

UNIFORM PROPERTY & CASUALTY PRODUCT CODING MATRIX

Line of Business	Filing Code*	Line of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
Property	1.0000		Coverage protecting the insured against loss or damage to real or personal property from a variety of perils, including—but not limited to—fire, lightening, business interruption, loss of rents, glass breakage, tornado, windstorm, hail, water damage, explosion, riot, civil commotion, rain, or damage from aircraft or vehicles.	01—02.1	01.0 Property	
	1.0001	Commercial	Property insurance coverage sold to commercial ventures.	01—02.1		01.0001 Commercial Property (Fire and Allied Lines)
	1.0002	Personal	Property insurance coverage sold for personal, family or household purposes.	01—02.1		01.0002 Personal Property (Fire and Allied Lines)
Crop	2.1000		Coverage protecting the insured against loss or damage to crops from a variety of perils, including but not limited to fire, lightening, loss of revenue, tornado, windstorm, hail, flood, rain, or damage by insects.	02.1-02.2	02.1 Crop	02.1000 Crop-Hail Sub-TOI Combinations
	2.1001	Crop-Hail	All other crop or hail insurance products.	02.1		02.1001 Crop-Hail Non-Federally Reinsured Only
	2.1002	Federally Reinsured	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.	02.2		02.1002 Crop-Hail Federally Reinsured Only
Flood	2.3000		Coverage protecting the insured against loss or damage to real or personal property from flood. (Note: If coverage for flood is offered as an additional peril on a property insurance policy, file it under the applicable property insurance filing code.)	02.3	02.3 Flood	
	2.3001	Commercial	Separate flood insurance policy sold to commercial ventures.	02.3		02.3001 Commercial Flood
	2.3002	Personal	Separate flood insurance policy sold for personal, family or household purposes.	02.3		02.3002 Personal Flood
Farmowners	3.0000		A package policy for farming and ranching risks, similar to a homeowners policy, that 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.	03	03.0 Farmowners	
	3.0001	Commercial	Farmowners insurance sold to commercial ventures.	03		03.0001 Commercial Farmowners
	3.0002	Personal	Farmowners insurance sold for personal, family or household purposes.	03		03.0002 Personal Farmowners
Homeowners	4.0000		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.	04	04.0 Homeowners	04.0000 Homeowners Sub-TOI Combinations
	4.0001	Condos	Homeowners insurance sold to condominium owners occupying the described property.	04		04.0001 Condominium Homeowners

Line of Business	Filing Code	Line of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
	4.0002	Mobile Homes	Homeowners insurance sold to owners occupying the described mobile home.	04		04.0002 Mobile Homeowners
	4.0003	Owner Occupied	Homeowners insurance sold to owners occupying the described property.	04		04.0003 Owner Occupied Homeowners
	4.0004	Tenants	Homeowners insurance sold to tenants occupying the described property.	04		04.0004 Tenant Homeowners
	4.0005	Other	All other Homeowners insurance products.	04		04.0005 Other Homeowners
Commercial Multiple Peril	5.0000		The policy packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Such coverages would be included in other annual statement lines, if written individually. Include under this line of business multi-peril policies (other than farmowners, homeowners and automobile policies) that include coverage for liability other than auto.	05.1	05.0 CMP Liability and Non-Liability	05.0000 CMP Sub-TOI Combinations
	5.1000	Non-Liability Portion**	Absence of a responsibility to fulfill a contract or obligation.	05.1	05.1 CMP Non-Liability Portion Only	05.1000 CMP Sub-TOI Combinations
	5.2000	Liability Portion**	Responsibility to fulfill a contract or obligation.	05.1	05.2 CMP Liability Portion Only	05.2000 CMP Sub-TOI Combinations
	5.0001	Builders' Risk Policies	Typically written on a reporting or completed value form, this coverage insures against loss to buildings in the course of construction. The coverage also includes machinery and equipment used in the course of construction and to materials incidental to construction.	05.1		05.0001 Builders Risk 05.1001 Builders Risk
	5.0002	Businessowners	The Businessowners (BOP) provides a broad package of property and liability coverages for small and medium sized apartment buildings, offices, and retail stores.	05.1		05.0002 Businessowners 05.1002 Businessowners 05.2002 Businessowners
	5.0003	Commercial Package Policy	The Commercial Package Policy (CPP) provides a broad package of property and liability coverages for commercial ventures other than those provided insurance through a businessowners policy. (The older special multi peril programs (SMP) also use this code.)	05.1		05.0003 Commercial Package 05.1003 Commercial Package 05.2003 Commercial Package
	5.0004	Manufacturers Output Policies	Provides broad form all risks coverage of personal property of an insured manufacturer that is located away from the premises of the manufacturer at the time of a claim.	05.1		05.0004 Manufacturers Output 05.1004 Manufacturers Output 05.2004 Manufacturers Output
	5.0005	Other CMP Policies	All other commercial multiple peril (CMP) insurance products.	05.1		05.0005 Other CMP 05.1005 Other CMP 05.2005 Other CMP
Mortgage Guaranty	6.0000		Insurance that indemnifies a lender for loss upon foreclosure if a borrower fails to meet required mortgage payments.	06	06.0 Mortgage Guaranty	06.0000 MG Sub-TOI Combinations
	6.0001	MG-Fixed Rate Mortgages	The type of loan in which the interest rate will not change for the entire term of the loan.	06		06.0001 Fixed Rate MG

