

Deficiency Code	Descriptions	Deficiency Type	Violation Type	Deficiency Weight	Suspense Type	VRU Phrase Tag
001	DRAFT APP DRAFT EASI COPIES ARE UNACCEPTABLE; EASI APPS MUST BE FULLY COMPLETED, SUBMITTED, AND SIGNED. PLEASE RETURN THE ATTACHED AND COPY OF THIS LETTER.	S	A	1	2	
002	APPLICANT INFO Fully complete. If applicant is not a resident of Texas and is non military, the vehicle must be registered in Texas. If the vehicle will be registered in Texas within 15 days, show same and resubmit.	S	A	1	2	
003	DATE OF BIRTH Applicant/Spouse DATE OF BIRTH missing, if an SR-22 is required this information must be provided.	S	A	1	2	
004	VEHICLE INFORMATION Vehicle YEAR/MAKE or VIN missing or illegible.	S	A	1	2	
005	NAMED NON-OWNER RULE 45 -- THIS POLICY PROVIDES COVERAGE FOR ONLY THE APPLICANT AND SPOUSE. ANY OTHER LISTED DRIVER WILL HAVE NO COVERAGE UNDER THIS POLICY. IF SUCH PERSON REQUIRES LIABILITY COVERAGE THEY MUST APPLY IN THEIR OWN NAME.	S	A	1	2	
006	NON-EASi SUBMITTED All applications must be submitted electronically via EASi. Submit the app through EASi, print, sign, and return the completed app and a copy of this letter within 20 days.	S	A	1	2	
007	SR-22 OTHER THAN APP Association rules cannot require that a company issue a filing for other than the applicant, co-applicant, or spouse.	X	A	1	0	
008	PAYMENT OPTIONS SHOW PAYMENT OPTION: 8-Pay Plan = 20% down; Advance Premium = 25% down (BOTH SUBJECT TO \$40 PER VEHICLE MINIMUM PAYMENT); must be ONE CHECK only. Full Annual Premium and Premium Financed applications require 100%. premium.	C	A	1	0	
009	FUTURE COVERAGE DATE Unable to assign more than 30 days in advance, unless EXISTING COVERAGE then 60 days.	X	A	1	0	

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013	APPLICANT SIGNATURE The APPLICANT must SIGN and DATE the submitted application. If the application is for joint applicants BOTH applicants MUST sign and date the submitted application.	S	A	1	2	
014	PRODUCER SIGNATURE The PRODUCER must SIGN & DATE the submitted application, or the producer signature does not correspond to the certified producer in Item #1 of the application.	S	A	1	2	
015	PREMIUM NOT PAYABLE Premium remittance must be made payable to TAIPA, or payee must endorse to TAIPA.	S	A	1	1	
016	SEPARATE CHECK EACH A SEPARATE CHECK must be submitted with each application.	R	A	1	0	
017	PAYMENT DRAFTS PRODUCER/AGENCY CHECK UNACCEPTABLE -- MUST BE CERTIFIED CHECK, CASHIER'S CHECK, MONEY ORDER, PREMIUM FINANCE CHECK, OR APPLICANT'S CHECK; FINANCE CO. DRAFT- -TAIPA CANNOT ACCEPT FINANCE CO. DRAFTS; CONTACT FINANCE CO. DIRECTLY	S	A	1	1	
018	INVALID PAYMENT MUST BE SIGNED AND IN THE FORM OF ONE FULLY COMPLETED CERTIFIED, CASHIERS, FINANCE CO, PRODUCER, OR APPLICANT CHECK OR MONEY ORDER PAYABLE TO TAIPA. REFER TO THE TAIPA PLAN OF OPERATION, SEC. 6.D FOR PAP AND SEC. 22.D FOR BAP.	C	A	1	0	
019	NO REMITTANCE OPTIONS ARE AS FOLLOWS: 8-PAY INSTALLMENT PLAN = 20% DOWN; ADVANCE PREMIUM = 25% DOWN -- BOTH SUBJECT TO \$40 MINIMUM PER VEHICLE. FULL ANNUAL AND PREMIUM FINANCE REQUIRE 100% PAYMENT WITH ONE CHECK ONLY.	R	A	1	0	
01A	RATING INFORMATION Rating Information.	X	C	4	0	
01A	MUST BE IN DUPLICATE Non-EASi applications must be submitted in DUPLICATE. All applications MUST be fully completed and legible.	C	A	1	0	

