LOUISIANA DEPARTMENT OF INSURANCE (LDI) **INSURANCE PRODUCTS AND FILING REQUIREMENTS SPREADSHEET** OFFICE OF PROPERTY & CASUALTY NOVEMBER 2021 EDITION

SERFF Product Not Available For Specified Filing Types	NAIC Types of Insurance	NAIC Filing Code	NAIC Sub-Type of Insurance	SERFF Type of Insurance	SERFF Sub-Type of Insurance	LDI State TOI/ Sub TOI (Manual Drop Down)	SERFF Description	LDI Product Code	LDI Product Name - Type of Insurance	LDI Sub-Type of Insurance	LDI Marketing Type	LDI Description	Certified Product FORMS ONLY N=No, Y= Mandatory, O=Optional *Filings sent Certified need a Certification submitted along with Statement of Compliance.	Line of Authority Needed (Certificate of Authority) FORMS/RATES/RULES	Filing Fees Exceptions FORMS ONLY (if exceptions will be marked) *Filing fees are not required for Rate/Rule Filings.	Statement of Compliance Exceptions FORMS/RATES/RULES (if exceptions will be marked)
Filing Types Accepted: Form; Rate; Rule; Rate/Rule								PC-All	**PROPERTY AND CASUALTY**			Property &; Casualty includes Vehicle, Liability, Workers' compensation, Burglary and Forgery, Fidelity, Surety, Titl Fire and allied lines, Steam boiler and sprinkler leakage, Crop, Marine and transportation (inland marine), Miscellaneous, Homeowners' insurance, Credit property and casualty, and Industrial Fire.		***Please see special notes at the bottom of the spreadsheet.**		
	Property	1.0000		01.0 Property			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.	P0201-000000	**PROPERTY (FIRE & ALLIED)**	Property		Coverage protecting the insured against loss or damage to real or personal property from a variety of perils.	N	Fire & Allied Lines		
		1.0001	Commercial Property		01.0001 Commercial Property (Fire and Allied Lines)		Property insurance coverage sold to commercial ventures.	P0202-000000	**PROPERTY (FIRE & ALLIED)**	Commercial Property		Covers property insurance sold to commercial ventures.	N	Fire & Allied Lines		
		1.0002	Personal Property		01.0002 Personal Property (Fire and Allied Lines)		Property insurance coverage sold for personal, family or household purposes.	P0203-000000	**PROPERTY (FIRE & ALLIED)**	Personal Property		Property insurance coverage sold for personal, family or household purposes. (Dwelling policies fall under this product.)	N	Fire & Allied Lines		
						Standard Fire		P0201-010000	**PROPERTY (FIRE & ALLIED)**	Personal Property	Standard Fire	Coverage provided under named perils policy specifically for fire and extended coverage.	O	Fire & Allied Lines		
						Industrial Fire		P0201-010100	**PROPERTY (FIRE & ALLIED)**	Personal Property	Industrial Fire	Fire and allied lines insurance policies issued through agents operating on the debit agency system, under which system a weekly or monthly collection percentage is paid based either on actual weekly or monthly premium collections or weekly or monthly increases of premium collections and where the face amount of the insurance provided covering buildings and other structures or contents under the same ownership do not exceed $40,000 for the structure and $40,000 for contents.	N	Industrial Fire		
	Crop	2.1000		02.1 Crop	02.1000 Crop-Hail Sub-TOI Combinations		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.	P0901-000000	**CROP**	Crop		Coverage for crops in the event of loss or damage by insured perils.	Y	Crop		
		2.1001	Crop-Hail		02.1001 Crop-Hail Non-Federally Reinsured Only		All other crop or hail insurance products	P0901-000000	**CROP**	Crop		Coverage for crops in the event of loss or damage by insured perils.	Y	Crop		
		2.1002	Federally Reinsured Crop		02.1002 Crop-Hail Federally Reinsured Only		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.	P0901-000000	**CROP**	Crop		Coverage for crops in the event of loss or damage by insured perils.	Y	Crop		
	Flood	2.3000		02.3 Flood			Coverage protecting the insured against loss or damage to real or personal property from flood. (Note: If coverag for flood is offered as an additional peril on a property insurance policy, file it under the applicable property insurance filing code.)	P1300-010000	**FLOOD**	Flood		Coverage protecting the insured against loss or damage to real or personal property from flood. (Includes Excess Flood Policies)	N	Fire & Allied Lines		
		2.3001	Commercial Flood		02.3001 Commercial Flood		Separate flood insurance policy sold to commercial ventures for primary coverage.	P1302-000000	**FLOOD**	Commercial Flood		Coverage protecting the insured against loss or damage to real or personal property from flood. Separate flood insurance policy sold to commercial ventures. (Includes Excess Flood Policies)	Y	Fire & Allied Lines		
		2.3002	Personal Flood		02.3002 Personal Flood		Separate flood insurance policy sold for personal, family or household purposes for primary coverage.	P1301-000000	**FLOOD**	Personal Flood		Coverage protecting the insured against loss or damage to real or personal property from flood. Separate flood insurance policy sold for personal, family or household purposes. (Includes Excess Flood Policies)	N	Fire & Allied Lines		
		2.3003	Commercial Excess Flood		02.3003 Commercial Excess Flood		Separate flood insurance policy sold to commercial ventures for excess coverage.	P1302-000000	**FLOOD**	Commercial Flood		Coverage protecting the insured against loss or damage to real or personal property from flood. Separate flood insurance policy sold to commercial ventures. (Includes Excess Flood Policies)	Y	Fire & Allied Lines		
		2.3004	Personal Excess Flood		02.3004 Personal Excess Flood		Separate flood insurance policy sold for personal, family or household purposes for excess coverage.	P1301-000000	**FLOOD**	Personal Flood		Coverage protecting the insured against loss or damage to real or personal property from flood. Separate flood insurance policy sold for personal, family or household purposes. (Includes Excess Flood Policies)	N	Fire & Allied Lines		
	Farmowners	3.0000		03.0 Personal Farmowners	03.0000 Personal Farmowners		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.	P0206-010000	**FARMOWNERS**	Farmowners		Package policy sold for personal, family or household purposes; developed for farms and ranches; 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.	N	Fire & Allied Lines; Liability		
	Homeowners	4.0000		04.0 Homeowners	04.0000 Homeowners Sub-TOI Combinations		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.	P0204-010000	**HOMEOWNERS**	Homeowners		Package policy combining real and personal property coverage with personal liability coverage, that protects owner and tenants against loss or damage to their residential property.	N	Homeowners		
		4.0001	Condos		04.0001 Condominium Homeowners		Homeowners insurance sold to condominium owners occupying the described property.	P0204-020000	**HOMEOWNERS**	Homeowners - Condo/Unit-owners		Coverage sold to condominium owners occupying the described property.	N	Homeowners		
		4.0002	Mobile Homes		04.0002 Mobile Homeowners		Homeowners insurance sold to owners occupying the described mobile home.	P0204-030000	**HOMEOWNERS**	Homeowners - Mobile Homes		Coverage sold to owners occupying the described mobile home.	N	Homeowners		