Line of Business	Filing Code	Line of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
	6.0002	MG-Trust/Pool	Insure pools of loans secured by instruments constituting a first lien on real estate and evidenced by pass-through certificates or other instruments.	06		06.0002 Trust/Pool MG
	6.0003	MG-Variable Mortgages	The type of loan in which the interest rate may vary or float periodically throughout the term of the loan based on an interest rate index.	06		06.0003 Variable Rate MG 06.0004 Other MG
Ocean Marine	8.0000		Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.	08	08.0 Ocean Marine	08.0000 Ocean Marine
Inland Marine	9.0000		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.	09	09.0 Inland Marine	09.0000 Inland Marine Sub-TOI Combinations
	9.0001	Animal Mortality	Coverage that provides a death benefit to the owner of a policy in the event of the death of the insured livestock.	09		09.0001 Animal Mortality
	9.0002	Difference in Conditions (DIC)	DIC is a special form of open-peril coverage written in conjunction with basic fire coverage and designed to provide protection against losses not reimbursed under the standard fire forms.	09		09.0002 Difference in Conditions (DIC)
	9.0003	EDP Policies	Coverage to protect against losses arising out of damage to or destruction of electronic data processing equipment and its software.	09		09.0003 Electronic Data Processing (EDP)
	9.0004	Pet Insurance Plans	Veterinary care plan insurance policy providing care for a pet animal (e.g., dog or cat) of the insured owner in the event of its illness or accident.	09		09.0004 Pet Insurance Plans
	9.0005	Other Commercial Inland Marine	All other inland marine coverage that is sold to commercial ventures.	09		09.0005 Other Commercial Inland Marine
	9.0006	Other Personal Inland Marine	All other inland marine coverage that is sold for personal, family or household purposes.	09		09.0006 Other Personal Inland Marine
Financial Guaranty	10.0000		A surety bond, insurance policy, or an indemnity contract (when issued by an insurer), or similar guaranty types under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.	10	10.0 Financial Guaranty	10.0000 Financial Guaranty
Medical Malpractice	11.0000		Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence, or incompetence, in rendering or failure to render professional services.	11	11.0 Med Mal - Claims Made and Occurrence	11.0000 Med Mal Sub-TOI Combinations
	11.1000	Claims Made**	These policies cover insured events that are reported (as defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.	11	11.1 Med Mal-Claims Made Only	11.1000 Med Mal Sub-TOI Combinations
	11.2000	Occurrence**	These policies cover insured events that occur within the effective dates of the policy regardless of when they are reported to the reporting entity.	11	11.2 Med Mal-Occurrence Only	11.2000 Med Mal Sub-TOI Combinations

