

Swiss Re Abbreviations Glossary Group Business Terminology

Foreword

"It is a disease of the 20th (and 21st) century that we classify everything by three-letter acronyms, but for those with good memories it has some efficiency benefits."

– John Coomber, former Swiss Re CEO

Abbreviations and acronyms are everywhere.

Whether we like it or not, understanding them has become a crucial element of communication, especially in the fast-paced world of business. If we – and our readers or listeners – know what they mean, they can help us communicate faster and more efficiently. If we don't, they can lead to confusion and misunderstanding.

This glossary provides a useful reference to over 4400 abbreviations compiled from all areas of Swiss Re's business and operations. We hope it will assist you in your work and welcome any feedback or suggestions you may have.

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Using this Glossary

This glossary contains over 4400 acronyms and abbreviations from all official languages at Swiss Re, ie English, German [D], French [F], Spanish [S] and Italian [I], as well as Portuguese [P]. Entries marked with an ***asterisk** are specific to Swiss Re.

Please note that this information is supplied for reference purposes only and makes no claim to completeness. The inclusion of any term, abbreviation or acronym does not imply that it is current at Swiss Re or used with a particular meaning or purpose.

Abbreviations and acronyms in this glossary are only listed in the language from which they derive. However, many (especially those in English) are frequently used in other languages. Some entries may also have other meanings in addition to those listed in this publication. For this reason it is always important to understand them in the context they are used in.

Another useful online resource is the Acronym Finder website which explains almost 3 million acronyms and other abbreviations:

www.acronymfinder.com

Tips for using abbreviations

1. Adapt to your audience: Don't assume it always knows what you know.
2. Spell it out: Use the full expression when you introduce a term (and add the acronym in brackets).
3. Remind your readers: When writing long texts, repeat the full expression at regular intervals.
4. Explain your slides: Tell your audience what the acronyms in your presentation mean.
5. Offer a helping handout: Attach a list of acronyms to your slides or documents when you distribute them.
6. Make yourself clear: Avoid ambiguous acronyms whenever possible.
7. Keep it simple: Don't confuse your audience by using more abbreviations than necessary.

Remember: If in doubt, spell it out!

2

2RW two risk warranty clause
2VP *Second Vice President

3

3-D dishonesty, disappearance and
destruction insurance

A

a o occ any one occurrence
A&E asbestos and environmental liability
A&H accident and health insurance
A&L assets and liabilities
a.o. GV ausserordentliche Generalversammlung
[D]
Extraordinary General Meeting

a/c account
A/E actual-to-expected
A/O account of
A/P accounts payable
A/R accounts receivable
A+E asbestos and environmental liability
A+S accident and sickness insurance
AA *Anlagenausschuss **[D]**
Investments Committee
AA always afloat
AAA aktivierte Abschlussaufwendungen **[D]**
deferred acquisition costs

AAA Association of Average Adjusters
AAB additional accidental benefit
AAB Allgemeine Arbeitsbedingungen **[D]**
General Working Conditions

AAB average account balance
AAD annual aggregate deductible
AADL advanced activities of daily living
AAF análise de árvore de falhas **[P]**
fault tree analysis

AAIS American Association of Insurance
Services

AAL annual aggregate limit
AALU Association for Advanced Life
Underwriting

AAPCC adjusted average per capita cost
AAR against all risks
AAR all average recoverable

AB Aktuarielle Beratung **[D]**
actuarial consulting
ABCP asset-backed commercial paper
ABD administration bond
abdnt abandonment
ABG Allgemeine Bedingungen für die
Kaskoversicherung von Baugeräten **[D]**
*German general conditions for plant and
equipment insurance*

ABI Association of British Insurers
ABMG Allgemeine Bedingungen für die
Maschinen- und Kaskoversicherung von
fahrbaren Geräten **[D]**
*German general conditions for mobile
machinery own damage insurance*

ABO accumulated benefit obligation
ABPR ankle-brachial pressure ratio
AbR Auflösung bei Rückkauf **[D]**
release on withdrawal

ABS asset-backed security
Abt about
AbT Auflösung bei Tod **[D]**
release on death

AC *Audit Committee
ac accident
AC action committed
AC année comptable **[F]**
accounting year

AC automatic cover
ACAV assurance vie à capital variable **[F]**
unit-linked life insurance

ACB across the board
acc acceptance
acc accident
ACCA Association of Chartered Certified
Accountants

ACCAP Association canadienne des
compagnies d'assurances de personnes
[F]
*Canadian Life and Health Insurance
Association*

Acct *Accountant
ACD aircraft damage
ACES adjustable conversion-rate equity
security units

ACIA Associate of the Corporation of
Insurance Agents
ACIB Associate of the Corporation of
Insurance Brokers

ACII Associate of the Chartered Insurance
Institute

ACLI American Council of Life Insurers
ACPC average cost per claim
ACR additional case reserve
ACR adjusted community rate

ACRS Accelerated Cost Recovery System
acs pay accounts payable
acs rec accounts receivable
ACT air cargo transport
ACV actual cash value
ACW additional cost of working
AD accidental damage
AD Alzheimer's disease
AD Andorra
ADABNA autres dommages aux biens non auto
[F]
(other non-motor damage)

ADB accelerated death benefit
ADB accidental death benefit
ADB autres dommages aux biens **[F]**
other damage to property

ADC adverse development cover
ADD accidental death and dismemberment
ADD attention-deficit disorder
ADHD antidiuretic hormone
ADHD attention-deficit hyperactivity disorder
ADI acceptable daily intake
adj adjustable (at)

ADL activities of daily living
Admin Re administrative reinsurance
ADP automatic data processing
ADR aged dependency ratio
ADR alternative dispute resolution
ADR American depository receipt
ADR automatic debit transfer
ADS Allgemeine Deutsche
Seeversicherungsbedingungen **[D]**
*(German ocean marine insurance
conditions)*

ADS alternative delivery system
ADS American depository shares
ADS autograph document signed
ADSL asynchronous digital subscriber line
ADW activities of daily working

AE account executive
AE United Arab Emirates
AEC additional extended coverage

AED Emirati dirham
AEI after-the-event insurance
AF Afghanistan

AFAA as far as applicable
AFB air freight bill
AFFA automatic facultative fire agreement
AFIA American Foreign Insurance Association
AFL aggregate first loss
AFN new Afghan afghani
AFS available-for-sale
AG Antigua and Barbuda
AGA agent général d'assurance **[F]**
general agent

AGB any good brand
agg aggregate
AGM annual general meeting
AGPI agricultural production interruption
AGR AXA Grands Risques **[F]**
AXA Large Risks
agv Arbeitgeberverband der
Versicherungsunternehmen in
Deutschland **[D]**
*Employers' Association of Insurance
Companies in Germany*

AH allgemeine Haftpflichtversicherung **[D]**
general liability insurance

AHIA Association of Health Insurance Agents
AHV Alters- und Hinterlassenen-Versicherung

AI Anguilla
AI assicurazione per l'invalidità **[I]**
disability insurance

AI assurance-invalidité **[F]**
disability insurance

AIA American Insurance Association
AIA Association Actuarielle Internationale **[F]**
International Actuarial Association

AIAG Asociación Internacional de
Aseguradores contra el Granizo **[S]**
International Association of Hail Insurers

AIC *Accounting Issues Committee
AICPA American Institute of Certified Public
Accountants

AIDA Association Internationale de Droit des
Assurances **[F]**
*International Association for Insurance
Law*

AIF acts in force clause
AIM *Application Integration Management
AIMU American Institute of Marine
Underwriters

AIOA Aviation Insurance Offices' Association
AIPPI Association Internationale pour la
Protection de la Propriété Intellectuelle
[F]
*International Association for the
Protection of Intellectual Property*

AIR Applied Insurance Research

AIRC *Application Integration and Rollout
Committee

AIRMIC Association of Insurance and Risk
Managers

AISAM Association Internationale des Sociétés
d'Assurance Mutuelle **[F]**
*International Association of Mutual
Insurance Companies*

AISS Asociación Internacional de la
Seguridad Social **[S]**
International Social Security Association