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01B	PRODUCER INFORMATION Producer Information.	X	C	4	0	
020	NO RESPONSE SUSPENSE A copy of the application was returned to producer for underwriting information. A response was not received within 20 days, therefore coverage was assigned to a carrier as bound incomplete.	C	A	2	0	
021	PRODUCER INFORMATION Provide complete producer's information.	C	A	1	0	
022	OVER FIVE VEHICLES Fleets of more than five (5) vehicles are not acceptable unless prior approval is received from the Association. If not, submit 5 vehicles per application with a separate downpayment check for each application.	X	A	1	0	
023	OPERATOR INFORMATION Provide complete information on all operators.	C	A	1	0	
024	VEHICLE INFORMATION Provide complete vehicle information.	C	A	1	0	
025	NON-OWNER INFO Please provide complete Non-Owner information, refer to Rule 45 in the TAIPA Rules & Rating Manual.	C	A	1	0	
028	PRIOR COVERAGE Incomplete required statistical prior insurance information.	C	A	1	0	
030	NO RESPONSE SUSPENSE Application was returned to producer due to improper or no payment. A response was not received within 20 days, therefore coverage was assigned to a carrier as bound without proper premium payment.	X	A	4	0	

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033	PRINCIPAL OPERATOR PRINCIPAL OPERATOR not indicated.	C	A	1	0	
034	RATE CLASS MISSING Vehicle RATE CLASS and/or PREMIUMS missing.	C	A	1	0	
03A	DRIVER'S LICENSE # Applicant/operator driver's license # missing; if insurance is required to apply for a driver's license, please indicate.	S	A	1	2	
03A	RETURN COMPENSATION Return Compensation.	X	C	4	0	
04A	VEHICLE REGISTRATION Registered owner of vehicle must be applicant or spouse; if applicant does not own vehicle, refer to Rule 45 Non-Owners in the TAIPA Rules & Rating Manual. If registration is to be transferred please advise.	S	A	1	2	
06A	MISREPRESENTATION Fraud/Misrepresentation.	X	C	4	0	
07A	CLAIMS Claims.	X	C	4	0	
08A	DISHONORED CHECKS Dishonored Checks.	X	C	4	0	
08A	SR-22A GROSS ANNUAL Gross Annual Premium is required for SR-22A's. Premium Finance Company financing is not acceptable.	C	A	1	0	

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09A	MISCELLANEOUS Miscellaneous.	X	C	4	0	
15A	NUM/WRITTEN AMTS/SIG The numeric/written amounts differ on the premium remittance and/or the remittance is not signed.	S	A	1	1	
31B	PRODUCER'S TDI # Producer's Texas Department of Insurance AGENT' S LICENSE NUMBER missing or inaccurate.	C	A	1	0	
31C	PRODUCER INFORMATION Producer's NAME and ADDRESS must be provided, and information must match records on file with TAIPA. If you've moved, please notify TAIPA of your new address, telephone, etc.	C	A	1	0	
33A	DATE OF BIRTH Applicant/Operator's DATE OF BIRTH missing.	C	A	1	0	
33B	OPERATOR'S GENDER Applicant/Operator's GENDER missing.	C	A	1	0	
33C	MARITAL STATUS Applicant/Operator MARITAL STATUS missing.	C	A	1	0	
33D	OCCUPATION/EMPLOYER Applicant/Operator's OCCUPATION/EMPLOYER missing.	C	A	1	0	
34A	USE OF VEHICLE USE OF VEHICLE missing.	C	A	1	0	

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34B	MILES ONE WAY Miles (1 way) missing.	C	A	1	0	
34C	EST ANNUAL MILEAGE ESTIMATED ANNUAL MILEAGE missing.	C	A	1	0	
44A	COMMERCIAL WEIGHT COMMERCIAL -- Gross Vehicle/Combined Weight missing.	C	A	1	0	
44B	COMMERCIAL RADIUS COMMERCIAL -- RADIUS missing.	C	A	1	0	
44C	PUBLIC SEATING PUBLIC SEATING CAPACITY missing.	C	A	1	0	
44D	COMMERCIAL USE COMMERCIAL DESCRIPTION OF USE incomplete.	C	A	1	0	
88C	NON-EASi SUBMITTED Per conditions set forth by the TAIPA Governing Committee, producers reviewed by the Producer Review Panel MUST use the EASi program for all TAIPA applications.	X	A	1	0	
88D	LATE EASi 88D LATE EASi -- applications bound through TAIPA's EASi "Electronic Application Submission interface" MUST be forwarded or postmarked within one working day.	X	A	1	0	
88E	LATE/UNMATCHED EASi Late EASi -- applications bound through TAIPA's EASi "Electronic Application Submission interface" MUST be mailed within one working day.	X	A	1	0	

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99	NO VALID TX DL PRODUCER MAY NOT SUBMIT AN APP FOR AN APPLICANT WHO DOES NOT HOLD A VALID TX DRIVERS LICENSE, AND WHO WAS PREVIOUSLY TERMINATED OR NON-RENEWED FOR FAILURE TO OBTAIN, OR MAKE A GOOD FAITH EFFORT TO OBTAIN, A VALID TX DRIVERS LICENSE	X	C	4	0	