Line of Business	Filing Code	Line of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
	11.0001	Acupuncture	Medical malpractice for acupuncture procedures.	11		11.0001 Acupuncture 11.1001 Acupuncture 11.2001 Acupuncture
	11.0002	Ambulance Services	Medical malpractice for an ambulance service.	11		11.0002 Ambulance Services 11.1002 Ambulance Services 11.2002 Ambulance Services
	11.0003	Chiropractic	Medical malpractice for a chiropractor.	11		11.0003 Chiropractic 11.1003 Chiropractic 11.2003 Chiropractic
	11.0004	Community Health Centers	Medical malpractice for a community health center.	11		11.0004 Community Health Centers 11.1004 Community Health Centers 11.2004 Community Health Centers
	11.0005	Dental Hygienists	Medical malpractice for a dental hygienist.	11		11.0005 Dental Hygienists 11.1005 Dental Hygienists 11.2005 Dental Hygienists
	11.0006	Dentists – General Practice	Medical malpractice for a general practice dentist.	11		11.0006 Dentists – General Practice 11.1006 Dentists – General Practice 11.2006 Dentists – General Practice
	11.0007	Dentists – Oral Surgeons	Medical malpractice for a oral surgeon dentist.	11		11.0007 Dentists – Oral Surgeons 11.1007 Dentists – Oral Surgeons 11.2007 Dentists – Oral Surgeons
	11.0008	Home Care Service Agencies	Medical malpractice for a home care service agency.	11		11.0008 Home Care Service Agencies 11.1008 Home Care Service Agencies 11.2008 Home Care Service Agencies
	11.0009	Hospitals	Medical malpractice for a hospital.	11		11.0009 Hospitals 11.1009 Hospitals 11.2009 Hospitals
	11.0010	Nurse - Anesthetists	Medical malpractice for a nurse anesthetist.	11		11.0010 Nurse – Anesthetists 11.1010 Nurse – Anesthetists 11.2010 Nurse - Anesthetists
	11.0011	Nurse - Licensed Practical	Medical malpractice for a licensed practical nurse.	11		11.0011 Nurse - Licensed Practical 11.1011 Nurse - Licensed Practical 11.2011 Nurse - Licensed Practical
	11.0012	Nurse - Midwife	Medical malpractice for a nurse midwife.	11		11.0012 Nurse – Midwife 11.1012 Nurse – Midwife 11.2012 Nurse - Midwife
	11.0013	Nurse - Practitioners	Medical malpractice for a nurse practitioner.	11		11.0013 Nurse – Practitioners 11.1013 Nurse – Practitioners 11.2013 Nurse – Practitioners
	11.0014	Nurse – Private Duty	Medical malpractice for a private duty nurse.	11		11.0014 Nurse – Private Duty 11.1014 Nurse – Private Duty 11.2014 Nurse – Private Duty

Line of Business	Filing Code	Line of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
	11.0015	Nurse - Registered	Medical malpractice for a registered nurse.	11		11.0015 Nurse – Registered 11.1015 Nurse – Registered 11.2015 Nurse - Registered
	11.0016	Nursing Homes	Medical malpractice for a nursing home.	11		11.0016 Nursing Homes 11.1016 Nursing Homes 11.2016 Nursing Homes
	11.0017	Occupational Therapy	Medical malpractice for an occupational therapist.	11		11.0017 Occupational Therapy 11.1017 Occupational Therapy 11.2017 Occupational Therapy
	11.0018	Ophthalmic Dispensing	Medical malpractice for ophthalmic dispensing.	11		11.0018 Ophthalmic Dispensing 11.1018 Ophthalmic Dispensing 11.2018 Ophthalmic Dispensing
	11.0019	Optometry	Medical malpractice for an optometrist.	11		11.0019 Optometry 11.1019 Optometry 11.2019 Optometry
	11.0020	Osteopathy	Medical malpractice for an osteopathic physician.	11		11.0020 Osteopathy 11.1020 Osteopathy 11.2020 Osteopathy
	11.0021	Pharmacy	Medical malpractice for a pharmacist.	11		11.0021 Pharmacy 11.1021 Pharmacy 11.2021 Pharmacy
	11.0022	Physical Therapy	Medical malpractice for a physical therapist.	11		11.0022 Physical Therapy 11.1022 Physical Therapy 11.2022 Physical Therapy
	11.0023	Physicians & Surgeons	Medical malpractice for a physician or surgeon.	11		11.0023 Physicians & Surgeons 11.1023 Physicians & Surgeons 11.2023 Physicians & Surgeons
	11.0024	Physicians Assistants	Medical malpractice for a physicians' assistant.	11		11.0024 Physicians Assistants 11.1024 Physicians Assistants 11.2024 Physicians Assistants
	11.0025	Podiatry	Medical Malpractice for a podiatrist.	11		11.0025 Podiatry 11.1025 Podiatry 11.2025 Podiatry
	11.0026	Psychiatry	Medical malpractice for a psychiatrist.	11		11.0026 Psychiatry 11.1026 Psychiatry 11.2026 Psychiatry
	11.0027	Psychology	Medical malpractice for a psychologist.	11		11.0027 Psychology 11.1027 Psychology 11.1027 Psychology
	11.0028	Speech Pathology	Medical malpractice for a speech pathologist.	11		11.0028 Speech Pathology 11.1028 Speech Pathology 11.2028 Speech Pathology