		4.0003	Owner Occupied		04.0003 Owner Occupied Homeowners		Homeowners insurance sold to owners occupying the described property.	P0204-010000	**HOMEOWNERS**	Homeowners		Package policy combining real and personal property coverage with personal liability coverage, that protects owner and tenants against loss or damage to their residential property.	N	Homeowners		
		4.0004	Tenants		04.0004 Tenant Homeowners		Homeowners insurance sold to tenants occupying the described property.	P0204-040000	**HOMEOWNERS**	Homeowners - Tenants		Coverage sold to tenants occupying the described property.	N	Fire & Allied Lines; Liability		
		4.0005	Other		04.0005 Other Homeowners		All other Homeowners insurance products	P0204-010000	**HOMEOWNERS**	Homeowners		Package policy combining real and personal property coverage with personal liability coverage, that protects owner and tenants against loss or damage to their residential property.	N	Homeowners		
	Commercial Multiple Peril	5.0000		05.0 CMP Liability and Non-Liability	05.0000 CMP Sub-TOI Combinations		The policy packages two or more insurance coverages protecting an enterprise from various property and/or 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.	P0101-000000	**COMMERCIAL MULTIPLE PERIL**	Commercial Multiple Peril		The policy packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. (NOTE: See monoline products).	N	Fire & Allied Lines; Liability		
		5.1000	Non-Liability Portion	05.1 CMP Non-Liability Portion Only	05.1000 CMP Sub-TOI Combinations		Coverage for non-liability commercial multiple peril contracts.	P0101-000000	**COMMERCIAL MULTIPLE PERIL**	Commercial Multiple Peril		The policy packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. (NOTE: See monoline products).	N	Fire & Allied Lines; Liability		
		5.2000	Liability Portion	05.2 CMP Liability Portion Only	05.2000 CMP Sub-TOI Combinations		Coverage for liability commercial multiple peril contracts	P0101-000000	**COMMERCIAL MULTIPLE PERIL**	Commercial Multiple Peril		The policy packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. (NOTE: See monoline products).	N	Fire & Allied Lines; Liability		
		5.0001	Builders' Risk Policies		05.0001 Builders Risk 05.1001 Builders Risk (Non-Liability)		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.	P0202-010900	**COMMERCIAL MULTIPLE PERIL**	Builder's Risk		Coverage that insures building contractors for damage to property under construction. Includes loss to buildings in course of construction; and machinery, equipment, and materials incidental to the construction.	N	Fire & Allied Lines; Liability		
		5.0002	Businessowners		05.0002 Businessowners 05.1002 Businessowners (Non-Liability) 05.2002 Businessowners (Liability)		The Businessowners (BOP) provides a broad package of property and liability coverages for small and medium sized apartment buildings, offices, and retail stores.	P0102-000000	**COMMERCIAL MULTIPLE PERIL**	Businessowners package		Package policy designed to provide broad property and liability coverages for small and medium sized businesses. (NOTE: See monoline products).	N	Fire & Allied Lines; Liability		
		5.0003	Commercial Package Policy		05.0003 Commercial Package 05.1003 Commercial Package (Non-Liability) 05.2003 Commercial Package (Liability)		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.)	P0107-000000	**COMMERCIAL MULTIPLE PERIL**	Commercial Package		Package policy designed to provide broad property and liability coverages for commercial ventures, other than businessowners. (NOTE: See monoline products).	N	Fire & Allied Lines; Liability		
		5.0004	Manufacturers Output Policies		05.0004 Manufacturers Output 05.1004 Manufacturers Output (Non-Liability) 05.2004 Manufacturers Output (Liability)		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.	P0103-000000	**COMMERCIAL MULTIPLE PERIL**	Manufacturer's Output		Coverage for personal property of a manufacturer on an all risks basis when that property is located away from the manufacturer's premises. (NOTE: See monoline products).	N	Fire & Allied Lines; Liability		
		5.0005	E-Commerce		05.0005 CMP E-Commerce 05.1005 CMP E-Commerce (Non-Liability) 05.2005 CMP E-Commerce (Liability)		Coverage for all aspects of E-Commerce Business	P0105-000000	**COMMERCIAL MULTIPLE PERIL**	E-Commerce		Coverage for all aspects of E-Commerce Business	N	Fire & Allied Lines; Liability		
		5.0006	Commercial Farm and Ranch		05.0006 Commercial Farm and Ranch 05.1006 Commercial Farm and Ranch (Non-Liability) 05.2006 Commercial Farm and Ranch (Liability)		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.	P0202-030000	**COMMERCIAL MULTIPLE PERIL**	Commercial Farm & Ranch		Package policy for farming and ranching risks that includes both property and liability coverage. Includes coverage to barns, stables, other farm structures, mobile equipment and livestock.	N	Fire & Allied Lines; Liability		
		5.0007	Other CMP Policies		05.0007 Other CMP 05.1007 Other CMP 05.2007 Other CMP		All other commercial multiple peril (CMP) insurance products.	P0101-000000	**COMMERCIAL MULTIPLE PERIL**	Commercial Multiple Peril		The policy packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. (NOTE: See monoline products).	N	Fire & Allied Lines; Liability		
	Mortgage Guaranty	6.0000		06.0 Mortgage Guaranty	06.0000 MG Sub-TOI Combinations		Insurance that indemnifies a lender for loss upon foreclosure if a borrower fails to meet required mortgage payments.	P0605-000000	**FIDELITY AND SURETY**	Mortgage Guaranty		Coverage that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.	N	Surety	No Form Filing Fees	S of C not Required but requested
		6.0001	MG-Fixed Rate Mortgages		06.0001 Fixed Rate MG		The type of loan in which the interest rate will not change for the entire term of the loan.	P0605-000000	**FIDELITY AND SURETY**	Mortgage Guaranty		Coverage that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.	N	Surety	No Form Filing Fees	S of C not Required but requested
		6.0002	MG-Trust/Pools		06.0002 Trust/Pool MG		Insure pools of loans secured by instruments constituting a first lien on real estate and evidenced by pass-through certificates or other instruments.	P0605-000000	**FIDELITY AND SURETY**	Mortgage Guaranty		Coverage that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.	N	Surety	No Form Filing Fees	S of C not Required but requested
		6.0003	MG-Variable Mortgages		06.0003 Variable Rate MG 06.0004 Other MG		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.	P0605-000000	**FIDELITY AND SURETY**	Mortgage Guaranty		Coverage that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.	N	Surety	No Form Filing Fees	S of C not Required but requested
	Ocean Marine	8.0000		08.0 Ocean Marine	08.0000 Ocean Marine		Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.	P1005-000000	**MARINE AND TRANSPORTATION**	Ocean Marine		Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls, earnings; and liability.	Y	Marine & Transportation *Ocean Marine Filings, for vessels over 5 tons, are not required to be submitted		
	Inland Marine	9.0000		09.0 Inland Marine	09.0000 Inland Marine Sub-TOI Combinations		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 instrumentatlities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.	P1003-000000	**MARINE AND TRANSPORTATION**	Commercial Inland Marine		Coverage for property that may be in transit, held by a bailee, at a fixed location, or movable goods at different locations, or scheduled property. Coverage can also include instrumentalities of transportation and communication, i.e., bridges, tunnels, piers, wharves, docks, pipelines, power/phone lines, and radio/television towers.	O	Marine & Transportation		

		9.0001	Animal Mortality		09.0001 Animal Mortality		Coverage that provides a death benefit to the owner of a policy in the event of the death of the insured livestock.	P0903-030000	MARINE AND TRANSPORTATION	Animal Mortality		Coverage that provides a death benefit to the owner of a policy in the event of the death of the insured animal/livestock.	N	Fire & Allied Lines; and Marine & Transportation (if covers property in transit) (If related to transit or transportation of animals ONLY, then only Marine & Transportation is needed)		
		9.0002	Difference in Conditions (DIC)		09.0002 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.	P0202-012500	MARINE AND TRANSPORTATION	Commercial Inland Marine	Difference In Conditions	Coverage for property that provides open-peril coverage excluding coverages usually included in a business proper policy.	O	Fire & Allied Lines; and Marine & Transportation (if covers property in transit)		
		9.0003	EDP Policies		09.0003 Electronic Data Processing (EDP)		Coverage to protect against losses arising out of damag to or destruction of electronic data processing equipmer and its software.	P0202-012600	MARINE AND TRANSPORTATION	Commercial Inland Marine	Electronic Data Protection	Coverage to protect against losses arising out of damage to or destruction of electronic data processing equipment and its software.	O	Fire & Allied Lines		
		9.0004	Pet Insurance Plans		09.0004 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.	P0903-010100	MARINE AND TRANSPORTATION	Pet Health Insurance		Veterinary care plan insurance policy providing care for a pet/domestic animal of the insured owner in the event of i illness or accident.	N	Marine & Transportation		
		9.0005	Other Commercial Inland Marine		09.0005 Other Commercial Inland Marine		All other inland marine coverage that is sold to commercial ventures.	P1003-000000	MARINE AND TRANSPORTATION	Commercial Inland Marine		Coverage for property that may be in transit, held by a bailee, at a fixed location, or movable goods at different locations, or scheduled property. Coverage can also include instrumentalities of transportation and communication, i.e., bridges, tunnels, piers, wharves, docks, pipelines, power/phone lines, and radio/television towers.	O	Marine & Transportation		
		9.0006	Other Personal Inland Marine		09.0006 Other Personal Inland Marine		All other inland marine coverage that is sold for personal family or household purposes.	P1001-000000	MARINE AND TRANSPORTATION	Personal Inland Marine		Coverage for property damage or destruction of an insured's property and/or liability exposure of an insured, for damage or destruction of someone else's property under the insured's care, custody or control. Sold for personal, family or household purposes.	N	Marine & Transportation		
		9.0007	Communication Equipment (Cellular Telephones)		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 equipmer 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.	P1003-010000	MARINE AND TRANSPORTATION	Commercial Inland Marine	Communication Equipment	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 wireles telephones and pagers, and any other devices incorporating wireless phone and pager capabilities, including but no limited to personal digital assistants (PDA) and wireless aircards.	O	Fire & Allied Lines		
		9.0008	Event Cancellation		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.	P1901-000000	MARINE AND TRANSPORTATION	TRAVEL	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.	O	Marine & Transportation; If accidental death/dismemberment benefit, then must be licensed for Health & Accident		
		9.0009	Travel Coverage		9.0009 Travel Coverage		Covers financial loss due to trip cancellation/interruption lost or damaged baggage; trip or baggage delays; misse connections and/or changes in itinerary; and casualty losses due to rental vehicle damage.	P1902-000000	MARINE AND TRANSPORTATION	TRAVEL	Travel	Coverage for pitfalls associated with travel; coverage when travelers must cancel a trip or in the event a trip is terminated; coverage for valuables lost and expenses incurred because of inconvenience; and/or coverage for whe a trip is cancelled because a carrier or tour operator is no longer in business. Note: Casualty losses due to rental vehicle damage is considered a vehicle product and the company would need to be licensed for vehicle in order to this coverage.	O	Marine & Transportation; If accidental death/dismemberment benefit, then must be licensed for Health & Accident		
		9.0010	Boatowners/Personal Watercraft		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.	P1002-000000	MARINE AND TRANSPORTATION	Boatowners/ Personal Watercraft		Policy that provides liability and medical coverage for damages resulting from the operation of water sports equipm and motor boats too large to qualify for insurance under homeowners policies. Coverage for boats under a specific length and maximum dollar amount combining property, liability and medical payments.	N	Marine & Transportation		
	Financial Guaranty	10.0000		10.0 Financial Guaranty	10.0000 Financial Guaranty		A surety bond, insurance policy, or an indemnity contrac (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.	P0602-020000	FIDELITY AND SURETY	Surety		An 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).	N	Surety	No Form Filing Fees	S of C not Required but requested
	Medical Malpractice	11.0000		11.0 Med Mal-Claims Made and Occurrence	11.0000 Med Mal Sub-TOI Combinations		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.	P1402-000000	LIABILITY	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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.	N	Liability		
		11.1000	Medical Malpractice - Occurrence	11.1 Med Mal-Occurrence Only	11.1000 Med Mal Sub-TOI Combinations		These policies cover insured events that occur within the effective dates of the policy regardless of when they are reported to the reporting entity.	P1402-000000	LIABILITY	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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.	N	Liability		
		11.2000	Medical Malpractice - Claims Made	11.2 Med Mal-Claims Made Only	11.2000 Med Mal Sub-TOI Combinations		These policies cover insured events that are reported (a defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.	P1402-000000	LIABILITY	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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.	N	Liability		
		11.0001	Acupuncture		11.0001 Acupuncture		Medical malpractice for acupuncture procedures.	P1402-000000	LIABILITY	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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.	N	Liability		
					11.1001 Acupuncture - Occurrence			P1402-000000	LIABILITY	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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.	N	Liability		
					11.2001 Acupuncture - Claims Made			P1402-000000	LIABILITY	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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.	N	Liability		
		11.0002	Ambulance Services		11.0002 Ambulance Services		Medical malpractice for an ambulance service.	P1402-000000	LIABILITY	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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.	N	Liability		
					11.1002 Ambulance Services - Occurrence			P1402-000000	LIABILITY	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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.	N	Liability		

