Webservice - User Documentation

From SIGipedia

Contents

Introduction

ACI realizes the importance of General Agent's (GA) having the capability to offer rate capabilities to their retailers. On-line rating has been available to the GA on carrier websites for a while, but this doesn't help the retail agent. So how can rating capabilities be extended to the retail agencies?

ACI is pleased to announce that available to all ACI-appointed GA's is the ability to call ACI's rating capability from the GA website and offer rate indications to retailer producers. This means the GA can extend the capabilities of ACI's rating solution via the GA-branded website. There are a number of implementations of this approach, and the purpose of this document is to explain and detail what will be required to make use of this capability.

First a quick review of how the process will work. As you know today ACI's website (www.atlanticcasualty.net) offers on-line GL rate capability. To use these screens the GA must log-in to ACI's website and interactively use the system. This capability is not available to retail agents, thus another solution is needed.

In order to keep the rating solution provided to GA's simple and easy to maintain, the decision was made not to distribute rate and form data. By selecting this approach, each and every time a rate change is made, the GA does not have to make changes to their system to load and test this new rate data. ACI will be doing this work for you. Retailers will get accurate rate indications. This saves you time and money.

What ACI will be doing is offering a web service, a web application that can be called from ACI's website that doesn't require any user interaction, to provide rate indications. ACI's web service will use the existing on-line GL rating application on our website. The GA's web rating application will pass a XML file to the web service and a XML will be returned. So in summary, it's the same system GA's are rating with today, just another method of using it.

While ACI will provide the web service capability to the GA, programming will be required for the GA to make use of this web service integrating with the existing GA website and web applications. The GA website today likely already offers rate indications for other companies, so ACI's web service will require integration into these existing GA web applications. The GA can integrate calling ACI's web service for rating in conjunction with rating offered from other carriers.

Below is a pictorial representation of how ACI's web service will be used in relation to the existing web-based rating.
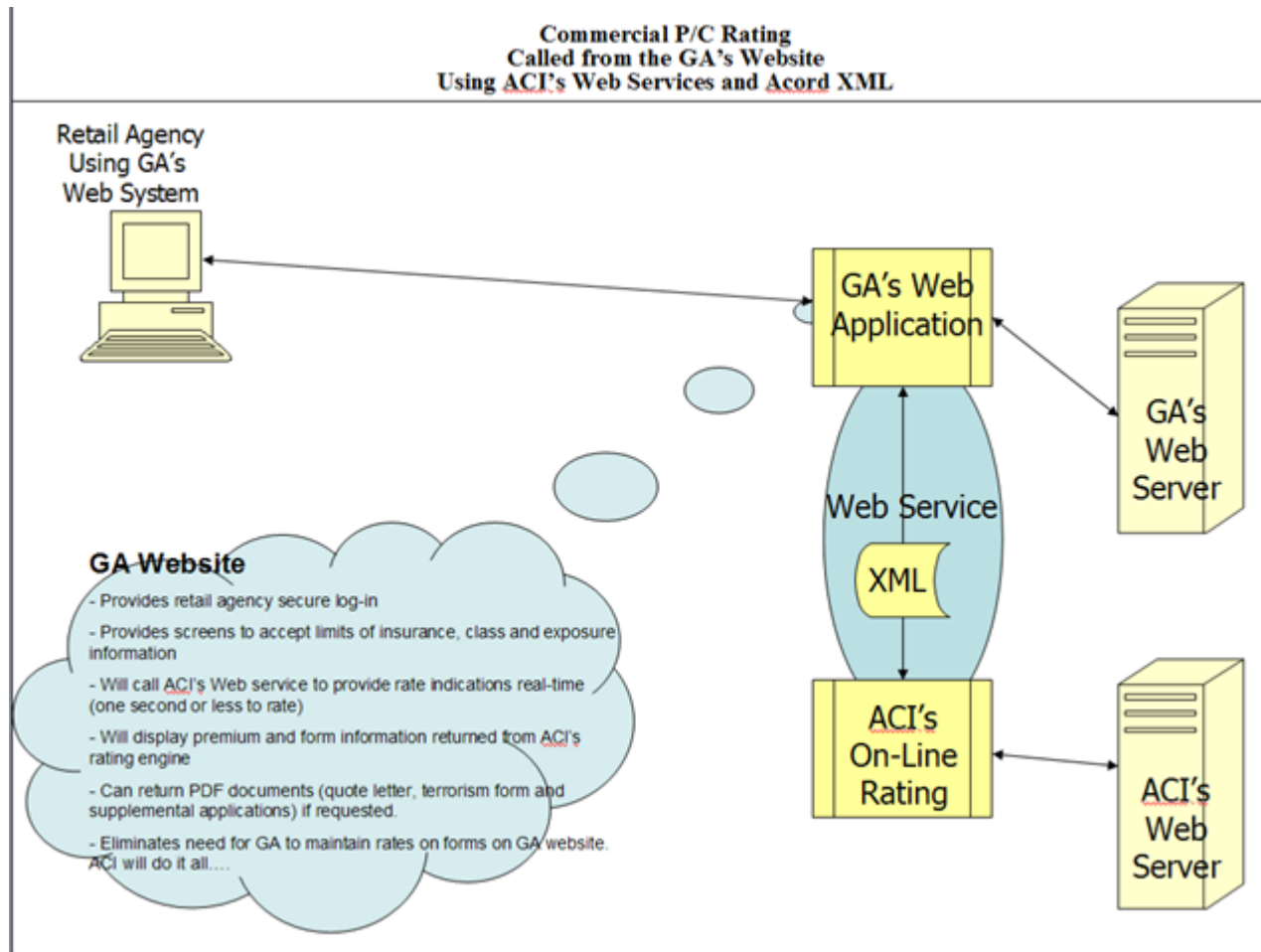
For a high-level review of how to use ACI's web service, the following procedure will be followed:

- The GA's website collects data entered by the retailer.
- The GA's system asks the appropriate questions to properly classify the risk.
- The GA can pass the GL class code to ACI to determine if this risk can be quoted by ACI via an XML dataset. (optional step)
- ACI will return an XML dataset indicating risk eligibility. (optional step)
- The GA's web application will collect the remaining data via their web screens to prepare for a call to ACI for rating.
- The GA will then prepare an XML dataset with the required parameters.
- The GA's web application will call ACI's web service to rate the XML dataset.
- ACI will rate the classifications requested and return an XML to be read and parsed by the GA's system.
- The GA's system will offer the rate indications to the retailer via the GA web screens. Premiums and forms information will be returned.
- If PDF documents are requested (referenced later in this document), they will be returned in the XML as well.

As mentioned previously, the web service requires and returns XML datasets only. Sample XML files can be found on ACI's website under the HELP section, entitled Rating for Retailers. Please Note: You must follow these XML guidelines exactly. Any variations or alterations to the XML dataset will result in unsuccessful calls to the web service. Furthermore, in the event ACI needs a change to the structure/layout of the XML to support enhancements to the web service, notice will be provided to you of this change. The GA will have the responsibility to change and test their application to support the changes requested by ACI. The web service provides two main functions:

- Ping to determine class code eligibility

- Rating

The use of the ping to determine class code eligibility is optional.

Url Location

URL: http://webservice.atlanticcasualty.net/ACI_Web_Rater/ACI_Web_Rater.asmx

WSDL Location: http://webservice.atlanticcasualty.net/ACI_Web_Rater/ACI_Web_Rater.asmx?WSDL

Security

Security is very important when dealing with web services. In order to establish the connection to our web service, two items must be completed.
First, by supplying three distinct elements of information, the web service will be able to authorize the GA to determine if the transaction has originated from a valid source. Below, the three new elements that are now required by the web service have been listed.

1. < CustPermID > General Agent's agent number
2. < net.AtlanticCasualty_UserID > General Agent's user ID
3. < net.AtlanticCasualty_SecureKey > General Agent's "security key" (Generated by ACI)

The first two items should be readily available, but ACI will be responsible for assigning the security key to the GA. The security key is a unique identification for each GA so the same security key cannot be used for multiple GA's.
In addition to authorizing the GA by the XML being sent to the web service, the IP address of the GA's webserver must be supplied to the ACI Technical Team. If the GA makes use of multiple web server addresses, ACI must have all of these. To clarify, this is not the client IP address, but rather the IP address of the server running the web application making the call to the web service. Please note: If the IP address of the GA webserver changes or if a dynamic IP address is utilized with the GA's ISP, a call must be placed to ACI's Technical Support team. Static IP addresses are required, and should an IP address change, ACI can update their system quickly to resume service. Failing to provide prompt notification will result in services being terminated.
To assist with determing the IP address that should be supplied to ACI, the following URL is available:
Get IP Address (http://www.AtlanticCasualty.net/Services/ACI_Web_Rater/WhatIsMyIP.aspx)
By navigating to this URL, you will see the IP address listed in the browser. Please note: In order to retrieve the correct IP address when you use this utility, the URL must be accessed by any server that will be "hosting" a web application responsible for communicating with the ACI web service. Again, in the event that you have multiple servers "hosting" a web application and you want to use this utility, the utility need to be accessed by each one of the servers.
Finally, ACI recognizes that there may be times where the web service will need to be accessed, but without the limitations enforced by the security. This can be accomplished by utilizing the "<TestRequest>" XML element that denotes if the transaction is a test transaction or not. Valid rates/premiums will not be returned by the web service, but this is a way to communicate with the web service without the new security restrictions. For example, if a new GA would like to access the web service to determine if the web service is being accessed or not, but is not really concerned about valid data, the TestRequest XML element will allow for this to be done!

GL

Classification Code Query (Ping)

This call will determine if the classification is Acceptable, if it's a Submit class, or if the class is Prohibited. Classes that are identified as Submit or Prohibited in either Products or Premises, or in some cases both, will not be ratable without express permission from Atlantic Casualty. By default only classifications that are Acceptable for both Products and Premises can be rated. Furthermore, the classification code may be acceptable that ACI will write it, but the rating basis for the class could be A-Rated. Due to the nature of A-Rated classes, by default the web service will not rate these classes, and on a query, the return XML will indicate the class is A-Rated.

This Classification Code Query is an optional service you may utilize. As you know, ACI writes hundreds of classification codes. The GA may elect to only offer on-line rate indications for a handful of classes. So the GA may decide to specifically list in their system the class codes they plan to offer to retailers. That decision is up to the GA. Offering this class code query web service will help eliminate the need for GA's to maintain business rule edits in their system, but again, this decision is up to the GA. As previously indicated, this particular call to the web service requires a class code to be presented. The responsibility of determining the correct class code rests entirely with the GA.

In this function the GA may pass multiple classification codes in a single XML dataset. So if the GA would like to determine eligibility for several classes, there is not a requirement to call the web service multiple times. Place a single call and data will be returned for each class within a single XML dataset.

Example Request

Do NOT Alter Any Of The Elements In Red

```
<ACORD>
  <SignOnRq>
    <ClientApp>
      <Org>Atlantic Casualty Insurance Company (ACIC)</Org>
      <Name>ACI_Rater Web Service - Ping</Name>
      <Version>1.0</Version>
    </ClientApp>
  </SignOnRq>
  <InsuranceSvcRq>
    <GeneralLiabilityPolicyQuoteInqRq>
      <CustPermID>{Agent Number}</CustPermID>
      <net.AtlanticCasualty_UserID>{Agent's ACI-Supplied User ID}</net.AtlanticCasualty_UserID>
      <net.AtlanticCasualty_SecureKey>{ACI-Supplied Unique Security Key}</net.AtlanticCasualty_SecureKey>
      <QuotePreparedDate>{Rate Date}</QuotePreparedDate>
      <StateProvCode>{Rate State}</StateProvCode>
      <PostalCode>{Zip/Territory Code}</PostalCode>
      <GeneralLiabilityClassification>
        <ClassCd>{Class Code}</ClassCd>
      </GeneralLiabilityClassification>
    </GeneralLiabilityPolicyQuoteInqRq>
  </InsuranceSvcRq>
</ACORD>
```

- Ping Rate Request

Example Response

```
<ACORD>
  <SignOnRq>
    <ClientApp>
      <Org>Atlantic Casualty Insurance Company (ACIC)</Org>
      <Name>ACI_Rater Web Service - Ping</Name>
      <Version>1.0</Version>
```

```
        </ClientApp>
      </SignOnRq>
      <InsuranceSvcRq>
        <GeneralLiabilityPolicyQuoteInqRq>
          <QuotePreparedDate>{Rate Date}</QuotePreparedDate>
          <StateProvCode>{Rate State}</StateProvCode>
          <PostalCode>{Zip Code}</PostalCode>
          <TerritoryCd>{Territory Code}</TerritoryCd>
          <GeneralLiabilityClassification>
            <ClassCd>{Class Code}</ClassCd>
            <ClassCdDesc>{Class Code Description}</ClassCdDesc>
            <net.AtlanticCasualty_RateBasisCode>{Rating Basis Code}</net.AtlanticCasualty_RateBasisCode>
            <net.AtlanticCasualty_RateBasisDesc>{Rating Basis Description}</net.AtlanticCasualty_RateBasisDesc>
            <Coverage>
              <CoverageCd>{Coverage}</CoverageCd>
              <net.AtlanticCasualty_authority>{Class Authority}</net.AtlanticCasualty_authority>
              <net.AtlanticCasualty_aRated>{A-Rated Classification (Yes/No)}</net.AtlanticCasualty_aRated>
            </Coverage>
            <Coverage>
              <CoverageCd>{Coverage}</CoverageCd>
              <net.AtlanticCasualty_authority>{Class Authority}</net.AtlanticCasualty_authority>
              <net.AtlanticCasualty_aRated>{A-Rated Classification (Yes/No)}</net.AtlanticCasualty_aRated>
            </Coverage>
            <net.AtlanticCasualty_message>{Error Reason}</net.AtlanticCasualty_message>
          </GeneralLiabilityClassification>
        </GeneralLiabilityPolicyQuoteInqRq>
      </InsuranceSvcRq>
    <ACORD>
```

- Ping Rate Response

Class Code Authority

For each coverage of a classification, one of the three different types of authorities will be returned. The three different types of authority are:

- A - Acceptable
  - This type of authority is valid and can be rated via the ACI web service
- S - Submit
  - An underwriter must be contacted in order to receive a rate for this classification. This type of authority is not available to be rated via the ACI web service
- X - Prohibited
  - This type of authority is not available from ACI. This authority cannot be rated via the ACI web service.

Only classes with an Acceptable authority for ALL coverages are rated by the ACI web service.

A-Rated Classifications

A-Rated classifications are identified by the XML tag, <net.AtlanticCasualty_aRated>. If the classification is A-Rated, it will be identified as such by a "(Y)es" in this tag. If the classification is not A-Rated, this new tag will not be utilized.

