

Product Not Avail. For Rates/Rules	DOI 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)	Filing Fees Exceptions FORMS ONLY (if exceptions will be marked) *Filing fees are not required for Rate/Rule Filings.	Statement of Compliance Exceptions (if exceptions will be marked)
	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.	
		PERSONAL VEHICLE			Privately owned motor vehicles and trailers, for use on public roads, not owned or used for commercial purposes. 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.				
	P0301-010000	PERSONAL VEHICLE	Private Passenger Automobile		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.	N	Vehicle		
	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		
	P0301-060000	PERSONAL VEHICLE	Recreational Vehicles		Coverage for a motorized or non-motorized vehicle designed for recreational use.	N	Vehicle		
		COMMERCIAL VEHICLE			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 and control of a motor vehicle.				
	P0302-010000	COMMERCIAL VEHICLE	Commercial Automobile		Coverage of motor vehicles for business use; 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		
	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		
	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 autos 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		
	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; and coverage for legal liability on trucks that have delivered cargo and have an empty trailer on return trip.	N	Vehicle		
	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		
	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, or 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		

X		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, or 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 residential property.				
X	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, or 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 residential property.	N	Homeowners and Vehicle		
		PROPERTY (FIRE & ALLIED)			Coverage protecting the insured against loss or damage to real or personal property from a variety of perils.				
	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		
	P0202-000000	PROPERTY (FIRE & ALLIED)	Commercial Property		Covers property insurance sold to commercial ventures.	N	Fire & Allied Lines		
	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		
	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		
	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		
		EARTHQUAKE			Coverage for direct damage resulting from earthquake or 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		
	P0205-020000	EARTHQUAKE	Commercial Earthquake		Earthquake property coverage for commercial ventures.	N	Fire & Allied Lines		
	P0205-030000	EARTHQUAKE	Personal Earthquake		Earthquake property coverage for personal, family or household purposes.	N	Fire & Allied Lines		
		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.				

	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			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.				
	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		
	P0204-020000	HOMEOWNERS	Homeowners - Condo/Unit-owners		Coverage sold to condominium owners occupying the described property.	N	Homeowners		
	P0204-030000	HOMEOWNERS	Homeowners - Mobile Homes		Coverage sold to owners occupying the described mobile home.	N	Homeowners		
	P0204-040000	HOMEOWNERS	Homeowners - Tenants		Coverage sold to tenants occupying the described property.	N	Fire & Allied Lines; Liability		
		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).				
	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		
	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		
	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		
	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		
	P0105-000000	COMMERCIAL MULTIPLE PERIL	E-Commerce		Coverage for all aspects of E-Commerce Business	N	Fire & Allied Lines; Liability		
	P0202-010900	COMMERCIAL MULTIPLE PERIL	Builder's Risk		Coverage that insures building contractors for damage to property under construction. Includes loss to buildings in the course of construction; and machinery, equipment, and materials incidental to the construction.	N	Fire & Allied Lines; Liability		
	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		

		CROP			Coverage for crops in the event of loss or damage by insured perils				
	P0901-000000	CROP	Crop		Coverage for crops in the event of loss or damage by insured perils.	Y	Crop		
		FLOOD			Coverage protecting the insured against loss or damage to real or personal property from flood.				
	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		
	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		
	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)	N	Fire & Allied Lines		
		STEAMBOILER AND LEAKAGE			Coverage for losses resulting from the malfunction of boilers, machinery, other electrical equipment, and elevators and escalators.				
	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		
	P0802-000000	STEAMBOILER AND LEAKAGE	Elevators & Escalators		Covers losses resulting from the malfunction of elevators and escalators.	Y	Steam Boiler & Sprinkler Leakage		
		MARINE AND TRANSPORTATION			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.				
	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		
	P1002-000000	MARINE AND TRANSPORTATION	Boatowners/Personal Watercraft		Policy that provides liability and medical coverage for damages resulting from the operation of water sports equipment 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		
	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		
	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 property policy.	O	Fire & Allied Lines; and Marine & Transportation (if covers property in transit)		