					11.2002 Ambulance Services - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0031	Anesthetist		11.0031 Anesthetist		Medical malpractice for an anesthetist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1031 Anesthetist - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2031 Anesthetist - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0033	Assisted Living Facility		11.0033 Assisted Living Facility		Medical malpractice for an assisted living facility.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1033 Assisted Living Facility - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2033 Assisted Living Facility - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0003	Chiropractic		11.0003 Chiropractic		Medical malpractice for a chiropractor.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1003 Chiropractic - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2003 Chiropractic - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0004	Community Health Centers		11.0004 Community Health Centers		Medical malpractice for a community health center.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1004 Community Health Centers - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2004 Community Health Centers - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0005	Dental Hygienists		11.0005 Dental Hygienists		Medical malpractice for a dental hygienist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1005 Dental Hygienists - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2005 Dental Hygienists - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0030	Dentists		11.0030 Dentists		Medical malpractice for a dentist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1030 Dentists - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2030 Dentists - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0006	Dentists - General Practice		11.0006 Dentists - General Practice		Medical malpractice for a general practice dentist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1006 Dentists - General Practice - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2006 Dentists - General Practice - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0007	Dentists - Oral Surgeons		11.0007 Dentists - Oral Surgeons		Medical malpractice for an oral surgeon dentist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1007 Dentists - Oral Surgeons - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2007 Dentists - Oral Surgeons - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0008	Home Care Service Agencies		11.0008 - Home Care Service Agencies		Medical malpractice for a home care service agency.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1008 - Home Care Service Agencies - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		

					11.2008 - Home Care Service Agencies - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0009	Hospitals		11.0009 Hospitals		Medical malpractice for a hospital	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1009 Hospitals - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2009 Hospitals - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0032	Professional Nurses		11.0032 - Professional Nurses		Medical malpractice for any professional nurse.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1032 - Professional Nurses - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2032 - Professional Nurses - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0010	Nurse - Anesthetists		11.0010 Nurse - Anesthetists		Medical malpractice for a nurse anesthetist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1010 Nurse - Anesthetists - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2010 Nurse - Anesthetists - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0011	Nurse - Licensed Practical		11.0011 Nurse - Licensed Practical		Medical malpractice for a licensed practical nurse.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1011 Nurse - Licensed Practical - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2011 Nurse - Licensed Practical - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0012	Nurse - Midwife		11.0012 Nurse - Midwife		Medical malpractice for a nurse midwife.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1012 Nurse - Midwife - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2012 Nurse - Midwife - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0013	Nurse - Practitioners		11.0013 Nurse - Practitioners		Medical malpractice for a nurse practitioner.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1013 Nurse - Practitioners - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2013 Nurse - Practitioners - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0014	Nurse - Private Duty		11.0014 Nurse - Private Duty		Medical malpractice for a private duty nurse.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1014 Nurse - Private Duty - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2014 Nurse - Private Duty - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0015	Nurse - Registered		11.0015 Nurse - Registered		Medical malpractice for a registered nurse.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1015 Nurse - Registered - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2015 Nurse - Registered - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0016	Nursing Homes		11.0016 Nursing Homes		Medical malpractice for a nursing home	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1016 Nursing Homes - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		

					11.2016 Nursing Homes - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0017	Occupational Therapy		11.0017 Occupational Therapy		Medial malpractice for an occupational therapist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1017 Occupational Therapy - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2017 Occupational Therapy - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0018	Ophthalmic Dispensing		11.0018 Ophthalmic Dispensing		Medical malpractice for ophthalmic dispensing.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1018 Ophthalmic Dispensing - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2018 Ophthalmic Dispensing - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0019	Optometry		11.0019 Optometry		Medical malpractice for an optometrist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1019 Optometry - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2019 Optometry - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0020	Osteopathy		11.0020 Osteopathy		Medical malpractice for an osteopathic physician.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1020 Osteopathy - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2020 Osteopathy - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0021	Pharmacy		11.0021 Pharmacy		Medical malpractice for a pharmacist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1021 Pharmacy - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2021 Pharmacy - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0022	Physical Therapy		11.0022 Physical Therapy		Medical malpractice for a physical therapist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1022 Physical Therapy - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2022 Physical Therapy - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0023	Physicians & Surgeons		11.0023 Physicians & Surgeons		Medical malpractice for a physician or surgeon.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1023 Physicians & Surgeons - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2023 Physicians & Surgeons - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0024	Physicians Assistants		11.0024 Physicians Assistants		Medical malpractice for a physicians' assistant.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1024 Physicians Assistants - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2024 Physicians Assistants - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0025	Podiatry		11.0025 Podiatry		Medical malpractice for a podiatrist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1025 Podiatry - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		

					11.2025 Podiatry - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0026	Psychiatry		11.0026 Psychiatry		Medical malpractice for a psychiatrist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1026 Psychiatry - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2026 Psychiatry - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0027	Psychology		11.0027 Psychology		Medical malpractice for a psychologist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1027 Psychology - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2027 Psychology - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0028	Speech Pathology		11.0028 Speech Pathology		Medical malpractice for a speech pathologist.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1028 Speech Pathology - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2028 Speech Pathology - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
		11.0029	Other		11.0029 Other		Medical malpractice no specifically described above.	P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.1029 Other - Occurrence			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
					11.2029 Other - Claims Made			P1402-000000	**LIABILITY**	Medical Malpractice		Coverage protecting a licensed health care professional, provider or 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 t render professional services.	N	Liability		
	Earthquake	12.0000		12.0 Earthquake			Property coverage for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption.	P0205-010000	**EARTHQUAKE**	Earthquake		Property coverage for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption.	N	Fire & Allied Lines		
		12.0001	Commercial Earthquake		12.0001 Commercial Earthquake		Earthquake property coverage for commercial ventures.	P0205-020000	**EARTHQUAKE**	Commercial Earthquake		Earthquake property coverage for commercial ventures.	N	Fire & Allied Lines		
		12.0002	Personal Earthquake		12.0002 Personal Earthquake		Earthquake property coverage for personal, family or household purposes.	P0205-030000	**EARTHQUAKE**	Personal Earthquake		Earthquake property coverage for personal, family or household purposes.	N	Fire & Allied Lines		
	Workers' Compensation	16.0000		16.0 Workers Compensation	16.0000 WC Sub-TOI Combinations		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.	P0401-000000	**WORKERS' COMPENSATION**	Workers' Compensation		Coverage for the insured's obligations imposed upon employers under workers' compensation law; also coverage f the insured's obligations under law other than workers' compensation law.	O	Workers Compensation		
		16.0001	Alternative Workers' Compensation		16.0001 Alternative WC		Other than standard workers' compensation coverage, employer's liability and excess workers' compensation (e.g., large deductible, managed care).	P0404-000000	**WORKERS' COMPENSATION**	Alternative Workers' Compensation		Coverage that can include a combination of life, accident, health, property, casualty or other insurance policies that offer in the aggregate, benefits that satisfy an employer's workers' compensation obligations pursuant to Louisiana Revised Statute 23:1020, et. seq.	N	Workers Compensation		
		16.0002	Employers Liability		16.0002 Employers Liability WC		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 to a package policy, the appropriate "Other Liability" code should be used (i.e., 17.0009, 17.1009, or 17.2009).	P0403-000000	**WORKERS' COMPENSATION**	Employers Liability		Coverage for an employer's liability for injuries, disability or death to persons in their employment not covered unde workers' compensation law.	O	Workers Compensation		
		16.0003	Excess Workers' Compensation		16.0003 Excess WC		Either specific and/or aggregate excess workers' compensation insurance written above an attachment point or self-insured retention.	P0402-000000	**WORKERS' COMPENSATION**	Excess Workers' Compensation		Coverage for specific and/or aggregate excess workers' compensation insurance written above an attachment poin or self-insured retention.	O	Workers Compensation		
		16.0004	Standard Workers' Compensation		16.0004 Standard WC		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.	P0401-000000	**WORKERS' COMPENSATION**	Workers' Compensation		Coverage for the insured's obligations imposed upon employers under workers' compensation law; also coverage f the insured's obligations under law other than workers' compensation law.	O	Workers Compensation		
		16.0005	Occupational Accident		16.0005 Occupational Accident WC		Insurance that covers occupational accident to include comparable workers' compensation.	P0401-000000	**WORKERS' COMPENSATION**	Workers' Compensation		Coverage for the insured's obligations imposed upon employers under workers' compensation law; also coverage f the insured's obligations under law other than workers' compensation law.	O	Workers Compensation		
	Other Liability	17.0000		17.0 Other Liability - Occurrence/Claims Made	17.0000 Other Liability Sub-TOI Combinations		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.	P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations.	N	Liability		