The handling of A-Rated classes is to be considered carefully when offering this capability to the retailer. As you know with A-rated classes, a rate is to be supplied into the calculations of premiums. Asking the retailer to provide this information is not recommended. If you desire to offer classes that are A-Rated to your retailer office, the GA is recommended to pass the A-Rate values into the XML. Failing to provide these tags on A-rated classes will only cause problems in rating. **PLEASE NOTE: Unless the class is ARated, do not suppy these tags in the XML, as this will result in errors in rating.** Below are the XML tags to pass A-Rated information in the XML. The lines starting and ending with "**" are comments for this document only and should not be included in the XML.

```
<GeneralLiabilityClassification>
<ClassCd>98677</ClassCd>
<Exposure>1000</Exposure>
**Premises A-Rate**
<PremOpRate>X.XX</PremOpRate>
**Premises A-Rate**
**Products A-Rate**
<ProdRate>X.XX</ProdRate>
**Products A-Rate**
</GeneralLiabilityClassification>
```

In the event that a rate is sent to the web service that violates the acceptable range of rates for an A-Rated class, the web service will ignore the rate that was sent in the XML and convert it to a valid rate. When converting the rate, if the rate sent to the web service via the XML is lower than the minimum rate for the class, the minimum acceptable rate for the class will be used instead; if the rate in the XML is higher than the maximum acceptable rate for the class, the maximum acceptable rate for the class is used.

Also, depending on the authority of the A-Rated class, both of these new tags may not be required. If only the Premises portion of the class is A-Rated, only the **"PremOpsRate"** tag will be required and if only the Products/Completed Operations portion of the class is A-Rated, the **"ProdRate"** tag will be required. However, in cases where both the Premises and Products/Completed Operations portions of the class are ARated, both of these tags will be required.

Querying Multiple Classifications

Multiple classifications can be queried in one single call to the ACI web service. This can be done by simply duplicating the <GeneralLiabilityClassification> "node" of XML request being sent to the web service. In each different node, simply supply the class code and once the XML has been compiled, send the whole XML to the web service as opposed to sending individual requests for individual class codes. An example of duplicated nodes for multiple classifications has been listed below:

```
<InsuranceSvcRq>
<GeneralLiabilityPolicyQuoteInqRq>
  .
  .{Other XML Information}
  .
    <GeneralLiabilityClassification>
      <ClassCd>{Class Code}</ClassCd>
    </GeneralLiabilityClassification>
    <GeneralLiabilityClassification>
      <ClassCd>{Class Code}</ClassCd>
    </GeneralLiabilityClassification>
  </GeneralLiabilityPolicyQuoteInqRq>
</InsuranceSvcRq>
```

Miscellaneous Professional Liability

Miscellaneous Professional Liability can be queried by using the <SubClassCd> node.

Please see here (https://aces.atlanticcasualty.net/ACI_WEB/Emanuals/UnderwritingManual.aspx) for more details on Miscellaneous Professional Liability classes.

```
<GeneralLiabilityClassification>
    <ClassCd>{Class Code}</ClassCd>
```

```
    <SubClassCd>{Sub Class Code}</SubClassCd>
    <Exposure>10</Exposure>
</GeneralLiabilityClassification>
```

Example Response

```
<GeneralLiabilityClassification>
...
<SubClass>
        <SubClassCd>729987</SubClassCd>
        <SubClassCdDesc>Beauty Salons - Professional Liability</SubClassCdDesc>
        <net.AtlanticCasualty_RateBasisCode>OP</net.AtlanticCasualty_RateBasisCode>
        <net.AtlanticCasualty_RateBasisDesc>Per Full-Time Operator</net.AtlanticCasualty_RateBasisDesc>
        <Exposure>10</Exposure>
        <net.AtlanticCasualty_lcm>0</net.AtlanticCasualty_lcm>
        <PremiumInfo>
                <PremiumAmt>104</PremiumAmt>
        </PremiumInfo>
        <Coverage>
                <CoverageCd>PREM</CoverageCd>
                <net.AtlanticCasualty_lossCost>0</net.AtlanticCasualty_lossCost>
                <net.AtlanticCasualty_ilf>0</net.AtlanticCasualty_ilf>
                <Rate>9.89</Rate>
                <PremiumAmt>99</PremiumAmt>
        </Coverage>
        <Coverage>
                <CoverageCd>PCO</CoverageCd>
                <net.AtlanticCasualty_lossCost>0</net.AtlanticCasualty_lossCost>
                <net.AtlanticCasualty_ilf>0</net.AtlanticCasualty_ilf>
                <Rate>0</Rate>
                <PremiumAmt>5</PremiumAmt>
                <ProdRate>0</ProdRate>
        </Coverage>
        <Form>
                <FormName>APL-002</FormName>
                <EditionDt>1011</EditionDt>
                <FormDesc>EXCLUSIONS - BEAUTY SALON AND BARBER SHOP ENDORSEMENT</FormDesc>
                <net.AtlanticCasualty_FormUrl>http://aces.atlanticcasualty.net/aci_web/emanuals/forms - Watermark/APL002-8534.
        </Form>
        <Form>
                <FormName>APL-0001</FormName>
                <EditionDt>1011</EditionDt>
                <FormDesc>COMMERCIAL PROFESSIONAL LIABILITY COVERAGE FORM</FormDesc>
                <net.AtlanticCasualty_FormUrl>http://aces.atlanticcasualty.net/aci_web/emanuals/forms - Watermark/APL0001-9433
        </Form>
</SubClass>
...
</GeneralLiabilityClassification>
```

Transaction Rate

Once the determination has been made the classification code(s) are eligible for rating, the next step is to format an XML dataset and to call the web service for rating. Just like the steps performed above, a properly formatted XML dataset is required to call the web service.

In the request XML there are a couple items that require special handling:

1. Territory and Zip Code Elements – In the sample XML files the elements TERRITORY or ZIP are listed. Either of these elements is required and one must be provided. Both can be supplied, but in most cases the territory is not known so simply supply the ZIP.

2. Surcharge Element – This is not a required element. If there is no surcharge, you have the option of providing an element with the value of 1.0, or you can not provide the element and the web service will use a default value of 1.0.
3. Minimum Premium – If the classification(s) rated are subject to a minimum premium, tags will be retuned in the XML indicating this. There is no action required in the request XML to define elements for minimum premium information. The return XML will provide the following elements, where the premium amount will vary depending on the class:

```
<PremiumInfo>
<PremiumAmt>2500</PremiumAmt>
<net.AtlanticCasualty_mppApplicable>Yes</net.AtlanticCasualty_mppApplicable>
</PremiumInfo>
```

Classes that can not be rated will be identified by an error message in the XML. The class will not be rated and no forms information will be supplied. This is applicable for invalid class codes, class codes that are prohibited by SIG's underwriting guidelines, or classes that are submit authority for the GA. In each of these cases, the recommended handling procedure would be to display a message indicating the retailer should speak with their Underwriter. Do not display the class code with zero premium amounts in these cases.

All classes supplied in the XML will be rated, and the GA's software will be responsible for parsing through the XML to identify and properly handle classes that were and were not rated.

PLEASE NOTE: If you are planning to use the web service to integrate into an application that GA underwriters (not retailers) will be using daily, please speak with the ACI technical team. We will want to discuss something with you regarding A-Rated and submit classes of business.

The return XML from the rating function is very complex. But a review of the XML structure is important. Data will be returned as follows:

- The request XML will be returned containing:
    - Policy Limits
    - Classes requested
- Policy-level XML information:
    - Rating date and state
    - Territory
    - ZIP Code
    - Policy Minimum Premium
    - Policy level forms
- Class-level XML will contain for premises and products:
    - Loss cost
    - Lost Cost Edition
    - Rating Basis
    - Increased Limit Factor
    - Increased Limit Factor edition
    - Exposure
    - Surcharge
    - Premium
    - Forms

In addition to rating a transaction, the ACI web service can also return various documents based on the types of documents requested by the XML sent to the web service. Currently, the following documents are available to be returned by the ACI web service:

1. Quote Summary

2. Retail Quote Document
3. Terrorism Risk Insurance Act (TRIA) Form
4. Supplemental Applications

Example Transaction Rate Request

Do NOT Alter Any Of The Elements In Red

```
<ACORD>
  <SignOnRq>
    <ClientApp>
      <Org>Atlantic Casualty Insurance Company (ACIC)  </Org>
      <Name>ACI_Rater Web Service - Rating  </Name>
      <Version>1.0  </Version>
    </ClientApp>
  </SignOnRq>
  <InsuranceSvcRq>
    <GeneralLiabilityPolicyQuoteInqRq>
      <TestRequest/> - NOTE: This Element Denotes That The Transaction Is A Test Transaction
      <CustPermID>{Required Security Key - Agent Number}  </CustPermID>
      <net.AtlanticCasualty_UserID>{Required Security Key - Agent's ACI-Supplied User ID}  </net.AtlanticCasualty_UserID>
      <net.AtlanticCasualty_SecureKey>{Required Security Key - ACI-Supplied Unique Security Key}  </net.AtlanticCasualty_Secu
      <net.AtlanticCasualty_Location>{Agent Location}  </net.AtlanticCasualty_Location>
      <QuotePreparedDate>{Rate Date}  </QuotePreparedDate>
      <StateProvCode>{Rate State}  </StateProvCode>
      <PostalCode>{Zip/Territory Code}  </PostalCode>
      <Coverage> - NOTE: This Node Is Duplicated For Each Limit Of Insurance
        <CoverageCd>{Limit Code}</CoverageCd>
        <IterationNumber>{Iteration Number: Always "1" - Optional Field}</IterationNumber>
        <Limit>
          <FormatInteger>{Limit Amount}</FormatInteger>
          <LimitAppliesToCd>{Description of Limit - Optional Field}</LimitAppliesToCd>
        </Limit>
      </Coverage>
      <Deductible>
        <FormatInteger>{Deductible Amount}</FormatInteger>
        <DeductibleAppliesToCd>{Deductible Description}</DeductibleAppliesToCd>
      </Deductible>
      <net.AtlanticCasualty_terrorismApplicable>{Terrorism Applicable (Yes/No)}</net.AtlanticCasualty_terrorismApplicable>
      <QuestionAnswer> - NOTE: This Node Can Be Duplicated
        <QuestionCd>{Question}</QuestionCd>
        <YesNoCd>{Answer (Yes/No)}</YesNoCd>
      </QuestionAnswer>
      <GeneralLiabilityClassification> - NOTE: This Node Is Duplicated For Each Classification
        <ClassCd>{Class Code}</ClassCd>
        <Exposure>{Exposure Amount}</Exposure>
        <CreditorSurcharge>{Optional Field - Defaults to "1.0"}</CreditorSurcharge>
      </GeneralLiabilityClassification>
    </GeneralLiabilityPolicyQuoteInqRq>
  </InsuranceSvcRq>
</ACORD>
```

Yes/No Answers

As information is sent to the web service, there are times where a Yes/No response is used for the response in the XML tags. When this is the case, either the full verbiage (i. e. "Yes" or "No") can be supplied, or the first letter of the answer (i. e. "Y" or "N") may be supplied. Irregardless of which answer is supplied, the case of the response does not matter.

Test Request

To assist in communicating with the web service, a new tag has been made available that will allow for the transaction being sent to the web service to be identified as a "test" transaction. By supplying the "<TestRequest/>" tag in the XML, you will be able to communicate with the web service, bypassing the security limitations in place, and generic data will be returned. For example, a generic premium amount of $1000 ($500 Products/$500 Completed Operations) will be returned from the web service and a message will be returned stating that the transaction was a test transaction.

Premium Bearing Forms

- 06/24/2011 - General Liability Premium Bearing Forms Supported

Additional Insured

```
<GeneralLiabilityClassification>
    <ClassCd>CG2010</ClassCd>
    <CurrentTermAmt>80</CurrentTermAmt>
</GeneralLiabilityClassification>
```

Primary Non-Contributory

```
<GeneralLiabilityClassification>
    <ClassCd>CG2010A</ClassCd>
    <CurrentTermAmt>80</CurrentTermAmt>
</GeneralLiabilityClassification>
```

Waiver of Subrogation

```
<GeneralLiabilityClassification>
    <ClassCd>CG2404</ClassCd>
    <CurrentTermAmt>80</CurrentTermAmt>
</GeneralLiabilityClassification>
```

Limits Of Insurance (Coverage Node)

The Coverage XML node is used to identify the limits of insurance applicable to the transaction. The coverage node is duplicated for each different limit that is associated with the transaction. In addition to the limit type, the coverage node must contain the limit amount as well. A description of the limit can be supplied but is not required.

List of valid limit types and the ACORD code for the limit:

- General Aggregate - GENAG
- Products/Completed Operations - PCO
- Each Occurrence - EAOCC
- Personal Injury And Advertising - PIADV
- Medical Expense - MEDEX
- Fire Damage/Rented To You - FIRDM

List of valid codes for the type of limit that is being supplied. Remember that this field is an optional field so this information is not required.

- Aggregate Limit - Aggregate
- Per Occurrence Limit - PerOcc

When limit amounts are being sent to the web service, all limit amounts must have leading dollar signs ($), commas (,) and decimals (.) removed. For example, a $1,000,000.00 limit should be sent to the web service as 1000000.

In the event that a limit is either Included or Excluded, the necessary identification for that scenario should be sent to the web service. A limit that is included is identified to the web service by "INCL" and EXCL will identify the limit as being Excluded. Please remember that these values are case-sensitive. Finally, any other alpha entries will result in an error.

For example, the following coverage nodes will send General Aggregate, Products/Completed Operations and Each Occurrence limit information to the web service. Notice that the first coverage contains the optional elements, <IterationNumber> and <LimitAppliesToCd>, but the remaining coverages do not.

Also, remember that limit validation has been introduced into the web service so if invalid limits are sent to the web service, the XML response returned from the web service will identify the invalid limit information sent to the web service.

```
<Coverage>
<CoverageCd>GENAG</CoverageCd>
<IterationNumber>1</IterationNumber>
<Limit>
  <FormatInteger>1000000</FormatInteger>
  <LimitAppliesToCd>Aggregate</LimitAppliesToCd>
</Limit>
</Coverage>
<Coverage>
<CoverageCd>PCO</CoverageCd>
<Limit>
  <FormatInteger>INCL</FormatInteger>
</Limit>
</Coverage>
<Coverage>
<CoverageCd>EAOCC</CoverageCd>
<Limit>
  <FormatInteger>1000000</FormatInteger>
</Limit>
</Coverage>
```

Deductible Amount

If a deductible is applicable for a transaction, a deductible amount and description may be supplied to the web service. Just like limit amounts, all deductible amounts must have leading dollar signs ($), commas (,) and decimals (.) removed. However, if the deductible information is omitted or invalid, the web service will calculate the minimum default deductible and use that value. Please note that you may send a deductible amount higher than the minimum deductible amount and the supplied amount will be used in the rating transaction.

