UNIFORM PROPERTY & CASUALTY PRODUCT CODING MATRIX

Type of Insurance	Filing Code*	Sub-Type of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
Property	1		Coverage protecting the insured against loss or damage to real or personal property from a variety of perils, including—but not limited to—fire, lightening, business interruption, loss of rents, glass breakage, tornado, windstorm, hail, water damage, explosion, riot, civil commotion, rain, or damage from aircraft or vehicles.	01—02.1	01.0 Property	
	1.0001	Commercial Property	Property insurance coverage sold to commercial ventures.	01—02.1		01.0001 Commercial Property (Fire and Allied Lines)
	1.0002	Personal Property	Property insurance coverage sold for personal, family or household purposes.	01—02.1		01.0002 Personal Property (Fire and Allied Lines)
Crop	2.1		Coverage protecting the insured against loss or damage to crops from a variety of perils, including but not limited to fire, lightening, loss of revenue, tornado, windstorm, hail, flood, rain, or damage by insects.	02.2 or 02.4	02.1 Crop	02.1000 Crop-Hail Sub-TOI Combinations
	2.1001	Crop-Hail	Private market coverage for crop insurance and agricultural-related protection, such as hail and fire, and is not reinsured by the FCIC.	2.4		02.1001 Crop-Hail Non-Federally Reinsured Only
	2.1002	Federally Reinsured Crop	Crop insurance coverage that is either wholly or in part reinsured by the Federal Crop Insurance Corporation (FCIC) under the Standard Reinsurance Agreement (SRA). This includes the following products: Multiple Peril Crop Insurance (MPCI); Catastrophic Insurance, Crop Revenue Coverage (CRC); Income Protection and Revenue Assurance.	2.2		02.1002 Crop-Hail Federally Reinsured Only
Flood	2.3		Coverage protecting the insured against loss or damage to real or personal property from flood. (Note: If coverage for flood is offered as an additional peril on a property insurance policy, file it under the applicable property insurance filing code.)	02.3 or 02.5	02.3 Flood	
	2.3001	Commercial Flood	Separate flood insurance policy sold to commercial ventures for primary coverage.	02.3 or 02.5		02.3001 Commercial Flood
	2.3002	Personal Flood	Separate flood insurance policy sold for personal, family or household purposes for primary coverage.	02.3 or 02.5		02.3002 Personal Flood
	2.3003	Commercial Excess Flood	Separate flood insurance policy sold to commercial ventures for excess coverage.	02.3 or 02.5		2.3003 Commercial Excess Flood
	2.3004	Personal Excess Flood	Separate flood insurance policy sold for personal, family or household purposes for excess coverage.	02.3 or 02.5		2.3004 Personal Excess Flood
Farmowners	3		Farmowners insurance sold for personal, family or household purposes. This package policy is similar to a homeowners policy, in that it has been developed for farms and ranches and includes both property and liability coverage for personal and business losses. Coverage includes farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.	3	03.0 Personal Farmowners	Personal Farmowners

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Homeowners	4		A package policy combining real and personal property coverage with personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.	4	04.0 Homeowners	04.0000 Homeowners Sub-TOI Combinations
	4.0001	Condos	Homeowners insurance sold to condominium owners occupying the described property.	4		04.0001 Condominium Homeowners
	4.0002	Mobile Homes	Homeowners insurance sold to owners occupying the described mobile home.	4		04.0002 Mobile Homeowners
	4.0003	Owner Occupied	Homeowners insurance sold to owners occupying the described property.	4		04.0003 Owner Occupied Homeowners
	4.0004	Tenants	Homeowners insurance sold to tenants occupying the described property.	4		04.0004 Tenant Homeowners
	4.0005	Other	All other Homeowners insurance products.	4		04.0005 Other Homeowners
Commercial Multiple Peril	5		The policy packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Such coverages would be included in other annual statement lines, if written individually. Include under this type of insurance multi-peril policies (other than farmowners, homeowners and automobile policies) that include coverage for liability other than auto.	5.1	05.0 CMP Liability and Non-Liability	05.0000 CMP Sub-TOI Combinations
	5.1	Non-Liability Portion**	Absence of a responsibility to fulfill a contract or obligation.	5.1	05.1 CMP Non-Liability Portion Only	05.1000 CMP Sub-TOI Combinations
	5.2	Liability Portion**	Responsibility to fulfill a contract or obligation.	5.2	05.2 CMP Liability Portion Only	05.2000 CMP Sub-TOI Combinations
	5.0001	Builders' Risk Policies	Typically written on a reporting or completed value form, this coverage insures against loss to buildings in the course of construction. The coverage also includes machinery and equipment used in the course of construction and to materials incidental to construction.	5.1		05.0001 Builders Risk 05.1001 Builders Risk
	5.0002	Businessowners	The Businessowners (BOP) provides a broad package of property and liability coverages for small and medium sized apartment buildings, offices, and retail stores.	05.1—05.2		05.0002 Businessowners 05.1002 Businessowners 05.2002 Businessowners
	5.0003	Commercial Package Policy	The Commercial Package Policy (CPP) provides a broad package of property and liability coverages for commercial ventures other than those provided insurance through a businessowners policy. (The older special multi peril programs (SMP) also use this code.)	05.1—05.2		05.0003 Commercial Package 05.1003 Commercial Package 05.2003 Commercial Package
	5.0004	Manufacturers Output Policies	Provides broad form all risks coverage of personal property of an insured manufacturer that is located away from the premises of the manufacturer at the time of a claim.	5.1		05.0004 Manufacturers Output 05.1004 Manufacturers Output 05.2004 Manufacturers Output
	5.0005	E-Commerce	Coverage for all aspects of E-Commerce Business.	5.1		05.0005 CMP E-Commerce 05.1005 CMP E-Commerce 05.2005 CMP E- Commerce
	5.0006	Commercial Farm and Ranch	A commercial package policy for farming and ranching risks that includes both property and liability coverage. Coverage includes barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.	3		05.0006 Commercial Farm and Ranch 05.1006 Commercial Farm and Ranch 05.2006 Commercial Farm and Ranch
	5.0007	Other CMP Policies	All other commercial multiple peril (CMP) insurance products.	05.1—05.2		05.0007Other CMP 05.1007 Other CMP 05.2007 Other CMP