Line of Business	Filing Code	Line of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
	11.0029	Other	Medical malpractice not specifically described above.	11		11.0029 Other 11.1029 Other 11.2029 Other
Earthquake	12.0000		Property coverage for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption.	12	12.0 Earthquake	
	12.0001	Commercial	Earthquake property coverage for commercial ventures.	12		12.0001 Commercial Earthquake
	12.0002	Personal	Earthquake property coverage for personal, family or household purposes.	12		12.0002 Personal Earthquake
Workers' Compensation	16.0000		Insurance that covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or federal workers' compensation laws and other statutes. Includes employer's liability coverage.	16	16.0 Workers Compensation	16.0000 WC Sub-TOI Combinations
	16.0001	Alternative Workers' compensation	Other than standard workers' compensation coverage, employer's liability and excess workers' compensation (e.g., large deductible, managed care).	16		16.0001 Alternative WC
	16.0002	Employers Liability	Employers' liability coverage for the legal liability of employers arising out of injuries to employees. This code should be used when coverage is issued as an endorsement, or as part of a statutory workers' compensation policy. When coverage is issued as a stand-alone policy, or as an endorsement a package policy, the appropriate "Other Liability" code should be used (i.e., 17.0009, 17.1009, or 17.2009).	16		16.0002 Employers Liability WC
	16.0003	Excess Workers' Compensation	Either specific and/or aggregate excess workers' compensation insurance written above an attachment point or self-insured retention.	33		16.0003 Excess WC
	16.0004	Standard Workers' Compensation	Insurance that covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or federal workers' compensation laws and includes within the basic policy employer's liability coverage.	16		16.0004 Standard WC
Other Liability	17.0000		Coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act resulting in property damage or personal injury to others.	17	17.0 Other Liability-Occ/Claims Made	17.0000 Other Liability Sub-TOI Combinations
	17.1000	Claims Made**	These policies cover insured events that are reported (as defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.	17	17.1 Other Liability-Claims Made Only	17.1000 Other Liability Sub-TOI Combinations
	17.2000	Occurrence**	These policies cover insured events that occur within the effective dates of the policy regardless of when they are reported to the reporting entity.	17	17.2 Other Liability-Occ Only	17.2000 Other Liability Sub-TOI Combinations
	17.0001	Commercial General Liability	Flexible & broad commercial liability coverage with two major sub-lines: premises/operations sub-line and products/completed operations sub-line.	17		17.0001 Commercial General Liability 17.1001 Commercial General Liability 17.2001 Commercial General Liability
	17.0002	Completed Operations	Policies provided to contractors covering liability to persons who have incurred bodily injury or property damage from defective work or operations completed or abandoned by or for the insured, away from the insured's premises.	17		17.0002 Completed Operations 17.1002 Completed Operations 17.2002 Completed Operations

Line of Business	Filing Code	Line of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
	17.0003	Comprehensive Personal Liability	Comprehensive liability coverage for exposures arising out of the residence premises and activities of individuals and family members. (Non-business liability exposure protection for individuals.)	17		17.0003 Comprehensive Personal Liab 17.1003 Comprehensive Personal Liab 17.2003 Comprehensive Personal Liab
	17.0004	Contractual Liability	Liability coverage of an insured who has assumed the legal liability of another party by written or oral contract.	17		17.0004 Contractual Liability 17.1004 Contractual Liability 17.2004 Contractual Liability
	17.0005	Day Care Centers	Liability coverage for day care centers.	17		17.0005 Day Care Centers 17.1005 Day Care Centers 17.2005 Day Care Centers
	17.0006	Directors & Officers Liability	Liability coverage protecting directors or officers of a corporation from liability arising out of the performance of their professional duties on behalf of the corporation.	17		17.0006 Directors & Officers Liability 17.1006 Directors & Officers Liability 17.2006 Directors & Officers Liability
	17.0007	Elevators and Escalators Liability	Liability coverage for bodily injury or property damage arising from the use of elevators or escalators operated, maintained or controlled by the insured.	17		17.0007 Elevators and Escalators Liab 17.1007 Elevators and Escalators Liab 17.2007 Elevators and Escalators Liab
	17.0008	Employee Benefit Liability	Liability protection for an employer for claims arising from provisions in an employee benefit insurance plan provided for the economic and social welfare of employees. Examples of items covered are pension plans, group life insurance, group health insurance, group disability income insurance, and accidental death and dismemberment.	17		17.0008 Employee Benefit Liability 17.1008 Employee Benefit Liability 17.2008 Employee Benefit Liability
	17.0009	Employers Liability	Employers' liability coverage for the legal liability of employers arising out of injuries to employees. This code should be used when coverage is issued as a stand-alone policy, or as an endorsement to a package policy. When this coverage is issued as an endorsement to a statutory workers' compensation policy, the appropriate "Workers' Compensation" code should be used (i.e., Code 16.0002).	17		17.0009 Employers Liability 17.1009 Employers Liability 17.2009 Employers Liability
	17.0010	Employment Practices Liability	Liability protection for an employer providing personal injury coverage arising out of employment-related practices, personnel policies, acts, or omissions. Examples of claims such policies respond to are refusal to employ, termination, coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, and discrimination.	17		17.0010 Employment Practices Liability 17.1010 Employment Practices Liability 17.2010 Employment Practices Liability
	17.0011	Environmental Pollution Liability	Liability coverage of an insured to persons who have incurred bodily injury or property damage from acids, fumes, smoke, toxic chemicals, waste materials or other pollutants.	17		17.0011 Environmental Pollution Liability 17.1011 Environmental Pollution Liability 17.2011 Environmental Pollution Liability
	17.0012	Fire Legal Liability	Coverage for property loss liability as the result of separate negligent acts and/or omissions of the insured that allows a spreading fire to cause bodily injury or property damage of others. An example is a tenant who, while occupying another party's property, through negligence causes fire damage to the property.	17		17.0012 Fire Legal Liability 17.1012 Fire Legal Liability 17.2012 Fire Legal Liability

