

LOUISIANA DEPARTMENT OF INSURANCE (LDI)				INSURANCE PRODUCTS AND FILING REQUIREMENTS SPREADSHEET				OFFICE OF PROPERTY & CASUALTY				APRIL 2022 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, Title, 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, lightning, 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, 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, lightning, 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 coverage 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 to 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 owners 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 owners 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 owners 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 the 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		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		S of C not Required but requested
		6.0002	MG-Trust/Pool		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		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		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 instrumentalities 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		