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Mortgage Guaranty	6		Insurance that indemnifies a lender for loss upon foreclosure if a borrower fails to meet required mortgage payments.	6	06.0 Mortgage Guaranty	06.0000 MG Sub-TOI Combinations
	6.0001	MG-Fixed Rate Mortgages	The type of loan in which the interest rate will not change for the entire term of the loan.	6		06.0001 Fixed Rate MG
	6.0002	MG-Trust/Pools	Insure pools of loans secured by instruments constituting a first lien on real estate and evidenced by pass-through certificates or other instruments.	6		06.0002 Trust/Pool MG
	6.0003	MG-Variable Mortgages	The type of loan in which the interest rate may vary or float periodically throughout the term of the loan based on an interest rate index.	6		06.0003 Variable Rate MG
	6.004	Other MG	All other mortgage guaranty products.	6		06.0004 Other MG
Ocean Marine	8		Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.	8	08.0 Ocean Marine	08.0000 Ocean Marine
Inland Marine	9		Coverage for property that may be in transit, held by a bailee, at a fixed location, or movable goods that are often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. These lines also include instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers. This does not include motor vehicles licensed for use on public roads.	9	09.0 Inland Marine	09.0000 Inland Marine Sub-TOI Combinations
	9.0001	Animal Mortality	Coverage that provides a death benefit to the owner of a policy in the event of the death of the insured livestock.	9		09.0001 Animal Mortality
	9.0002	Difference in Conditions (DIC)	DIC is a special form of open-peril coverage written in conjunction with basic fire coverage and designed to provide protection against losses not reimbursed under the standard fire forms.	5		09.0002 Difference in Conditions (DIC)
	9.0003	EDP Policies	Coverage to protect against losses arising out of damage to or destruction of electronic data processing equipment and its software.	9		09.0003 Electronic Data Processing (EDP)
	9.0004	Pet Insurance Plans	Veterinary care plan insurance policy providing care for a pet animal (e.g., dog or cat) of the insured owner in the event of its illness or accident.	9		09.0004 Pet Insurance Plans
	9.0005	Other Commercial Inland Marine	All other inland marine coverage that is sold to commercial ventures, including coverage on property rented/leased by the named insured to others. (Also see 28.2003)	9		09.0005 Other Commercial Inland Marine
	9.0006	Other Personal Inland Marine	All other inland marine coverage that is sold for personal, family or household purposes.	9		09.0006 Other Personal Inland Marine
	9.0007	Communication Equipment (Cellular Telephones)	Provides insured subscribers of Communications Equipment Service Provider replacement coverage for loss of and damage, theft or mechanical breakdown to communications equipment. Communications equipment means wireless telephones and pagers, and any other devices incorporating wireless phone and pager capabilities, including but not limited to personal digital assistants (PDA) and wireless aircards.	9		9.0007 Communication Equipment (Cellular Telephones)
	9.0008	Event Cancellation	Coverage for financial loss because of the cancellation or postponement of a specific event due to weather or other unexpected cause beyond the control of the insured.	9		9.0008 Event Cancellation

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	9.0009	Travel Coverage	Covers financial loss due to trip cancellation/interruption; lost or damaged baggage; trip or baggage delays; missed connections and/or changes in itinerary; and casualty losses due to rental vehicle damage.	9		9.0009 Travel Coverage
	9.0010	Boatowners/ Personal Watercraft	Covers damage to pleasure boats, motors, trailers, boating equipment and personal watercraft as well as bodily injury and property damage liability to others.	9		9.0010 Boatowners/Personal Watercraft
Financial Guaranty	10		A surety bond, insurance policy, or an indemnity contract (when issued by an insurer), or similar guaranty types under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation or any other permissible product that is defined as or determined to be financial guaranty insurance.	10	10.0 Financial Guaranty	10.0000 Financial Guaranty
Medical Malpractice	11		Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence, or incompetence, in rendering or failure to render professional services.	11	11.0 Med Mal -Claims Made and Occurrence	11.0000 Med Mal Sub-TOI Combinations
	11.1	Occurrence**	These policies cover insured events that occur within the effective dates of the policy regardless of when they are reported to the reporting entity.	11.1	11.1 Med Mal-Occurrence Only	11.1000 Med Mal Sub-TOI Combinations
	11.2	Claims Made**	These policies cover insured events that are reported (as defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.	11.2	11.2 Med Mal-Claims Made Only	11.2000 Med Mal Sub-TOI Combinations
	11.0001	Acupuncture	Medical malpractice for acupuncture procedures.	11		11.0001 Acupuncture 11.1001 Acupuncture 11.2001 Acupuncture
	11.0002	Ambulance Services	Medical malpractice for an ambulance service.	11		11.0002 Ambulance Services 11.1002 Ambulance Services 11.2002 Ambulance Services
	11.0003	Chiropractic	Medical malpractice for a chiropractor.	11		11.0003 Chiropractic 11.1003 Chiropractic 11.2003 Chiropractic
	11.0004	Community Health Centers	Medical malpractice for a community health center.	11		11.0004 Community Health Centers 11.1004 Community Health Centers 11.2004 Community Health Centers
	11.0005	Dental Hygienists	Medical malpractice for a dental hygienist.	11		11.0005 Dental Hygienists 11.1005 Dental Hygienists 11.2005 Dental Hygienists
	11.0006	Dentists – General Practice	Medical malpractice for a general practice dentist.	11		11.0006 Dentists – General Practice 11.1006 Dentists – General Practice 11.2006 Dentists – General Practice
	11.0007	Dentists – Oral Surgeons	Medical malpractice for an oral surgeon dentist.	11		11.0007 Dentists – Oral Surgeons 11.1007 Dentists – Oral Surgeons 11.2007 Dentists – Oral Surgeons
	11.0008	Home Care Service Agencies	Medical malpractice for a home care service agency.	11		11.0008 Home Care Service Agencies 11.1008 Home Care Service Agencies 11.2008 Home Care Service Agencies