Line of Business	Filing Code	Line of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
	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.	17		17.0013 Kidnap & Ransom Liability 17.1013 Kidnap & Ransom Liability 17.2013 Kidnap & Ransom Liability
	17.0014	Liquor Liability	Coverage for the liability of an entity involved in the retail or wholesale sales of alcoholic beverages, or the serving of alcoholic beverages, to persons who have incurred bodily injury or property damage arising from an intoxicated person.	17		17.0014 Liquor Liability 17.1014 Liquor Liability 17.2014 Liquor Liability
	17.0015	Municipal Liability	Liability coverage for the acts of a municipality.	17		17.0015 Municipal Liability 17.1015 Municipal Liability 17.2015 Municipal Liability
	17.0016	Nuclear Energy Liability	Coverage for bodily injury and property damage liability resulting from the nuclear energy material (whether or not radioactive) on the insured business's premises or in transit.	17		17.0016 Nuclear Energy Liability 17.1016 Nuclear Energy Liability 17.2016 Nuclear Energy Liability
	17.0017	Personal Injury Liability	Coverage for the liability of an insured for injury to persons, other than bodily injury. Examples include discrimination, falsely arrest, illegal detainment, libel, malicious prosecution, slander, suffering mental anguish, and violation of privacy rights.	17		17.0017 Personal Injury Liability 17.1017 Personal Injury Liability 17.2017 Personal Injury Liability
	17.0018	Premises and Operations (OL&T and M&C)	Policies covering the liability of an insured to persons who have incurred bodily injury or property damage on an insured's premises during normal operations or routine maintenance, or from an insured's business operations either on or off of the insured's premises.	17		17.0018 Premises and Operations (OL&T and M&C) 17.1018 Premises and Operations (OL&T and M&C) 17.2018 Premises and Operations (OL&T and M&C)
	17.0019	Professional Errors and Omissions Liability	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession. Examples include abstracters, accountants, insurance adjusters, architects, engineers, insurance agents and brokers, lawyers, real estate agents, stockbrokers.	17		17.0019 Professional Errors and Omissions Liability 17.1019 Professional Errors and Omissions Liability 17.2019 Professional Errors and Omissions Liability
	17.0020	Umbrella and Excess (Commercial)	Coverage for the liability of a commercial venture above a specific amount set forth in a basic policy issued by the primary insurer; or a self-insurer for losses over a stated amount; or an insured or self-insurer for known or unknown gaps in basic coverages or self-insured retentions. Note: Does not include excess workers' compensation insurance.	17		17.0020 Commercial Umbrella and Excess 17.1020 Commercial Umbrella and Excess 17.2020 Commercial Umbrella and Excess
	17.0021	Umbrella and Excess (Personal)	Non-business liability protection for individuals above a specific amount set forth in a basic policy issued by the primary insurer; or a self-insurer for losses over a stated amount; or an insured or self-insurer for known or unknown gaps in basic coverages or self-insured retentions.	17		17.0021 Personal Umbrella and Excess 17.1021 Personal Umbrella and Excess 17.2021 Personal Umbrella and Excess
	17.0022	Other	Other Liability not specifically described above.	17		17.0022 Other 17.1022 Other 17.2022 Other
Product Liability	18.0000		Coverage for losses or injuries caused by defect or malfunction of the product.	18	18.0 Product Liability	18.0000 Product Liab-Occ/Claims Made