AISS	Association internationale de la sécurité sociale [F] <i>International Social Security Association</i>	AN	Netherlands Antilles
AIT	Association of Insurance Teachers	ANG	Netherlands Antillian guilder
AJ	Anfalljahr [D] <i>year of occurrence/accident year</i>	ANI	annual net investment
AK	Arbeitskreis [D] <i>working group</i>	ANL	aggregate net loss
AKA	also known as	Anlst	*Analyst
AKM	Arbeitskreis Marketing [D] <i>Marketing Working Group</i>	ann aggr	annual aggregate
AktG	Aktiengesetz [D] <i>German Stock Corporation Act</i>	ant frt	anticipated freight
AKU	Arbeitskreis Underwriting [D] <i>Underwriting Working Group</i>	ANZ	Australia, New Zealand
AKV	Ausfuhrkreditversicherung [D] <i>export credit insurance</i>	AO ...	any one ... (loss/event/year/...)
AL	*Abteilungsleiter/-in [D] <i>Department Head</i>	ao acc	any one accident
AL	*Abteilungsleitung [D] <i>Department Management</i>	ao occ	any one loss occurrence
AL	airlines	AO	amongst others
AL	Albania	AO	Angola
AL	automobile liability	AOA	any one accident
ALAE	allocated loss adjustment expenses	AOA	new Angolan kwanza
ALARP	as low as reasonably practicable	AOB	any one bottom
ALC	associative loss complex	AOB	any other business
ALHM	Algemene Levenshervzekering Maatschappij nv	AOE	any one event
ALL	Albanian lek	AOG	act of God
ALM	asset liability management	AOL	any one location
ALM	Association of Lloyd's Members	AOL	any one loss
ALOP	advance loss of profits insurance	AOO	any one occurrence
ALP	anticipated loss potential	AOP	all other perils
ALR	active life reserve	AOP	any one period
alt	alternatively	AOR	any one risk
ALV	Arbeitslosenversicherung [D] <i>unemployment insurance</i>	AOS	any one ship
AM	*Application Management	AOV	any one vessel
AM	above mentioned	AOY	any one year
AM	Armenia	AP	account purchases
AM	asset management	AP	additional premium
AM	assurance militaire [F] <i>military insurance</i>	AP	allied perils
AMD	Armenian dram	AP	annual premium
AMIA	American Mutual Insurance Alliance	AP	avaria particolare [I] <i>particular average</i>
AMO	Atlantic multidecadal oscillation	APD	auto physical damage
AMS	*Property Fac Automatic	APDRG	all patient diagnosis related group
AMT	abbreviated mental test	APE	annualised premium equivalent
AMT	alternative minimum tax	APH	asbestos, pollution and health hazard
amt	amount	API	application programming interface
AMUUS	Association of Marine Underwriters of the United States	APK	Anpassungsklausel [D] <i>fully-indexed clause</i>
AN	above named	APL	automatic premium loan
An	anonymous	A-PLAN	aviation policy for losses affecting net results
		APLR	a priori loss ratio
		APO	any part of
		appd	approved
		APR	absolute priority rule
		APR	annual percentage rate
		APRA	Australian Prudential Regulation Authority
		APRO	Aktionsprogramm [D] <i>plan of action</i>
		APS	attending physician's statement

APU	Ausgangsprämienübertrag [D] <i>outgoing premium reserve</i>	AT	accident du travail [F] <i>occupational accident</i>
APV	actuarial present value	AT	after tax
APV	Anzeigepflichtverletzung [D] <i>failure to give notice</i>	AT	année du traité [F] <i>treaty year</i>
APY	annual percentage yield	AT	Austria
AQ	achievement quotient	ATB	Allgemeine Bedingungen für die Terrorversicherung [D] <i>(German terrorism insurance conditions)</i>
AQ	Antarctica	ATI	*Middle East, Turkey & South Asia
AQL	acceptable quality level	ATO	annual turnover
AR	all risks	ATP	arbitrage trading program
AR	Argentina	ATP	Asian Trainee Programme
ARA	*Account Risk Assessment	ATP	assistance de tierce personne [F] <i>(third-party assistance)</i>
ARCF	asbestos-related claim form	ATS	acte de terrorisme et de sabotage [F] <i>(act of terrorism and sabotage)</i>
ARD	auto rischi diversi [I] <i>motor physical damage</i>	ATS	Austrian schilling
ARF	alternative risk financing	AU	Allgemeine Unfallversicherung [D] <i>accident insurance</i>
ARIAS	AIDA Reinsurance and Insurance Arbitration Society	AU	Australia
ARM	*Active Reference Model	AUB	Allgemeine Unfallversicherungsbedingungen [D] <i>(German accident insurance conditions)</i>
ARM	all risk mortality	AuB	Ausbildungsbeauftragter [D] <i>training consultant</i>
ARPPS	adjustable redemption principal	AUD	Australian dollar
ARR	protected structure	AÜG	Arbeitnehmerüberlassungsgesetz [D] <i>Temporary Employment Act</i>
ARR	accounting and reporting recommendations	AUM	assets under management
ARS	Argentine peso	AURR	additional unexpired risk reserve
ART	alternative risk transfer	AUS	*Accounting Update Sessions
ART	annually renewable term insurance	auth R/I	authorised reinsurance
as orig	as original policy	AV	*Angestellten-Vereinigung [D] <i>Employees' Association</i>
AS	all sections	AV	aggregate value
AS	American Samoa	av	average
AS	automatic sprinklers	AVB	allgemeine Versicherungsbedingungen [D] <i>general conditions of insurance</i>
ASA	Association Suisse d'Assurances [F] <i>Swiss Insurance Association</i>	AVC	actes de la vie courante [F] <i>activities of daily living</i>
ASA	Association Suisse des Actuaire [F] <i>Swiss Association of Actuaries</i>	AVP	*Assistant Vice President
ASA	Associazione Svizzera d'Assicurazioni [I] <i>Swiss Insurance Association</i>	AVP	accident de voie publique [F] <i>car accident</i>
ASA	average sum assured	AVR	asset valuation reserve
ASAP	as soon as possible	AVS	assicurazione per la vecchiaia e i superstiti [I] <i>old age and survivors insurance (AHV)</i>
ASB	Actuarial Standards Board	AVS	assurance vieillesse et survivants [F] <i>old age and survivors insurance (AHV)</i>
ASD	accident, sickness or disease	AVS	
ASLO	Associated Scottish Life Offices	AW	Aruba
ASO	administrative services only	AWB	air waybill
ASOP	actuarial standard of practice		
ASP	*Aviation & Space Platform		
ASR	Ausgangsschadenrückstellung [D] <i>outgoing loss reserve</i>		
Asst	*Assistant ...		
AsStB	allgemeine Sturmbedingungen [D] <i>General Conditions for Storm-Damage Insurance</i>		
AsStB	Allgemeine Sturmbedingungen [D] <i>General Conditions for Storm-Damage Insurance</i>		
at wt	atomic weight		

AWB	Allgemeine Bedingungen für die Leitungswasserversicherung [D] (<i>German water damage insurance conditions</i>)
AWG	Aruban florin
AX	Aland
AXL	aggregate excess of loss
AY	accident year
AZ	Azerbaijan
AZM	Azerbaijani manat
AZV	Auslandszahlungsverkehr [D] <i>international payment transactions</i>
B	
B to B	both to blame
B&C	building & contents
B&M	boiler and machinery insurance
B&T	burglary & theft
b/auth	binding authority
B/I	business interruption
B/L	bill of lading
B2B	business-to-business
B2C	business-to-consumer
B2ERP	*Broker Business Execution Redesign Project
BA	*Business Analyst
BA	banker's acceptance
BA	Bosnia and Herzegovina
BA	burglar alarm
BAA	*Business Application Architecture
BAB	Befristete Arbeitsbedingungen [D] <i>Temporary Working Conditions</i>
BaFin	Bundesanstalt für Finanzdienstleistungsaufsicht [D] <i>Federal Financial Supervisory Authority</i>
bagg	baggage
BAIC	British Aviation Insurance Commission
bal	balance
BAM	Bosnia and Herzegovina convertible mark
BAN	bond anticipation note
BAP	business auto policy
BAS	*Business Applications
BASS	*Balance Sheet Store
BAT	block assumption transaction
BAV	Bundesaufsichtsamt für das Versicherungswesen [D] <i>Federal Insurance Supervisory Office</i>
BB clause	both to blame collision clause
BB	Barbados
BB	besondere (Versicherungs)bedingungen [D] <i>special conditions of insurance</i>