	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		
	P1003-010000	MARINE AND TRANSPORTATION	Commercial Inland Marine	Communication Equipment	Provides insured subscribers of a Communications Equipment Service Provider with replacement coverage for loss of and damage, theft or mechanical breakdown to communications equipment. Communications equipment means wireless telephones and pagers, and any other devices incorporating wireless phone and pager capabilities, including but not limited to personal digital assistants (PDA) and wireless aircards.	O	Fire & Allied Lines		
	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)		
	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 its illness or accident.	N	Marine & Transportation		
	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		
		MARINE AND TRANSPORTATION	TRAVEL		Coverage for financial loss due to trip cancellation/interruption; lost or damaged baggage or other valuables; trip or baggage delays; missed connections and/or changes in itinerary; and event cancellation/postponement. 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 sell this coverage.				
	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		
	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 when 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 sell this coverage.	O	Marine & Transportation; If accidental death/dismemberment benefit, then must be licensed for Health & Accident		
		LIABILITY			Coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act resulting in property damage, bodily injury or personal injury to others.				
	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		
	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		
	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 failing to render professional services.	N	Liability		
	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		

	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		
	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.	N	Liability		
	P1407-000000	LIABILITY	Employee Benefit Plan / Fiduciary		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. 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 Employee Benefit Plan Fiduciary.	N	Liability		
	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		
	P1409-000000	LIABILITY	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" product should be used (i.e., P0403-000000).	N	Liability		
	P1410-000000	LIABILITY	Environmental Pollution Liability		Coverage for third-party claims arising from either sudden or gradual releases of pollutants from insured locations.	N	Liability		
	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		
	P1416-000000	LIABILITY	Product Liability		Coverage for losses or injuries caused by defect or malfunction of the product.	N	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		
	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 contract provider under the terms of service contracts issued by the provider.	N	Miscellaneous		
	P1420-000000	LIABILITY	Umbrella; Excess		Coverage for an insured's liability above the limits of an underlying contract, or that fills gaps in coverage of that contract.	N	Liability		
	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 coverage of a self-insurer for losses over a stated amount; or coverage of 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.	N	Liability		
	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 unknown gaps in basic coverages or self-insured retentions.	N	Liability		
	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. Insures an individual or business against legal liabilities other than those associated with provision of health benefits to employees or members of a health benefit plan or managed care health plan.	Y	Liability		

	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		
	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		
		CRIME (BURGLARY & THEFT)			Coverage for burglary, theft and robbery for commercial exposures, and for personal or household risks. Also, coverage of expenses associated with kidnapping and/or ransom demands.				
	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 Fidelity Program you must also be licensed for Fidelity		
	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 Fidelity Program you must also be licensed for Fidelity		
	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 Fidelity Program you must also be licensed for Fidelity		
	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 Fidelity Program you must also be licensed for Fidelity		
		FIDELITY AND 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.). Also, coverage that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.				
	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
	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
	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
	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
		CREDIT INSURANCE			Insurance generally sold in connection with a credit transaction and limited to partially or wholly extinguishing the credit obligation, including but not limited to agreements, contracts, or policies of insurance containing any of the following: involuntary unemployment, vendors single interest, vendors dual interest, and credit fire, or GAP. The credit obligation is the total sum payable, including all loan finance charges and credit service charges, pursuant to the 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 (or pledged as collateral) against specified loss occurrences causing damage to, or disappearance of, the property.	N	Credit Property & Casualty		
	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		
	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 of 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		
	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		
		TITLE			Insurance of owners of property or others having an interest therein, against loss by encumbrance, or defective titles, or adverse claim to title, and services connected therewith.				
	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		
		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.)				
	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		
		WORKERS' COMPENSATION			Insurance of the obligations accepted by, imposed upon, or assumed by employers under law for worker's compensation. Also coverage for the insured's obligations under law other than workers' compensation law.				
	P0401-000000	WORKERS' COMPENSATION	Workers' Compensation		Coverage for the insured's obligations imposed upon employers under workers' compensation law; also coverage for the insured's obligations under law other than workers' compensation law.	O	Workers Compensation		
	P0402-000000	WORKERS' COMPENSATION	Excess Workers' Compensation		Coverage for specific and/or aggregate excess workers' compensation insurance written above an attachment point or self-insured retention.	O	Workers Compensation		
	P0403-000000	WORKERS' COMPENSATION	Employers Liability		Coverage for an employer's liability for injuries, disability or death to persons in their employment not covered under workers' compensation law.	O	Workers Compensation		
	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		