Line of Business	Filing Code	Line of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
	18.1000	Claims Made	These policies cover insured events that are reported (as defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.	18		18.1000 Product Liab-Claims Made Only
	18.2000	Occurrence	These policies cover insured events that occur within the effective dates of the policy regardless of when they are reported to the reporting entity.	18		18.2000 Product Liab-Occurrence Only
Auto Liability	19.0000		Coverage 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 ownership, maintenance or use of a motor vehicle (including recreational vehicles).	19.1-19.4	See below	See Private Passenger Auto or Commercial Auto Below
	19.0001	Auto No-fault (Personal Injury Protection—PIP)	PIP that provides for the use of an automobile no-fault benefits in states that have enacted mandatory or optional no-fault automobile insurance coverages. PIP usually includes benefits for medical expenses, loss of work income, essential services, accidental death and funeral expenses.	19.1-19.3	See below	See Private Passenger Auto or Commercial Auto Below
	19.1001	Private Passenger	Motor vehicles that are for personal use and not engaged in commerce.	19.1	See below	See Private Passenger Auto Below
	19.2001	Commercial	Motor vehicles that are engaged in commerce.	19.3	See below	See Commercial Auto Below
	19.0002	Other Auto Liability	Auto liability coverage, other than personal injury protection, for all motor vehicles.	19.2-19.4	See below	See Private Passenger Auto or Commercial Auto Below
	19.1002	Private Passenger	Motor vehicles that are for personal use and not engaged in commerce.	19.2	See below	See Private Passenger Auto Below
	19.2002	Commercial	Motor vehicles that are engaged in commerce.	19.4	See below	See Commercial Auto Below
Auto Physical Damage	21.0000		Motor vehicle coverage (including collision, vandalism, fire and theft) that insures on a first party basis against material damage to the insured's vehicle.	21.1-21.2	See below	See Private Passenger Auto or Commercial Auto Below
	21.1000	Private Passenger	Auto physical damage coverage for motor vehicles that are used in connection with personal, family or household purposes.	21.1	See below	See Private Passenger Auto Below
	21.2000	Commercial	Auto physical damage coverage for motor vehicles that are used in connection with a business, commercial establishments, or activities carried on for gain or profit.	21.2	See below	See Commercial Auto Below
Private Passenger Auto (Liability and Physical Damage)	19.1000 and 21.1000		Motor vehicles that are for personal use and not engaged in commerce: Coverage 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 ownership, maintenance or use of a motor vehicle (including recreational vehicles). Motor vehicle coverage (including collision, vandalism, fire and theft) that insures on a first party basis against material damage to the insured's vehicle.	19.1-19.2 and 21.1	19.1/21.1 Private Passenger Auto	
	19.1001 and 21.1000	Private Passenger Auto No-Fault (Personal Injury Protection – PIP) and Physical Damage	PIP that provides for the use of an automobile no-fault benefits in states that have enacted mandatory or optional no-fault automobile insurance coverages. PIP usually includes benefits for medical expenses, loss of work income, essential services, accidental death and funeral expenses for motor vehicles that are for personal use and not engaged in commerce. Auto physical damage coverage for motor vehicles that are used in connection with personal, family or household purposes.	19.1 and 21.1		19.1001/21.1000 PPA No-Fault (PIP) and Physical Damage Combination