BB	both to blame
BBA	Bachelor of Business Administration
BBB	banker's blanket bond
BBD	Barbados dollar
BBD	bid bond
BBF	Beitragsbefreiung
BBS	Bachelor of Business Science
BC	*Client Markets Business Function
BC	blended cover
BC	burning cost
BC	business case
BCA	*Asia Division
BCAD	*Divisional Management
BCADEM	*Divisional Executive Member Asia
BCADSP	*Integration Asia
BCAL	*Asia Client Markets L&H
BCALAZ	*Australia & New Zealand L&H
BCALCR	*China Region L&H
BCALJK	*Japan & Korea L&H
BCALSE	*Southeast Asia & India L&H
BCAM	*Strategic Corporate Development (Medici)
BCAP	*Asia Client Markets P&C
BCAPAZ	*Australia & New Zealand P&C
BCAPCR	*China Region P&C
BCAPJK	*Japan & Korea P&C
BCAPSE	*Southeast Asia & India P&C
BCAR	Best's Capital Adequacy Ratio
BCAX	*Divisional Initiatives
BCAXAD	*ADC
BCAXEB	*E-Biz
BCAXMC	*Major Construction
BCAXMO	*Motor
BCBS	Basle Committee on Banking Supervision
BCC	*Client Markets Centre
BCC	blind carbon copy
BCCD	*Client Markets Community Development
BCCE	*Executive Office Client Markets
BCCESP	*Integration Client Markets Centre
BCCM	*Market Strategy
BCCMCA	*Client Solutions
BCCMER	*Economic Research & Consulting
BCCMEU	*eUnit
BCCMFM	*BTI & Field Marketing
BCCMSD	*Market Strategy Development
BCCO	*Operational Risk Management Client Markets & Products
BCCS	*Structured Reinsurance Solutions
BCCSEA	*Europe & Asia P&C
BCCSGC	*Governance & Compliance
BCCSGP	*UK & Ireland P&C
BCCSLG	*Global Life
BCCSLR	*Global Large Corporate Risks

BCCSPM	*Portfolio Management Group
BCCSRO	*Global Run-off
BCCSUS	*Americas P&C
BCE	*Europe Division
BCE	Banca Centrale Europea [I] <i>European Central Bank</i>
BCE	Banco Central Europeo [S] <i>European Central Bank</i>
BCE	Banque centrale européenne [F] <i>European Central Bank</i>
BCEC	*Northern, Central & Eastern Europe
BCECCE	*Austria, Central & Eastern Europe
BCECGS	*Germany & Scandinavia
BCECIS	*IS Copenhagen
BCEG	*UK, Ireland & Africa
BCEGAL	*Swiss Re Africa
BCEGIR	*Swiss Re Ireland & SRIS Ireland Limited
BCEGUL	*UK & Ireland L&H
BCEGUP	*UK & Ireland P&C
BCEM	*Market & Business Development
BCEMBD	*Business Development
BCEMRI	*Riccasso, Risk & Capital
BCEW	*Western & Southern Europe
BCEWFS	*Benelux, Spain & Portugal
BCEWFR	*Swiss Re France
BCEWIY	*Swiss Re Italy
BCEWMT	*Middle East & Turkey
BCEWSM	*Switzerland & Mediterranean
BCEWSR	*SwiftRe
BCEWUC	*Facultative Underwriting Casualty
BCEWUP	*Facultative Underwriting Property
BCEX	*Operations
BCEXOD	*Organisational Development & Corporate Governance
BCEXOP	*Operations Data Quality & Process Management
BCEXPM	*Project Management Office
BCEXSP	*Integration Europe
BCL	*Americas L&H & Global Admin Re Division
BCLG	*Global Admin Re
BCLGIG	*Sourcing, Integration & Operations UK
BCLGIO	*Sourcing, Integration & Operations US
BCLGPS	*Pricing
BCLGSP	*Integration Americas L&H & Global Admin Re
BCLT	*Traditional Client Markets North America
BCLTAE	*Marketing & Sales
BCLTPA	*Market Pricing
BCLTRA	*Research & Analysis
BCM	business continuity management
BCP	*Americas P&C Division
BCP	business continuity planning
BCPB	*US Brokers

BCPBBA	*CM & Products Barrington
BCPBCA	*Cat CM & Products Calabasas
BCPBGS	*Casualty CM & Products Calabasas
BCPBMA	*Marketing
BCPF	*Facultative
BCPFCE	*Canada & English Caribbean
BCPFIF	*IS Facultative
BCPFLLA	*Latin America
BCPFUF	*US Facultative
BCPI	*Commercial Insurance
BCPIES	*Excess & Surplus Individual Risk
BCPIIC	*IIP Agents Canada
BCPIIP	*IIP Agents
BCPILA	*Lawyers
BCPIMC	*Medical Expense Group & CyberComp
BCPIOP	*Operations
BCPIPR	*Programs & GBAS
BCPIRO	*Run-off
BCPISM	*Sales & Marketing
BCPIXS	*Administration SLT
BCPN	*North American Specialty & Marine Client Markets
BCPNCM	*North American Specialty Client Markets
BCPNOM	*Client Management Ocean Marine
BCPO	*Chief Operating Office
BCPOCE	*Canada & English Caribbean
BCPOGN	*US Direct Global & National
BCPOLA	*Latin America & Spanish Caribbean
BCPOOP	*Operations & Reporting
BCPOUR	*US Direct Regional & Specialty 1
BCPOUS	*US Direct Regional & Specialty 2
BCP-SUPSEG	Banco Central del Paraguay - Superintendencia de Seguros [S] (<i>Paraguayan supervisory authority</i>)
BCPX	*Administrative Services
BCPXSP	*Integration Americas P&C
BCR	*Globals & Large Risks Division
BCRA	*Aviation & Space
BCRADF	*Aviation Direct & Facultative
BCRASP	*Space
BCRATN	*Aviation Treaty Reinsurance Treaty Non-proportional
BCRATR	*Aviation Treaty Reinsurance Proportional
BCRATU	*Client Management Services
BCRC	*Channel Management & Middle Office
BCRCCM	*Channel Management
BCRCMO	*Middle Office Corporate Clients, Aviation & Space
BCRCSP	*Integration Globals & Large Risks
BCRG	*Global Clients
BCRGAX	*AXA
BCRGDG	*German Globals
BCRGGG	*UK Globals