Valid deductible amount descriptions:

- Bodily Injury - BodInj
- Property Damage - PropDam
- Bodily Injury/Property Damage - BIPD

The following example of the Deductible node will identify a $1000 Property Damage deductible to the web service:

```
<Deductible>
 <FormatInteger>1000</FormatInteger>
 <DeductibleAppliesToCd>PropDam</DeductibleAppliesToCd>
</Deductible>
```

However, in the event that no deductible information is supplied, the web service will determine the default deductible and that default deductible will be used in the rating for the transaction.

Terrorism Applicable

The tag, <net.AtlanticCasualty_TerrorismApplicable> will identify if terrorism coverage is applicable for the rate indication or not. By supplying a "Yes" (or "Y"), the CG2170 - CAP ON LOSS FROM CERTIFIED ACTS OF TERRORISM form is returned as a required form and a "No" (or "N") will require the CG2173 - EXCLUSION OF CERTIFIED ACTS OF TERRORISM form.

Underwriting Questions

Underwriting questions can be supplied to the web service via the <QuestionAnswer> tag. Currently, only two Underwriting questions are supported by the web service. Below, is a list of these supported questions. Remember the <QuestionAnswer> tag is optional and if no questions are supplied, the answer to the two supported questions is defaulted to "No."

Valid Underwriting questions:

- Basic Form?
- Contractual Liability?

The following example illustrates how the Underwriting questions are to be sent to the web service. Remember that you don't have to send both questions to the web service. For instance, in this example, the first Underwriting question is supplied and the question is set to "Yes." In the second Underwriting question, the answer is set to "No", but this second question does not have to be sent since the default for an Underwriting question is "No."

```
<QuestionAnswer>
 <QuestionCd>Basic Form?</QuestionCd>
 <YesNoCd>Yes</YesNoCd>
</QuestionAnswer>
<QuestionAnswer>
 <QuestionCd>Contractual Liability?</QuestionCd>
 <YesNoCd>No</YesNoCd>
</QuestionAnswer>
```

Class Code Information

In order to send information for a class code, the <GeneralLiabilityClassification> node is utilized. Due to the fact that this node is class-code specific, it must be duplicated for each class that is requested from the web service and

the necessary classification information must be sent for each class.

When sending a classification to the web service, the following information needs to be sent.

- Class Code "<ClassCd>"
- Exposure "<Exposure>"
- Debit/Credit Surcharge "<CreditorSurcharge>"

-This element is optional as it provides a way to apply a credit/debit to the rate for the classification. By default, "1.0" is applied when the classification is rated.

For example, if you would like to apply a 20% credit to the classification, ".80" should be sent to the web service since 80% is 20% of 100%.

The following example illustrates how class code information is sent to the web service. Notice that the <CreditorSurcharge> tag is used in this example, but again, this tag is not required.

```
<GeneralLiabilityClassification> - NOTE: This Node Is Duplicated For Each Classification
 <ClassCd>{Class Code}</ClassCd>
 <Exposure>{Exposure Amount}</Exposure>
 <CreditorSurcharge>{Optional Field - Defaults to "1.0"}</CreditorSurcharge>
</GeneralLiabilityClassification>
```

- Transaction Rate Request

Example Transaction Rate Response

```
<ACORD>
  <SignOnRq>
    <ClientApp>
      <Org>Atlantic Casualty Insurance Company (ACIC)  </Org>
      <Name>ACI_Rater Web Service - Rating  </Name>
      <Version>1.0  </Version>
    </ClientApp>
  </SignOnRq>
  <InsuranceSvcRq>
    <GeneralLiabilityPolicyQuoteInqRq>
      <QuotePreparedDate>{Rate Date}  </QuotePreparedDate>
      <StateProvCode>{Rate State}  </StateProvCode>
      <PostalCode>{Zip Code}  </PostalCode>
      <TerritoryCd>{Territory Code}  </TerritoryCd>
      <Coverage>
        <CoverageCd>{Limit Code}  </CoverageCd>
        <CoverageDesc>{Limit Description}  </CoverageDesc>
        <Limit>
          <FormatInteger>{Limit Amount}  </FormatInteger>
        </Limit>
      </Coverage>
      <Deductible>
        <FormatInteger>{Deductible Amount}  </FormatInteger>
        <DeductibleAppliesToCd>{Deductible Code}  </DeductibleAppliesToCd>
      </Deductible>
      <PremiumInfo>
        <PremiumAmt>{Premium Amount}  </PremiumAmt>
        <net.AtlanticCasualty_mppApplicable>{Minimum Policy Premium Applicable (Yes/No)}  </net.AtlanticCasualty_mppApplicabl
      </PremiumInfo>
      <Form>
        <FormName>{Form Name}  </FormName>
        <EditionDt>{Form Edition}  </EditionDt>
        <FormDesc>{Form Description}  </FormDesc>
        <net.AtlanticCasualty_onComboForm>{Form Available On Combo Form (Yes/No)}  </net.AtlanticCasualty_onComboForm>
        <net.AtlanticCasualty_ComboForm>{Name Of Combo Form That The Form Resides On (If Applicable)}  </net.AtlanticCasualty
```

```
        </Form>
        <GeneralLiabilityClassification>
          <ClassCd>{Class Code}  </ClassCd>
          <ClassCdDesc>{Class Code Description}  </ClassCdDesc>
          <net.AtlanticCasualty_RateBasisCode>{Rating Basis Code}  </net.AtlanticCasualty_RateBasisCode>
          <net.AtlanticCasualty_RateBasisDesc>{Rating Basis Description}  </net.AtlanticCasualty_RateBasisDesc>
          <Exposure>{Exposure}  </Exposure>
          <CreditorSurcharge>{Surcharge}  </CreditorSurcharge>
          <net.AtlanticCasualty_lossCostEdition>{Loss Cost Edition Date}  </net.AtlanticCasualty_lossCostEdition>
          <net.AtlanticCasualty_ilfEdition>{ILF Edition Date}  </net.AtlanticCasualty_ilfEdition>
          <net.AtlanticCasualty_lcm>{LCM Rate}  </net.AtlanticCasualty_lcm>
          <PremiumInfo>
            <PremiumAmt>{Premium Amount}  </PremiumAmt>
            <net.AtlanticCasualty_mppApplicable>{Minimum Policy Premium Applicable (Yes/No)}  </net.AtlanticCasualty_mppApplica
          </PremiumInfo>
          <Coverage>
            <CoverageCd>{Coverage Code}  </CoverageCd>
            <net.AtlanticCasualty_lossCost>{Loss Cost Rate}  </net.AtlanticCasualty_lossCost>
            <net.AtlanticCasualty_ilf>{ILF Rate}  </net.AtlanticCasualty_ilf>
            <Rate>{Rate}  </Rate>
            <PremiumAmt>{Premium Amount}  </PremiumAmt>
            <net.AtlanticCasualty_authority>{Authority}  </net.AtlanticCasualty_authority>
            <net.AtlanticCasualty_aRated>{(Yes) *Returned If Class Code Is A-Rated}  </net.AtlanticCasualty_aRated>
          </Coverage>
          <net.AtlanticCasualty_ARateMessage>{(Description Of A-Rated Coverage) *Returned Only If The Classification Is A-Rated
          <net.AtlanticCasualty_message>{(Miscellaneous Description) *May Not Always Be Returned}  </net.AtlanticCasualty_messa
          <Form>
            <FormName>{Form Name}  </FormName>
            <EditionDt>{Form Edition}  </EditionDt>
            <FormDesc>{Form Description}  </FormDesc>
            <net.AtlanticCasualty_OptionalForm>{Identifies If Form Is Optional Or Not - Optional Field}  </net.AtlanticCasualty
          </Form>
        </GeneralLiabilityClassification>
      </GeneralLiabilityPolicyQuoteInqRq>
    </InsuranceSvcRq>
<ACORD>
```

- Transaction Rate Response

Documents Rate Request

Example Documents Rate Request

- Documents Rate Request

Example Documents Rate Response

- Documents Rate Response

Ping and Rate

Inland Marine

Inland Marine cannot be written monoline so it must always be included with GL or Property.

Contractors Equipment Warranty

```
.
.Other XML
.
<CommlInlandMarineLineBusiness>
    <CommlCoverage>
      <CoverageCd>CONEQWAR</CoverageCd>
    </CommlCoverage>
```

Coverage

CommlIMInfo node has a attribute that labels the item.

```
<CommlIMInfo id="IM1">
```

The following nodes are contained within the CommlInfo node.

CommlCoverage

```
    <CommlCoverage>
      <CoverageCd>COMAR</CoverageCd>
      <net.AtlanticCasualty.AuthorizedForHigherAuthorityInd>True</net.AtlanticCasualty.AuthorizedForHigherAuthorityInd>
      <Limit>2000</Limit>
      <Deductible>500</Deductible>
      <CreditOrSurcharge>1</CreditOrSurcharge>
      <Rate>4</Rate>
    </CommlCoverage>
```

CoverageCd

The "CoverageCd" node can contain one of three values

- Contractors Equipment - CONEQ
- Commercial Articles - COMAR
- Miscellaneous Tools - MT

```
<CoverageCd>COMAR</CoverageCd>
```

Authorized for higher limits

```
<net.AtlanticCasualty.AuthorizedForHigherAuthorityInd>
```

Limit

```
    <Limit>2000</Limit>
```

Deductible

```
    <Deductible>500</Deductible>
```

Credit or Surcharge

```
    <CreditOrSurcharge>1</CreditOrSurcharge>
```

Rate

```
    <Rate>4</Rate>
```

PropertySummaryInfo

```
    .
    .Other XML
    .
    <PropertySummaryInfo>
        <PropertyItem>
          <ItemDetail>
             <ItemDesc>1901</ItemDesc>
             <SerialIdNumber>001</SerialIdNumber>
          </ItemDetail>
        </PropertyItem>
    </PropertySummaryInfo>
</CommlIMInfo>
```

Item Description

```
        <ItemDetail>
          <ItemDesc>1901</ItemDesc>
          <SerialIdNumber>001</SerialIdNumber>
        </ItemDetail>
```

Serial Number

```
        <ItemDetail>
          <ItemDesc>1901</ItemDesc>
          <SerialIdNumber>001</SerialIdNumber>
        </ItemDetail>
```

Example Request

Do NOT Alter Any Of The Elements In Red

```
<ACORD>
  <SignOnRq>
    <ClientApp>
      <Org>Atlantic Casualty Insurance Company (ACIC)</Org>
      <Name>ACI_Rater Web Service - Rating</Name>
      <Version>1.0</Version>
    </ClientApp>
  </SignOnRq>
  <InsuranceSvcRq>
    <GeneralLiabilityPolicyQuoteInqRq>
      <CustPermID>329998  </CustPermID>
      <net.AtlanticCasualty_UserID>ACICTEST  </net.AtlanticCasualty_UserID>
      <net.AtlanticCasualty_SecureKey>GqEF3xg235RtlOP2mMYnqQ==  </net.AtlanticCasualty_SecureKey>
```

```xml
        <net.AtlanticCasualty_Location>99  </net.AtlanticCasualty_Location>
        <QuotePreparedDate>08/03/2010  </QuotePreparedDate>
        <StateProvCode>TX  </StateProvCode>
        <TerritoryCd>004 </TerritoryCd>
        .
        .{Other XML Information}
        .
    <CommlInlandMarinePolicyQuoteInqRq>
     <CommlInlandMarineLineBusiness>
      <CommlCoverage>
        <CoverageCd>CONEQWAR</CoverageCd>
      </CommlCoverage>
      <CommlIMInfo id="IM1">
        <CommlIMPropertyInfo>
          <CommlCoverage>
            <CoverageCd>COMAR</CoverageCd>
            <net.AtlanticCasualty.AuthorizedForHigherAuthorityInd>True</net.AtlanticCasualty.AuthorizedForHigherAuthorityInd>
            <Limit>2000</Limit>
            <Deductible>500</Deductible>
            <CreditOrSurcharge>1</CreditOrSurcharge>
            <Rate>4</Rate>
          </CommlCoverage>
          <PropertySummaryInfo>
            <PropertyItem>
              <ItemDetail>
                <ItemDesc>1901</ItemDesc>
                <SerialIdNumber>001</SerialIdNumber>
              </ItemDetail>
            </PropertyItem>
          </PropertySummaryInfo>
        </CommlIMPropertyInfo>
      </CommlIMInfo>
      <CommlIMInfo id="IM2">
        <CommlIMPropertyInfo>
          <CommlCoverage>
            <CoverageCd>CONEQ</CoverageCd>
            <Limit>45000</Limit>
            <Deductible>1000</Deductible>
            <CreditOrSurcharge>1</CreditOrSurcharge>
            <Rate>4</Rate>
          </CommlCoverage>
          <PropertySummaryInfo>
            <PropertyItem>
              <ItemDetail>
                <ItemDesc>Kubota Tractor</ItemDesc>
                <SerialIdNumber>002</SerialIdNumber>
              </ItemDetail>
            </PropertyItem>
          </PropertySummaryInfo>
        </CommlIMPropertyInfo>
      </CommlIMInfo>
     </CommlInlandMarineLineBusiness>
    </CommlInlandMarinePolicyQuoteInqRq>
    </InsuranceSvcRq>
</ACORD>
```

Example Response

```xml
<CommlInlandMarinePolicyQuoteInqRs>
    <MsgStatus>
      <MsgStatusCd>Success</MsgStatusCd>
    </MsgStatus>
    <CommlInlandMarineLineBusiness>
      <Form>
        <FormName>CM0001</FormName>
        <EditionDt>0900</EditionDt>
        <FormDesc>COMMERCIAL INLAND MARINE CONDITIONS</FormDesc>
      </Form>
      <Form>
        <FormName>IM001</FormName>
```

```xml
            <EditionDt>0108</EditionDt>
            <FormDesc>COMMERCIAL INLAND MARINE COVERAGE FORM</FormDesc>
          </Form>
          <CurrentTermAmt>1880</CurrentTermAmt>
          <WrittenAmt>1880</WrittenAmt>
          <CommlIMInfo id="IM1">
            <CommlIMPropertyInfo>
              <PropertySummaryInfo>
                <PropertyItem>
                  <ItemDetail>
                    <ItemDesc>1901</ItemDesc>
                    <SerialIdNumber>001</SerialIdNumber>
                  </ItemDetail>
                  <CommlCoverage>
                    <net.AtlanticCasualty.AuthorizedForHigherAuthorityInd>True</net.AtlanticCasualty.AuthorizedForHigherAuthority
                    <CoverageCd>COMAR</CoverageCd>
                    <Limit>2000</Limit>
                    <Deductible>500</Deductible>
                    <CreditOrSurcharge>1</CreditOrSurcharge>
                    <Rate>4</Rate>
                    <CurrentTermAmt>80</CurrentTermAmt>
                    <WrittenAmt>80</WrittenAmt>
                  </CommlCoverage>
                </PropertyItem>
              </PropertySummaryInfo>
            </CommlIMPropertyInfo>
          </CommlIMInfo>
          <CommlIMInfo id="IM2">
            <CommlIMPropertyInfo>
              <PropertySummaryInfo>
                <PropertyItem>
                  <ItemDetail>
                    <ItemDesc>Kubota Tractor</ItemDesc>
                    <SerialIdNumber>002</SerialIdNumber>
                  </ItemDetail>
                  <CommlCoverage>
                    <net.AtlanticCasualty.AuthorizedForHigherAuthorityInd>False</net.AtlanticCasualty.AuthorizedForHigherAuthorit
                    <CoverageCd>CONEQ</CoverageCd>
                    <Limit>45000</Limit>
                    <Deductible>1000</Deductible>
                    <CreditOrSurcharge>1</CreditOrSurcharge>
                    <Rate>4</Rate>
                    <CurrentTermAmt>1800</CurrentTermAmt>
                    <WrittenAmt>1800</WrittenAmt>
                  </CommlCoverage>
                </PropertyItem>
              </PropertySummaryInfo>
            </CommlIMPropertyInfo>
          </CommlIMInfo>
        </CommlInlandMarineLineBusiness>
      </CommlInlandMarinePolicyQuoteInqRs>
```

Property

Equipment Breakdown

The equipment breakdown coverage is set as a policy level coverage. Therefore, the <CommlCoverage> node appears before any of the location information and not within the <CommlPropertyLineBusiness> node.

```xml
<CommlPropertyPolicyQuoteInqRq>
  <CommlPolicy>
    <CommlCoverage>
      <CoverageCd>EQPBK</CoverageCd>
    </CommlCoverage>
```

Locations

A request can have as many locations as needed. the attribute "id" identifies the property. The below example has a single premises with two buildings. The related coverage will reference the location id and the sublocation id.