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	11.0009	Hospitals	Medical malpractice for a hospital.	11		11.0009 Hospitals 11.1009 Hospitals 11.2009 Hospitals
	11.0010	Nurse - Anesthetists	Medical malpractice for a nurse anesthetist.	11		11.0010 Nurse – Anesthetists 11.1010 Nurse – Anesthetists 11.2010 Nurse - Anesthetists
	11.0011	Nurse - Licensed Practical	Medical malpractice for a licensed practical nurse.	11		11.0011 Nurse - Licensed Practical 11.1011 Nurse - Licensed Practical 11.2011 Nurse - Licensed Practical
	11.0012	Nurse - Midwife	Medical malpractice for a nurse midwife.	11		11.0012 Nurse – Midwife 11.1012 Nurse – Midwife 11.2012 Nurse - Midwife
	11.0013	Nurse - Practitioners	Medical malpractice for a nurse practitioner.	11		11.0013 Nurse – Practitioners 11.1013 Nurse – Practitioners 11.2013 Nurse – Practitioners
	11.0014	Nurse – Private Duty	Medical malpractice for a private duty nurse.	11		11.0014 Nurse – Private Duty 11.1014 Nurse – Private Duty 11.2014 Nurse – Private Duty
	11.0015	Nurse - Registered	Medical malpractice for a registered nurse.	11		11.0015 Nurse – Registered 11.1015 Nurse – Registered 11.2015 Nurse - Registered
	11.0016	Nursing Homes	Medical malpractice for a nursing home.	11		11.0016 Nursing Homes 11.1016 Nursing Homes 11.2016 Nursing Homes
	11.0017	Occupational Therapy	Medical malpractice for an occupational therapist.	11		11.0017 Occupational Therapy 11.1017 Occupational Therapy 11.2017 Occupational Therapy
	11.0018	Ophthalmic Dispensing	Medical malpractice for ophthalmic dispensing.	11		11.0018 Ophthalmic Dispensing 11.1018 Ophthalmic Dispensing 11.2018 Ophthalmic Dispensing
	11.0019	Optometry	Medical malpractice for an optometrist.	11		11.0019 Optometry 11.1019 Optometry 11.2019 Optometry
	11.0020	Osteopathy	Medical malpractice for an osteopathic physician.	11		11.0020 Osteopathy 11.1020 Osteopathy 11.2020 Osteopathy
	11.0021	Pharmacy	Medical malpractice for a pharmacist.	11		11.0021 Pharmacy 11.1021 Pharmacy 11.2021 Pharmacy
	11.0022	Physical Therapy	Medical malpractice for a physical therapist.	11		11.0022 Physical Therapy 11.1022 Physical Therapy 11.2022 Physical Therapy
	11.0023	Physicians & Surgeons	Medical malpractice for a physician or surgeon.	11		11.0023 Physicians & Surgeons 11.1023 Physicians & Surgeons 11.2023 Physicians & Surgeons
	11.0024	Physicians Assistants	Medical malpractice for a physicians' assistant.	11		11.0024 Physicians Assistants 11.1024 Physicians Assistants 11.2024 Physicians Assistants
	11.0025	Podiatry	Medical Malpractice for a podiatrist.	11		11.0025 Podiatry 11.1025 Podiatry 11.2025 Podiatry

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	11.0026	Psychiatry	Medical malpractice for a psychiatrist.	11		11.0026 Psychiatry 11.1026 Psychiatry 11.2026 Psychiatry
	11.0027	Psychology	Medical malpractice for a psychologist.	11		11.0027 Psychology 11.1027 Psychology 11.2027 Psychology
	11.0028	Speech Pathology	Medical malpractice for a speech pathologist.	11		11.0028 Speech Pathology 11.1028 Speech Pathology 11.2028 Speech Pathology
	11.0029	Other	Medical malpractice not specifically described above.	11		11.0029 Other 11.1029 Other 11.2029 Other
	11.0030	Dentists	Medical malpractice for a dentist.	11		11.0030 Dentist 11.1030 Dentist 11.2030 Dentist
	11.0031	Anesthetist	Medical malpractice for an anesthetist.	11		11.0031 Anesthetist 11.1031 Anesthetist 11.2031 Anesthetist
	11.0032	Professional Nurses	Medical malpractice for any professional nurse.	11		11.0032 Professional Nurses 11.1032 Professional Nurses 11.2032 Professional Nurses
	11.0033	Assisted Living Facility	Medical malpractice for an assisted living facility.	11		11.0033 Assisted Living Facility 11.1033 Assisted Living Facility 11.2033 Assisted Living Facility
Earthquake	12		Property coverage for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption.	12	12.0 Earthquake	
	12.0001	Commercial Earthquake	Earthquake property coverage for commercial ventures.	12		12.0001 Commercial Earthquake
	12.0002	Personal Earthquake	Earthquake property coverage for personal, family or household purposes.	12		12.0002 Personal Earthquake
Workers' Compensation	16		Insurance that covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or federal workers' compensation laws and other statutes. Includes employer's liability coverage.	16	16.0 Workers Compensation	16.0000 WC Sub-TOI Combinations
	16.0001	Alternative Workers' Compensation	Other than standard workers' compensation coverage, employer's liability and excess workers' compensation (e.g., large deductible, managed care).	16		16.0001 Alternative WC
	16.0002	Employers Liability	Employers' liability coverage for the legal liability of employers arising out of injuries to employees. This code should be used when coverage is issued as an endorsement, or as part of a statutory workers' compensation policy. When coverage is issued as a stand-alone policy, or as an endorsement a package policy, the appropriate "Other Liability" code should be used (i.e., 17.0009, 17.1009, or 17.2009).	16		16.0002 Employers Liability WC
	16.0003	Excess Workers' Compensation	Either specific and/or aggregate excess workers' compensation insurance written above an attachment point or self-insured retention.	17		16.0003 Excess WC

