55 3500 Refund

ACCOUNT DETAIL

POLICY NO. AZSSXXXXXXXXX CHECK NO. **11** ACCOUNT BALANCE $0.00

Detailed Statement of Account

Explanation	*Charges*	*Credits*	*Total Balance*
Premium			
Current Term 05/24/2011 to 08/03/2011	26.39		
Prior Term 05/24/2011 to 08/03/2011	0.00	0.00	
Adjustments/Fees	0.00	0.00	
Payments		343.50	
Sub-Total	26.39	343.50	
Disbursements to Insured	317.11		
Account Balance			0.00

REMARKS

In accordance with the Cancellation Notice previously mailed to you, this policy was cancelled for non-payment of premium on 03-04-2011. There is not now, nor has there been, any insurance in effect under this policy since that date.

If further clarification is desired, the Insurance Exchange will provide, upon written request of the named insured, the facts upon which the cancellation was based.

If you have any questions regarding the availability of future insurance protection, please contact your branch office.

55 3500 0305
02-18-2011

Premium Account

AAA Northern California, Nevada & Utah Insurance Exchange
P. O. Box 22221, Oakland, CA 94623-2221

CONTROLLED DISBURSEMENT
BANK OF AMERICA, N.A.
NORTHBROOK, ILLINOIS

PRODUCT
Automobile

DATE
03-07-2011

EXPLANATION
Refund

11

POLICY NO.
AZSSXXXXXXXXX

70-2328
719 IL

PAY THIS AMOUNT THREE HUNDRED SEVENTEEN DOLLARS AND 11 CENTS ********************************

$****317.11

PAY TO THE ORDER OF

JOHN DOE
JANE DOE
3350 PARK RIDGE AVENUE
BULLHEAD CITY AZ 86429-XXXX

VOID IF NOT CASHED WITHIN SIX (6) MONTHS FROM DATE OF ISSUE

AUTHORIZED SIGNATURE

AUTHORIZED SIGNATURE

⑈11⑈ ⑆071923284⑆ 8765817451⑈

Form Requirements Table of Contents

Version Control Log

Date	Version	Change	Section	Changed by
11/11/2011	.01	New document	All	Doug Stokes

Change Control Log

Date	Change Description	Section	Changed By
11/3/2012	Update document with MT,UT, WY	Various	Michelle Ourtiague
5/10/2013	Removed text information and Updated document to include Forms Specification Look-up information	Various	Michelle Ourtiague
5/13/2013	Updated document with Auto forms specification look up link	Various	Michelle Ourtiague
5/30/2013	Updated Product and Explanation	Various	Michelle Ourtiague
9/30/2013	Updated document Property Forms Specification Look Up Link Signature Series Data Elements Spreadsheet	Various	Michelle Ourtiague
3/13/2014	Updated document to include Bank Account Codes by State	Scan Line Section	Michelle Ourtiague
5/27/2014	Updated Detail Statement of Account (defect 24678) with Adjustments/Fees	Various	Michelle Ourtiague
5/27/2014	Updated line item to reference Current Term MM/DD/YYYY to MM/DD/YYYY	Various	Michelle Ourtiague
5/27/2014	Updated line item to reference Prior Term MM/DD/YYYY to MM/DD/YYYY	Various	Michelle Ourtiague
5/27/2014	Update Account Codes	Mico Scan Line	Michelle Ourtiague

Effective Dates

Auto

Initial Implementation date into PAS for **Auto** Products:

State	Original Signature Series Effective Date	PAS Implementation Date	PAS New Business Effective	PAS Renewal Effective
Arizona	04/05/2010			
California (Choice) +				
Colorado	04/05/2010 01/01/2012 (SS2)			
Connecticut				
Delaware				
Idaho				
Indiana	04/05/2010			
Kansas				
Kentucky				
Maryland				
Montana				
Nevada	06/23/2009			
New Jersey				
New York				
Oregon				
Ohio	05/03/2010			
Oklahoma	05/03/2010			
Pennsylvania				
South Dakota				
Utah				
Virginia				
West Virginia				
Wyoming				

Property

Initial Implementation date into PAS for **Property** Products:

State	Product	PAS Implementation Date	PAS New Business Effective	PAS Renewal Effective
UT	HO3, HO4, HO6, DP3, PUP			

Business Rules

Rule	Description	Standard
Filed Form:	Form must be filed with the state's Department of Insurance or equivalent	NO
Regulatory:	Form must be reviewed by Regulatory/Compliance	NO
Legal:	Form must be reviewed by Legal (all customer-facing documents must be review by Legal)	YES
Fastlane:	Forms repository: Image of all documents sent to the customer.	YES
Claims Impact:	Form may be referenced in event of claim or litigation.	YES
Point-of-Sale:	Form applies at or prior to time of bind, including at time of quote	NO
Download:	Refers to documents sent to an agent through an agency management system	YES
Agency Website:	Blank sample of form must appear on intranet/extranet site- aaa4insurance.com; aaa.com; Passport; westernunited.com	NO

Business use:

This section identifies why the form is needed. Include regulatory info or anything else that may clarify its use

- This refund check is common to auto and property products for all states
- This refund check is system generated when there is credit balance on the policy for X days (see state table)
- This refund check is manually generated by the user.