If the location is within a windzone then the <net.AtlanticCasualty_WindZoneCd> node will need to have a value of 0, 1, or 2.

```
<Location id="1">
  <net.AtlanticCasualty_WindZoneCd>1</net.AtlanticCasualty_WindZoneCd>
  <Addr>
    <Addr1>My Street</Addr1>
    <City>Metairie</City>
    <StateProvCd>LA</StateProvCd>
    <PostalCode>70001</PostalCode>
  </Addr>
  <SubLocation id="1"></SubLocation>
  <SubLocation id="2"></SubLocation>
</Location>
```

Lava Zone

Locations within states containing active volcanoes present additional property underwriting risks. Because of this those states require an additional lava zone code within each location node. As of July 2018 the only state requiring a lava zone is Hawaii, but please review the ACIC Underwriting Manual for the most up to date information.

If a risk is located on Hawaii Island, one of the pictured lava zones is to be used (1-9). Otherwise a '0' or 'Not on Hawaii Island' is to be supplied.

Property located in these lava zones on Hawaii Island is prohibited:
Lava Zone One
Lava Zone Two
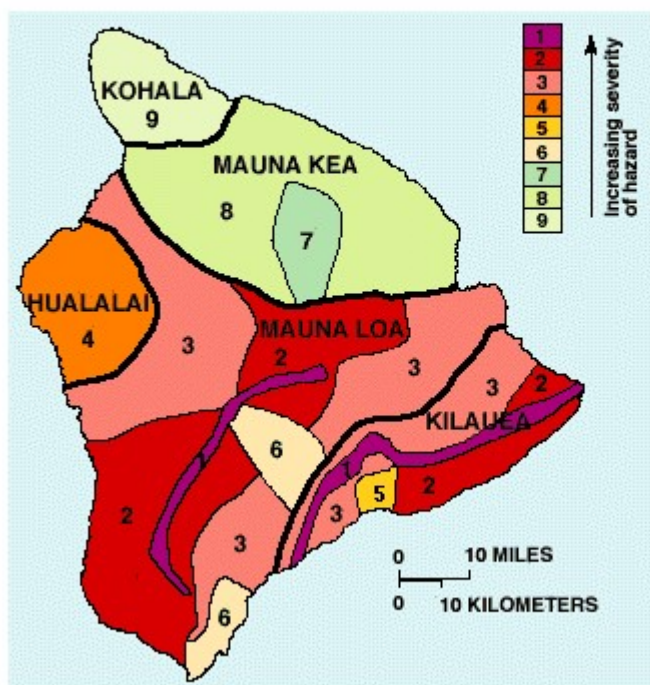
Below is an example of the new lava zone node.

```
<Location id="1">
  <Addr>
      <Addr1>123 Explorer Dr.</Addr1>
      <City>Captain Cook</City>
      <StateProvCd>HI</StateProvCd>
      <PostalCode>96704</PostalCode>
      <LavaZone>3</LavaZone>
  </Addr>
  <Sublocation id="1" />
</Location>
```

Because this is a breaking change for existing property implementations, a default value will be provided if an unrecognized or no value is supplied.

Property Coverage

The property coverages can be found within the following nodes <CommlPropertyLineBusiness><PropertyInfo> <CommlPropertyInfo LocationRef="1" SubLocationRef="1">. The LocationRef identifies the premises and the SubLocationRef identifies the building number.

CommlCoverage

All property premises / building coverage information will be found contained within the CommlCoverage node. One node per coverage.

```
<CommlCoverage>
  <CoverageCd>BLDG</CoverageCd>
  <Limit>100000</Limit>
  <CreditOrSurcharge>1.25</CreditOrSurcharge>
  <CommlCoverageSupplement>
    <CoinsurancePct>100</CoinsurancePct>
  </CommlCoverageSupplement>
</CommlCoverage>
```

CoverageCd

Coverage Codes

Cause Of Loss

- Cause Of Loss Codes
    - Basic BAS, BASIC
    - Broad BRO, BROAD
    - Special SPE, SPECIAL
    - Special (Excluding Theft) SXT

```
<CommlCoverage>
  <CoverageCd>BAS</CoverageCd>
  <Deductible>500</Deductible>
</CommlCoverage>
```

Building Coverage

- BLDG

```
<CommlCoverage>
  <CoverageCd>BLDG</CoverageCd>
  <Limit>100000</Limit>
  <CreditOrSurcharge>1.25</CreditOrSurcharge>
  <CommlCoverageSupplement>
    <CoinsurancePct>100</CoinsurancePct>
  </CommlCoverageSupplement>
</CommlCoverage
```

Wind Coverage

- WIND

```
<CommlCoverage>
  <CoverageCd>WIND</CoverageCd>
  <WindMinimum>2500</WindMinimum>
  <Deductible>.02</Deductible>
</CommlCoverage>
```

Business Personal Property

- BPP

```
<CommlCoverage>
  <CoverageCd>BPP</CoverageCd>
  <Limit>125000</Limit>
  <CreditOrSurcharge>2.5</CreditOrSurcharge>
  <CommlCoverageSupplement>
    <CoinsurancePct>80</CoinsurancePct>
  </CommlCoverageSupplement>
</CommlCoverage>
```

Business Income

There are a few scenarios associated with Business Income.

- Coverage Codes

BI - Business Income

Business Income

```
<CommlCoverage>
  <CoverageCd>BI</CoverageCd>
  <Limit>125000</Limit>
  <CreditOrSurcharge>1.0</CreditOrSurcharge>
  <CommlCoverageSupplement>
    <CoinsurancePct>80</CoinsurancePct>
  </CommlCoverageSupplement>
</CommlCoverage>
```

BIXEXP - Business Income Extra Expense

```
<CommlCoverage>
  <CoverageCd>BIXEXP</CoverageCd>
```

```
  <Limit>125000</Limit>
  <CreditOrSurcharge>1.0</CreditOrSurcharge>
  <CommlCoverageSupplement>
    <CoinsurancePct>80</CoinsurancePct>
  </CommlCoverageSupplement>
</CommlCoverage
```

BIMPI - Business Income Maximum Period of Indemnification

```
<BusinessIncomeInfo>
  <net.AtlanticCasualty_MonthlyIndemnityLimit>1/4</net.AtlanticCasualty_MonthlyIndemnityLimit>
  <RecoveryPeriod>
     <DurationPeriod>60</DurationPeriod>
   </RecoveryPeriod>
</BusinessIncomeInfo>
```

```
<CommlCoverage>
  <CoverageCd>BIMPI</CoverageCd>
  <Limit>125000</Limit>
  <CreditOrSurcharge>1.0</CreditOrSurcharge>
</CommlCoverage
```

BIXMPI - Business Income Extra Expense and Maximum Period of Indemnification

```
<BusinessIncomeInfo>
  <net.AtlanticCasualty_MonthlyIndemnityLimit>1/4</net.AtlanticCasualty_MonthlyIndemnityLimit>
  <RecoveryPeriod>
     <DurationPeriod>60</DurationPeriod>
   </RecoveryPeriod>
</BusinessIncomeInfo>
```

```
<CommlCoverage>
  <CoverageCd>BIEXP</CoverageCd>
  <Limit>125000</Limit>
  <CreditOrSurcharge>1.0</CreditOrSurcharge>
</CommlCoverage
```

Crime

- ### ICRIME

```
<CommlCoverage>
  <CoverageCd>ICRIME</CoverageCd>
  <Limit>10000</Limit>
</CommlCoverage>
```

- ### OCRIME

```
<CommlCoverage>
  <CoverageCd>OCRIME</CoverageCd>
  <Limit>5000</Limit>
</CommlCoverage
```

Food Spoilage

In order to supply FOOD coverage Business Personal Property coverage must be supplied as well.

- FOOD

```
<CommlCoverage>
  <CoverageCd>FOOD</CoverageCd>
  <Limit>10000</Limit>
</CommlCoverage>
```

- FOODPWR

```
<CommlCoverage>
  <CoverageCd>FOODPWR</CoverageCd>
  <Limit>10000</Limit>
</CommlCoverage>
```

Signs

- SIGNS

```
<CommlCoverage>
  <CoverageCd>SIGNS</CoverageCd>
  <Limit>10000</Limit>
  <CommlCoverageSupplement>
    <CoinsurancePct>80</CoinsurancePct>
  </CommlCoverageSupplement>
  <CreditOrSurcharge>7.25</CreditOrSurcharge>
</CommlCoverage>
```

Property Extension Endorsement

```
<CommlCoverage>
  <CoverageCd>CPEXT</CoverageCd>
  <CurrentTermAmt>125</CurrentTermAmt>
  <WrittenAmt>125</WrittenAmt>
</CommlCoverage>
```

Limit

```
    <CommlCoverage>
      <CoverageCd>BPP</CoverageCd>
        <Limit>125000</Limit>
      <CreditOrSurcharge>2.5</CreditOrSurcharge>
      <CommlCoverageSupplement>
        <CoinsurancePct>80</CoinsurancePct>
      </CommlCoverageSupplement>
    </CommlCoverage>
```

Deductible

```
    <CommlCoverage>
      <CoverageCd>BASIC</CoverageCd>
```

```
    <Deductible>500</Deductible>
  </CommlCoverage>
```

To exclude Wind

```
  <CommlCoverage>
    <CoverageCd>WINDX</CoverageCd>
  <CommlCoverage>
```

CreditOrSurcharge

```
  <CommlCoverage>
    <CoverageCd>BLDG</CoverageCd>
    <Limit>100000</Limit>
    <CreditOrSurcharge>1.25</CreditOrSurcharge>
    <CommlCoverageSupplement>
      <CoinsurancePct>100</CoinsurancePct>
    </CommlCoverageSupplement>
  </CommlCoverage>
```

Coinsurance

```
  <CommlCoverage>
    <CoverageCd>BLDG</CoverageCd>
    <Limit>100000</Limit>
    <CreditOrSurcharge>1.25</CreditOrSurcharge>
    <CommlCoverageSupplement>
      <CoinsurancePct>100</CoinsurancePct>
    </CommlCoverageSupplement>
  </CommlCoverage>
```

Property Information

```
<CommlSubLocation LocationRef="1" SubLocationRef="1">
    <Construction>
      <ConstructionCd>R</ConstructionCd>
    </Construction>
    <BldgProtection>
      <ProtectionClassGradeCd>1</ProtectionClassGradeCd>
      <ProtectionDeviceSprinklerCd>Yes</ProtectionDeviceSprinklerCd>
    </BldgProtection>
    <BldgOccupancy>
      <net.AtlanticCasualty_CSP>0075</net.AtlanticCasualty_CSP>
      <net.AtlanticCasualty_HazardCode>LOW</net.AtlanticCasualty_HazardCode>
      <OccupancyDesc>A Test Description</OccupancyDesc>
    </BldgOccupancy>
  </CommlSubLocation>
  <CommlSubLocation LocationRef="1" SubLocationRef="2">
    <Construction>
      <ConstructionCd>R</ConstructionCd>
    </Construction>
    <BldgProtection>
      <ProtectionClassGradeCd>1</ProtectionClassGradeCd>
      <ProtectionDeviceSprinklerCd>No</ProtectionDeviceSprinklerCd>
    </BldgProtection>
    <BldgOccupancy>
      <net.AtlanticCasualty_CSP>0075</net.AtlanticCasualty_CSP>
      <net.AtlanticCasualty_HazardCode>LOW</net.AtlanticCasualty_HazardCode>
      <OccupancyDesc>Occupancy</OccupancyDesc>
    </BldgOccupancy>
  </CommlSubLocation>
```

Construction Codes

<CommlSubLocation LocationRef="1" SubLocationRef="1">

```
    <Construction>
      <ConstructionCd>R</ConstructionCd>
    </Construction>
```