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	16.0004	Standard Workers' Compensation	Insurance that covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or federal workers' compensation laws and includes within the basic policy employer's liability coverage.	16		16.0004 Standard WC
Other Liability	17		Coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act resulting in property damage or personal injury to others.	17	17.0 Other Liability-Occ/Claims Made	17.0000 Other Liability Sub-TOI Combinations
	17.1	Occurrence**	These policies cover insured events that occur within the effective dates of the policy regardless of when they are reported to the reporting entity.	17.1	17.1 Other Liability-Occ Only	17.1000 Other Liability Sub-TOI Combinations
	17.2	Claims Made**	These policies cover insured events that are reported (as defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.	17.2	17.2 Other Liability-Claims Made Only	17.2000 Other Liability Sub-TOI Combinations
	17.0001	Commercial General Liability	Flexible & broad commercial liability coverage with two major sub-lines: premises/operations sub-line and products/completed operations sub-line. For general professional liability see 17.0019.	17		17.0001 Commercial General Liability 17.1001 Commercial General Liability 17.2001 Commercial General Liability
	17.0002	Completed Operations	Policies provided to contractors covering liability to persons who have incurred bodily injury or property damage from defective work or operations completed or abandoned by or for the insured, away from the insured's premises.	17		17.0002 Completed Operations 17.1002 Completed Operations 17.2002 Completed Operations
	17.0003	Comprehensive Personal Liability	Comprehensive liability coverage for exposures arising out of the residence premises and activities of individuals and family members. (Non-business liability exposure protection for individuals.)	17		17.0003 Comprehensive Personal Liability 17.1003 Comprehensive Personal Liability 17.2003 Comprehensive Personal Liability
	17.0004	Contractual Liability	Liability coverage of an insured who has assumed the legal liability of another party by written or oral contract. Incudes a contractual liability policy providing coverage for all obligations and liability incurred by a service contract or other contract provider under the terms of ~~service~~ contracts issued by the provider.	17		17.0004 Contractual Liability 17.1004 Contractual Liability 17.2004 Contractual Liability
	17.0005	Day Care Centers	Liability coverage for day care centers.	17		17.0005 Day Care Centers 17.1005 Day Care Centers 17.2005 Day Care Centers
	17.0006	Directors & Officers Liability	Liability coverage protecting directors or officers of a corporation from liability arising out of the performance of their professional duties on behalf of the corporation.	17		17.0006 Directors & Officers Liability 17.1006 Directors & Officers Liability 17.2006 Directors & Officers Liability
	17.0007	Elevators and Escalators Liability	Liability coverage for bodily injury or property damage arising from the use of elevators or escalators operated, maintained or controlled by the insured.	17		17.0007 Elevators and Escalators Liability 17.1007 Elevators and Escalators Liability 17.2007 Elevators and Escalators Liability
	17.0008	Employee Benefit Liability	Liability protection for an employer for claims arising from provisions in an employee benefit insurance plan provided for the economic and social welfare of employees. Examples of items covered are pension plans, group life insurance, group health insurance, group disability income insurance, and accidental death and dismemberment. For fiduciary liability see 17.0029.	17		17.0008 Employee Benefit Liability 17.1008 Employee Benefit Liability 17.2008 Employee Benefit Liability