Line of Business	Filing Code	Line of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
	19.1002 and 21.1000	Private Passenger Auto Liability and Physical Damage	Auto liability coverage, other than personal injury protection (PIP), for all motor vehicles. Auto physical damage coverage for motor vehicles that are used in connection with personal, family or household purposes.	19.2 and 21.1		19.1002/21.1000 PPA Liability and Physical Damage Combination
			PIP that provides for the use of an automobile no-fault benefits in states that have enacted mandatory or optional no-fault automobile insurance coverages. PIP usually includes benefits for medical expenses, loss of work income, essential services, accidental death and funeral expenses for motor vehicles that are for personal use and not engaged in commerce. Auto liability coverage, other than personal injury protection (PIP), for all motor vehicles. Auto physical damage coverage for motor vehicles that are used in connection with personal, family or household purposes.	19.1-19.2 and 21.1		(*Combination Added 12/3/02) 19.1001/19.1002/21.1000 PPA No-Fault (PIP) and PPA Liability and Physical Damage Combination
	19.1001	Private Passenger Auto No-Fault (Personal Injury Protection – PIP)	PIP that provides for the use of an automobile no-fault benefits in states that have enacted mandatory or optional no-fault automobile insurance coverages. PIP usually includes benefits for medical expenses, loss of work income, essential services, accidental death and funeral expenses.	19.1		19.1001 PPA No-Fault (PIP) Only
	19.1002	Private Passenger Auto Liability	Auto liability coverage, other than personal injury protection (PIP), for all motor vehicles.	19.1		19.1002 PPA Liability Only
			PIP that provides for the use of an automobile no-fault benefits in states that have enacted mandatory or optional no-fault automobile insurance coverages. PIP usually includes benefits for medical expenses, loss of work income, essential services, accidental death and funeral expenses. Auto liability coverage, other than personal injury protection (PIP), for all motor vehicles.	19.1		(*Combination Added 12/3/02) 19.1001/19.1002 PPA No-Fault (PIP) and PPA Liability Combination (without Physical Damage)
	21.1000	Private Passenger Auto Physical Damage	Auto physical damage coverage for motor vehicles that are used in connection with personal, family or household purposes.	21.1		21.1000 PPA Physical Damage Only
Commercial Auto (Liability and Physical Damage)	19.2000 and 21.2000		Motor vehicles that are engaged in commerce: Coverage 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 ownership, maintenance or use of a motor vehicle (including recreational vehicles). Motor vehicle coverage (including collision, vandalism, fire and theft) that insures on a first party basis against material damage to the insured's vehicle.	19.3-19.4 and 21.2	19.2/21.2 Commercial Auto	
			PIP that provides for the use of an automobile no-fault benefits in states that have enacted mandatory or optional no-fault automobile insurance coverages. PIP usually includes benefits for medical expenses, loss of work income, essential services, accidental death and funeral expenses. Auto physical damage coverage for motor vehicles that are used in connection with a business, commercial establishments, or activities carried on for gain or profit.	19.3 and 21.2		19.2001/21.2000 CA No Fault (PIP) and Physical Damage Combination

Line of Business	Filing Code	Line of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
			Auto liability coverage, other than personal injury protection (PIP), for all motor vehicles. Auto physical damage coverage for motor vehicles that are used in connection with a business, commercial establishments, or activities carried on for gain or profit.	19.4 and 21.2		19.2002/21.2000 CA Liability and Physical Damage Combination
			PIP that provides for the use of an automobile no-fault benefits in states that have enacted mandatory or optional no-fault automobile insurance coverages. PIP usually includes benefits for medical expenses, loss of work income, essential services, accidental death and funeral expenses. Auto liability coverage, other than personal injury protection (PIP), for all motor vehicles. Auto physical damage coverage for motor vehicles that are used in connection with a business, commercial establishments, or activities carried on for gain or profit.	19.3-19.4 and 21.2		(*Combination Added 12/3/02) 19.2001/19.2002/21.2000 CA No Fault (PIP) and CA Liability and Physical Damage Combination
			PIP that provides for the use of an automobile no-fault benefits in states that have enacted mandatory or optional no-fault automobile insurance coverages. PIP usually includes benefits for medical expenses, loss of work income, essential services, accidental death and funeral expenses.	19.3		19.2001 CA No-Fault (PIP) Only
			Auto liability coverage, other than personal injury protection (PIP), for all motor vehicles.	19.4		19.2002 CA Liability Only
			PIP that provides for the use of an automobile no-fault benefits in states that have enacted mandatory or optional no-fault automobile insurance coverages. PIP usually includes benefits for medical expenses, loss of work income, essential services, accidental death and funeral expenses. Auto liability coverage, other than personal injury protection (PIP), for all motor vehicles.			(*Combination Added 12/3/02) 19.2001/19.2002 CA No-Fault (PIP) and CA Liability Combination (without Physical Damage)
			Auto physical damage coverage for motor vehicles that are used in connection with a business, commercial establishments, or activities carried on for gain or profit.	21.2		21.2000 CA Physical Damage Only
Aircraft	22.0000		Coverage for aircraft (hull) and their contents; aircraft owners' and aircraft manufacturers liability to passengers, airports and other third parties.	22	22.0 Aircraft	22.0000 Aircraft
Fidelity	23.0000		A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.)	23	23.0 Fidelity	23.0000 Fidelity
Surety	24.0000		A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal or obligor).	24	24.0 Surety	24.0000 Surety
			See Fidelity and Surety Above		23.0/24.0 Fidelity and Surety	23.0000/24.0000 Fidelity and Surety
Burglary and Theft	26.0000		Coverage for property taken or destroyed by break-in and entering the insured's premises; burglary or theft; forgery or counterfeiting; fraud; and off-premises exposure. Includes Fidelity and Surety coverage written as part of a Crime and Fidelity program.	26	26.0 Burglary and Theft	