X		PERSONAL/ COMMERCIAL INTERLINE FILINGS			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).				
X	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	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	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 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.	
		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.				
	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 LRS 22:47, if such insurance is not contrary to law or public policy. Coverage for commercial ventures.	N	Miscellaneous (Any miscellaneous product providing property damage coverage will also need Fire & Lines)		
	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 LRS 22:47, if such insurance is not contrary to law or public policy. Coverage for personal, family or household purposes. (Most Disaster Protection products will fall under this product.)	N	Miscellaneous (Any miscellaneous product providing property damage coverage will also need Fire & Lines)		
	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. (Most Tuition Reimbursement Plans will fall under this product.)	N	Miscellaneous (Any miscellaneous product providing property damage coverage will also need Fire & Lines)		
	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.	N	Miscellaneous		
X		SPECIALTY INSURERS			Specialty Lines of Property and Casualty Insurance Coverage.				

X	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 **This only covers mechanical breakdown policies that fall under the definition of vehicle in Title 32. This does not include marine, equipment, boats, appliances, electronics, structures.	\$25 per filing per LRS 22:368.1	S of C not Required but requested
X	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		SPECIALTY INSURERS	Home Service Contract		The Louisiana Department of Insurance no longer regulates home service contracts. Act 161 of the 2015 Louisiana Legislative Session moved the regulation of home service contract providers from the Louisiana Department of Insurance to the Louisiana Secretary of State, effective January 2016. Archived Definition: Contract or agreement for a separately stated consideration for a specific duration to perform the service, repair, replacement, or maintenance of property or indemnification for service, repair, replacement, or maintenance, for the operational or structural failure of any residential property due to a defect in materials, workmanship, inherent defect, or normal wear and tear, with or without additional provisions for incidental payment or indemnity under limited circumstances. Home service contracts may provide for the service, repair, replacement, or maintenance of property for damage resulting from power surges or interruption and accidental damage from handling and may provide for leak or repair coverage to house roofing systems.	N			
X	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	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
X	P2500-000000	SPECIALTY INSURERS	Other		Miscellaneous Products that are not considered insurance products. Includes products that do not fall under the Louisiana Department of Insurance jurisdiction.	N	Products that do not fall under Louisiana Insurance Code.	No Form Filing Fees	S of C not Required but requested
	P2301-000000	WITHDRAWALS / NONRENEWALS / CONVERSIONS	Withdrawals / Nonrenewals / 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.

REQUIREMENTS FOR FORMS: 1. Filing Fees; 2. Statement of Compliance; 3. Explanatory Memorandum; 4. Certification of Compliance if product is a Certified Product. Exceptions are noted in the spreadsheet above. *Filings sent Certified need a Certification of Compliance submitted along with a Statement of Compliance.

RATES AND RULES: *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.

REQUIREMENTS FOR ALL:
 *Any filings offering GAP, P&C insurer must be licensed for Credit P&C.
 *Any filings offering an accidental death/dismemberment benefit, company must have Health & Accident Line of Authority.
 *SERFF Users: Please see General Instructions and State Requirement Descriptions for more information on filing requirements and fees.
 *Please see the Insurance Rating and Policy Form Handbooks for more information.

*****This handout is being provided as a guide to assist in the filing of forms. Every effort has been made to ensure the accuracy of the information contained in this handout. This handout is not a rule or regulation that has been promulgated by the Louisiana Department of Insurance.*****

EDITION JUNE 2018