						Excess Stop Loss - P&C		P1423-000000	**LIABILITY**	Excess Stop Loss - P&C		Coverage for losses of an insured above a specific amount or a self-insurer for losses over a stated amount. Insure	Y	Liability		
		17.1000	Other Liability - Occurrence	17.1 Other Liability - Occurrence Only	17.1000 Other Liability Sub-TOI Combinations		These policies cover insured events that occur within the effective dates of the policy regardless of when they are reported to the reporting entity.	P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
		17.2000	Other Liability - Claims Made	17.2 Other Liability - Claims Made Only	17.2000 Other Liability Sub-TOI Combinations		These policies cover insured events that are reported (a defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.	P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
		17.0001	Commercial General Liability		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.	P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
					17.1001 Commercial General Liability-Occurrence			P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
					17.2001 Commercial General Liability - Claims Made			P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
		17.0002	Completed Operations		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.	P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
					17.1002 Completed Operations - Occurrence			P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
					17.2002 Completed Operations - Claims Made			P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
		17.0003	Comprehensive Personal Liability		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.)	P1401-000000	**LIABILITY**	Personal Liability		Liability coverage for exposures arising out of the residence premises and activities of individuals and family members. (Non-business liability exposure protection for individuals.)	N	Liability		
					17.1003 Comprehensive Personal Liability - Occurrence			P1401-000000	**LIABILITY**	Personal Liability		Liability coverage for exposures arising out of the residence premises and activities of individuals and family members. (Non-business liability exposure protection for individuals.)	N	Liability		
					17.2003 Comprehensive Personal Liability - Claims Made			P1401-000000	**LIABILITY**	Personal Liability		Liability coverage for exposures arising out of the residence premises and activities of individuals and family members. (Non-business liability exposure protection for individuals.)	N	Liability		
		17.0004	Contractual 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 contracts issued by the provider.	P1419-010000	**LIABILITY**	Contractual Liability		Liability coverage of an insured who has assumed the legal liability of another party by written or oral contract. Includes a contractual liability policy providing coverage for all obligations and liabilities incurred by a service contra provider under the terms of service contracts issued by the provider.	N	Miscellaneous		
					17.1004 Contractual Liability - Occurrence			P1419-010000	**LIABILITY**	Contractual Liability		Liability coverage of an insured who has assumed the legal liability of another party by written or oral contract. Includes a contractual liability policy providing coverage for all obligations and liabilities incurred by a service contra provider under the terms of service contracts issued by the provider.	N	Miscellaneous		
					17.2004 Contractual Liability - Claims Made			P1419-010000	**LIABILITY**	Contractual Liability		Liability coverage of an insured who has assumed the legal liability of another party by written or oral contract. Includes a contractual liability policy providing coverage for all obligations and liabilities incurred by a service contra provider under the terms of service contracts issued by the provider.	N	Miscellaneous		
		17.0005	Day Care Centers		17.0005 Day Care Centers		Liability coverage for day care centers	P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
					17.1005 Day Care Centers - Occurrence			P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
					17.2005 Day Care Centers - Claims Made			P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
		17.0006	Directors & Officers Liability		17.0006 Directors & Officers Liability		Liability coverage protecting directors or officers of a corporation from liability arising out of the performance o their professional duties on behalf of the corporation.	P1405-000000	**LIABILITY**	Directors & Officers (Management 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.	O	Liability		
					17.1006 Directors & Officers Liability - Occurrence			P1405-000000	**LIABILITY**	Directors & Officers (Management 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.	O	Liability		
					17.2006 Directors & Officers Liability - Claims Made			P1405-000000	**LIABILITY**	Directors & Officers (Management 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.	O	Liability		
		17.0007	Elevators and Escalators Liability		17.0007 Elevators and Escalators Liab		Liability coverage for bodily injury or property damage arising from the use of elevators or escalators operated, maintained or controlled by the insured.	P0802-000000	**STEAMBOILER AND LEAKAGE**	Elevators & Escalators		Covers losses resulting from the malfunction of elevators and escalators.	Y	Steam Boiler & Sprinkler Leakage		

					17.1007 Elevators and Escalators Liab - Occurrence			P0802-000000	STEAMBOILER AND LEAKAGE	Elevators & Escalators		Covers losses resulting from the malfunction of elevators and escalators.	Y	Steam Boiler & Sprinkler Leakage		
					17.2007 Elevators and Escalators Liab - Claims Made			P0802-000000	STEAMBOILER AND LEAKAGE	Elevators & Escalators		Covers losses resulting from the malfunction of elevators and escalators.	Y	Steam Boiler & Sprinkler Leakage		
		17.0008	Employee Benefit Liability		17.0008 Employee Benefit Liability		Liability protection for an employer for claims arising fro 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.	P1407-000000	LIABILITY	Employee Benefit Plan / Fiduciary		Liability protection for an employer for claims arising from provisions in an employee benefit insurance plan provide for the economic and social welfare of employees. Coverage available to pay for liability arising out of the performa of professional or business related duties, with coverage being tailored to the needs of the Employee Benefit Plan Fiduciary.	O	Liability		
					17.1008 Employee Benefit Liability - Occurrence			P1407-000000	LIABILITY	Employee Benefit Plan / Fiduciary		Liability protection for an employer for claims arising from provisions in an employee benefit insurance plan provide for the economic and social welfare of employees. Coverage available to pay for liability arising out of the performa of professional or business related duties, with coverage being tailored to the needs of the Employee Benefit Plan Fiduciary.	O	Liability		
					17.2008 Employee Benefit Liability - Claims Made			P1407-000000	LIABILITY	Employee Benefit Plan / Fiduciary		Liability protection for an employer for claims arising from provisions in an employee benefit insurance plan provide for the economic and social welfare of employees. Coverage available to pay for liability arising out of the performa of professional or business related duties, with coverage being tailored to the needs of the Employee Benefit Plan Fiduciary.	O	Liability		
		17.0009	Employers Liability		17.0009 Employers Liability		Employers' liability coverage for the legal liability of employers arising out of injuries to employees. This cod 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).	P1409-000000	LIABILITY	Employers Liability		Employers' liability coverage for the legal liability of employers arising out of injuries to employees. This code shoul 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" product should be used (i.e., P0403-000000).	N	Liability		
					17.1009 Employers Liability - Occurrence			P1409-000000	LIABILITY	Employers Liability		Employers' liability coverage for the legal liability of employers arising out of injuries to employees. This code shoul 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" product should be used (i.e., P0403-000000).	N	Liability		
					17.2009 Employers Liability - Claims Made			P1409-000000	LIABILITY	Employers Liability		Employers' liability coverage for the legal liability of employers arising out of injuries to employees. This code shoul 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" product should be used (i.e., P0403-000000).	N	Liability		
		17.0010	Employment Practices 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.	P1408-000000	LIABILITY	Employment Practices Liability		Liability protection for an employer providing personal injury coverage arising out of employment-related practices, personnel policies, acts, or omissions.	N	Liability		
					17.1010 Employment Practices Liability - Occurrence			P1408-000000	LIABILITY	Employment Practices Liability		Liability protection for an employer providing personal injury coverage arising out of employment-related practices, personnel policies, acts, or omissions.	N	Liability		
					17.2010 Employment Practices Liability - Claims Made			P1408-000000	LIABILITY	Employment Practices Liability		Liability protection for an employer providing personal injury coverage arising out of employment-related practices, personnel policies, acts, or omissions.	N	Liability		
		17.0011	Environmental Pollution 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.	P1410-000000	LIABILITY	Environmental Pollution Liability		Coverage for third-party claims arising from either sudden or gradual releases of pollutants from insured locations.	Y	Liability		
					17.1011 Environmental Pollution Liability Occurrence			P1410-000000	LIABILITY	Environmental Pollution Liability		Coverage for third-party claims arising from either sudden or gradual releases of pollutants from insured locations.	Y	Liability		
					17.2011 Environmental Pollution Liability Claims Made			P1410-000000	LIABILITY	Environmental Pollution Liability		Coverage for third-party claims arising from either sudden or gradual releases of pollutants from insured locations.	Y	Liability		
		17.0012	Fire Legal 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.	P1403-000000	LIABILITY	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
					17.1012 Fire Legal Liability - Occurrence			P1403-000000	LIABILITY	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
					17.2012 Fire Legal Liability - Claims Made			P1403-000000	LIABILITY	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
		17.0013	Kidnap & Ransom 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.	P0502-000000	CRIME (BURGLARY & THEFT)	Kidnap and Ransom		Coverage of expenses associated with kidnapping and/or ransom demands.	N	Burglary & Forgery *Please note that if you are using ISO Crime and Fildelity Program you must also be licensed for Fidelity		