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	17.0009	Employers Liability	Employers' liability coverage for the legal liability of employers arising out of injuries to employees. This code should be used when coverage is issued as a stand-alone policy, or as an endorsement to a package policy. When this coverage is issued as an endorsement to a statutory workers' compensation policy, the appropriate "Workers' Compensation" code should be used (i.e., Code 16.0002).	17		17.0009 Employers Liability 17.1009 Employers Liability 17.2009 Employers Liability
	17.0010	Employment Practices Liability	Liability protection for an employer providing personal injury coverage arising out of employment-related practices, personnel policies, acts, or omissions. Examples of claims such policies respond to are refusal to employ, termination, coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, and discrimination.	17		17.0010 Employment Practices Liability 17.1010 Employment Practices Liability 17.2010 Employment Practices Liability
	17.0011	Environmental Pollution Liability	Liability coverage of an insured to persons who have incurred bodily injury or property damage from acids, fumes, smoke, toxic chemicals, waste materials or other pollutants.	17		17.0011 Environmental Pollution Liability 17.1011 Environmental Pollution Liability 17.2011 Environmental Pollution Liability
	17.0012	Fire Legal Liability	Coverage for property loss liability as the result of separate negligent acts and/or omissions of the insured that allows a spreading fire to cause bodily injury or property damage of others. An example is a tenant who, while occupying another party's property, through negligence causes fire damage to the property.	17		17.0012 Fire Legal Liability 17.1012 Fire Legal Liability 17.2012 Fire Legal Liability
	17.0013	Kidnap & Ransom Liability	Liability coverage up to specific limits for payments demanded by kidnappers for the release of an insured held against his or her will.	26		17.0013 Kidnap & Ransom Liability 17.1013 Kidnap & Ransom Liability 17.2013 Kidnap & Ransom Liability
	17.0014	Liquor Liability	Coverage for the liability of an entity involved in the retail or wholesale sales of alcoholic beverages, or the serving of alcoholic beverages, to persons who have incurred bodily injury or property damage arising from an intoxicated person.	17		17.0014 Liquor Liability 17.1014 Liquor Liability 17.2014 Liquor Liability
	17.0015	Municipal Liability	Liability coverage for the acts of a municipality.	17		17.0015 Municipal Liability 17.1015 Municipal Liability 17.2015 Municipal Liability
	17.0016	Nuclear Energy Liability	Coverage for bodily injury and property damage liability resulting from the nuclear energy material (whether or not radioactive) on the insured business's premises or in transit.	17		17.0016 Nuclear Energy Liability 17.1016 Nuclear Energy Liability 17.2016 Nuclear Energy Liability
	17.0017	Personal Injury Liability	Coverage for the liability of an insured for injury to persons, other than bodily injury. Examples include discrimination, falsely arrest, illegal detainment, libel, malicious prosecution, slander, suffering mental anguish, and violation of privacy rights.	17		17.0017 Personal Injury Liability 17.1017 Personal Injury Liability 17.2017 Personal Injury Liability
	17.0018	Premises and Operations (OL&T and M&C)	Policies covering the liability of an insured to persons who have incurred bodily injury or property damage on an insured's premises during normal operations or routine maintenance, or from an insured's business operations either on or off of the insured's premises.	17		17.0018 Premises and Operations (OL&T and M&C) 17.1018 Premises and Operations (OL&T and M&C) 17.2018 Premises and Operations (OL&T and M&C)
	17.0019	Professional Errors and Omissions Liability	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession. Examples include abstracters, accountants, insurance adjusters, architects, engineers, insurance agents and brokers, lawyers, real estate agents, stockbrokers.	17		17.0019 Professional Errors and Omissions Liability 17.1019 Professional Errors and Omissions Liability 17.2019 Professional Errors and Omissions Liability

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	17.0020	Umbrella and Excess (Commercial)	Coverage for the liability of a commercial venture above a specific amount set forth in a basic policy issued by the primary insurer; or a self-insurer for losses over a stated amount; or an insured or self-insurer for known or unknown gaps in basic coverages or self-insured retentions. Note: Does not include excess workers' compensation insurance. Does include excess directors and officers and excess errors and omissions products.	17		17.0020 Commercial Umbrella and Excess 17.1020 Commercial Umbrella and Excess 17.2020 Commercial Umbrella and Excess
	17.0021	Umbrella and Excess (Personal)	Non-business liability protection for individuals above a specific amount set forth in a basic policy issued by the primary insurer; or a self-insurer for losses over a stated amount; or an insured or self-insurer for known or unknown gaps in basic coverages or self-insured retentions.	17		17.0021 Personal Umbrella and Excess 17.1021 Personal Umbrella and Excess 17.2021 Personal Umbrella and Excess
	17.0022	Other	Other Liability not specifically described above.	17		17.0022Other 17.1022Other 17.2022 Other
	17.0023	Veterinarian	Liability coverage for the acts of a veterinarian.	17		17.0023 Veterinarian 17.1023 Veterinarian 17.2023 Veterinarian
	17.0024	Internet Liability	Liability arising out of claims for wrongful acts related to the content posted on a website by the insured or the insured's failure to maintain the security of its computer systems.	17		17.0024 Internet Liability 17.1024 Internet Liability 17.2024 Internet Liability
	17.0025	Provider Excess Stop Loss	An insurance policy that provides excess coverage to a health care provider from catastrophic patient losses or adverse cash flow, including, but not limited to, shortfalls from capitated payment agreements. A provider may be, but is not limited to, a physician, hospital, group medical practice, nurse, nursing home, or a pharmacy.	13 & 15		17.0025 Provider Excess Stop Loss 17.1025 Provider Excess Stop Loss 17.2025 Provider Excess Stop Loss
	17.0026	Excess Stop Loss	Insurance coverage extended to a self-insured employer plan to insure against the risk that any one claim will exceed a specific dollar amount or that an entire plan's losses will exceed a specific amount. For provider excess stop loss, use 17.0025. For any other excess stop loss, use 17.0027. Does not include stop-gap/employer's liability insurance.	13 & 15		17.0026 Excess Stop Loss 17.1026 Excess Stop Loss 17.2026 Excess Stop Loss
	17.0027	Other Excess Stop Loss	Insurance coverage extended to a health plan to insure against the risk that any one claim will exceed a specific dollar amount or that an entire plan's losses will exceed a specific amount. For provider excess stop loss, use 17.0025. For self-insured employer plan excess stop loss, use 17.0026. Does not include stop-gap/employer's liability insurance.	13 & 15		17.0027 Other Excess Stop Loss 17.1027 Other Excess Stop Loss 17.2027 Other Excess Stop Loss
	17.0028	Cyber Liability	Stand-alone comprehensive coverage for liability arising out of claims related to unauthorized access to or use of personally identifiable or sensitive information due to events including but not limited to viruses, malicious attacks or system errors or omissions. This coverage could also include expense coverage for business interruption, breach management and/or mitigation services. When cyber liability is provided as an endorsement or as part of a multi-peril policy, as opposed to a stand-alone policy, use the appropriate Sub-TOI of the product to which the coverage will be attached.	17		17.0028 Cyber Liability 17.1028 Cyber Liability 17.2028 Cyber Liability