Business Requirements

Form Usage - Standard	Trigger Event – Standard	Programming - Standard	State Exceptions
There is a credit balance on the policy	The credit balance has been on the policy for X days (see state table)	• System generates refund check	States have different refund timeline requirements
A payment has been made on the policy	The user has manually generated a refund check for an amount equal to or less than the Total Paid amount	• System generates refund check	

Data Elements

<u>DATA ELEMENTS SECTION *(See form template for placement of data.)*</u>

- ***Static*** *= text will always display (all text is static unless otherwise specified)*
- ***Variable*** *= text is populated based on a condition (table driven)*
- ***Dynamic*** *= text is system generated based on specific policy information*

FIRST SECTION – ACCOUNT DETAIL
This section identifies data elements (to the best of our ability).
"VARIABLES –standard" column will identify if text is static, has variables, and/or dynamic data, and format to be used.
"EXCEPTIONS" column will identify state/product specific deviations from the standard programming

Field Name/Text	Standard for Auto & Property	State & Product Exceptions
Policy Number	• **Dynamic** • Description of data: policy prefix and number • Data format: AAAAXXXXXXXXX	
Check No.	• **Dynamic** • System-generated • Sequential	
Account Balance	• **Dynamic** • Description of data: Total Due amount (debit or credit) • Amount is preceded by – (minus) sign if credit • Data format: $ 9,999.99	
Premium Period	• **Dynamic** • Policy period for which refund was calculated	
Premium Amount	• **Dynamic** • Premium incurred for designated premium period • Amount always appears in *Charges* column • Data format: $9,999.99	
Current Term 05/24/2011 to 08/03/2011	• **Static + Dynamic** • Description of data: Policy effective from and to dates, MM/DD/YYYY • Description: Charges= $XXXX.XX, Credits = $XXXX.XX, Total Balance = $XXXX.XX • Data format: $X,XXX.XX	
Prior Term 05/24/2011 to 08/03/2011	• **Static + Dynamic** • Description of data: Policy effective from and to dates, MM/DD/YYYY • Description: Charges= $XXXX.XX, Credits = $XXXX.XX, Total Balance = $XXXX.XX • Data format: $X,XXX.XX	
	•	

Adjustments/Fee	• **Dynamic** • Net total of adjustment/fees incurred for designated premium period • Amount appears in *Charges* column if a debit • Amount appears in *Credits* column if a credit • Data format: $ 9,999.99	
	•	
Payments	• **Dynamic** • Total payments made during designated premium period, less any credit balance remaining on policy • Amount always appears in *Credits* column • Data format: $ 9,999.99	
Sub-total	• **Dynamic** • Total of charges, always appears in *Charges* column • Total of credits, always appears in *Credits* column • Data format: $ 9,999.99	
Disbursements to Insured	• **Dynamic** • Difference of Charges and Credits sub-totals • Amount always appears in *Charges* column • Data format: $ 9,999.99	
Account Balance	• **Dynamic** • Description of data: Total Due amount (debit or credit) • Amount is preceded by – (minus) sign if credit • Data format: $ 9,999.99	
Remarks	• **Variable** based on condition • Will display if PlcyCanRsn = 0060 or 0061 • Partial example of text: "In accordance with the Cancellation Notice…"	
55 3500 XXXX	• **Static** • 5-pt font or per form standard	
DATE	• **Dynamic** • Policy effective date 5-pt font or per form standard	

SECOND SECTION – REFUND CHECK
This section will identify labels/data(to the best of our ability) in the refund check section.

Field Name/Text	Standard for Auto & Property	State & Product Exceptions
Logo	• **Variable** by state • **"AAA Insurance"**	WY Auto and Property = "AAA" logo
Branded Company Name	• **Variable** by state	**Auto: See "Forms Specifications Look-up" document for company header information:** http://aaagateway/sites/PolicyForms/Property%20Signature%20Series/Forms/Last%20Modified%20View.aspx?RootFolder=%2fsites%2fPolicyForms%2fProperty%20Signature%2