BCRGIB	*International Business	BFACMT	*Third Party Portfolio Management & Trading
BCRGIG	*Italian Globals	BFACOP	*Operations
BCRGS	*Swiss Globals	BFACRA	*Conning Research & Advisory
BCRI	*IRI & GAPS	BFACRM	*Research & Risk Management
BCRIAS	*Sales & Account Management IRI & GAPS	BFAE	*Global Equities
BCRIFL	*Field Loss Prevention GAPS	BFAEEF	*Client Asset Management Europe & Investment Funds
BCRIOP	*Operations IRI & GAPS	BFAEPC	*Portfolio Construction
BCRL	*Corporate Clients	BFAERA	*Research & Analysis
BCRLAV	*Corporate Clients Asia	BFAERQ	*Quant & Execution
BCRLEL	*Engineering & Construction	BFAF	*Global Fixed Income
BCRLEN	*Energy & Natural Resources	BFAFFI	*Global Fixed Income Americas
BCRLLS	*Life Sciences	BFAFFR	*Global Fixed Income Rest of the World
BCRLMB	*Marketing & Broker Relations	BFAG	*General Management
BCRLPF	*Professional & Financial Services	BFAI	*Alternative Investments
BCRLPT	*Power & Technology	BFAIDI	*Direct Investments
BCRLTR	*Transportation	BFAIFO	*Finance & Operations
BCRS	*Specialties	BFAIHE	*Hedge Funds
BCRSAG	*Agriculture	BFAIHF	*General Alternative Investments
BCRSNU	*Nuclear Energy	BFAIHK	*Hong Kong
BCRSWG	*Environmental & Commodity Markets	BFAIMK	*Marketing
BCSPM	buildings, contents, stock, plant, machinery	BFAIPE	*Private Equity Fund of Funds
BD	Bangladesh	BFAIRE	*Global Real Estate
BD	bank draft	BFAO	*Global Operations
BD	bills discounted	BFAONY	*Operations New York
BD	business development	BFAOZH	*Operations Zurich
BDI	both dates inclusive	BFAR	*Global Asset & Risk Management
BDM	assurance bris de machines [F] <i>boiler and machinery insurance</i>	BfArM	Bundesinstitut für Arzneimittel und Medizinprodukte [D] <i>Federal Institute for Drugs and Medical Devices</i>
BDT	Bangladeshi taka	BFASSP	*Integration Asset Management
bdx	bordereaux (pl)	BFC	*Credit Solutions Division
BE	Belgium	BFCC	*Credit & Surety
BE	bill of entry	BFCCNS	*NAS Surety
BE	bill of exchange	BFCCUA	*Underwriting Market Team 2
BE	boiler explosion	BFCCUL	*Underwriting Market Team 1
BEF	Belgian franc	BFCCUM	*Underwriting Market Team 4
BetrVG	Betriebsverfassungsgesetz [D] <i>Works Constitution Act</i>	BFCCUU	*Underwriting Market Team 3
BF	*Financial Services Business Function	BFCE	*Executive Office
BF	bona fide [L] <i>in good faith</i>	BFCESP	*Integration Credit Solutions
BF	brought forward	BFCP	*Portfolio Management & Analytics
BF	Burkina Faso	BFCPMI	*Analytical Models & Infrastructure
BFA	*Asset Management Division	BFCPPM	*Portfolio Steering & Optimisation
BfA	Bundesversicherungsanstalt für Angestellte [D] <i>Federal Insurance Institute for Salaried Employees</i>	BFCPTA	*Transactions & Capital Markets Analytics
BFAC	*Conning Asset Management	BFCS	*Structured Credit Underwriting
BFACAS	*Asia	BFCSA	*Structured Underwriting Market Team 2
BFACCB	*Client Business Development	BFCSB	*Structured Underwriting Market Team BTF
BFACCO	*CEO Office	BFCSSE	*Structured Underwriting Market Team 1
BFACEU	*Europe	BFCU	*Origination & Business Development



BFCUBD	*Business Development	BI	Burundi
BFCUOR	*Origination	BI	business intelligence
BFCUPP	*Product Strategy & Product Management	BI	business interruption
BFCURA	*Regulatory Affairs	BIA	*Business Information Architecture
BFCX	*Credit Operations	BIA	British Insurance Association
BFCXCC	*Communications	BIA	business impact analysis
BFCXCL	*Workout & Reserving Support	BID	*Business Information Directory
BFCXCO	*Management Accounts	BIEC	British Insurers' European Committee
BFCXRM	*Risk Monitoring	BIF	bank insurance fund
BFCXUO	*Underwriting Office	BIF	Burundi franc
BFH	Bundesfinanzhof [D] <i>Federal Finance Court</i>	BII	business interruption insurance
BFIC	Banking, Finance and Insurance Commission	BIIBA	British Insurance and Investment Brokers' Association
BFM	*Capital Management and Advisory Division	BIM	*Business Information Manager
BFMA	*ABS, ILS & ECM	BIM	*Business Information Model
BFMAAI	*ABS & ILS	BIPAR	Bureau International des Producteurs d'Assurance et de Réassurance [F] <i>International Association of Insurance and Reinsurance Brokers and Agents</i>
BFMAEC	*ECM	BIS	*Business Information Security
BFMB	*Business Management Group	BIS	*Business Information System
BFMC	*Credit	BISeC	*Business Information Security Committee
BFME	*Equities & Investment Banking	BIS-EDI	*Business Information System - Electronic Data Interchange
BFMF	*Fixed Income Derivatives	BISTRO	broad index secured trust offering
BFMJ	*Japan Marketing	BJ	Benin
BFML	*Equity & Equity-Linked	BJ	Bilanzjahr [D] <i>revenue year</i>
BFMM	*CEO Capital Management and Advisory	BJ	Buchungsjahr [D] <i>accounting year</i>
BFMO	*Operations	bk	bank
BFMOSP	*Integration Capital Management and Advisory	BKG	Barwert künftiger Gewinne [D] <i>present value of future profits</i>
BFMQ	*Quantitative Research	bkge	breakage
BFMS	*Strategic Transactions Group	bkge	brokerage
BFMT	*Treasury	bkrpt	bankrupt
BFMTTF	*Treasury Funding	BL att	bill of lading attached
BFMTTT	*Treasury Trading	BL	*Bereichsleiter [D] <i>Head of Sector</i>
BFMX	*Administration	BL	bill of lading
BFS	*Financial Services Centre	BLEVE	boiling liquid expanding vapour explosion
BFSL	being full signed line	BM	assurance bris de machines [F] <i>boiler and machinery insurance</i>
BFSO	*Executive Office	BM	Bermuda
BFSOSP	*Integration Financial Services Centre	BMC	building machinery contents
BFSR	*Operational Risk Management	BMD	Bermuda dollar
BFSRCM	*Operational Risk Management CMA	BMF	Bundesministerium für Finanzen [D] <i>Federal Ministry of Finance</i>
Bfu	Beratungsstelle für Unfallverhütung [D] <i>Swiss Council for Accident Prevention</i>	BMI	body mass index
bfwl	being full written line	bn	billion
BG	bonded goods	BN	Brunei
BG	Bulgaria	BND	Brunei dollar
BGL	Bulgarian lev		
BGPCODS	*Business Group Property and Casualty Operational Data Store		
BH	Bahrain		
BH	bill of health		
BHD	Bahraini dinar		
BI	*business innovation		
BI	bodily injury		