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	17.0029	Fiduciary Liability	This type of insurance provides protection for fiduciaries against legal liability for claims made against them for a wrongful act (defined as a breach of fiduciary duty imposed by ERISA or similar common or statutory law). It'll respond to claims for damages arising out of improper investments, plan and employee advice, insufficient funding and failure of an insurer to perform. Examples include failure to invest plan assets prudently or failure to select a qualified service provider for a covered plan. Some fiduciary liability policies may also provide coverage for negligent acts, as well as errors or omissions in the administration of employee benefit plans.	17		17.0029 Fiduciary Liability 17.1029 Fiduciary Liability 17.2029 Fiduciary Liability
Product Liability	18		Coverage for losses or injuries caused by defect or malfunction of the product.	18	18.0 Product Liability	18.0000 Product Liab-Occ/Claims Made
	18.0001	Occurrence	These policies cover insured events that occur within the effective dates of the policy regardless of when they are reported to the reporting entity.	18.1		18.0001 Product Liab-Occurrence Only
	18.0002	Claims Made	These policies cover insured events that are reported (as defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.	18.2		18.0002 Product Liab-Claims Made Only
Personal Auto	19		Privately owned motor vehicles and trailers—for use on public roads—not owned or used for commercial purposes. This includes Personal Auto Combinations of Private Passenger Auto, Motorcycle, Financial Responsibility Bonds, Recreational Vehicles and/or Other Personal Auto.	19.1—21.1	19.0 Personal Auto	19.0000 Personal Auto Combinations
	19.0001	Private Passenger Auto (PPA)	PPA filings that include singularly or in any combination coverage such as the following: Auto Liability, Personal Injury Protection (PIP), Medical Payments (MP), Uninsured/Underinsured (UM/UIM); Specified Causes of Loss, Comprehensive, and Collision.	19.1—21.1		19.0001 Private Passenger Auto (PPA)
	19.0002	Motorcycle	Motorcycle filings that include singularly or in any combination coverage such as in the following: Motorcycle Liability, PIP, MP, UM/UIM, Specified Causes of Loss, Comprehensive, and Collision.	19.1—21.1		19.0002 Motorcycle
	19.0003	Recreational Vehicle (RV)	RV filings (including filings for Golf Carts) which include singularly or in any combination coverage such as the following: Auto Liability, PIP, MP, Uninsured Motorist and/or Underinsured Motorists (UM/UIM); Specified Causes of loss, Comprehensive, and Collision.	19.1—21.1		19.0003 Recreational Vehicle (RV)
	19.0004	Other	A catchall code for other than the previously presented auto coding used for Personal Auto.	19.1—21.1		19.0004 Other
Commercial Auto	20		Coverage for motor vehicles owned by a business engaged in commerce that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents arising out of the ownership, maintenance, use, or care-custody & control of a motor vehicle. This includes Commercial Auto Combinations of Business Auto, Garage, Truckers and/or Other Commercial Auto.	19.3—21.2	20.0 Commercial Auto	20.0000 Commercial Auto Combinations

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	20.0001	Business Auto	Coverage for motor vehicles, other than those in the garage business, engaged in commerce. Business Auto filings include singularly or in any combination coverage such as the following: Auto Liability, PIP, MP, Uninsured Motorist and/or Underinsured Motorists (UM/UIM); Specified Causes of Loss, Comprehensive, and Collision.	19.3—21.2		20.0001 Business Auto
	20.0002	Garage	Garage auto filings pertaining to auto dealers and to auto non-dealers (auto repair shops, auto service stations, parking garages, and similar risks). Garage filings include singularly or in any combination coverage such as the following: Garage Liability, Garagekeepers Legal Liability, PIP, MP, UM/UIM; Specified Causes of Loss, Comprehensive, and Collision.	19.3—21.2		20.0002 Garage
	20.0003	Other	A catchall code for other than the previously presented automobile coding used for Commercial Auto.	19.3—21.2		20.0003 Other
	20.0004	Truckers	Coverage for persons or organizations engaged in the business of transporting property by auto for hire, including coverage of the specialized liability exposure created by trailer interchange agreements.	19.3—21.2		20.0004 Truckers
Mobile Homes under Transport	21.0004		Mobile Homes while under transport for personal or commercial use.	21.1-21.2	21.4 Mobile Homes under Transport	21.0004 Mobile Homes under Transport
Aircraft	22		Coverage for aircraft (hull) and their contents; aircraft owners' and aircraft manufacturers liability to passengers, airports and other third parties.	22	22.0 Aircraft	22.0000 Aircraft
Fidelity	23		A bond or policy covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.)	23	23.0 Fidelity	23.0000 Fidelity
Fidelity and Surety	23/24		See Fidelity and Surety Above		23.0/24.0 Fidelity and Surety	23.0000/24.0000 Fidelity and Surety
Surety	24		A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal or obligor).	24	24.0 Surety	24.0000 Surety
Burglary and Theft	26		Coverage for property taken or destroyed by break-in and entering the insured's premises; burglary or theft; forgery or counterfeiting; fraud; and off-premises exposure. Includes Fidelity and Surety coverage written as part of a Crime and Fidelity program.	26	26.0 Burglary and Theft	
	26.0001	Commercial	Burglary and theft coverage for commercial enterprises.	26		26.0001 Commercial Burglary and Theft
	26.0002	Personal	Burglary and theft coverage for personal or household risks.	26		26.0002 Personal Burglary and Theft
Boiler & Machinery or Equipment Breakdown & Machinery	27		Coverage for the failure of boilers, machinery and other electrical equipment. Benefits include (i) property of the insured, which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others. Coverage also includes inspection of the equipment.	27	27.0 Boiler & Machinery or Equipment Breakdown	27.0000 Boiler & Machinery or Equipment Breakdown
Credit — Credit Default	28.1		Coverage purchased by manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for indemnification of losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.	28	28.1 Credit -Credit Default	28.1000 Credit-Credit Default