					17.1013 Kidnap & Ransom Liability - Occurrence			P0502-000000	CRIME (BURGLARY & THEFT)	Kidnap and Ransom		Coverage of expenses associated with kidnapping and/or ransom demands.	N	Burglary & Forgery *Please note that if you are using ISO Crime and Fildelity Program you must also be licensed for Fidelity		
					17.2013 Kidnap & Ransom Liability - Claims Made			P0502-000000	CRIME (BURGLARY & THEFT)	Kidnap and Ransom		Coverage of expenses associated with kidnapping and/or ransom demands.	N	Burglary & Forgery *Please note that if you are using ISO Crime and Fildelity Program you must also be licensed for Fidelity		
		17.0014	Liquor 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.	P1403-000000	LIABILITY	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business. Includes premises/operations and products/completed operations.	N	Liability		
					17.1014 Liquor Liability - Occurrence			P1403-000000	LIABILITY	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business. Includes premises/operations and products/completed operations.	N	Liability		
					17.2014 Liquor Liability - Claims Made			P1403-000000	LIABILITY	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business. Includes premises/operations and products/completed operations.	N	Liability		
		17.0015	Municipal Liability		17.0015 Municipal Liability		Liability coverage for the acts of a municipality.	P1403-000000	LIABILITY	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business. Includes premises/operations and products/completed operations.	N	Liability		
					17.1015 Municipal Liability - Occurrence			P1403-000000	LIABILITY	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business. Includes premises/operations and products/completed operations.	N	Liability		
					17.2015 Municipal Liability - Claims Made			P1403-000000	LIABILITY	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business. Includes premises/operations and products/completed operations.	N	Liability		
		17.0016	Nuclear Energy 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.	P1415-000000	LIABILITY	Nuclear Energy Liability		Coverage for bodily injury and property damage liability resulting from nuclear energy material on the insured business's premises or in transit.	Y	Liability		
					17.1016 Nuclear Energy Liability - Occurrence			P1415-000000	LIABILITY	Nuclear Energy Liability		Coverage for bodily injury and property damage liability resulting from nuclear energy material on the insured business's premises or in transit.	Y	Liability		
					17.2016 Nuclear Energy Liability - Claims Made			P1415-000000	LIABILITY	Nuclear Energy Liability		Coverage for bodily injury and property damage liability resulting from nuclear energy material on the insured business's premises or in transit.	Y	Liability		
		17.0017	Personal Injury Liability		17.0017 Personal Injury Liability		Coverage for the liability of an insured for injury to persons, other than bodily injury. Examples include discrimination, false arrest, illegal detainment, libel, malicious prosecution, slander, suffering and mental anguish, and violation of privacy rights.	P1401-010000	LIABILITY	Personal Injury Liability		Liability coverage for the insured in the event the insured's negligent acts and/or omissions result in libel, slander, invasion of privacy, or false arrest suit.	N	Liability		
					17.1017 Personal Injury Liability - Occurrence			P1401-010000	LIABILITY	Personal Injury Liability		Liability coverage for the insured in the event the insured's negligent acts and/or omissions result in libel, slander, invasion of privacy, or false arrest suit.	N	Liability		
					17.2017 Personal Injury Liability - Claims Made			P1401-010000	LIABILITY	Personal Injury Liability		Liability coverage for the insured in the event the insured's negligent acts and/or omissions result in libel, slander, invasion of privacy, or false arrest suit.	N	Liability		
		17.0018	Premises and Operations (OL&T and M&C)		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.	P1403-000000	LIABILITY	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business. Includes premises/operations and products/completed operations.	N	Liability		
					17.1018 Premises and Operations (OL&T and M&C) - Occurrence			P1403-000000	LIABILITY	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business. Includes premises/operations and products/completed operations.	N	Liability		
					17.2018 Premises and Operations (OL&T and M&C) - Claims Made			P1403-000000	LIABILITY	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business. Includes premises/operations and products/completed operations.	N	Liability		
		17.0019	Professional Errors and Omissions Liability		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.	P1404-000000	LIABILITY	Professional Liability / Errors & Omissions		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.	N	Liability		
					17.1019 Professional Errors and Omissions Liability - Occurrence			P1404-000000	LIABILITY	Professional Liability / Errors & Omissions		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.	N	Liability		
					17.2019 Professional Errors and Omissions Liability - Claims Made			P1404-000000	LIABILITY	Professional Liability / Errors & Omissions		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.	N	Liability		

		17.0020	Umbrella and Excess (Commercial)		17.0020 Commercial Umbrella and Excess		Coverage for the liability of a commercial venture above a specific amount set forth in a basic policy issued by th 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.	P1413-010000	**LIABILITY**	Umbrella; Excess	Commercial Umbrella; Commercial Excess	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 unknow gaps in basic coverages or self-insured retentions. Note: Does not include excess workers' compensation insuranc	O	Liability		
					17.1020 Commercial Umbrella and Excess - Occurrence			P1413-010000	**LIABILITY**	Umbrella; Excess	Commercial Umbrella; Commercial Excess	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 unknow gaps in basic coverages or self-insured retentions. Note: Does not include excess workers' compensation insuranc	O	Liability		
					17.2020 Commercial Umbrella and Excess - Claims Made			P1413-010000	**LIABILITY**	Umbrella; Excess	Commercial Umbrella; Commercial Excess	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 unknow gaps in basic coverages or self-insured retentions. Note: Does not include excess workers' compensation insuranc	O	Liability		
		17.0021	Umbrella and Excess (Personal)		17.0021 Personal Umbrella and Excess		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.	P1413-020000	**LIABILITY**	Umbrella; Excess	Personal Umbrella; Personal Excess	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 unknow gaps in basic coverages or self-insured retentions.	N	Liability		
					17.1021 Personal Umbrella and Excess - Occurrence			P1413-020000	**LIABILITY**	Umbrella; Excess	Personal Umbrella; Personal Excess	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 unknow gaps in basic coverages or self-insured retentions.	N	Liability		
					17.2021 Personal Umbrella and Excess - Claims Made			P1413-020000	**LIABILITY**	Umbrella; Excess	Personal Umbrella; Personal Excess	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 unknow gaps in basic coverages or self-insured retentions.	N	Liability		
X - Form; Rate; Rule; Rate/Rule		17.0022	Other		17.0022 Other		Other Liability not specifically described above.	N/A	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A
X - Form; Rate; Rule; Rate/Rule					17.1022 Other - Occurrence			N/A	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A
X - Form; Rate; Rule; Rate/Rule					17.2022 Other - Claims Made			N/A	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		17.0023	Veterinarian		17.0023 Veterinarian		Liability coverage for the acts of a veterinarian.	P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
					17.1023 Veterinarian - Occurrence			P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
					17.2023 Veterinarian - Claims Made			P1403-000000	**LIABILITY**	Commercial General Liability		Flexible and broad liability coverage for an insured when negligent acts and/or omissions result in bodily injury and/ property damage on the premises of a business. Includes premises/operations and products/completed operations	N	Liability		
		17.0024	Internet Liability		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.	P1417-000000	**LIABILITY**	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.	N	Liability		
					17.1024 Internet Liability - Occurrence			P1417-000000	**LIABILITY**	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.	N	Liability		
					17.2014 Internet Liability - Claims Made			P1417-000000	**LIABILITY**	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.	N	Liability		
		17.0025	Provider Excess Stop Loss		17.0025 Provider Excess Stop Loss	**Excess Stop Loss - Provider - Managed Care**	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.	P1424-000000	**LIABILITY**	Excess Stop Loss - Provider - Managed Care		Excess or Stop-Loss insurance intended for issue to protect health care providers from a portion of the financial risk assumed in managed care contracts.	Y	Health & Accident		
					17.1025 Provider Excess Stop Loss			P1424-000000	**LIABILITY**	Excess Stop Loss - Provider - Managed Care		Excess or Stop-Loss insurance intended for issue to protect health care providers from a portion of the financial risk assumed in managed care contracts.	Y	Health & Accident		
					17.2025 Provider Excess Stop Loss			P1424-000000	**LIABILITY**	Excess Stop Loss - Provider - Managed Care		Excess or Stop-Loss insurance intended for issue to protect health care providers from a portion of the financial risk assumed in managed care contracts.	Y	Health & Accident		