BNM	Bank Negara Malaysia (Central Bank of Malaysia)	BPCUTH	*Toronto Hub
BNS	bonus non ministre [F] <i>no-claims bonus</i>	BPCUTU	*Treaty Underwriting
BO	*branch office	BPCW	*Large Corporate Risks Underwriting
BO	Bolivia	BPCWDO	*D&O & Professional Indemnity
BO	brought over	BPCWEN	*Energy & Natural Resources
BOB	Bolivian boliviano	BPCWLS	*Life Sciences
BOC	*Branch Operations Committee	BPCWPF	*Professional & Financial Services
BoD	*Board of Directors	BPCWPT	*Power & Technology
BOE	Boletín Oficial del Estado [S] <i>(Spanish official gazette)</i>	BPCWSA	*Underwriting Services & Analysis
BoF	*Business of the Future	BPCWTR	*Transportation
BOLI	bank-owned life insurance	BPCZ	*Zurich Hub
BOP	balance of payments	BPCZCD	*Casualty Desk Zurich
BOP	blow out preventer	BPCZFD	*France Desk
BOP	business owners' policy	BPCZID	*Italy Desk
bord	bordereau	BPCZLH	*London Hub
BOW	breach of warranty insurance	BPE	baggage personal effects
BOY	beginning of year	BPI	bankers' professional indemnity
BP	*Products Business Function	BPL	*Life & Health Products Division
BP	basis point	BPLD	*Product Development
BP	bill payable	BPLDAS	*Asia
BP	blood pressure	BPLDEU	*Continental Europe
BP	burst pipes	BPLDGA	*UK, Ireland & Africa
BPA	Bureau suisse de prévention des accidents [F] <i>Swiss Council for Accident Prevention</i>	BPLDUS	*Americas
BPB	bank post bill	BPLH	*Hong Kong Hub Life & Health Products
BPC	*Casualty Division	BPLHPM	*Pricing Management
BPCA	*Actuarial Services Casualty	BPLHUV	*Underwriting
BPCD	*US Casualty	BPLL	*London Hub Life & Health Products
BPCD	*D&O & Professional Indemnity	BPLLEA	*Product Management & Experience Studies
BPCE	*Asia & Europe Casualty	BPLLS	*Integration Life & Health Products
BPCEMO	*Motor	BPLUG	*Underwriting
BPCH	*Hong Kong Hub	BPLM	*Munich Hub Life & Health Products
BPCHCD	*Casualty Treaty Desk	BPLMMS	*Medical Services
BPCHSH	*Sydney Hub	BPLMPM	*Pricing Management L&H
BPCK	*Calabasas Hub	BPLMUW	*Underwriting
BPCKBD	*Barrington Desk	BPLO	*Executive Office
BPCKTU	*Treaty Underwriting	BPLP	*Chief Pricing Office
BPCM	*Munich Hub Casualty	BPLPMD	*Developed Markets Morbidity
BPCMCF	*Casualty & Facultative Services Germany, Austria, PL, D&O	BPLPME	*Emerging Markets Morbidity
BPCMCS	*Casualty & Facultative Services CEE, Nordics, Baltics	BPLPMO	*Mortality
BPCMPC	*Products Casualty	BPLU	*Armonk Hub Life & Health Products
BPCO	*Executive Office Casualty	BPLUDI	*Disability Income
BPCOSP	*Integration Casualty	BPLUPM	*Product Management
BPCR	*Special Risks	BPLUTS	*Treaty Services
BPCT	*Interfaces & Operations Casualty	BPLUWU	*Underwriting
BPCU	*Armonk Hub	BPLW	*Global Life & Health Underwriting
BPCUBS	*Business Steering & Assessment	BPLWBA	*Business Analysis & Consulting
BPCUFU	*Facultative Underwriting	BPLWMA	*Magnum
BPCUKH	*Kansas City Hub	BPLWSC	*Software Consulting
		BPLWSD	*Strategy Development
		BPLWUM	*Underwriting & Medical Consulting
		BPLWUS	*Underwriting Standards
		BPLZ	*Zurich Hub Life & Health Products
		BPLZES	*Experience Studies
		BPLZMS	*Medical Services



BPLZPM	*Pricing Management L&H	BPR	*Business Process Reengineering
BPLZUW	*Underwriting	BPS	*Property & Specialty Division
BPM	*Business Process Management	bps	basis points
BPM	*Claims & Liability Management Division	BPSA	*Aviation, Agricultural & Nuclear
BPMD	*Direct Insurance Claims P&C	BPSC	*Cat Perils
BPMDCC	*Large Corporates Casualty Claims	BPSCAH	*Cat Perils Hong Kong Hub
BPMDIC	*IRI Claims	BPSCCU	*Cat Steering
BPMDLC	*Commercial Line Claims	BPSCMH	*Cat Perils Munich Hub
BPMDPC	*Large Corporates Property Claims	BPSCRD	*Research & Development
BPMDPE	*Large Corporates Admin & Reporting	BPSCUC	*Cat Perils Underwriting Coordination
BPMDWO	*Workout & SRIS	BPSCUH	*Cat Perils Armonk Hub
BPMESS	*Integration Claims & Liability Management	BPSE	*Engineering
BPMESS	*Special Task Force	BPSEEA	*Engineering Asia
BPMESS	*Special Task Force	BPSEEC	*Chief Engineering
BPML	*Claims L&H	BPSEEE	*Engineering Europe
BPMLLA	*Claims L&H Asia	BPSEEN	*Engineering Centre
BPMLLD	*Claims L&H Americas Disability	BPSEEU	*Engineering Americas
BPMLLG	*Claims L&H UK	BPSELR	*Engineering Large Risks
BPMLLM	*Claims L&H Munich	BPSH	*Hong Kong Hub
BPMLLR	*Claims L&H Rehabilitation	BPSHCK	*PEN Treaty Desk Greater China & Korea
BPMLLU	*Claims L&H Americas Life	BPSHJA	*PEN Treaty Desk Japan
BPMLLZ	*Claims L&H Zurich	BPSHPP	*Product Management
BPMO	*Operations	BPSHSE	*PEN Treaty Desk Southeast Asia
BPMP	*Discontinued Operations	BPSHSH	*Sydney Hub
BPMPER	*Exit Re	BPSI	*Marine
BPMPIIS	*IS Discontinued Operations	BPSIAM	*Marine Asia
BPMR	*Reinsurance Claims P&C	BPSICM	*Marine Centre
BPMRCE	*Reinsurance Claims P&C Northern, Central & Eastern Europe	BPSIGM	*Marine London & Global Products Energy
BPMRFR	*Reinsurance Claims P&C GE Frankona Re	BPSIMM	*Marine Munich
BPMRPA	*Reinsurance Claims P&C Asia	BPSIUM	*Marine Americas
BPMRPG	*Reinsurance Claims P&C UK, Ireland & Africa	BPSIZM	*Marine Zurich
BPMRPU	*Reinsurance Claims P&C Americas	BPSK	*Calabasas Hub
BPMRPZ	*Reinsurance Claims P&C Western & Southern Europe	BPSKBD	*Barrington Desk
BPMS	*Strategic & Emerging Claims Management	BPSKPR	*Property Underwriting
BPP	*Products Centre	BPSM	*Munich Hub Property & Specialties
BPPD	*Product Development & Strategy	BPSMPF	*Property Facultative & Services
BPPDAS	*Actuarial Services & Tools	BPSMPR	*Products Property 2
BPPDAU	*Actuarial US	BPSMPS	*Products Property 1
BPPDPD	*Product Development & Intellectual Property	BPSO	*Executive Office Property & Speciality
BPPDPS	*Product Strategy	BPSOSP	*Integration Property & Specialty
BPPI	*Chief Integration Office	BPSP	*Product Centre Property
BPPM	*Best Practice Project Management	BSPBS	*Product Quality
BPPP	*Executive Office	BSPPFU	*Facultative Underwriting
BPPPS	*Integration Products Centre	BSPPPM	*P&S Portfolio Management & Interfaces
BPPS	*Product Services & Operations	BSPPPS	*Product Strategy
BPPSCM	*Contracts & Wordings Management	BPSPTA	*Treaty Underwriting
BPPSRE	*Risk Engineering Services	BPSR	*Large Corporate Risks Underwriting
BPPSRI	*Reinsurance Information Management	BPSREN	*Energy & Natural Resources
		BPSRIR	*IRI
		BPSRLS	*Life Sciences
		BPSRNC	*Nat Cat Management
		BPSRPT	*Power & Technology
		BPSRTR	*Transportation
		BPSU	*Armonk Hub



BPSUKH	*Kansas City Hub
BPSULU	*Latin America Treaty Underwriting
BPSUTH	*Toronto Hub
BPSUUU	*US Treaty Underwriting
BPSY	*Retro & Syndication
BPSZ	*Zurich Hub
BPSZFD	*France Desk
BPSZID	*Italy Desk
BPSZLH	*London Hub
BPSZPD	*Property Desk Zurich
BPSZSD	*Spain & Portugal Desk
BPV	Bundesamt für Privatversicherungswesen [D] <i>Federal Office of Private Insurance</i>
BPVE	boiler and pressure vessel explosion insurance
BR	Bavarian Re
BR	bills receivable
BR	Brazil
BR	builders' risks insurance
BR	Business Requirements
BRat	Betriebsrat [D] <i>employees' committee</i>
BRL	Brazilian real
brok	brokerage
BRP	business resumption planning
BRS	business relevant systems
BS	Bahamas
BS	balance sheet
BS	Barschaden [D] <i>cash claim</i>
BSC	balanced scorecard
BSD	Bahamian dollar
BSE	bovine spongiform encephalopathy
BSM	balance sheet management
BSST	brick or stone built and slated or tiled
BT	Bhutan
BT	business training
BTI	*Business Transformation Initiative
btm	bottom
BTN	Bhutanese ngultrum
BTW	by the way
BÜ	Beitragsübertrag [D] <i>provisions for unearned premiums</i>
BU	Berufsunfähigkeit [D] <i>occupational disability</i>
BU	Betriebsunterbruch [D] <i>business interruption</i>
BU	Board of Underwriters
BU	business unit
BUC	*Business Use Case
BUF	*business function
BULA	*Business Unit Latin America
BUrlG	Bundesurlaubsgesetz [D] <i>Federal Holiday with Pay Act</i>