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Credit - Personal Property	28.2		This section is for use where credit personal property is handled by the property and casualty section of the state insurance department. Under Code 28.2001 through Code 28.2003 credit insurance may be either "single interest" or "dual interest". Single interest means insurance that protects only the creditor's/lessor's interest in the collateral securing a debtor's/lessee's credit transaction. Dual interest (also commonly referred to as "limited dual interest") means insurance that protects the creditor's/lessor's and the debtor's/lessee's interest in the collateral securing the debtor's/lessee's credit/lease transaction.	28	28.2 Credit-Personal Property	
	28.2001	Creditor-Placed Home	Single interest or dual interest credit insurance purchased unilaterally by the creditor, who is the named insured, subsequent to the date of the credit transaction, providing coverage against loss to property that would either impair a creditor's interest or adversely affect the value of collateral on homes, mobile homes, and other real estate.	28*		28.2001 Creditor-Placed Home
	28.2002	Creditor-Placed Auto	Single interest or dual interest credit insurance that is purchased unilaterally by the creditor/lessor, who is the named insured, subsequent to the date of the credit/lease transaction, providing coverage against loss to property that would either impair a creditor's/lessor's interest or adversely affect the value of collateral on automobiles, boats, or other vehicles.	28*		28.2002 Creditor-Placed Auto
	28.2003	Personal Property	Single interest or dual interest credit insurance (where collateral is not a motor vehicle, mobile home, or real estate) that covers perils to goods purchased or used as collateral and that concerns a creditor's/lessor's interest in the purchased/leased goods or pledged collateral either in whole or in part; or covers perils to goods purchased/leased in connection with an open-end credit/lease transaction.(Also see 9.0005)	28*		28.2003 Personal Property
	28.2004	Credit Involuntary Unemployment	Credit insurance that provides a monthly or lump sum benefit during an unpaid leave of absence from employment resulting from specified causes, such as layoff, business closure, strike, illness of a close relative and adoption or birth of a child. This insurance is sometimes referred to as Credit Family Leave.	28		28.2004 Credit Involuntary Unemployment
	28.2005	Personal GAP Insurance	Insurance that insures the excess of the outstanding indebtedness over the primary property insurance benefits in the event of a total loss to a collateral asset.	28*		28.2005 Personal GAP Insurance
	28.2006	Other	Not specifically described above.	28		28.2006 Other
Credit - Commercial Property	28.3		Single or dual interest insurance purchased unilaterally by the creditor, who is the named insured, subsequent to the credit transaction, providing loss to property that would either impair a creditor's interest or adversely affect the value of collateral on commercial property	28*		28.3000 Credit - Commercial Property
Combinations	30		A special form of package policy composed of personal automobile and homeowners insurance.	None	30.0 Homeowner/ Auto Combinations	30.0000 Homeowner/Auto Combinations
	30.1	Dwelling Property/Personal Liability	A special form of package policy composed of dwelling fire and/or allied lines, and personal liability insurance.	None	30.1 Dwelling Fire/Personal Liability	30.1000 Dwelling Fire/Personal Liability
Other Lines of Business	33		Coverage not described under previous Lines of Insurance.	34	33.0 Other Lines of Business	
	33.0001	Other Personal Lines	Coverage not described under previous Types or Sub-types of Insurance.	34		33.0001 Other Personal Lines

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	33.0002	Other Commercial Lines	Coverage not described under previous Types or Sub-types of Insurance.	34		33.0002 Other Commercial Lines
	33.0003	Mechanical Breakdown Insurance	An *insurance policy* , issued by an insurance company, which provides repair or replacement service—or indemnification for that service—for the operational or structural failure of property due to defects in materials or workmanship, or normal wear and tear. (May cover motor vehicles, mobile equipment, boats, appliances, electronics, residential structures, etc.)	30		33.0003 Mechanical Breakdown Insurance
	33.0004	Service Contracts	A *contract or agreement* given for consideration over and above the purchase or lease price of the covered property and that undertakes to perform or provide repair or replacement service, or reimbursement for that service, for the operational or structural failure of covered property due to defect in materials or workmanship or normal wear and tear, but does not include mechanical breakdown insurance. (See 17.0004 for contractual liability insurance issued to reimburse service contract providers for liabilities assumed under service contracts.)	30		33.0004 Service Contract
	33.0005	Other Contracts	A contract or agreement regulated by the department of insurance (DOI) and required to be submitted to the state in which the contract is delivered which does not fall under 33.0004 Service Contracts. Such contracts, include, but are not limited to, motor vehicle ancillary product protection contracts , such as glass repair or paint-less dent removal, tire and wheel road hazard or motor vehicle protection products, such as window etching. Note: See 17.0004 for contractual liability insurance issued to reimburse the contract provider for liability assumed under these contracts.	34 or None		33.0005 Other Contracts
	33.0006	Tuition Reimbursement Plans	Product which reimburses for the tuition expenses of students who drop out, are expelled, leave for medical reasons, etc.			33.0006 Tuition Reimbursement Plans
Title	34		Coverage that guarantees the validity of a title to real and personal property. Buyers of real and personal property and mortgage lenders rely upon the coverage to protect them against losses from undiscovered defects in existence when the policy is issued.	None	34.0 Title	34.0000 Title
Interline Filings	35	Personal/Commercial Interline Filings	A Personal and Commercial filing consisting of one or more forms, classification or territories that applies to more than one type of insurance (e.g., cancellation provisions; declarations page; payment plan rule).	None	35.0 Interline Filings	35.0000 Personal/Commercial Interline Filings
	35.0001	Personal Interline Filings	A Personal filing consisting of one or more forms, classification or territories that applies to more than one type of insurance (e.g., cancellation provisions; declarations page; payment plan rule).	None		35.0001 Personal Interline Filings
	35.0002	Commercial Interline Filings	A Commercial filing consisting of one or more forms, classification or territories that applies to more than one type of insurance (e.g., cancellation provisions; declarations page; payment plan rule).	None		35.0002 Commercial Interline Filings

