comp