		17.0026	Excess Stop Loss		17.0026 Excess Stop Loss	**Excess Stop Loss - Employer(s) Plan**	Insurance coverage extended to a self-insured employe 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.	P1425-000000	**LIABILITY**	Excess Stop Loss - Employer(s) Plan		Excess or Stop-Loss insurance intended for issue to protect health care providers from a portion of the financial risk assumed in employer(s) plan contracts.	Y	Health & Accident		
					17.1026 Excess Stop Loss			P1425-000000	**LIABILITY**	Excess Stop Loss - Employer(s) Plan		Excess or Stop-Loss insurance intended for issue to protect health care providers from a portion of the financial risk assumed in employer(s) plan contracts.	Y	Health & Accident		
					17.2026 Excess Stop Loss			P1425-000000	**LIABILITY**	Excess Stop Loss - Employer(s) Plan		Excess or Stop-Loss insurance intended for issue to protect health care providers from a portion of the financial risk assumed in employer(s) plan contracts.	Y	Health & Accident		
		17.0027	Other Excess Stop Loss		17.0027 Other Excess Stop Loss	**Excess Stop Loss - Employer(s) Plan**	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 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.	P1425-000000	**LIABILITY**	Excess Stop Loss - Employer(s) Plan		Excess or Stop-Loss insurance intended for issue to protect health care providers from a portion of the financial risk assumed in employer(s) plan contracts.	Y	Health & Accident		
					17.1027 Other Excess Stop Loss			P1425-000000	**LIABILITY**	Excess Stop Loss - Employer(s) Plan		Excess or Stop-Loss insurance intended for issue to protect health care providers from a portion of the financial risk assumed in employer(s) plan contracts.	Y	Health & Accident		
					17.2027 Other Excess Stop Loss			P1425-000000	**LIABILITY**	Excess Stop Loss - Employer(s) Plan		Excess or Stop-Loss insurance intended for issue to protect health care providers from a portion of the financial risk assumed in employer(s) plan contracts.	Y	Health & Accident		
		17.0028	Cyber Liability		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 Su TOI of the product to which the coverage will be attached.	P1417-000000	**LIABILITY**	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.	N	Liability		
					17.1028 Cyber Liability			P1417-000000	**LIABILITY**	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.	N	Liability		
					17.2028 Cyber Liability			P1417-000000	**LIABILITY**	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.	N	Liability		
		17.0029	Fiduciary Liability		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 will 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.	P1407-000000	**LIABILITY**	Employee Benefit Plan / Fiduciary		Liability protection for an employer for claims arising from provisions in an employee benefit insurance plan provide for the economic and social welfare of employees. Coverage available to pay for liability arising out of the performa of professional or business related duties, with coverage being tailored to the needs of the Employee Benefit Plan Fiduciary.	O	Liability		
					17.1029 Fiduciary Liability			P1407-000000	**LIABILITY**	Employee Benefit Plan / Fiduciary		Liability protection for an employer for claims arising from provisions in an employee benefit insurance plan provide for the economic and social welfare of employees. Coverage available to pay for liability arising out of the performa of professional or business related duties, with coverage being tailored to the needs of the Employee Benefit Plan	O	Liability		
					17.2029 Fiduciary Liability			P1407-000000	**LIABILITY**	Employee Benefit Plan / Fiduciary		Liability protection for an employer for claims arising from provisions in an employee benefit insurance plan provide for the economic and social welfare of employees. Coverage available to pay for liability arising out of the performa of professional or business related duties, with coverage being tailored to the needs of the Employee Benefit Plan	O	Liability		
	Product Liability	18.0000		18.0 Product Liability	18.0000 Product Liab-Occurrence/Claims Made		Coverage for losses or injuries caused by defect or malfunction of the product.	P1416-000000	**LIABILITY**	Product Liability		Coverage for losses or injuries caused by defect or malfunction of the product.	N	Liability		
		18.1000	Product Liability - Occurrence		18.0001 Product Liab-Occurrence Only		These policies cover insured events that occur within th effective dates of the policy regardless of when they are reported to the reporting entity.	P1416-000000	**LIABILITY**	Product Liability		Coverage for losses or injuries caused by defect or malfunction of the product.	N	Liability		

		18.2000	Product Liability - Claims Made		18.0002 Product Liab-Claims Made Only		These policies cover insured events that are reported (a defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.	P1416-000000	**LIABILITY**	Product Liability		Coverage for losses or injuries caused by defect or malfunction of the product.	N	Liability		
	Personal Auto	19.0000		19.0 Personal Auto	19.0000 Personal Auto Combinations		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.	P0301-010000	**PERSONAL VEHICLE**	Private Passenger Automobile		Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, damage to the property of others caused by accidents.	N	Vehicle		
		19.0001	Private Passenger Auto (PPA)		19.0001 Private Passenger Auto (PPA)		PPA filings that include singularly or in any combination coverage such as the following: Auto Liability, Personal Injury Liability, Personal Injury Protection (PIP), Medical Payments (MP), Uninsured/Underinsured (UM/UIM); Specified Causes of Loss, comprehensive, and Collision.	P0301-010000	**PERSONAL VEHICLE**	Private Passenger Automobile		Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, damage to the property of others caused by accidents.	N	Vehicle		
		19.0002	Motorcycle		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.	P0301-020000	**PERSONAL VEHICLE**	Motorcycle		Coverage for any two-wheel motor vehicle having one or more saddles and sometimes a sidecar with a third supporting wheel.	N	Vehicle		
		19.0003	Recreational Vehicle (RV)		19.0003 Recreational Vehicle (RV)		RV filings (including filings for Golf Carts) which include singularly or in any combination overage such as the following: Auto Liability, PIP, MP, UM/UIM, Specified Causes of Loss, Comprehensive, and Collision.	P0301-060000	**PERSONAL VEHICLE**	Recreational Vehicles		Coverage for a motorized or non-motorized vehicle designed for recreational use.	N	Vehicle		
		19.0004	Other		19.0004 Other		A catchall code for other than the previously presented auto coding used for Personal Auto.	P0301-010000	**PERSONAL VEHICLE**	Private Passenger Automobile		Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, damage to the property of others caused by accidents.	N	Vehicle		
	Commercial Auto	20.0000		20.0 Commercial Auto	20.0000 Commercial Auto Combinations		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 o Business Auto, Garage, Truckers and/or Other Commercial Auto.	P0302-010000	**COMMERCIAL VEHICLE**	Commercial Automobile		Coverage for motor vehicles for business use; that protects the insured against financial loss because of legal liabil for motor vehicle related injuries, or damage to the property of others caused by accidents.	N	Vehicle		
		20.0001	Business Auto		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, UM/UIM, Specified Causes of Loss, Comprehensive, and Collision.	P0302-010100	**COMMERCIAL VEHICLE**	Business Automobile		Coverage to insure vehicles which are owned, leased, hired, or borrowed by businesses, whether they are associations, corporations, partnerships, or sole proprietorships.	N	Vehicle		
		20.0002	Garage		20.0002 Garage		Garage auto filings pertaining to auto dealers and to aut 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.	P0302-010300	**COMMERCIAL VEHICLE**	Garage		Coverage for bodily injury, property damage or destruction, for which the insured garage and/or its representatives become legally liable as a result of garage operations. Also, coverage for loss to covered auto or automobile equipment left in the insured's care while the insured is attending, servicing, repairing, parking or storing such property as part of garage operations.	N	Vehicle		
		20.0003	Other		20.0003 Other		A catchall code for other than the previously presented auto coding used for Commercial Auto.	P0302-010000	**COMMERCIAL VEHICLE**	Commercial Automobile		Coverage for motor vehicles for business use; that protects the insured against financial loss because of legal liabil for motor vehicle related injuries, or damage to the property of others caused by accidents.	N	Vehicle		
						Commercial Automobile - Taxi/Limo		P0302-020000	**COMMERCIAL VEHICLE**	Taxi / Limo		Coverage for motor vehicles used as a public livery 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.	N	Vehicle		
		20.0004	Truckers		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.	P0302-010500	**COMMERCIAL VEHICLE**	Truckers		Coverage for truckers who are engaged in the business of transporting goods for others; insures against material damage to the covered truck; insures against material damage to the covered truck; and coverage for legal liability trucks that have delivered cargo and have an empty trailer on return trip.	N	Vehicle		
	Mobile Homes under Transport	21.0004		21.4 Mobile Homes Under Transport	21.0004 Mobile Homes under Transport		Mobile Homes while under transport for personal or commercial use.	P0302-060000	**COMMERCIAL VEHICLE**	Motor Homes / Mobile Homes Under Transport		Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, damage to the property of others caused by accidents; insures against material damage to the insured's vehicle. Coverage for a motor vehicle built on a truck or bus chassis and equipped as a self-contained traveling home. Coverage for mobile homes while under transport.	N	Vehicle		
	Aircraft	22.0000		22.0 Aircraft	22.0000 Aircraft		Coverage for aircraft (hull) and their contents; aircraft owners' and aircraft manufacturers liability to passengers, airports and other third parties.	P1101-000000	**AVIATION**	Aviation		Coverage which pays and renders service on behalf an insured for loss arising out of his or her responsibility to others imposed by law or assumed by contract. Protection against liability for damage to the property of another, including loss of the use of the property. Coverage for aircraft (hull) and its contents; aircraft owners' and aircraft manufacturers liability to passengers, airports and other third parties(Includes aircraft (hull), airport liability, and airshow special event policies.)	Y	Marine & Transportation		
	Fidelity	23.0000		23.0 Fidelity	23.0000 Fidelity		A bond or policy covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.)	P0602-010000	**FIDELITY AND SURETY**	Fidelity		A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).	N	Fidelity	No Form Filing Fees	S of C not Required but requested
	Surety	24.0000		24.0 Surety	24.0000 Surety		A three-party agreement where the insurer agrees to pa 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).	P0602-020000	**FIDELITY AND SURETY**	Surety		An 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).	N	Surety	No Form Filing Fees	S of C not Required but requested
				23.0/24.0 Fidelity and Surety	23.0000/24.0000 Fidelity and Surety		See Fidelity and Surety Above	P0602-000000	**FIDELITY AND SURETY**	Fidelity; Surety		An 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). A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).	N	Fidelity; Surety	No Form Filing Fees	S of C not Required but requested