BUS	*Business Support
BUS	*Business Underwriting Support
BUV	Betriebsunterbrechungsversicherung [D] <i>business interruption insurance</i>
BUZ	Berufsunfähigkeits-Zusatzversicherung [D] <i>disability income rider</i>
BUZV	Berufsunfähigkeits-Zusatzversicherung [D] <i>disability income rider</i>
BV	berufliche Vorsorge [D] <i>occupational pension scheme</i>
BV	book value
BV	Bouvet Island
BVB	besondere Versicherungsbedingungen [D] <i>special conditions of insurance</i>
BVG	Bundesgesetz über die berufliche Alters- , Hinterlassenen- und Invalidenvorsorge [D] <i>Federal Law on Occupational Benefits</i>
BW	Botswana
BWP	Botswana pula
BWV	Berufsbildungswerk der Deutschen Versicherungswirtschaft [D] <i>German Insurance Association for Vocational Training</i>
BY	Belarus
BY	business year
BYR	Belarusian rouble
BZ	Belize
BZ	Betriebszugehörigkeit [D] <i>length of service</i>
BZD	Belize dollar

C

c	circa
C&D	collected and delivered
C&H	*Communications & HR
C&I	cost and insurance
C&O	cause and origin
C&O	commission and override
C&U	custom and usage
C/F	carried forward
C/N	cover note
c/o	care of
C/W	collision with
C2B	consumer-to-business
CA	Canada
CA	chartered accountant
CA	chiffre d'affaires [F] <i>turnover</i>

CAC	*Compensation and Appointments Committee
CAC	Central Arbitration Committee
CAD	Canadian dollar
CAD	Capital Adequacy Directive
CAD	cash against documents
CAD	coronary artery disease
CAFM	computer-aided facility management
CAGR	combined aggregate/annual growth rate
CAGR	compound annual growth rate
CAIN	Challenge All Industry Norms
CAL	comprehensive automobile liability
CALI	compulsory automobile liability insurance
CAM	computer-aided manufacturing
CAMARES	Catastrophe Market Research
CAMS	Casino-Management-System
CAN GAAP	Canadian generally accepted accounting principles
canc	cancelled
CAO	*Chief Accounting Officer
CAP	combined aggregate protection insurance
CAPE	Calculation Aid Property Excess of Loss
CAPM	capital asset pricing model
CAQ	computer-aided quality assurance
CAR	capital adequacy ratio
CaR	capital at risk
CAR	chiffre d'affaires de référence [F] <i>standard turnover</i>
CAR	contractors' all-risks insurance
Caramel	*Casualty Risk Assessment for Mastering Exposure Levels
CARDS	certificates for amortising revolving debts
cas	casualty insurance
cat bond	catastrophe bond
Cat XL	catastrophe excess of loss reinsurance
CAT	*Cat Perils Network Platform
cat	catastrophe
CatEPut	catastrophe equity put
CatNet	*Natural hazards atlas
CATOS	*Cat Online System
CATS	certificate of accrual on treasury securities
CATS	coût annuel total des sinistres [F] <i>claims incurred</i>
CBD	*Client Business Development
CBD	cash before delivery
CBD	central business district
CBF	Commission bancaire et financière [F] <i>Banking and Finance Commission</i>

CBFA	Commission bancaire, financière et des assurances [F] <i>Banking, Finance and Insurance Commission</i>
CBI	contingent business interruption insurance
CBO	collateralised bond obligation
CBOT	Chicago Board of Trade
CBRN	chemical, biological, radiological and nuclear (terrorism)
CBT	computer-based training
CC	*Corporate Centre
CC	*Operations Corporate Function
CC	cancellation clause
CC	carbon copy
CC	ceding commission
CC	centre of competence
CC	civil commotion
CC	claims control
CC	claims cooperation
CC	Cocos (Keeling) Islands
CC	completed construction insurance
CC	compte commun [F] <i>common account</i>
CC	compte courant [F] <i>current account</i>
CC	contingent capital
CC	Corporate Communications
CCA	*Global Technical Accounting & Services
CCA	Capacity and Capital Allocation
CCA	Commission de contrôle des assurances [F] <i>(former French insurance regulatory body)</i>
CCAA	*Client Audits
CCAB	*Shared Services Centre Bangalore
CCABCP	*Corporate
CCABOP	*Operations
CCABQS	*Quality & Services
CCAC	*Technical Accounting Europe P&C
CCACCA	*Client Administration Audits
CCACEP	*TA Office Europe P&C
CCACGL	*Globals & Large Risks
CCACJB	*Johannesburg
CCACMU	*Munich
CCACRO	*Rome S.p.A.
CCASC	*Shared Services Centre Europe
CCAD	*Business Development & Business Integration
CCAG	*Billing & Collections Global
CCAGEL	*Europe Life
CCAGGP	*Global P&C
CCAGPA	*PL Allocations
CCAGPB	*PL B&C SCA
CCAGPC	*PL Collections

CCAGPP	*PL Payments
CCAGWS	*Integration Workstream Leader
CCAH	*Technical Accounting Europe L&H
CCAHAM	*Amstelveen
CCAHHEL	*TA Office Europe L&H
CCAHJB	*Johannesburg
CCAHLO	*London
CCAHZH	*Zurich
CCAL	*Technical Accounting Americas L&H
CCALCA	*Client Audit
CCALFW	*Fort Wayne
CCALTO	*Toronto
CCALUL	*Armonk
CCAMIP	Commission de contrôle des assurances, des mutuelles et des institutions de prévoyance [F] (<i>French insurance regulatory body</i>)
	*Technical Accounting Americas P&C
CCAP	
CCAPCA	*Client Audit
CCAPCS	*Calabasas
CCAPLA	*Latin America
CCAPTO	*Toronto
CCAPUA	*Armonk
CCAR	*Retro Operations
CCARCL	*Commutation Leader
CCAREG	*ERC, GERe, Core & MWIC
CCARGC	*Munich, Copenhagen & Global Covers
CCARGL	*UK & London Market
CCARRR	*Global Retro Reporting
CCAS	*Risk Controlling, ORM & SOX
CCAT	*Technical Accounting Coordination
CCATSP	*Integration Global Technical Accounting & Services
CCC	*Capital Cost Calculator
CCC	care, custody or control
CCG	*Group Legal
CCGA	*Regional General Counsel Asia
CCGAAL	*Asia Legal
CCGARA	*Regional Compliance Asia
CCGAZL	*Australia Legal
CCGC	*Compliance & Group Code of Conduct
CCGE	*Regional General Counsel Europe
CCGEEL	*Continental Europe Legal
CCGEGL	*UK, Ireland & South Africa Legal
CCGERE	*Regional Compliance Europe
CCGESL	*Switzerland Legal
CCGF	*Finance & Disclosure
CCGI	*Structured Reinsurance Solutions
CCGL	*Dispute Resolution & Litigation
CCGLRR	*Retro & Run-Off Support
CCGO	*Operations
CCGOSP	*Integration Group Legal
CCGP	*Of Counsel & Special Projects
CCGR	*Regulatory Affairs
CCGRRA	*Regulatory Developments Asia