Example Request

```xml
<ACORD>
 <SignOnRq>
   <ClientApp>
     <Org>Atlantic Casualty Insurance Company (ACIC)</Org>
     <Name>ACI_Rater Web Service - Rating</Name>
     <Version>1.0</Version>
   </ClientApp>
 </SignOnRq>
 <InsuranceSvcRq>
   <GeneralLiabilityPolicyQuoteInqRq>
     <CustPermID>329998</CustPermID>
     <net.AtlanticCasualty_UserID>ACICTEST</net.AtlanticCasualty_UserID>
     <net.AtlanticCasualty_SecureKey>GqEF3xg235RtlOP2mMYnqQ==</net.AtlanticCasualty_SecureKey>
     <QuotePreparedDate>6/10/2010</QuotePreparedDate>
     <QuoteInfo>
       <net.AtlanticCasualty_CreateGAQuoteDoc>Yes</net.AtlanticCasualty_CreateGAQuoteDoc>
       <CompanysQuoteNumber>ACI29617PC - WS</CompanysQuoteNumber>
       <net.AtlanticCasualty_RetailDocInfo>
          <net.AtlanticCasualty_InspectionRequired>NO</net.AtlanticCasualty_InspectionRequired>
       </net.AtlanticCasualty_RetailDocInfo>
       <Fee>
         <FeeDesc>Policy Fee</FeeDesc>
         <FeeAmt>100</FeeAmt>
       </Fee>
       <Fee>
         <FeeDesc>Tax</FeeDesc>
         <FeeAmt>318.30</FeeAmt>
       </Fee>
     </QuoteInfo>
   </GeneralLiabilityPolicyQuoteInqRq>
   <CommlPropertyPolicyQuoteInqRq>
     <CommlPolicy>
       <CommlCoverage>
         <CoverageCd>EQPBK</CoverageCd>
       </CommlCoverage>
     </CommlPolicy>
     <Location id="1">
       <Addr>
         <Addr1>My Street</Addr1>
         <City>Metairie</City>
         <StateProvCd>LA</StateProvCd>
         <PostalCode>70001</PostalCode>
       </Addr>
       <SubLocation id="1"></SubLocation>
       <SubLocation id="2"></SubLocation>
     </Location>
     <Location id="2">
       <Addr>
         <Addr1>My Street</Addr1>
         <City>Empire</City>
         <StateProvCd>LA</StateProvCd>
         <PostalCode>70050</PostalCode>
       </Addr>
       <SubLocation id="1"></SubLocation>
     </Location>
     <CommlPropertyLineBusiness>
```

```xml
<LOBCd />
<PropertyInfo>
  <CommlPropertyInfo LocationRef="1" SubLocationRef="1">
    <BusinessIncomeInfo>
      <net.AtlanticCasualty_MonthlyIndemnityLimit>1/4</net.AtlanticCasualty_MonthlyIndemnityLimit>
      <RecoveryPeriod>
        <DurationPeriod>60</DurationPeriod>
      </RecoveryPeriod>
    </BusinessIncomeInfo>
    <CommlCoverage>
      <CoverageCd>WIND</CoverageCd>
      <WindMinimum>2500</WindMinimum>
      <Deductible>.02</Deductible>
    </CommlCoverage>
    <CommlCoverage>
      <CoverageCd>BASIC</CoverageCd>
      <Deductible>500</Deductible>
    </CommlCoverage>
    <CommlCoverage>
      <CoverageCd>BLDG</CoverageCd>
      <Limit>100000</Limit>
      <CreditOrSurcharge>1.25</CreditOrSurcharge>
      <CommlCoverageSupplement>
        <CoinsurancePct>100</CoinsurancePct>
      </CommlCoverageSupplement>
    </CommlCoverage>
    <CommlCoverage>
      <CoverageCd>BPP</CoverageCd>
      <Limit>125000</Limit>
      <CreditOrSurcharge>2.5</CreditOrSurcharge>
      <CommlCoverageSupplement>
        <CoinsurancePct>80</CoinsurancePct>
      </CommlCoverageSupplement>
    </CommlCoverage>
    <CommlCoverage>
      <CoverageCd>BIXMPI</CoverageCd>
        <Limit>50000</Limit>
      <CreditOrSurcharge>1.0</CreditOrSurcharge>
    </CommlCoverage>
    <CommlCoverage>
      <CoverageCd>ICRIME</CoverageCd>
      <Limit>10000</Limit>
    </CommlCoverage>
    <CommlCoverage>
      <CoverageCd>OCRIME</CoverageCd>
      <Limit>5000</Limit>
    </CommlCoverage>
    <CommlCoverage>
      <CoverageCd>FOOD</CoverageCd>
      <Limit>10000</Limit>
    </CommlCoverage>
    <CommlCoverage>
      <CoverageCd>SIGNS</CoverageCd>
      <Limit>10000</Limit>
      <CommlCoverageSupplement>
        <CoinsurancePct>80</CoinsurancePct>
      </CommlCoverageSupplement>
      <Rate>7.25</Rate>
    </CommlCoverage>
  </CommlPropertyInfo>
  <CommlPropertyInfo LocationRef="1" SubLocationRef="2">
    <CommlCoverage>
      <CoverageCd>WIND</CoverageCd>
      <WindMinimum>2500</WindMinimum>
      <Deductible>.02</Deductible>
    </CommlCoverage>
    <CommlCoverage>
      <CoverageCd>BASIC</CoverageCd>
      <Deductible>500</Deductible>
    </CommlCoverage>
    <CommlCoverage>
      <CoverageCd>BLDG</CoverageCd>
      <Limit>100000</Limit>
      <CreditOrSurcharge>1</CreditOrSurcharge>
      <CommlCoverageSupplement>
```

```xml
            <CoinsurancePct>100</CoinsurancePct>
          </CommlCoverageSupplement>
        </CommlCoverage>
      </CommlPropertyInfo>
      <CommlPropertyInfo LocationRef="2" SubLocationRef="1">
        <CommlCoverage>
          <CoverageCd>WINDX</CoverageCd>
        </CommlCoverage>
        <CommlCoverage>
          <CoverageCd>BASIC</CoverageCd>
          <Deductible>500</Deductible>
        </CommlCoverage>
        <CommlCoverage>
          <CoverageCd>BLDG</CoverageCd>
          <Limit>100000</Limit>
          <CreditOrSurcharge>1</CreditOrSurcharge>
          <CommlCoverageSupplement>
            <CoinsurancePct>80</CoinsurancePct>
          </CommlCoverageSupplement>
        </CommlCoverage>
      </CommlPropertyInfo>
      <StatementValues LocationRef="1" SubLocationRef="1">
        <StatementValuesInfo>
          <SubjectInsuranceCd>BLDG</SubjectInsuranceCd>
          <ValuationCd>RC</ValuationCd>
        </StatementValuesInfo>
        <StatementValuesInfo>
          <SubjectInsuranceCd>BPP</SubjectInsuranceCd>
          <ValuationCd>ACV</ValuationCd>
        </StatementValuesInfo>
        <StatementValuesInfo>
          <SubjectInsuranceCd>SIGNS</SubjectInsuranceCd>
          <ValuationCd>ACV</ValuationCd>
        </StatementValuesInfo>
      </StatementValues>
      <StatementValues LocationRef="1" SubLocationRef="2">
        <StatementValuesInfo>
          <SubjectInsuranceCd>BLDG</SubjectInsuranceCd>
          <ValuationCd>RC</ValuationCd>
        </StatementValuesInfo>
      </StatementValues>
      <StatementValues LocationRef="2" SubLocationRef="1">
        <StatementValuesInfo>
          <SubjectInsuranceCd>BLDG</SubjectInsuranceCd>
          <ValuationCd>ACV</ValuationCd>
        </StatementValuesInfo>
      </StatementValues>
    </PropertyInfo>
  </CommlPropertyLineBusiness>
  <CommlSubLocation LocationRef="1" SubLocationRef="1">
    <Construction>
      <ConstructionCd>R</ConstructionCd>
    </Construction>
    <BldgProtection>
      <ProtectionClassGradeCd>1</ProtectionClassGradeCd>
      <ProtectionDeviceSprinklerCd>Yes</ProtectionDeviceSprinklerCd>
    </BldgProtection>
    <BldgOccupancy>
      <net.AtlanticCasualty_CSP>0075</net.AtlanticCasualty_CSP>
      <net.AtlanticCasualty_HazardCode>LOW</net.AtlanticCasualty_HazardCode>
      <OccupancyDesc>A Test Description</OccupancyDesc>
    </BldgOccupancy>
  </CommlSubLocation>
  <CommlSubLocation LocationRef="1" SubLocationRef="2">
    <Construction>
      <ConstructionCd>R</ConstructionCd>
    </Construction>
    <BldgProtection>
      <ProtectionClassGradeCd>1</ProtectionClassGradeCd>
      <ProtectionDeviceSprinklerCd>No</ProtectionDeviceSprinklerCd>
    </BldgProtection>
    <BldgOccupancy>
      <net.AtlanticCasualty_CSP>0075</net.AtlanticCasualty_CSP>
      <net.AtlanticCasualty_HazardCode>LOW</net.AtlanticCasualty_HazardCode>
      <OccupancyDesc>Occupancy</OccupancyDesc>
```

```
          </BldgOccupancy>
        </CommlSubLocation>
        <CommlSubLocation LocationRef="2" SubLocationRef="1">
          <Construction>
            <ConstructionCd>F</ConstructionCd>
          </Construction>
          <BldgProtection>
            <ProtectionClassGradeCd>1</ProtectionClassGradeCd>
            <ProtectionDeviceSprinklerCd>Y</ProtectionDeviceSprinklerCd>
          </BldgProtection>
          <BldgOccupancy>
            <net.AtlanticCasualty_CSP>0075</net.AtlanticCasualty_CSP>
            <net.AtlanticCasualty_HazardCode>LOW</net.AtlanticCasualty_HazardCode>
            <OccupancyDesc>Occupancy</OccupancyDesc>
          </BldgOccupancy>
        </CommlSubLocation>
      </CommlPropertyPolicyQuoteInqRq>
   </InsuranceSvcRq>
</ACORD>
```

Example Response

```
<ACORD>
   <SignOnRq>
      <ClientApp>
         <Org>Atlantic Casualty Insurance Company (ACIC)</Org>
         <Name>ACI_Rater Web Service - Rating</Name>
         <Version>1.0</Version>
      </ClientApp>
   </SignOnRq>
   <InsuranceSvcRq>
      <CommlPropertyPolicyQuoteInqRs>
         <RqUID />
         <TransactionResponseDt>2/25/2011 11:36:23 AM</TransactionResponseDt>
         <MsgStatus>
            <MsgStatusCd>Success</MsgStatusCd>
         </MsgStatus>
         <CommlPolicy>
            <ContractTerm>
               <EffectiveDt>6/10/2010</EffectiveDt>
               <ExpirationDt>6/10/2011</ExpirationDt>
            </ContractTerm>
            <CurrentTermAmt>6413</CurrentTermAmt>
            <WrittenAmt>6413</WrittenAmt>
            <Form>
               <FormName>ACI-GLB</FormName>
               <EditionDt>0701</EditionDt>
               <FormDesc>PRIVACY POLICY</FormDesc>
            </Form>
            <Form>
               <FormName>IL0017</FormName>
               <EditionDt>1198</EditionDt>
               <FormDesc>COMMON POLICY CONDITIONS</FormDesc>
            </Form>
            <Form>
               <FormName>A-MEP1</FormName>
               <EditionDt>0108</EditionDt>
               <FormDesc>MINIMUM EARNED PREMIUM</FormDesc>
            </Form>
            <Form>
               <FormName>CPMOLD</FormName>
               <EditionDt>1001</EditionDt>
               <FormDesc>MOLD,FUNGUS,BACTERIA,VIRUS,ORGANIC PATHOGEN</FormDesc>
            </Form>
            <Form>
               <FormName>CP0010</FormName>
               <EditionDt>0402</EditionDt>
               <FormDesc>BUILDING AND PERSONAL PROPERTY COVERAGE FORM</FormDesc>
            </Form>
            <Form>
               <FormName>CP0090</FormName>
```

```xml
            <EditionDt>0788</EditionDt>
            <FormDesc>COMMERCIAL PROPERTY CONDITIONS</FormDesc>
        </Form>
        <Form>
            <FormName>CP1010</FormName>
            <EditionDt>0402</EditionDt>
            <FormDesc>CAUSES OF LOSS - BASIC FORM</FormDesc>
        </Form>
        <Form>
            <FormName>CP0030</FormName>
            <EditionDt>0402</EditionDt>
            <FormDesc>BUSINESS INCOME (AND EXTRA EXPENSE) COV FORM</FormDesc>
        </Form>
        <Form>
            <FormName>CR0018</FormName>
            <EditionDt>1090</EditionDt>
            <FormDesc>ROBBERY/SAFE MONEY AND SECURITIES</FormDesc>
        </Form>
        <Form>
            <FormName>CR1000</FormName>
            <EditionDt>0497</EditionDt>
            <FormDesc>CRIME GENERAL PROVISIONS LOSS SUSTAINED FORM</FormDesc>
        </Form>
        <Form>
            <FormName>CR1509</FormName>
            <EditionDt>1090</EditionDt>
            <FormDesc>PROTECTIVE DEVICES OR SERVICES PROVISION</FormDesc>
        </Form>
        <Form>
            <FormName>CR1512</FormName>
            <EditionDt>1090</EditionDt>
            <FormDesc>CONVERT TO SCHEDULE COVERAGE</FormDesc>
        </Form>
        <Form>
            <FormName>CRD</FormName>
            <EditionDt>0101</EditionDt>
            <FormDesc>COMMERCIAL CRIME DEDUCTIBLE</FormDesc>
        </Form>
        <Form>
            <FormName>CP0440</FormName>
            <EditionDt>0695</EditionDt>
            <FormDesc>SPOILAGE COVERAGE</FormDesc>
        </Form>
        <Form>
            <FormName>CP1440</FormName>
            <EditionDt>1000</EditionDt>
            <FormDesc>OUTSIDE SIGNS</FormDesc>
        </Form>
        <Form>
            <FormName>ACI-EB</FormName>
            <EditionDt>0307</EditionDt>
            <FormDesc>EQUIPMENT BREAKDOWN COVERAGE</FormDesc>
        </Form>
        <Form>
            <FormName>IL0953</FormName>
            <EditionDt>0108</EditionDt>
            <FormDesc>EXCLUSION OF CERTIFIED ACTS OF TERRORISM</FormDesc>
        </Form>
        <Form>
            <FormName>CP1054</FormName>
            <EditionDt>0695</EditionDt>
            <FormDesc>WINDSTORM OR HAIL EXCLUSION</FormDesc>
        </Form>
        <Form>
            <FormName>CP0321</FormName>
            <EditionDt>0394</EditionDt>
            <FormDesc>WINSTORM OR HAIL PERCENTAGE DEDUCTIBLE</FormDesc>
        </Form>
    </CommlPolicy>
    <Location
        id="1"
    >
        <Addr>
            <Addr1>My Street</Addr1>
            <City>Metairie</City>
```

```xml
                <StateProvCd>LA</StateProvCd>
                <PostalCode>70001</PostalCode>
            </Addr>
            <Sublocation
                id="1" />
            <Sublocation
                id="2" />
        </Location>
        <Location
            id="2"
        >
            <Addr>
                <Addr1>My Street</Addr1>
                <City>Empire</City>
                <StateProvCd>LA</StateProvCd>
                <PostalCode>70050</PostalCode>
            </Addr>
            <Sublocation
                id="1" />
        </Location>
        <CommlPropertyLineBusiness>
            <LOBCd />
            <PropertyInfo>
                <CommlPropertyInfo
                    LocationRef="1"
                    SubLocationRef="1"
                >
                    <net.AtlanticCasualty_CurrentTermAmt>5147
                    </net.AtlanticCasualty_CurrentTermAmt>
                    <net.AtlanticCasualty_WrittenAmt>5147
                    </net.AtlanticCasualty_WrittenAmt>
                    <CommlCoverage>
                        <CoverageCd>BASIC</CoverageCd>
                        <Deductible>500</Deductible>
                    </CommlCoverage>
                    <CommlCoverage>
                        <CoverageCd>BLDG</CoverageCd>
                        <Limit>100000</Limit>
                        <Rate>0.875</Rate>
                        <CurrentTermAmt>875</CurrentTermAmt>
                        <WrittenAmt>875</WrittenAmt>
                    </CommlCoverage>
                    <CommlCoverage>
                        <CoverageCd>BPP</CoverageCd>
                        <Limit>125000</Limit>
                        <Rate>1.75</Rate>
                        <CurrentTermAmt>2188</CurrentTermAmt>
                        <WrittenAmt>2188</WrittenAmt>
                    </CommlCoverage>
                    <CommlCoverage>
                        <CoverageCd>BIXMPI</CoverageCd>
                        <Limit>50000</Limit>
                        <Rate>0.7</Rate>
                        <CurrentTermAmt>350</CurrentTermAmt>
                        <WrittenAmt>350</WrittenAmt>
                    </CommlCoverage>
                    <BusinessIncomeInfo>
                        <net.AtlanticCasualty_MonthlyIndemnityLimit>1/4
                        </net.AtlanticCasualty_MonthlyIndemnityLimit>
                        <RecoveryPeriod>
                            <DurationPeriod>60</DurationPeriod>
                        </RecoveryPeriod>
                    </BusinessIncomeInfo>
                    <CommlCoverage>
                        <CoverageCd>ICRIME</CoverageCd>
                        <Limit>10000</Limit>
                        <Rate>0.04</Rate>
                        <CurrentTermAmt>400</CurrentTermAmt>
                        <WrittenAmt>400</WrittenAmt>
                    </CommlCoverage>
                    <CommlCoverage>
                        <CoverageCd>OCRIME</CoverageCd>
                        <Limit>5000</Limit>
                        <Rate>0.05</Rate>
                        <CurrentTermAmt>250</CurrentTermAmt>
```

```xml
            <WrittenAmt>250</WrittenAmt>
        </CommlCoverage>
        <CommlCoverage>
            <CoverageCd>FOOD</CoverageCd>
            <Limit>10000</Limit>
            <Rate>0.56</Rate>
            <CurrentTermAmt>250</CurrentTermAmt>
            <WrittenAmt>250</WrittenAmt>
        </CommlCoverage>
        <CommlCoverage>
            <CoverageCd>SIGNS</CoverageCd>
            <Limit>10000</Limit>
            <Rate>0.0725</Rate>
            <CurrentTermAmt>725</CurrentTermAmt>
            <WrittenAmt>725</WrittenAmt>
        </CommlCoverage>
        <CommlCoverage>
            <CoverageCd>EQPBK</CoverageCd>
            <Limit>275000</Limit>
            <Rate>0.0395</Rate>
            <CurrentTermAmt>109</CurrentTermAmt>
            <WrittenAmt>109</WrittenAmt>
        </CommlCoverage>
    </CommlPropertyInfo>
    <CommlPropertyInfo
        LocationRef="1"
        SubLocationRef="2"
    >
        <net.AtlanticCasualty_CurrentTermAmt>740
        </net.AtlanticCasualty_CurrentTermAmt>
        <net.AtlanticCasualty_WrittenAmt>740
        </net.AtlanticCasualty_WrittenAmt>
        <CommlCoverage>
            <CoverageCd>BASIC</CoverageCd>
            <Deductible>500</Deductible>
        </CommlCoverage>
        <CommlCoverage>
            <CoverageCd>BLDG</CoverageCd>
            <Limit>100000</Limit>
            <Rate>0.7</Rate>
            <CurrentTermAmt>700</CurrentTermAmt>
            <WrittenAmt>700</WrittenAmt>
        </CommlCoverage>
        <CommlCoverage>
            <CoverageCd>EQPBK</CoverageCd>
            <Limit>100000</Limit>
            <Rate>0.0395</Rate>
            <CurrentTermAmt>40</CurrentTermAmt>
            <WrittenAmt>40</WrittenAmt>
        </CommlCoverage>
    </CommlPropertyInfo>
    <CommlPropertyInfo
        LocationRef="2"
        SubLocationRef="1"
    >
        <net.AtlanticCasualty_CurrentTermAmt>715
        </net.AtlanticCasualty_CurrentTermAmt>
        <net.AtlanticCasualty_WrittenAmt>715
        </net.AtlanticCasualty_WrittenAmt>
        <CommlCoverage>
            <CoverageCd>BASIC</CoverageCd>
            <Deductible>500</Deductible>
        </CommlCoverage>
        <CommlCoverage>
            <CoverageCd>BLDG</CoverageCd>
            <Limit>100000</Limit>
            <Rate>0.675</Rate>
            <CurrentTermAmt>675</CurrentTermAmt>
            <WrittenAmt>675</WrittenAmt>
        </CommlCoverage>
        <CommlCoverage>
            <CoverageCd>EQPBK</CoverageCd>
            <Limit>100000</Limit>
            <Rate>0.0395</Rate>
            <CurrentTermAmt>40</CurrentTermAmt>
```

```
                        <WrittenAmt>40</WrittenAmt>
                    </CommlCoverage>
                </CommlPropertyInfo>
                <StatementValues
                    LocationRef="1"
                    SubLocationRef="1"
                >
                    <StatementValuesInfo>
                        <SubjectInsuranceCd>BLDG</SubjectInsuranceCd>
                        <ValuationCd>RC</ValuationCd>
                    </StatementValuesInfo>
                    <StatementValuesInfo>
                        <SubjectInsuranceCd>BPP</SubjectInsuranceCd>
                        <ValuationCd>ACV</ValuationCd>
                    </StatementValuesInfo>
                    <StatementValuesInfo>
                        <SubjectInsuranceCd>SIGNS</SubjectInsuranceCd>
                        <ValuationCd>ACV</ValuationCd>
                    </StatementValuesInfo>
                </StatementValues>
                <StatementValues
                    LocationRef="1"
                    SubLocationRef="2"
                >
                    <StatementValuesInfo>
                        <SubjectInsuranceCd>BLDG</SubjectInsuranceCd>
                        <ValuationCd>RC</ValuationCd>
                    </StatementValuesInfo>
                </StatementValues>
                <StatementValues
                    LocationRef="2"
                    SubLocationRef="1"
                >
                    <StatementValuesInfo>
                        <SubjectInsuranceCd>BLDG</SubjectInsuranceCd>
                        <ValuationCd>ACV</ValuationCd>
                    </StatementValuesInfo>
                </StatementValues>
            </PropertyInfo>
        </CommlPropertyLineBusiness>
    </CommlPropertyPolicyQuoteInqRs>
  </InsuranceSvcRq>
</ACORD>
```