	Burglary and Theft	26.0000		26.0 Burglary and Theft			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.	P0501-000000	**CRIME (BURGLARY & THEFT)**	Crime (Burglary & Theft)		Coverage for burglary, theft and robbery for commercial exposures, and for personal or household risks.	N	Burglary & Forgery *Please note that if you are using ISO Crime and Fildelity Program you must also be licensed for Fidelity		
		26.0001	Commercial		26.0001 Commercial Burglary and Theft		Burglary and theft coverage for commercial enterprises.	P0503-000000	**CRIME (BURGLARY & THEFT)**	Commercial Crime		Coverage for burglary, theft and robbery for commercial exposures.	N	Burglary & Forgery *Please note that if you are using ISO Crime and Fildelity Program you must also be licensed for Fidelity		
		26.0002	Personal		26.0002 Personal Burglary and Theft		Burglary and theft coverage for personal or household risks.	P0504-000000	**CRIME (BURGLARY & THEFT)**	Personal Crime		Burglary and theft coverage for personal or household risks.	N	Burglary & Forgery *Please note that if you are using ISO Crime and Fildelity Program you must also be licensed for Fidelity		
	Boiler & Machinery or Equipment Breakdown & Machinery	27.0000		27.0 Boiler & Machinery or Equipment Breakdown	27.0000 Boiler & Machinery or Equipment Breakdown		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.	P0801-000000	**STEAMBOILER AND LEAKAGE**	Boiler & Machinery/ Equipment Breakdown		Covers losses resulting from the malfunction of boilers, machinery and other electrical equipment.	Y	Steam Boiler & Sprinkler Leakage		
	Credit - Credit Default	28.1000		28.1 Credit - Credit Default	28.1000 Credit-Credit Default		Coverage purchased by manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for indemnification of losses o damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.	P1201-000000	**CREDIT INSURANCE**	Credit Property (Commercial and Personal)		Property insurance purchased in conjunction with a credit obligation insuring consumer products that are bought (o pledged as collateral) against specified loss occurrences causing damage to, or disappearance of, the property.	N	Credit Property & Casualty		
	Credit-Personal Property	28.2000		28.2 Credit - Personal Property			This section is for use where credit personal property is handled by the property & casualty section of the state insurance department. Under Code 28.0001 through Code 28.0003 credit insurance may be either "single interest" or "dual interest". Single interest means insurance that protects only the creditor's interest in the collateral securing a debtor's credit transaction. Dual interest (also commonly referred to as "limited dual interest") means insurance that protects the creditor's and the debtor's interest in the collateral securing the debtor's credit transaction.	P1201-000000	**CREDIT INSURANCE**	Credit Property (Commercial and Personal)		Property insurance purchased in conjunction with a credit obligation insuring consumer products that are bought (o pledged as collateral) against specified loss occurrences causing damage to, or disappearance of, the property.	N	Credit Property & Casualty		
		28.2001	Creditor-Placed Home		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 the collateral on homes, mobile homes, and other real estate.	P1203-000000	**CREDIT INSURANCE**	Collateral Protection (AKA-Forced Placed Coverage) (Vendors Single Interest; Vendors Dual Interest)		Coverage that is forced placed to protect the insurable interest of the lender. Also, coverage protecting the interest only one of the parties having an insurable interest in a certain property, and/or coverage protecting the interest of both parties having an insurable interest in a certain property.	N	Credit Property & Casualty		
		28.2002	Creditor-Placed Auto		28.2002 Creditor-Placed Auto		Single interest or dual interest credit insurance that is 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 the collateral on automobiles, boats, or other vehicles.	P1203-000000	**CREDIT INSURANCE**	Collateral Protection (AKA-Forced Placed Coverage) (Vendors Single Interest; Vendors Dual Interest)		Coverage that is forced placed to protect the insurable interest of the lender. Also, coverage protecting the interest only one of the parties having an insurable interest in a certain property, and/or coverage protecting the interest of both parties having an insurable interest in a certain property.	N	Credit Property & Casualty		
		28.2003	Personal Property		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 interest in the purchased goods or pledged collateral either in whole o in part; or covers perils to goods purchased in connection with an open-end credit transaction.	P1203-000000	**CREDIT INSURANCE**	Collateral Protection (AKA-Forced Placed Coverage) (Vendors Single Interest; Vendors Dual Interest)		Coverage that is forced placed to protect the insurable interest of the lender. Also, coverage protecting the interest only one of the parties having an insurable interest in a certain property, and/or coverage protecting the interest of both parties having an insurable interest in a certain property.	N	Credit Property & Casualty		
		28.2004	Credit Involuntary Unemployment		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 illness of a close relative and adoption or birth of a child. This insurance is sometimes referred to as Credit Family Leave.	P1206-000000	**CREDIT INSURANCE**	Involuntary Unemployment		Loss of income insurance purchased in conjunction with a credit obligation that provides a benefit in the event of involuntary unemployment.	N	Credit Property & Casualty		
		28.2005	Personal GAP Insurance		28.2005 Personal GAP 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.	P1202-000000	**CREDIT INSURANCE**	Guaranteed Automobile Protection (GAP)		Coverage against financial liability for the deficient balance of a loan, in the event the vehicle is totaled or stolen.	N	Credit Property & Casualty		
		28.2006	Other		28.2006 Other		Not specifically described above	P1201-000000	**CREDIT INSURANCE**	Credit Property (Commercial and Personal)		Property insurance purchased in conjunction with a credit obligation insuring consumer products that are bought (o pledged as collateral) against specified loss occurrences causing damage to, or disappearance of, the property.	N	Credit Property & Casualty		
	Credit - Commercial Property	28.3000			28.3000 Credit - Commercial Property		Single or dual interest insurance purchased unilaterally by the creditor, who is the named insured, subsequent t 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.	P1201-000000	**CREDIT INSURANCE**	Credit Property (Commercial and Personal)		Property insurance purchased in conjunction with a credit obligation insuring consumer products that are bought (o pledged as collateral) against specified loss occurrences causing damage to, or disappearance of, the property.	N	Credit Property & Casualty		