CCGRRE	*Regulatory Developments Europe
CCGRRP	*Regulatory Projects
CCGRRU	*Regulatory Developments Americas
CCGS	*General Counsel Financial Services
CCGSAM	*Asset Management
CCGSCG	*Conning
CCGSCM	*Capital Management and Advisory
CCGSCS	*Credit Solutions
CCGU	*Regional General Counsel Americas
CCGUAR	*Global Admin Re
CCGUCU	*Regional Compliance Americas
CCGUGC	*General Corporate
CCGUUL	*Americas L&H Legal
CCGUUP	*Americas P&C Legal
CCGZ	*SRZ Corporate
CCH	*Communications & HR Division
CCHA	*Cultural Affairs
CCHACC	*Corporate Citizenship
CCHADC	*Diversity Management & Consulting
CCHAHY	*Corporate History
CCHC	*Group Communications
CCHCCC	*Corporate Communications
CCHCCM	*Expertise & Risk Communications
CCHCMR	*Group Media Relations
CCHCOM	*Communications Operations
CCHCRA	*Communications Regional Centre Asia- Pacific
CCHCRD	*Communications Regional Centre Germany
CCHCRE	*Communications Regional Global & Rest of Europe
CCHCRG	*Communications Regional Centre UK, Ireland & Africa
CCHCRU	*Communications Regional Centre Americas
CCHG	*Group Security Office
CCHGBC	*Group Business Continuity Management
CCHGSC	*Security & Crisis Management (IS)
CCHGSM	*Group Security & Safety Management
CCHH	*Group Human Resources
CCHHCF	*HR Business Partner Corporate Functions
CCHHCM	*HR Business Partner Client Markets
CCHHFM	*Global HR Processes, Systems & Functional Management
CCHHFS	*HR Business Partner Financial Services
CCHHIM	*Interim Management
CCHHMD	*Global Workforce & Organisational Development
CCHHPP	*HR Business Partner Products
CCHHPR	*Global Remuneration & Policies
CCHHPZ	*Pension Fund Zurich
CCHHRA	*HR Regional Centre Asia-Pacific
CCHHRE	*HR Regional Centre Europe

CCHHRG	*HR Regional Centre UK
CCHHRU	*HR Regional Centre Americas
CCHI	*Group Knowledge & Records Management
CCHIIM	*Group Knowledge Management
CCHIIR	*IS Records Management
CCHIMS	*Management Support
CCHIRM	*Group Records Management
CCHO	*Divisional Operations Office
CCHOLS	*Group Language Services
CCHORP	*Strategic Room Allocation
CCHOSP	*Special Projects
CCHR	*Swiss Re Centre for Global Dialogue
CCHRBD	*Business Development
CCHRIM	*Issue Management
CCHRKA	*Group KRM Hub Asia
CCHRKE	*Group KRM Hub Europe
CCHRKU	*Group KRM Hub Americas
CCHRMS	*Management Support
CCHRPE	*Conference Management
CCHRPi	*Programs & Infrastructure
CCHRSA	*Standards & Advisory
CCHRSK	*Strategic Knowledge Development
CCHSCS	*Corporate Secretariat
CCHSEB	*Executive Board
CCHSVR	*Board of Directors
CCHY	*Swiss Re Academy
CCHYAS	*Swiss Re Academy Asia-Pacific
CCHYCT	*Client Training Marketing & Liaison Officer
CCHYEU	*Swiss Re Academy Europe
CCHYFA	*Business Learning
CCHYLA	*Leadership & Culture Development
CCHYLD	*Global Learning Services
CCHYRL	*Reinsurance Learning
CCHYUS	*Swiss Re Academy Americas
CCI	*Global IT Division
CCIA	*IT Leadership Asia
CCIB	*Global Business Support
CCIBAM	*Application & Development Support Munich
CCIBBF	*Business Support Munich (Frankona)
CCIBBG	*Business Support London
CCIBBJ	*Business Support Johannesburg
CCIBBK	*Business Support Kansas City
CCIBFO	*GBS Framework & Service Delivery Management
CCIBMO	*Management Office
CCIBTA	*Business Partner Technical Accounting
CCIBZB	*Business Support Zurich
CCIC	*IT Business Partner Corporate Functions
CCICCH	*Communications & HR
CCICGL	*Group Legal
CCICIA	*Group Internal Audit

CCICRM	*Risk Management
CCIF	*IT Business Partner Finance
CCIFFA	*Financial Accounting Business Analysis
CCIFFU	*IT Business Partner Finance Americas
CCIFIS	*Business Partner Finance IS
CCIFRA	*Reinsurance Accounting Business Analysis
CCIFRF	*Regional Functions & Business Partner Support
CCIFTF	*Technical Frame & Financial Applications
CCIFTR	*Reinsurance Fast Close & Performance Applications
CCIG	*GIO Office
CCIGDI	*Direct Insurance
CCIGIM	*IS Interface Management
CCIGIO	*Integration & Continuity Management Office
CCIGRA	*RTS & Application Support
CCIGSD	*Systems & Data Conversion
CCIGSP	*Integration Global IT
CCII	*Global Infrastructure Services
CCIIBS	*International Base Services
CCIIGG	*GIS UK
CCIIGK	*GIS Kansas City
CCIIGP	*Global Production
CCIIGU	*GIS Americas
CCIIGZ	*GIS Zurich
CCIPO	*Process Office
CCIL	*Strategic Projects
CCILSO	*SOX
CCIM	*IT Business Partner Client Markets & Products
CCIMAR	*Architecture & Development Zurich
CCIMAU	*Architecture & Development Armonk
CCIMBU	*Business Support Armonk & BOF
CCIMCL	*Business Partner Global Claims
CCIMCM	*Business Partner Client Markets
CCIMLH	*Life & Health
CCIMPC	*IT Business Partner Client Markets & Products Office
CCIMRA	*Architecture, Development & Business Support Asia
CCIN	*Integration & Continuity Management
CCIO	*IT Operations & Risk Management
CCIOGR	*IT Governance & Risk Management
CCIOIS	*Information Security
CCIOOM	*IT Operational Management
CCIOPV	*Procurement
CCIOVM	*Vendor Management
CCIP	contractor-controlled insurance program
CCIS	*IT Business Partner Financial Services
CCISAD	*Application Development Services
CCISAM	*Asset Management

CCISAS	*Application Support New York & Conning	CCLUBO	*Bogotá
CCISBE	*Business Analysis	CCLUCS	*Calabasas
CCISCM	*Capital Management and Advisory	CCLUFW	*Fort Wayne
CCISCS	*Credit Solutions	CCLUKC	*Kansas City
CCISFS	*IT Business Partner Financial Services Office	CCLUMA	*Manchester (NAS)
		CCLUMC	*Mexico City
CCISII	*Information Integration	CCLUNY	*New York
CCIT	*Corporate Technology	CCLUSP	*Sao Paulo
CCITGD	*Technology Governance & Data Office	CCLUTO	*Toronto
CCITGS	*Groupware Solutions	CCO	*Associated Units
CCITIC	*Information Centre	CCO	*Chief Claims Officer
CCITTA	*Technical Architecture & Solutions	CCOA	*India Strategic Initiative
CCITTO	*Technology Architecture & Opportunities	CCOB	*Organisational Development & Process Engineering
CCITTS	*Technology Services	CCOBPE	*Process Engineering
CCIU	*IT Leadership Americas	CCOBPM	*PMO
CCL	*Group Logistics	CCOBRM	*Resources Management & BRM
CCL	customs clearance	CCOC	*Corporate Secretariat
CCLA	*LO Regional Centre Asia-Pacific	CCOCSP	*Integration Associated Units
CCLABA	*Bangalore	CCOCSR	*Share Register
CCLABJ	*Beijing	CCOD	*Corporate Development
CCLAHK	*Hong Kong	CCOE	*IS Integration
CCLAMU	*Mumbai	CCOF	*Frankona Entities Europe
CCLASH	*Shanghai	CCOI	*Group Internal Audit
CCLASI	*Singapore	CCOS	*Strategy Development
CCLASY	*Sydney	CCP	Code of Civil Procedure
CCLATA	*Taipei	CCR	Caisse Centrale de Réassurance [F] (<i>French natural catastrophe reinsurance fund</i>)
CCLATO	*Tokyo	CCRC	continuing care retirement community
CCLE	*LO Regional Centre Europe	CCS	Consorcio de Compensación de Seguros [S] <i>Spanish Insurance Compensation Fund</i>
CCLEAA	*Aachen	CCU	*CMS Central Clearing Unit
CCLEAM	*Amstelveen	cd fwd	carried forward
CCLEMI	*Milan	CD	*Corporate Directory
CCLEMN	*Munich 2	CD	certificate of deposit
CCLEMU	*Munich	CD	Communication/Design
CCLEPA	*Paris	CD	corporate design
CCLERO	*Rome	CD	credit derivative
CCLEZH	*Zurich	CD	Democratic Republic of the Congo
CCLF	*Functional Management	CdA	Consiglio di Amministrazione [I] <i>Board of Directors</i>
CCLFEM	*Internal Environmental Management	CDCF	Community Development Carbon Fund
CCLG	*Swiss Re Guest Services	CDD	contrat à durée déterminée [F] <i>fixed term employment contract</i>
CCLGCA	*Catering	CDD	cooling degree-day
CCLGRU	*Hotel Operations	CDF	*Contracts Drafting Facility
CCLGSU	*Support	CDF	Congolese franc
CCLI	*LO Integration IS	CDI	contrat à durée indéterminée [F] <i>indefinite employment contract</i>
CCLISP	*Integration Group Logistics	CDO	collateralised debt obligation
CCLK	*LO Regional Centre UK, South Africa	CDR	*Communications Direct Reports
CCLKGL	*Gloucester	CDS	credit default swap
CCLKJB	*Johannesburg	CDW	collision damage waiver
CCLKLO	*London		
CCLKTE	*Telford		
CCLL	*Shared Services		
CCLS	*Global Sourcing		
CCLU	*LO Regional Centre Americas		
CCLUAR	*Armonk		