Vacant Program

GL

```
<net.AtlanticCasualty_VacantProgramInd>1</net.AtlanticCasualty_VacantProgramInd>
<GeneralLiabilityClassification>
<ClassCd>68608</ClassCd>
</GeneralLiabilityClassification>
<GeneralLiabilityClassification>
<ClassCd>98678</ClassCd>
</GeneralLiabilityClassification>
```

Acceptable Classes:

- 68608
- 68604
- 68607
- 68606

Property

```
<CommlSubLocation LocationRef="1" SubLocationRef="1">
  <net.AtlanticCasualty_BuildingType></net.AtlanticCasualty_BuildingType>
  <Construction>
    <ConstructionCd>R</ConstructionCd>
  </Construction>
  <BldgProtection>
    <ProtectionClassGradeCd>1</ProtectionClassGradeCd>
    <ProtectionDeviceSprinklerCd></ProtectionDeviceSprinklerCd>
  </BldgProtection>
  <BldgOccupancy>
    <net.AtlanticCasualty_CSP>0075</net.AtlanticCasualty_CSP>
    <net.AtlanticCasualty_HazardCode>LOW</net.AtlanticCasualty_HazardCode>
    <OccupancyDesc>A Test Description</OccupancyDesc>
  </BldgOccupancy>
</CommlSubLocation>
```

Special Events

Special Events are rated basically like General Liability. In addition to sending the class code you will also send information in the QuoteInfo node regarding the special event.

```
<GeneralLiabilityClassification>
    <ClassCd>48441</ClassCd>
    <Exposure>1000</Exposure>
</GeneralLiabilityClassification>
<QuoteInfo>
    <net.AtlanticCasualty_SpecialEvent>
        <net.AtlanticCasualty_EventDays>1
        </net.AtlanticCasualty_EventDays>
        <net.AtlanticCasualty_SetupDays>2</net.AtlanticCasualty_SetupDays>
        <net.AtlanticCasualty_LiquorServed>N
        </net.AtlanticCasualty_LiquorServed>
    </net.AtlanticCasualty_SpecialEvent>
</QuoteInfo>
```

Saving Rate Indications

The Atlantic Casualty rating web service has been updated with the ability to allow the general agency system to save a retailer-performed quote. Once this quote is saved, the GA underwriter can directly access the quote in ACI's on-line rating system. This will allow for the quote data to be interfaced into ACI's on-line system without requiring additional data entry. The GA underwriter can then view the exact quote with a few simple clicks.

By supplying the necessary XML tag to identify you would like to save the rating transaction as an ACI quote, the data supplied in the XML will be saved in ACI's web-based quoting system and you will be informed of the ACI-specific quote number that was assigned to the transaction in the return XML.

In order to save a transaction/quote as an ACI quote via ACI's rating web service, you will need to make a minor modification to the XML that is supplied to the web service. By supplying the new XML tag, **<net.AtlanticCasualty_SaveQuote>**, the web service will be instructed to save the transaction as an ACI quote. The web service will assign a quote number for you that begins with the characters "ACI". Like many other fields available in the rating web service, the field **<net.AtlanticCasualty_SaveQuote>**, is a "Yes/No" field. By default, if this tag is not supplied, the transaction will NOT be saved as an ACI quote.

Quote Number

We realize that you may already have procedures and/or practices in place to generate quote numbers in your office that you may wish to continue to use. If that is the case, please feel free to continue assigning quote numbers to the transaction/quote in your system. You may even continue to supply the quote number to the documents that are generated by the rating web service. The ACI-specific quote number that will be assigned is mainly designed for reference in ACI's on-line system when a quote is generated. Quote number will be returned in the element **<net.AtlanticCasualty_QuoteNum>***quote number returned here***</net.AtlanticCasualty_QuoteNum>**.

When passing an XML to be saved please make note of the XML you're passing. Several of our customers call the web service for rating various limits of insurance on each quote. For example, they may rate 300,000, 500,000 and then 1,000,000. As the last send and receive XML in my example here contains the details for the quote rated at 1,000,000 limits, if you wish to save the 300,000 limit of insurance quote, the XML must be supplied to the web service with the correct information. Additionally, as a save is performed, the latest rates and/or premium amounts will be re-calculated as the transaction is saved to an ACI-quote. In summary, provide a send XML with the save tag for the quote to be saved, it will be rated one final time, the quote will be saved, and a return XML will come back with rated information and the ACI quote number.

Saving/Updating an Existing Quote

If you save a quote and are returned a quote number by the web service, there may be a need to update quote information and re-save the quote. If you wish to do this, you must supply a tag which contains the quote number to be updated or a new quote number will be assigned. The tag to pass a quotes number is <CompanysQuoteNumber>quote_number_goes_here</CompanysQuoteNumber>. Place this element inside the <QuoteInfo> tag. An example of how to pass a quote number to the web service is listed below.

Example XML Request To Save A Transaction As A Quote

```
        <InsuranceSvcRq>
          <GeneralLiabilityPolicyQuoteInqRq>
            .
            . {Other XML Information}
            .
              <net.AtlanticCasualty_SaveQuote>(Y)es/(N)o</net.AtlanticCasualty_SaveQuote>
            .
            . {Other XML Information}
          <QuoteInfo>
           <CompanysQuoteNumber>quote_number</CompanysQuoteNumber>
           {Other XML Information}
          </QuoteInfo>
          {Other Information For Classification}
          <GeneralLiabilityPolicyQuoteInqRq>
        <InsuranceSvcRq>
```

In the event you pass an XML to the web service which contains a GA-issued, invalid, or non-existant quote number and not one ACI provided, the web service will attempt to locate this quote number and update it. If we were not able to find the quote, the web service will automatically assign a new ACI quote number and provide in the return XML.

An example of how to utilize this new XML tag has been included in this document: <InsuranceSvcRq>

```
        <GeneralLiabilityPolicyQuoteInqRq>
          .
          . {Other XML Information}
          .
```

```
        <net.AtlanticCasualty_SaveQuote>(Y)es/(N)o</net.AtlanticCasualty_SaveQuote>
        .
        . {Other XML Information}
        .
      <GeneralLiabilityClassification>
          .
          . {Other Information For Classification}
          .
      </GeneralLiabilityClassification>
    <GeneralLiabilityPolicyQuoteInqRq>
  <InsuranceSvcRq>
```

As the response from the rating web service is returned, if you elected to have the transaction saved as an ACI quote, you will be informed of the ACI-assigned quote number as well as the status of the process to save the ACI-assigned quote. This information will be returned to you in the XML that is returned by the rating web service. An example of the XML that will be returned is provided below.

```
Example XML Request To Save A Transaction As A Quote
    <InsuranceSvcRq>
      <GeneralLiabilityPolicyQuoteInqRq>
        .
        . {Other XML Information}
        .
      <net.AtlanticCasualty_SaveResult>
          <Status>{SUCCESSFUL}/{FAILURE DESCRIPTION}</Status>
      </net.AtlanticCasualty_SaveResult>
        .
        . {Other XML Information}
        .
      <GeneralLiabilityClassification>
          .
          . {Other Information For Classification}
          .
      </GeneralLiabilityClassification>
    <GeneralLiabilityPolicyQuoteInqRq>
  <InsuranceSvcRq>
```

If a save is unsuccessful, the status element <Status>{SUCCESSFUL}/{FAILURE DESCRIPTION}</Status> indicate UNSUCCESSFUL and there will be a reason supplied.

Quote Document Generation

In this latest version of the ACI web service, enhancements have been made to allow for quote documents (PDFs) to be generated by the web service and returned in the XML that is sent back from the web service. By supplying specific quote information in the XML as it is sent to the web service, a pre-filled quote document can be generated and returned via the XML that is returned from the web service. Currently, either a "GA quote document" or a "producer quote letter" can be generated, and other documents are slated to be available in future versions of the ACI web service.

The following input XML example will request a quote document. The new XML tags for the document have been highlighted in bold. This new XML group to request the quote document will go under the "InsuranceSvcRq" node of the XML tree that is sent to the web service.

While the XML elements for a GA quote document are required in order to create either a GA quote document or producer quote letter, the generation of a GA quote document is completely optional. By supplying the tag, "<net.AtlanticCasualty_CreateGAQuoteDoc>", and setting this tag to "Yes", you will be able to retrieve the GA quote document. If you supply a "No" in this tag, the GA quote document will not be generated. If this tag is omitted, a GA quote document will be created by default. An example of this new tag is included in the XML

below.
Now, in addition to the other documents that are available to be generated by the ACI web service, the Terrorism (TRIA) document is available to be generated and returned via the XML sent from the web service. By simply supplying an XML tag identifying that you would like to receive the TRIA document, the web service will recognize this request and return the latest TRIA document when the XML for the request to the web service is returned.