X - Rate; Rule; Rate/Rule	**Combinations**	30.0000		30.0 Homeowner/ Auto Combinations	30.0000 Homeowner/Auto Combinations		A special form of package policy composed of personal automobile and homeowners insurance.	P0030.0001	**HOMEOWNER / AUTO COMBINATIONS**	Homeowner / Auto Combinations		A special form of package policy composed of personal automobile and homeowners insurance. Includes: 1. Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries, damage to the property of others caused by accidents. 2. Package policy combining real and personal property coverage with personal liability coverage, that protects owners and tenants against loss or damage to their resident property.	N	Homeowners and Vehicle		
X - Rate; Rule; Rate/Rule		30.1000	Dwelling Property/Personal Liability	30.1 Dwelling Fire/Personal Liability	30.1000 Dwelling Fire/Personal Liability		A special form of package policy composed of dwelling fire and/or allied lines, and personal liability insurance.	P0204-010000	**HOMEOWNERS**	Homeowners		Package policy combining real and personal property coverage with personal liability coverage, that protects owners and tenants against loss or damage to their residential property.	N	Homeowners		
	Other Lines of Business	33.0000		33.0 Other Lines of Business			Coverage not described under previous Lines of Insurance.	P4500-000000	**MISCELLANEOUS/OTHER**	Miscellaneous/Other		Any other kind of loss, damage, or liability properly the subject of insurance and not within any other kind or kinds of insurance as defined in LRS 22:47, if such insurance is not contrary to law or public policy.	N	Miscellaneous (Any miscellaneous product providing property damage coverage will also need Fire & Allied Lines line of authority.)		
						Portable Electronics		P4600-000000	**MISCELLANEOUS/OTHER**	Portable Electronics Insurance Policies		Coverage for the repairs or replacement of portable electronics which may provide coverage for portable electronics against any one or more of the following causes of loss: loss, theft, inoperability due to mechanical failure, malfunction, damage, or other similar causes of loss. Does not include warranties, extended warranties, service contracts, or policies similar to homeowners, renters, auto, or commercial multi-peril. Portable electronics insurance may be offered on a month-to-month or other periodic basis as a group or master commercial insurance policy issued to a vender of portable electronics for its enrolled customers, as defined in La. R.S. 22:1781.1 .	N	Miscellaneous		
						Home Service Contract - Regulation moved from LDI to Secretary of State										
X - Rate; Rule; Rate/Rule						**Property Residual Value**		P1700-000000	**SPECIALTY INSURERS**	Property Residual Value		Coverage provided whereby a person other than the owner, seller, lessee, or lessor of property, either directly or indirectly, assumes the risk of and/or the expense or portion thereof for the residual value of property.	N	Property Residual Value Insurers Only LRS 22:381, et seq	$25 per filing per LRS 22:388.1	S of C not Required but requested
X - Rate; Rule; Rate/Rule						**Collision Damage Waiver**		P2000-000000	**SPECIALTY INSURERS**	Collision Damage Waiver		Contract whereby the lessor agrees to waive any and all claims for any damages to the rental motor vehicle.	N	Motor Vehicle Rental Companies Only LRS 22:1521, et seq	One time application fee of $100 See LRS 22:1524	S of C not Required but requested
X - Rate; Rule; Rate/Rule						**Motor Vehicle Rental Companies**		P2400-000000	**SPECIALTY INSURERS**	Motor Vehicle Rental Companies		This Part is to govern the qualifications and procedures for the limited licensing of motor vehicle rental or leasing companies to sell or offer insurance in conjunction with the rental of a vehicle as provided in this Part. This Part shall govern the transactions covered in this Part of selling travel or automobile-related products or coverage in connection with and incidental to the rental of vehicles.	N	Motor Vehicle Rental Companies Only LRS 22:1761, et seq	No Form Filing Fees.	S of C not Required but requested
						Withdrawals/Nonrenewals/Conversions		P2301-000000	**WITHDRAWALS/NONRENEWALS/CONVERSIONS**	Withdrawals/Non renewals/Conversions		**For Entire Form Filing(s) and Entire Programs Only (not for individual form withdrawals).** Mandatory requirement to provide the Louisiana Department of Insurance with sixty (60) days advance written notice prior to any withdrawal, non-renewal or conversion action. See LDI Directive 201 and LRS 22:2; 22:46; 22:1333; 22:1334; 22:1265; 22:1267; Regulation 78; Directive 8; and Directive 58.	N	N/A	Filing Fees Not Required	S of C Not Required.
X - Rate; Rule; Rate/Rule						**Other**		P2500-000000	**SPECIALTY INSURERS**	Other		Miscellaneous Products	N	Products that do not fall under Louisiana Insurance Code.	No Form Filing Fees	S of C not Required but requested
						Legal Expense Insurers		P0606-000000	**FIDELITY AND SURETY**	Legal Expense Insurers		Any person who accepts a pre-payment from or for the benefit of any other person or group of persons as consideration for providing to such person or group of persons the opportunity to receive reimbursement or payment for legal services at such time in the future that such services may be appropriate or necessary. Commonly referred to as "Prepaid Legal Expense".	N	Fidelity and Surety	No Form Filing Fees	S of C not Required but requested
		33.0001	Other Personal Lines		33.0001 Other Personal Lines		Coverage not described under previous Types or Sub-types of Insurance.	P4400-000000	**MISCELLANEOUS/OTHER**	Miscellaneous/ Personal		Any kind of loss, damage, or liability for personal lines of coverage properly the subject of insurance and not within any other kind or kinds of insurance as defined in L. R. S. 22:47, if such insurance is not contrary to law or public policy. (Most Disaster Protection products will fall under this product.)	N	Miscellaneous (Any miscellaneous product providing property damage coverage will also need Fire & Allied Lines line of authority.)		
		33.0002	Other Commercial Lines		33.0002 Other Commercial Lines		Coverage not described under previous Types or Sub-types of Insurance.	P4300-000000	**MISCELLANEOUS/OTHER**	Miscellaneous/ Commercial		Any kind of loss, damage, or liability for commercial lines of coverage properly the subject of insurance and not within any other kind or kinds of insurance as defined in L. R. S. 22:47, if such insurance is not contrary to law or public policy.	N	Miscellaneous (Any miscellaneous product providing property damage coverage will also need Fire & Allied Lines line of authority.)		
X - Rate; Rule; Rate/Rule		33.0003	Mechanical Breakdown Insurance		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.)	P1600-000000	**SPECIALTY INSURERS**	Vehicle Mechanical Breakdown		Coverage provided whereby a person other than the owner, seller or lessor of a vehicle, assumes the risk of and/or the expense or portion thereof for the mechanical breakdown or mechanical failure of a motor vehicle. **Note: This only covers mechanical breakdown policies that fall under the definition of vehicle. This does not include marine, equipment, boats, appliances, electronics, structures.**	N	Vehicle Mechanical Breakdown Insurers Only or Administrator Obligor Products (Dealer Obligor can be filed here also) LRS 22:361, et seq	$25 per filing per LRS 22:368.1	S of C not Required but requested
X - Form; Rate; Rule; Rate/Rule		33.0004	Service Contracts		33.0004 Service Contract		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.	N/A	**N/A**	N/A	N/A	N/A - Home Service Contracts are regulated by the Louisiana Secretary of State's Office.	N/A	N/A	N/A	N/A

X - Rate; Rule; Rate/Rule		33.0005	Other Contracts		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 delivere 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 paintless dent removal, tire and whe road hazard or motor vehicle protection products, such as window etching. Note: See 17.0004 for contractua liability insurance issued to reimburse the contract provider for liability assumed under these contracts.	P1600-000000	**SPECIALTY INSURERS**	Vehicle Mechanical Breakdown		Coverage provided whereby a person other than the owner, seller or lessor of a vehicle, assumes the risk of and/or the expense or portion thereof for the mechanical breakdown or mechanical failure of a motor vehicle. Note: This c covers mechanical breakdown policies that fall under the definition of vehicle. This does not include marine, equipment, boats, appliances, electronics, structures.	N	Vehicle Mechanical Breakdown Insurers Only or Administrator Obligor Products (Dealer Obligor can be filed here also) LRS 22:361, et seq	$25 per filing per LRS 22:368.1	S of C not Required but requested
		33.0006	Tuition Reimbursement Plans		33.0006 Tuition Reimbursement Plans		Product which reimburses for the tuition expenses of students who drop out, are expelled, leave for medical reasons, etc.	P4500-000000	**MISCELLANEOUS/OTHER**	Miscellaneous/Ot her		Any other kind of loss, damage, or liability properly the subject of insurance and not within any other kind or kinds o insurance as defined in LRS 22:47, if such insurance is not contrary to law or public policy. (Most Tuition Reimbursement Plans will fall under this product.) May also match to P4400-000000 - Miscellaneous/Personal, or P4300-000000 - Miscellaneous/Commercial	N	Miscellaneous (Any miscellaneous product providing property damage coverage will also need Fire & Allied Lines line of authority.)		
	Title	34.0000		34.0 Title	34.0000 Title		Coverage that guarantees the validity of a title to real an 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.	P0701-000000	**TITLE**	Title		Coverage that provides insurance, including time-shared owners, against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	Y	Title		
X - Rate; Rule; Rate/Rule	**Personal/ Commercial Interline Filings**	35.0000		35.0 Interline Filings	35.0000 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).	P00035-00000	**PERSONAL / COMMERCIAL INTERLINE FILINGS**	Personal/ Commercial Interline		A filing consisting of one or more endorsements, classifications or territories that apply to more than one type of insurance (e.g., cancellation provisions; declaration page).	N	Must coincide with lines product is being submitted for	*Filing should NOT be used for multiple policies. This should only be used for endorsements, such as a Louisiana Changes Endorsement, that applies to multiple stand alone policies.	
X - Rate; Rule; Rate/Rule		35.0001	Personal 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).	P00035.0001	**PERSONAL / COMMERCIAL INTERLINE FILINGS**	Personal Interline		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; declaration page).	N	Must coincide with lines product is being submitted for	*Filing should NOT be used for multiple policies. This should only be used for endorsements, such as a Louisiana Changes Endorsement, that applies to multiple stand alone policies.	
X - Rate; Rule; Rate/Rule		35.0002	Commercial 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).	P0035.0002	**PERSONAL / COMMERCIAL INTERLINE FILINGS**	Commercial Interline		A commercial filing consisting of one or more endorsements, classifications or territories that apply to more than on type of insurance (e.g., cancellation provisions; declaration page).	N	Must coincide with lines product is being submitted for	*Filing should NOT be used for multiple policies. This should only be used for endorsements, such as a Louisiana Changes Endorsement, that applies to multiple stand alone policies.	

SPECIAL NOTES:

>Any filings offering an accidental death/dismemberment benefit, company must have Health & Accident Line of Authority.

>Any filings offering GAP, P&C insurer must be licensed for Credit P&C.

>Rate/Rule Filings must be filed separately from form filings. There are no filing fees associated with Rate/Rule filings. There are no certified filings associated with Rate/Rule Filings.

>Rating Division does NOT allow interline filings. Companies must file Rates/Rules on a per line of business/per program basis.

>Please see General Instructions and State Requirement Descriptions for more information on filing requirements and fees.

>Please see the Insurance Rating and Policy Forms Handbook for more information.