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***Filing codes for *Type of Insurance* that have all zeros after the decimal point include all listed sub-codes (if any), when this Type of Insurance code is listed under Type of Insurance in the filing transmittal document. An example, to correctly represent on the Uniform Property & Casualty Transmittal Document, is as follows:**

Placing Code 11.0000 (Medical Malpractice) under Type of Insurance on the transmittal document would denote the filing of all its sub-codes listed. If all of the sub-codes represent occurrence coverage, then it is necessary to list the code 11.1000 (Occurrence) as a second code under Type of Insurance. If all of the sub-codes represent claims made coverage, then it is necessary to list the code 11.2000 (Claims Made) as a second code under Type of Insurance. If the sub-codes under Code 11.000 vary between occurrence and claims made coverage, then it will be necessary to list each sub-code as either occurrence or claims made by denoting a 1 or 2 immediately following the sub-codes decimal point as explained in the following example.

****Filing codes for *Sub-Type of Insurance* with sub-codes that denote a 1 or 2 immediately following the decimal point are to be used to clarify a coverage sub-code so that only one sub-code number is needed to file for a particular coverage, rather than two. An example, to correctly represent on the Uniform Property & Casualty Transmittal Document, is as follows:**

The filing for *claims made acupuncture* coverage (located in the Type of Insurance for Medical Malpractice), as correctly entered under Sub-Type of Insurance of the transmittal document.

The claims made sub-code in the example is 11.2000. The acupuncture sub-code without designating whether it is occurrence or claims made is 11.0001.

Since the first digit following the decimal for 11.2000 is the number 2, that number may be dropped down in lieu of the 0 for the first decimal in the acupuncture sub-code. This would therefore change the acupuncture sub-code from 11.001 to 11.2001, which would effectively designate its coverage as that of claims made acupuncture.

The same procedure is applicable to sub-codes where other double-asterisks appear, such as the following: Sub-codes 5.1000 (Non-Liability Portion for the Commercial Multiple Peril Type of Insurance) and 5.2000 (Liability Portion for the Commercial Multiple Peril Type of Insurance); 17.1000 (Occurrence for the Other Liability Type of Insurance) and 17.2000 (Claims Made for the Other Liability Type of Insurance).

SERFF Notes: SERFF limits each filing to a single Type of Insurance (TOI) and Sub-Type of Insurance (Sub-TOI).

When a filing contains more than one of the identified Sub-Types of Insurance, use the appropriate .0000 "Combinations" code. Example 1: If a Homeowners filing includes both 4.0003 Owner Occupied Homeowners and 4.0004 Tenant Homeowners, use 4.0000 Homeowners Sub-TOI Combinations as the SERFF Sub-Type of Insurance. Example 2: If a Medical Malpractice filing includes both occurrence and claims made coverage for Acupuncture, use code 11.0001. If it includes only claims made coverage but for Acupuncture, Chiropractic and Optometry, use code 11.2000.

Because auto filings are either Private Passenger Auto or Commercial Auto and because most contain both liability and physical damage exposures, the codes for Private Passenger Auto and Commercial Auto have been added to the table to accommodate these filings in SERFF. Hint: The first digit after the decimal designates Private Passenger (.1) or Commercial (.2). The last (fourth) digit after the decimal designates No-Fault/PIP (.X001) or Liability (.X0002).

28*

Coverage purchased by consumers, manufacturers, merchants, educational institutions or other providers of goods and services extending credit, for indemnification of losses or damages resulting from the nonpayment of debts owed to/from them for goods or services provided in the normal course of their business.

Credit insurance is generally issued in connection with the issuance of credit to an individual by a bank, retailer, finance company or other similar organization and protects the organization for the unpaid balance of the loan and frequently for

Personal GAP (Guaranteed Asset Protection) Insurance

Credit insurance that insures the excess of the outstanding indebtedness over the primary property insurance benefits in the event of a total loss to a collateral asset.
*States may require annual statement to be completed differently from the recommendation.

Credit Involuntary Unemployment

Credit insurance that provides a monthly or lump sum benefit during an unpaid leave of absence from employment resulting from specified causes, such as layoff, business closure, strike, illness of a close relative and adoption or birth of a child. This insurance is sometimes referred to as Credit Family Leave.

Force-Placed Business:

Include all types of business that are “force-placed” or “lender-placed” in the same pre defined lines of business as business placed by borrower or creditor for the same coverage.

Force-placed (also known as lender-placed and creditor-placed insurance) is insurance that is placed by the lender subsequent to the date of the credit transaction, providing coverage against loss, expense or damage to collateralized property as a result of fire, theft, collision or other risks of loss that would either impair a creditor’s interest or adversely affect the value of collateral covered by limited dual-interest insurance. It is purchased by the lender according to the terms of the credit agreement as a result of the borrower’s failure to provide required insurance, with the cost of the coverage being charged to the borrower. It may be either single-interest insurance or limited dual-interest insurance.

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