This new XML tag, "net.AtlanticCasualty_TerrorismFormRequest", is a Yes/No field that is optional. If a "Yes" is supplied, the TRIA form will be generated when a request is sent back from the web service. If a "No" is supplied it will not be generated, nor will the TRIA document be generated if the tag is not supplied at all.

Since multiple supplemental applications (depending on the risks involved) can be returned from the web service, a new XML element has been introduced in the XML that is being returned by the web service. This new element, "<net.AtlanticCasualty_DocDesc>", will identify which supplemental application has been returned from the web service. For illustrative purposes, this new XML element has been included in the example below. This example is for the XML being returned by the web service.

Quote Summary

With the ACI Web Rater web service, various documents can be requested by supplying the necessary XML tags to the web service. When a document is requested, the web service will generate a PDF document and it will be returned by the web service in "binary" format.

Currently, the following documents can be generated by the ACI Web Rater web service:

- Quote Summary (GA Quote Worksheet)
- Retail Quote Document
- Terrorism Risk Insurance Act (TRIA) Form
- Supplemental Applications

All documents are returned as a "PDF" that can be viewed with Adobe's® Acrobat Reader®!

Below, the document-specific XML tags have been identified for each of the documents that are available with the ACI Web Rater web service.

Quote Summary (GA Quote Summary)

```
<ACORD>
 <SignOnRq>
   <ClientApp>
     <Org>Atlantic Casualty Insurance Company (ACIC)</Org>
     <Name>ACI_Rater Web Service - Rating</Name>
     <Version>1.0</Version>
   </ClientApp>
 </SignOnRq>
 <InsuranceSvcRq>
   <GeneralLiabilityPolicyQuoteInqRq>
     .
     . {Other XML Information}
     .
     <QuoteInfo>
       <net.AtlanticCasualty_CreateGAQuoteDoc>{Request Whether A GA Quote Document Is Created Or Not - (Yes/No Field)}</net.A
       <CompanysQuoteNumber>{Quote Number}</CompanysQuoteNumber>
       <net.AtlanticCasualty_preparedBy>{Initials/Name Of Individual Quote Was Prepared By}</net.AtlanticCasualty_preparedBy>
       <net.AtlanticCasualty_businessDesc>{Description Of Business}</net.AtlanticCasualty_businessDesc>
       <GeneralPartyInfo>
         <NameInfo>
           <GivenName>{Insured Name}</GivenName>
```

```
          </NameInfo>
          <Addr>
            <Addr1>{Insured's Address Line 1}</Addr1>
            <Addr2>{Insured's Address Line 2}</Addr2>
            <City>{Insured's City}</City>
            <StateProvCode>{Insured's State}</StateProvCode>
            <Zip>{Insured's Zip Code}</Zip>
          </Addr>
        </GeneralPartyInfo>
        <Fee> - NOTE: This Node Is Duplicated As Necessary For Multiple Fees.
          <FeeDesc>{Fee Description - (List Of Valid Fees Below)}</FeeDesc>
          <FeeAmt>{Amount Of Fee}</FeeAmt>
        </Fee>
      . </QuoteInfo>
    </GeneralLiabilityPolicyQuoteInqRq>
  </InsuranceSvcRq>
</ACORD>
```

Creating General Agent (GA) Quote Worksheet

The information used by the GA Quote Worksheet is also required for the Retail Quote Document. With that being the case, the information for the GA Quote Worksheet is required, irregardless if a Retail Quote Summary is generated or not. However, the ACI Web Rater web service has the ability for you to be able to control whether the GA Quote Worksheet is generated or not. By supplying a "No" for the <net.AtlanticCasualty_CreateGAQuoteDoc> XML tag, you will be able to prevent the GA Quote Worksheet from being created. By default this tag will be set to "Yes", therefore a GQ Quote Worksheet will be created if this tag is not supplied.

Below, is a list of the valid fees that can be supplied when requesting a Quote Document. Please remember that using a fee other than the ones listed here may result in an inaccurate quote document.

- Additional Insured
- Waiver of Subrogation
- Terrorism
- Policy Fee
- Inspection Fee
- Tax
- {Other Fee (Optional Fee)} - This Fee will be assigned to one of the "other" fields available on the Quote Summary document. All in all there are three miscellaneous fields.

To illustrate how the Fee XML node is duplicated for each different fee, an example XML is listed below containing fee information:

```
<ACORD>
 <SignOnRq>
   <ClientApp>
     <Org>Atlantic Casualty Insurance Company (ACIC)</Org>
     <Name>ACI_Rater Web Service - Rating</Name>
     <Version>1.0</Version>
   </ClientApp>
 </SignOnRq>
 <InsuranceSvcRq>
   <GeneralLiabilityPolicyQuoteInqRq>
      .
      . {Other XML Information}
      .
     <QuoteInfo>
       .
```

```
                 .  {Other Quote XML Information}
                 .
                 <Fee>
                   <FeeDesc>Additional Insured</FeeDesc>
                   <FeeAmt>10</FeeAmt>
                 </Fee>
                 <Fee>
                   <FeeDesc>Waiver Of Subrogation</FeeDesc>
                   <FeeAmt>20</FeeAmt>
                 </Fee>
                 <Fee>
                   <FeeDesc>Terrorism</FeeDesc>
                   <FeeAmt>150</FeeAmt>
                 </Fee>
                 <Fee>
                   <FeeDesc>>Policy Fee</FeeDesc>
                   <FeeAmt>30</FeeAmt>
                 </Fee>
                 <Fee>
                   <FeeDesc>Inspection Fee</FeeDesc>
                   <FeeAmt>40</FeeAmt>
                 </Fee>
                 <Fee>
                   <FeeDesc>Tax</FeeDesc>
                   <FeeAmt>50</FeeAmt>
                 </Fee>
                 <Fee>
                   <FeeDesc>Other Fee 1</FeeDesc>
                   <FeeAmt>1</FeeAmt>
                 </Fee>
                 <Fee>
                   <FeeDesc>Other Fee 2</FeeDesc>
                   <FeeAmt>2</FeeAmt>
                 </Fee>
                 <Fee>
                   <FeeDesc>Other Fee 3</FeeDesc>
                   <FeeAmt>3</FeeAmt>
                 </Fee>
             </QuoteInfo>
         </GeneralLiabilityPolicyQuoteInqRq>
     </InsuranceSvcRq>
</ACORD>
```

Retail Quote Document

In order to generate a Retail Quote Document, additional XML tags must be supplied in addition to the XML tags that are supplied for the General Agent's Quote Worksheet. Notice the example below. The information required for the Retail Quote Document is highlighted in bold.

```
<ACORD>
 <SignOnRq>
   <ClientApp>
     <Org>Atlantic Casualty Insurance Company (ACIC)</Org>
     <Name>ACI_Rater Web Service - Rating</Name>
     <Version>1.0</Version>
   </ClientApp>
 </SignOnRq>
 <InsuranceSvcRq>
   <GeneralLiabilityPolicyQuoteInqRq>

     .  {Other XML Information}
     .
      <QuoteInfo>
        <net.AtlanticCasualty_CreateGAQuoteDoc>Testing</net.AtlanticCasualty_CreateGAQuoteDoc>
        <CompanysQuoteNumber>{Quote Number}</CompanysQuoteNumber>
        <net.AtlanticCasualty_preparedBy>{My Underwriter}</net.AtlanticCasualty_preparedBy>
        <net.AtlanticCasualty_businessDesc>{Description Of Business}</net.AtlanticCasualty_businessDesc>
        <net.AtlanticCasualty_RetailDocInfo>
```

```
            <net.AtlanticCasualty_Producer>{My Producer}</net.AtlanticCasualty_Producer>
            <net.AtlanticCasualty_Attention>{My Attention}</net.AtlanticCasualty_Attention>
            <net.AtlanticCasualty_OtherCoverage>{Other Coverage}</net.AtlanticCasualty_OtherCoverage>
            <net.AtlanticCasualty_MinEarnedPrem>{100}</net.AtlanticCasualty_MinEarnedPrem>
            <net.AtlanticCasualty_InspectionRequired>{Inspection Required (Yes/No Field)}</net.AtlanticCasualty_InspectionRequir
            <net.AtlanticCasualty_Commission>{Commission Amount}</net.AtlanticCasualty_Commission>
            <net.AtlanticCasualty_SubjectTo>{Subject To}</net.AtlanticCasualty_SubjectTo>
            <net.AtlanticCasualty_PremisesInfo>
              <Addr>
                <Addr1>{Address Line 1}<Addr1>
                <Addr2>{Address Line 2}<Addr2>
                <City>{City}<City>
                <StateProvCode>{State}<StateProvCode>
                <Zip>{Zip Code}<Zip>
              </Addr>
            </net.AtlanticCasualty_PremisesInfo>
          </net.AtlanticCasualty_RetailDocInfo>
          <GeneralPartyInfo>
            <NameInfo>
              <Surname>{Individual's Last Name}</Surname>
              <GivenName>{Individual's First Name / Business Name}</GivenName>
              <OtherGivenName>{Individual's Middle Name/Initial}</OtherGivenName>
              <NameSuffix>{Individual's Name Suffix}</NameSuffix>
            </NameInfo>
            <Addr>
              <Addr1>{Address Line 1}</Addr1>
              <Addr2>{Address Line 2}</Addr2>
              <City>{City}</City>
              <StateProvCode>{State}</StateProvCode>
              <Zip>{Zip Code}</Zip>
            </Addr>
          </GeneralPartyInfo>
          <GeneralAgentInfo>  * Optional Node For General Agent Address Information
            <NameInfo>
              <Surname>{Individual's Last Name}</Surname>
              <GivenName>{Individual's First Name / Business Name}</GivenName>
              <OtherGivenName>{Individual's Middle Name/Initial}</OtherGivenName>
              <NameSuffix>{Individual's Name Suffix}</NameSuffix>
            </NameInfo>
            <Addr>
              <Addr1>{Address Line 1}</Addr1>
              <Addr2>{Address Line 2}</Addr2>
              <City>{City}</City>
              <StateProvCode>{State}</StateProvCode>
              <Zip>{Zip Code}</Zip>
            </Addr>
          </GeneralAgentInfo>
          <Fee> - NOTE: This Node Is Duplicated As Necessary For Multiple Fees.
            <FeeDesc>{Fee Description - (List Of Valid Fees)}</FeeDesc>
            <FeeAmt>{Amount Of Fee}</FeeAmt>
          </Fee>
        </QuoteInfo>
    </GeneralLiabilityPolicyQuoteInqRq>
  </InsuranceSvcRq>
</ACORD>
```

When the Retail Quote Document is generated, the General Agent's information that is printed on the document is retrieved from the information stored on file with Atlantic Casualty (ACI) for the General Agent that submitted the request. However, the General Agent information that is retrieved from ACI's system can be overridden so that the General Agent's information printed on the document is supplied by the General Agent in the XML instead.

This can be done via the <GeneralAgentInfo> node. If the address information for the General Agent whose address should be printed on the Retail Quote Document is supplied via the XML tags under this node, then the information supplied will be printed on the Retail Quote Document just as it was supplied in the XML. However, if no information is supplied, then the General Agent information on file with ACI is printed on the document. With that being the case, please remember that this node is optional.

Terrorism Risk Insurance Act (TRIA) Form

In order to generate a Terrorism (TRIA) form, the XML tag (<net.AtlanticCasualty_TRIA_Request>) must be supplied. This tag is optional and if a "Yes" (or "Y") is supplied, the TRIA form will be generated. Otherwise, if a "No" (or "N") is supplied or the field is omitted altogether, a TRIA form will not be generated.

An example of this new tag is shown below. Notice that the necessary tag(s) are highlighted in bold.

```
<ACORD>
 <SignOnRq>
   <ClientApp>
     <Org>Atlantic Casualty Insurance Company (ACIC)</Org>
     <Name>ACI_Rater Web Service - Rating</Name>
     <Version>1.0</Version>
   </ClientApp>
 </SignOnRq>
 <InsuranceSvcRq>
   <GeneralLiabilityPolicyQuoteInqRq>
     .
     . {Other XML Information}
     .
     <net.AtlanticCasualty_TRIA_Request>{Generate Terrorism (TRIA) Form (Yes/No)}</net.AtlanticCasualty_TRIA_Request>
     .
     . {Other XML Information}
     .
   </GeneralLiabilityPolicyQuoteInqRq>
 </InsuranceSvcRq>
</ACORD>
```

Supplemental Applications

In order to generate supplemental applications, the XML tag (<net.AtlanticCasualty_SuppApp_Request>) must be supplied. When this tag is supplied, the classifications rated by the web service are analyzed and if any of the classifications have corresponding supplemental applications, the supplemental applications are returned by the web service. If none of the classifications have any corresponding supplemental applications, no supplemental applications are returned even though a request was made to return the supplemental applications.

An example of this new tag is shown below. Notice that the necessary tag(s) are highlighted in bold.

```
<ACORD>
 <SignOnRq>
   <ClientApp>
     <Org>Atlantic Casualty Insurance Company (ACIC)</Org>
     <Name>ACI_Rater Web Service - Rating</Name>
     <Version>1.0</Version>
   </ClientApp>
 </SignOnRq>
 <InsuranceSvcRq>
   <GeneralLiabilityPolicyQuoteInqRq>
     .
     . {Other XML Information}
     .
     <net.AtlanticCasualty_SuppApp_Request>{Generate Supplemental Applications (Yes/No)}</net.AtlanticCasualty_SuppApp_Request>
     .
     . {Other XML Information}
     .
   </GeneralLiabilityPolicyQuoteInqRq>
 </InsuranceSvcRq>
</ACORD>
```

Since multiple supplemental applications (depending on the classifications involved) can be returned from the web service, a new XML element has been introduced in the XML that is returned from the web service. This new element, "<net.AtlanticCasualty_DocDesc>", will identify which supplemental application has been returned by the web service. For illustrative purposes, this new XML element has been included in the example below.

```
<ACORD>
 <SignOnRq>
   <ClientApp>
     <Org>Atlantic Casualty Insurance Company (ACIC)</Org>
     <Name>ACI_Rater Web Service - Rating</Name>
     <Version>1.0</Version>
   </ClientApp>
 </SignOnRq>
 <InsuranceSvcRq>
   <GeneralLiabilityPolicyQuoteInqRq>
     .
     . {Other XML Information}
     .
   </GeneralLiabilityPolicyQuoteInqRq>
   <net.AtlanticCasualty_Document>
     <net.AtlanticCasualty_DocType>SUPPLEMENTAL APPLICATION</net.AtlanticCasualty_DocType>
     <net.AtlanticCasualty_DocDesc>CONTRACTORS SUPPLEMENTAL QUESTIONNAIRE</net.AtlanticCasualty_DocDesc>
     <DATA>
       <![CDATA[{BLOB Data}]]>
     </DATA>
   </net.AtlanticCasualty_Document>
 </InsuranceSvcRq>
```

Quote Save - Saving Rate Indications

The Atlantic Casualty rating web service has been updated with the ability to allow the general agency system to save a retailer-performed quote. Once this quote is saved, the GA underwriter can directly access the quote in ACI's on-line rating system. This will allow for the quote data to be interfaced into ACI's online system without requiring additional data entry. The GA underwriter can then view the exact quote with a few simple clicks.