		0Series%2f2%20%2d%20Auto%2f6%5fPAS%20and%20DCS%20Final%20requirements%20Mock%2dups&FolderCTID=&View=%7b2C5F40B0%2dB95A%2d4063%2dB552%2dBEC2D862D5AC%7d **PROPERTY: Signature Series Data Element Spreadsheet** http://aaagateway/sites/PolicyForms/Property%20Signature%20Series/Forms/Last%20Modified%20View.aspx?RootFolder=%2fsites%2fPolicyForms%2fProperty%20Signature%20Series%2f3%20%2d%20Property%2fA%20%2d%20AZ%2c%20UT%20and%20Countrywide%20Signature%20Series&FolderCTID=0x01200013DB302DF9861C458C4306D18F9A2BF4&View=%7b2C5F40B0%2dB95A%2d4063%2dB552%2dBEC2D862D5AC%7d
Underwritten by name	• **Variable** by state •	**Auto: See "Forms Specifications Look-up" document for company header information:** http://aaagateway/sites/PolicyForms/Property%20Signature%20Series/Forms/Last%20Modified%20View.aspx?RootFolder=%2fsites%2fPolicyForms%2fProperty%20Signature%20Series%2f2%20%2d%20Auto%2f6%5fPAS%20and%20DCS%20Final%20requirements%20Mock%2dups&FolderCTID=&View=%7b2C5F40B0%2dB95A%2d4063%2dB552%2dBEC2D862D5AC%7d **PROPERTY: Signature Series Data Element Spreadsheet** http://aaagateway/sites/PolicyForms/Property%20Signature%20Series/Forms/Last%20Modified%20View.aspx?RootFolder=%2fsites%2fPolicyForms%2fProperty%20Signature%20Series%2f3%20%2d%20Property%2fA%20%2d%20AZ%2c%20UT%20and%20Countrywide%20Signature%20Series&FolderCTID=0x01200013DB302DF9861C458C4306D18F9A2BF4&View=%7b2C5F40B0%2dB95A%2d4063%2dB552%2dBEC2D862D5AC%7d •
Company Address	• **Variable** by company •	**Auto: See "Forms Specifications Look-up" document for company header information:** http://aaagateway/sites/PolicyForms/Property%20Signature%20Series/Forms/Last%20Modified%20View.aspx?RootFolder=%2fsites%2fPolicyForms%2fProperty%20Signature%20Series%2f2%20%2d%20Auto%2f6%5fPAS%20and%20DCS%20Final%20requirements%20Mock%2dups&FolderCTID=&View=%7b2C5F40B0%2dB95A%2d4063%2dB552%2dBEC2D862D5AC%7d **PROPERTY: Signature Series Data Element Spreadsheet** http://aaagateway/sites/PolicyForms/Property%20Signature%20Series/Forms/Last%20Modified%20View.aspx?RootFolder=%2fsites%2fPolicyForms%2fProperty%20Signature%20Series%2f3%20%2d%20Property%2fA%20%2d%20AZ%2c%20UT%20and%20Countrywide%20Signature%20Series&FolderCTID=0x01200013DB302DF9861C458C4306D18F9A2BF4&View=%7b2C5F40B0%2dB95A%2d4063%2dB552%2dBEC2D862D5AC%7d
Product	• **Variable**	PROPERTY: HO3/6 = Homeowners

		HO4 = Renters DP3 = Rental Property PUP = Personal Umbrella
Check No.	• **Dynamic** • System-generated • Sequential	
ABA No.	• **Variable** by company • For non-CA Select: 70-2328 719	
Date	• **Dynamic** • Description of data: Date refund generated • Data format: MM/DD/YYYY	
Policy No.	• **Dynamic** • Description of data: policy prefix and number • Data format: AAAAXXXXXXXXX	
Bank Information	• **Variable** by company • For non-CA Select: BANK OF AMERICA. ILLINOIS SF COMMERCIAL BANKING #1499 345 MONTGOMERY STREET SAN FRANCISCO CA 94101	
Explanation	• **Variable**	Cancelled Refund.
Written Amount	• **Dynamic** • Description of data: Written amount of refund (followed by * filler)	
Numeric Amouint	• **Dynamic** • Description of data: Numeric amount of refund (preceded by * filler) • Data format: $ 9,999.99	

Payee - JOHN DOE	• **Static** + **Dynamic** • Description of data: First Named Insured first name, middle initial (if present) and last name • Alternate description of data: Name specified when manual refund is initiated (overrides First Named Insured) • Data format: Upper case	
Additional Payee - JANE DOE	• **Static** + **Dynamic** • Description of data: First Named Insured first name, middle initial (if present) and last name • Data format: Upper case	•
3350 PARK RIDGE AVENUE	• **Static** + **Dynamic** • Description of data: Insured mailing address line 1 from billing account address • Data format: Upper case, alpha-numeric	•
ADDRESS 2	• **Static** + **Dynamic** • Description of data: Insured mailing address line 2 from billing account address (if present, if not subsequent line moves up one) • Data format: Upper case, alpha-numeric	•

BULLHEAD CITY AZ 86429-XXXX	• **Static** + **Dynamic** • Description of data: Mailing City, State and Zip from billing account address • Data format: Upper case, alpha-numeric, 2-digit state identifier, ZIP+4 ZIP code	•
Authorized Signature	• **Static - Michael Day** (graphic)	
MICR	• **Dynamic** generated with check number, routing transit number, account number, per bank specifications • Routing transit number for non-CA Select: 071923284 • Account number for Sig Series Co. 01: 8765215375 • MICR font	CSIIB 8765817451 ACAIC 8765033110 WUIC 8765033097 Keystone 8765129608

Notes

11/11/2011: Leverage CA Select refund check.

8/23/11(Jessica Cover): Per Angie Ray and John Richmond, WY must use the "AAA" logo instead of the "AAA Insurance" logo. The state feels the "AAA Insurance" logo is confusing because the DBA is different.

05/10/2013: AAA Insurance Regulatory, Compliance and Product Management Forms link will provide Auto and Property with the requirements for each state. The document is updated according to state regulations.