Line of Business	Filing Code	Line of Insurance	Description	NAIC Annual Statement Line	SERFF Type Of Insurance	SERFF Sub-Type of Insurance
	26.0001	Commercial	Burglary and theft coverage for commercial enterprises.	26		26.0001 Commercial Burglary and Theft
	26.0002	Personal	Burglary and theft coverage for personal or household risks.	26		26.0002 Personal Burglary and Theft
Boiler and Machinery	27.0000		Coverage for the failure of boilers, machinery and other electrical equipment. Benefits include (i) property of the insured, which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others. Coverage also includes inspection of the equipment.	27	27.0 Boiler and Machinery	27.0000 Boiler and Machinery
Credit	28.0000		Coverage purchased by manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for indemnification of losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.	28	28.0 Credit	28.0000 Credit Sub-TOI Combinations
	28.0001	Credit Personal Property	Insurance covering a creditor's security interest in property when written in connection with a credit transaction that: (1). Covers perils to the goods purchased through a credit transaction or used as collateral for a credit transaction and that concerns a creditor's interest in the purchased goods or pledged collateral either in whole or in part; or (2). Covers perils to goods purchased in connection with an open-end credit transaction (as specified in the NAIC Model Act on Credit Personal Property).	28		28.0001 Credit Personal Property
	28.0002	Single Interest	Credit personal property insurance covering only the seller's or creditor's interest in the goods purchased through the credit transaction or pledged as collateral in the credit transaction.	28		28.0002 Credit Single Interest
	28.0003	Unemployment	Credit unemployment insurance on a debtor to provide indemnity for payments or debt becoming due on a specific loan or other credit transaction while the debtor is involuntarily unemployed as defined in the policy.	28		28.0003 Credit Unemployment
	28.0004	Other Credit Policies	All other credit property & casualty insurance products.	28		28.0004 Credit Other
Combinations	30.0000		A special form of package policy composed of personal automobile and homeowners insurance.	None	30.0 Homeowner/ Auto Combinations	30.0000 Homeowner/Auto Combinations
Other Lines of Business	33.0000		Coverages not described under previous Lines of Insurance.	33	33.0 Other Lines of Business	33.0000 Other Lines of Business
Title	34.0000		Coverage that guarantees the validity of a title to real and personal property. Buyers of real and personal property and mortgage lenders rely upon the coverage to protect them against losses from undiscovered defects in existence when the policy is issued.	None	34.0 Title	34.0000 Title
Interline Filings	35.0000		A filing consisting of one or more forms, classification or territories that applies to more than one line of business (e.g., cancellation provisions; declarations page).	None	35.0 Interline Filings	35.0000 Interline Filings

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

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

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

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

The claims made sub-code in the example is 11.1000. The acupuncture sub-code without designating whether it is claims made or occurrence is 11.0001.

Since the first digit following the decimal for 11.1000 is the number 1, that number may be dropped down in lieu of the 0 for the first decimal in the acupuncture sub-code. This would therefore change the acupuncture sub-code from 11.001 to 11.1001, which would effectively designate its coverage as that of claims made acupuncture.

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

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

When a filing contains more than one of the identified Sub-Types of Insurance, use the appropriate .0000 "Combinations" code. Example 1: If a Homeowners filing includes both 4.0003 Owner Occupied Homeowners and 4.0004 Tenant Homeowners, use 4.0000 Homeowners Sub-TOI Combinations as the SERFF Sub-Type of Insurance. Show both 4.0003 and 4.0004 on the state transmittal form. Example 2: If a Medical Malpractice filing includes both claims made and occurrence coverages for Acupuncture, use code 11.0001. If it includes only claims made coverages but for Acupuncture, Chiropractic and Optometry, use code 11.1000.

Because auto filings are either Private Passenger Auto or Commercial Auto and because most contain both liability and physical damage exposures, the codes for Private Passenger Auto and Commercial Auto have been added to the table to accommodate these filings in SERFF. Hint: The first digit after the decimal designates Private Passenger (.1) or Commercial (.2). The last (fourth) digit after the decimal designates No-Fault/PIP (.X001) or Liability (.X002).

w:mar03/cmte/ex/wg/isbs/fsumsg/Web Docs\PC_Matrix 12-3-02.doc