By supplying the necessary XML tag to identify you would like to save the rating transaction as an ACI quote, the data supplied in the XML will be saved in ACI's web-based quoting system and you will be informed of the ACI-specific quote number that was assigned to the transaction in the return XML.

In order to save a transaction/quote as an ACI quote via ACI's rating web service, you will need to make a minor modification to the XML that is supplied to the web service. By supplying the new XML tag, **"<net.AtlanticCasualty_SaveQuote>"**, the web service will be instructed to save the transaction as an ACI quote. The web service will assign a quote number for you that begins with the characters "ACI". Like many other fields available in the rating web service, the field **"<net.AtlanticCasualty_SaveQuote>"**, is a "Yes/No" field. By default, if this tag is not supplied, the transaction will **NOT** be saved as an ACI quote.

Quote Number

We realize that you may already have procedures and/or practices in place to generate quote numbers in your office that you may wish to continue to use. If that is the case, please feel free to continue assigning quote numbers to the transaction/quote in your system. You may even continue to supply the quote number to the documents that are generated by the rating web service. The ACI-specific quote number that will be assigned is mainly designed for

reference in ACI's on-line system when a quote is generated. Quote number will be returned in the element **<net.AtlanticCasualty_QuoteNum>***quote number returned here***</net.AtlanticCasualty_QuoteNum>**

When passing an XML to be saved please make note of the XML you're passing. Several of our customers call the web service for rating various limits of insurance on each quote. For example, they may rate 300,000, 500,000 and then 1,000,000. As the last send and receive XML in my example here contains the details for the quote rated at 1,000,000 limits, if you wish to save the 300,000 limit of insurance quote, the XML must be supplied to the web service with the correct information. Additionally, as a save is performed, the latest rates and/or premium amounts will be re-calculated as the transaction is saved to an ACI-quote. In summary, provide a send XML with the save tag for the quote to be saved, it will be rated one final time, the quote will be saved, and a return XML will come back with rated information and the ACI quote number.

Direct Link into ACES

For your convenience ACIC provides a quick link into the ACES quote screen within the web services response if a quote has been successfully saved. This tag will be supplied every time a quote number tag is supplied.

<net.AtlanticCasualty_ACESQuoteLink>ACES Quote link here**</net.AtlanticCasualty_ACESQuoteLink>**

Quote Save Response

An example of the save results from an XML response:

```
<ACORD>
 <InsuranceSvcRq>
  <GeneralLiabilityPolicyQuoteInqRq>
  ...
   <net.AtlanticCasualty_SaveResult>
     <Status>SUCCESSFUL</Status>
     <net.AtlanticCasualty_QuoteNum>XXXXXXXXXX</net.AtlanticCasualty_QuoteNum>
     <net.AtlanticCasualty_ACESQuoteLink>https://aces.atlanticcasualty.net/ACI_Web/Rating/GLRate.aspx?qNum=XXXXXXXXXX</net.Atl
   </net.AtlanticCasualty_SaveResult>
  ...
  </GeneralLiabilityPolicyQuoteInqRq>
 </InsuranceSvcRq>
</ACORD>
```

Saving/Updating an Existing Quote

If you save a quote and are returned a quote number by the web service, there may be a need to update quote information and re-save the quote. If you wish to do this, you must supply a tag which contains the quote number to be updated or a new quote number will be assigned. The tag to pass a quotes number is **<CompanysQuoteNumber>**quote_number_goes_here**</CompanysQuoteNumber>**. Place this element inside the **<QuoteInfo>** tag. An example of how to pass a quote number to the web service is listed below.

```
Example XML Request To Save A Transaction As A Quote
<InsuranceSvcRq>
<GeneralLiabilityPolicyQuoteInqRq>
.
. {Other XML Information}
.
<net.AtlanticCasualty_SaveQuote>(Y)es/(N)o</net.AtlanticCasualty_SaveQuote>
.
. {Other XML Information}
<QuoteInfo>
```

```
<CompanysQuoteNumber>quote_numbere</CompanysQuoteNumber>
{Other XML Information}
</QuoteInfo>
{Other Information For Classification}
<GeneralLiabilityPolicyQuoteInqRq>
<GeneralLiabilityPolicyQuoteInqRq>
<InsuranceSvcRq>
```

In the event you pass an XML to the web service which contains a GA-issued, invalid, or non-existant quote number and not one ACI provided, the web service will attempt to locate this quote number and update it. If we were not able to find the quote, the web service will automatically assign a new ACI quote number and provide in the return XML.

An example of how to utilize this new XML tag has been included in this document:

```
Example XML Request To Save A Transaction As A Quote
<InsuranceSvcRq>
<GeneralLiabilityPolicyQuoteInqRq>
.
. {Other XML Information}
.
<net.AtlanticCasualty_SaveQuote>(Y)es/(N)o</net.AtlanticCasualty_SaveQuote>
.
. {Other XML Information}
.
<GeneralLiabilityClassification>
.
. {Other Information For Classification}
.
</GeneralLiabilityClassification>
<GeneralLiabilityPolicyQuoteInqRq>
<InsuranceSvcRq>
```

As the response from the rating web service is returned, if you elected to have the transaction saved as an ACI quote, you will be informed of the ACI-assigned quote number as well as the status of the process to save the ACI-assigned quote. This information will be returned to you in the XML that is returned by the rating web service. An example of the XML that will be returned is provided below.

```
Example XML Request To Save A Transaction As A Quote
<InsuranceSvcRq>
<GeneralLiabilityPolicyQuoteInqRq>
.
. {Other XML Information}
.
<net.AtlanticCasualty_SaveResult>
<Status>{SUCCESSFUL}/{FAILURE DESCRIPTION}</Status>
</net.AtlanticCasualty_SaveResult>
.
. {Other XML Information}
.
<GeneralLiabilityClassification>
{Other Information For Classification}
.
</GeneralLiabilityClassification>
<GeneralLiabilityPolicyQuoteInqRq>
<InsuranceSvcRq>
```

If a save is unsuccessful, the status element **<Status>**{SUCCESSFUL}/{FAILURE DESCRIPTION}**</Status>** indicate **UNSUCCESSFUL** and there will be a reason supplied.

Surplus Lines Taxes

Auto Calculation

The value of **<StateProvCode>** will be used for calculating state taxes. The below example will use Florida's rate to calculate any surplus lines tax.

- Input XML

```
<GeneralLiabilityPolicyQuoteInqRq>
...
    <StateProvCode>FL</StateProvCode>
...
</GeneralLiabilityPolicyQuoteInqRq>
```

The return xml will have the breakdown of surplus lines taxes and fees via **<net.AtlanticCasualty_SLTaxesBreakdown>** tag.

- Return XML

```
<PremiumInfo>
...
  <net.AtlanticCasualty_SLTaxes>102.2</net.AtlanticCasualty_SLTaxes>
  <net.AtlanticCasualty_SLTaxesBreakdown>
    <surplusLines>
      <slTaxes>
      <tax>
        <description>FLSurplus Lines Tax</description>
        <amount>102.2</amount>
      </tax>
      </slTaxes>
      <slFees>
        <fee>
          <description>Citizens Emergency Assessment</description>
          <amount>25.06</amount>
        </fee>
        <fee>
          <description>Emergency Management Preparedness</description>
          <amount>4</amount>
        </fee>
        <fee>
          <description>FHCF</description>
          <amount>26.57</amount>
        </fee>
        <fee>
          <description>FSLSO</description>
          <amount>2.04</amount>
        </fee>
      </slFees>
      <totalFees>57.67</totalFees>
    </surplusLines>
  </net.AtlanticCasualty_SLTaxesBreakdown>
...
</PremiumInfo>
```

Manual Entry

This will reflect on the General/Retail Agent Quote Document. The below xml is an example how to display your own taxes.

- Input XML

```
<QuoteInfo>
...
  <Fee>
    <FeeDesc>Tax</FeeDesc>
    <FeeAmt>150</FeeAmt>
  </Fee>
...
</QuoteInfo>
```

- Return XML

```
<PremiumInfo>
...
  <net.AtlanticCasualty_SLTaxes>150</net.AtlanticCasualty_SLTaxes>
...
</PremiumInfo>
```

How To Call The Web service

Calling a web service is very easy. Below is some sample code from a VB.net application showing how to call the web service.

ACI realizes there are many software languages available for web applications. ACI does not require the GA to use .Net applications to communicate with ACI's web service. The GA can use any programming language they desire that supports the functionality to properly function in a web services environment.

Each GA is encouraged to follow the logic in the sample code below. You will notice that no mention is made of formatting the XML to be passed to the web service. This is the responsibility of the GA, therefore, this should be taking place in other parts of your application.

One section of code deals with a time-out condition. When the GA application calls the web service and no response has been received within 10 seconds, your application needs to time-out and return the message indicating the rate indication is not possible at this time or to try back later. You may wish to place another call to the web service to try again. This option is up to each GA.

Current performance statistics show the web service is returning a response within seconds, so this condition should not be experienced, but as a matter of prudent coding practices, proper error handling is required in all software applications.

```
    Private Function IsPing(ByVal p_strInXML As String) As Boolean
    Dim l_blnResult As Boolean = False
    Dim l_objXMLDocument As New XmlDocument
    Try
      l_objXMLDocument.LoadXml(p_strInXML.ToString.ToUpper.Trim)
      If CBool(l_objXMLDocument.ChildNodes.Count) Then
        Dim l_objXMLNodeList As XmlNodeList = l_objXMLDocument.SelectNodes("ACORD")
          For Each l_objXMLNode In l_objXMLNodeList
            Dim l_intNodeCnt As Integer = 0
            Do While l_intNodeCnt < l_objXMLNode.ChildNodes.Count
              With l_objXMLNode.ChildNodes.Item(l_intNodeCnt)
                Select Case .Name.ToString.ToUpper.Trim
                  Case "SIGNONRQ"
                    Dim l_intChildNode_1_Cnt As Integer = 0
                    Do While l_intChildNode_1_Cnt < l_objXMLNode.ChildNodes.Item(l_intNodeCnt).ChildNodes.Count
                      With l_objXMLNode.ChildNodes.Item(l_intNodeCnt).ChildNodes.Item(l_intChildNode_1_Cnt)
                        Select Case .Name.ToUpper.ToString.Trim
                          Case "CLIENTAPP"
                            Dim l_intChildNode_2_Cnt As Integer = 0
```

```
                        Do While l_intChildNode_2_Cnt < l_objXMLNode.ChildNodes.Item(l_intNodeCnt).ChildNodes.Item(l_intChi
                            With l_objXMLNode.ChildNodes.Item(l_intNodeCnt).ChildNodes.Item(l_intChildNode_1_Cnt).ChildNodes.
                                Select Case .Name.ToUpper.ToString.Trim
                                    Case "NAME"
                                        l_blnResult = CBool(InStr(.InnerText.ToUpper.ToString.Trim, "PING"))
                                        Exit Do
                                        End Select
                                End With
                                l_intChildNode_2_Cnt += 1
                            Loop
                        End Select
                    End With
                    l_intChildNode_1_Cnt += 1
                Loop
            End Select
        End With
        l_intNodeCnt += 1
    Loop
    Next
    End If
  Catch ex As Exception
    l_blnResult = False
  Finally
    l_objXMLDocument = Nothing
  End Try
  Return l_blnResult
End Function
```

Error and Text Messages

Unable To Use Element

- Explanation:
    - The XML element passed is invalid

- Resolution:
    - Correct the XML element.

Unable to Generate Rate Indication

- Explanation:
    - Based on information supplied, a rate indication is unable to be provided.

- Resolution:
    - Correct the XML element.

{XXXXXX} - Error Returning Class Code Description (where {xxxxxx} will be the class code)

- Explanation:
    - The class code passed does not exist and is invalid

- Resolution:
    - Pass a correct class code.

Error Returning Premium Basis Description

- Explanation:
  - Unable to determine and return the correct ISO rating basis

- Resolution:
  - Call ACI's helpdesk and report the class code being rated for resolution

Submit Class

- Explanation:
  - The class code being passed is a submit class. This requires the GA to contact ACI to determine risk eligibility

- Resolution:
  - The GA should display a message to the retailer indicating "Please contact your Underwriter for more information."

Submit Products

- Explanation:
  - The class code being passed is a submit class for products coverage. This requires the GA to contact ACI to determine risk eligibility

- Resolution:
  - The GA should display a message to the retailer indicating "Please contact your Underwriter for more information."

Prohibited Class

- Explanation:
  - The class code being passed is a prohibited class. This class is not eligible for rating.

- Resolution:
  - The GA should display a message to the retailer indicating this class code is not eligible for a rate indication.

Prohibited Products

- Explanation:
  - The class code being passed is a prohibited class for products coverage. The class code is not eligible for products coverage rating.

- Resolution:
    - The GA should display a message to the retailer indicating this class code is not eligible for a rate indication on the products coverage.

Premises A-Rated

- Explanation:
    - The class code being passed is an A-Rated class for premises liability coverage. This class code is not eligible for rating on-line.

- Resolution:
    - The GA should display a message to the retailer indicating this class code is not eligible for a rate indication on-line and should contact the underwriter.

Products A-Rated

- Explanation:
    - The class code being passed is an A-Rated class for products liability coverage. This class code is not eligible for rating on-line.

- Resolution:
    - The GA should display a message to the retailer indicating this class code is not eligible for a rate indication on-line and should contact the underwriter.

A-Rated

- Explanation:
    - The class code being passed is an A-Rated class for premises and products liability coverage. This class code is not eligible for rating on-line.

- Resolution:
    - The GA should display a message to the retailer indicating this class code is not eligible for a rate indication on-line and should contact the underwriter.

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Revision 10-06-2008
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Security - Failed Security Validation Due To: XXXXX (where xxxxx is the security reason for the error)

- Explanation:
    - The web service was unable to authorize the requestor and access to the web service has been denied.

- Resolution:
  - The GA should verify that all security elements were transmitted to the ACI web service. In addition to that, the IP address where the request originated should be verified against the IP addresses on record for the GA at ACI.

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Agent Location - An Invalid Location Was Supplied. The Location Has Been Defaulted To One(1).

- Explanation:
  - If an agent location is submitted in the request to the web service, the agent location is compared against the available locations for that agent. However, in the event that an invalid agent location is submitted, the errant agent location submitted is overwritten with the default agent location of one(1).

- Resolution:
  - When submitting an agent location to the web service, only valid agent locations should be submitted.
  - Please feel free to contact ACI for a complete listing of your available agent locations.

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