CE	*Comité d'Entreprise	CFICCS	*Capital Steering
CE	corps étrangers [F] <i>marine hull insurance</i>	CFICRR	*Ratings & Solvency
CEA	Comité européen des assurances [F] <i>European Insurance Committee</i>	CFIE	*Finance Europe & Asia
CECAPP	Comité européen des Contrôleurs des Assurances et des Pensions professionnelles [F] <i>Committee of European Insurance and Occupational Pensions Supervisors</i>	CFIECA	*Finance Asia
CECP	corporate expenditure comprehensive policy	CFIECE	*Controlling Europe, Globals & Large Risks
CECR	civil engineering completed risks	CFIECP	*Carrier Performance & Management Reporting
CEE	Central and Eastern Europe	CFIEFD	*Finance Swiss Re Germany
CEE	Communauté Economique Européenne (EWG) [F] <i>European Economic Community</i>	CFIEFI	*Finance Swiss Re Italia
CEFAREA	Centre Français d'Arbitrage de Réassurance et d'Assurance [F] (<i>French insurance and reinsurance arbitration organisation</i>)	CFIEFL	*Finance Swiss Re L&H Netherlands
CEIOPS	Committee of European Insurance and Occupational Pensions Supervisors	CFIEFL	*Finance Swiss Re L&H Netherlands
CEL	compte épargne logement [F] <i>home buyer's savings account</i>	CFIEFR	*Finance ERC Frankona Munich & Copenhagen
CEL	conditional expected loss	CFIEFZ	*Finance Zurich
CEO	*Chief Executive Officer	CFIEGF	*Genpact Finance Processes Coordination
CER	claims equalisation reserve	CFIESO	*Risk & Control Assurance (ORM & SOX)
CERCLA	Comprehensive Environmental Response, Compensation and Liability Act	CFIF	*Corporate Finance & Treasury
cert	certificate	CFIFCF	*Corporate Finance
CESCE	Compañía Española de Seguros de Crédito a la Exportación [S] <i>Spanish Export Credit Insurance Company</i>	CFIFCP	*Collateral Management Strategy
CESR	Committee of European Securities Regulators	CFIFDS	*Treasury Project Coordination
CF	*Finance Corporate Function	CFIFLR	*Liquidity Risk Management
CF	cash flow	CFIFTM	*Treasury Management
CF	Central African Republic	CFIFTO	*Treasury Operations
CF	contract frustration	CFIFWZ	*Warehouse Zurich
CFC	chlorofluorocarbon	CFG	*Finance UK, Ireland & Africa
CFC	controlled foreign corporation	CFGAR	*UK Admin Re
CFFO	cash flow from operations	CFGFA	*Finance Africa
CFI	*Finance	CFGFI	*Finance Ireland
CFIA	*Group Planning & Analysis	CFGFI	*Finance Swiss Re Ireland
CFIACC	*Global Cost Controlling	CFGFP	*UK Financial Process Re-engineering
CFIAEV	*Economic Value Management & Embedded Value	CFGIP	*P&C Integration & Transition Europe
CFIAPL	*Product Analysis L&H	CFGILH	*UK L&H
CFIAPP	*Product Analysis P&C	CFGIPC	*UK P&C
CFIAPS	*Planning & Process Management	CFGIRC	*Regional Controlling & Swiss Re Great Britain
CFIC	*Group Capital Management	CFGIRC	*Regional Financial Controlling & SRGB CFO
CFICAA	*Strategic Asset Allocation	CFII	*Investor Relations
		CFIO	*CFO Office
		CFIOSP	*Integration Finance
		CFIP	*Group Accounting
		CFIPAR	*Accounting Research
		CFIPRP	*External Reporting
		CFIPSO	*SOX Project
		CFIT	*Taxes
		CFITAG	*UK
		CFITAS	*Asia
		CFITCA	*Client Transactions
		CFITCE	*Continental Europe & HR Tax Services
		CFITCH	*Switzerland
		CFITDM	*Germany
		CFITFS	*Financial Transactions
		CFITMA	*Mergers & Acquisitions



CFITPC	*Group Tax Planning & Compliance
CFITUN	*North America
CFIU	*Finance Americas
CFIUAM	*Finance Asset Management
CFIUCA	*Finance Global CMA
CFIUFC	*Finance Financial Services
CFIUCG	*Finance Conning
CFIUFC	*Finance Canada
CFIULH	*US L&H (including Admin Re)
CFIUFC	*US P&C
CFIURM	*Risk Management Projects
CFIUUH	*Holdings IS
CFO	*Chief Financial Officer
CFTC	Commodities Futures Trading Commission
CG	Congo
CGA	cargo's proportion of general average
CGL	commercial general liability insurance
cgo	cargo
CGSA	Carriage of Goods by Sea Act
CGT	capital gains tax
ch fwd	charges forward
CH GAAP	Swiss Generally Accepted Accounting Principles
ch pd	charges paid
ch ppd	charges prepaid
CH	Switzerland
CHD	coronary heart disease
CHF	Swiss franc
CI manager	*Corporate Identity Manager
CI	*Corporate Identity
CI	certificate of insurance
CI	commercial insurance
CI	critical illness
CI	Ivory Coast
CIA	*Common Integration Application
CIC	certified insurance counsellor
cic	culpa in contrahendo (fault in concluding a contract)
CIEX	Corporate Design in Excel
CIF	congenital infertility
CIF	cost, insurance, freight
CIFCI	cost, insurance, freight, commission and interest
CII	Chartered Insurance Institute
CII	critical information infrastructure
CIN	*Credit Information Network
CIO	*Chief Information Officer
CIO	*Chief Investment Officer
CIPO	*Corporate Design in PowerPoint
CIRC	China Insurance Regulatory Commission
CIRM	*Corporate Integrated Risk Management
CIRM	Corporate Integrated Risk Management
CIS	*Claims Information System
CIS	cash in safe

CIS	Claims Information System
CIS	Contract IBNR System
CIT	cash in transit
CITIGE	*Global Engineering
CITIGN	*Global Network
CIWO	*Corporate Design in Word
CJD	Creutzfeldt-Jakob disease
CK	Cook Islands
CL	cash loss
CL	Chile
cl	clause
CL	consequential loss
CL	current law
CLA	*Creative Leadership Approach
class cl	classification clause
CLC	Civil Liability Convention
CLC	commercial letter of credit
CLET	*Group Legal Executive Team
CLHIA	Canadian Life and Health Insurance Association
CLIFF	*Client and Competitor Information Facility
CLIX	*Liability Claims Indexation
CLM	*Claims & Liability Management
CLM	*Claims and Liability Management
CLM	Commercial Lines Manual
CLMC	*Group Legal Management Committee
CLMS	*Claims & Liability Management System
CLN	credit linked note
CLO	*Chief Legal Officer
CLO	collateralised loan obligation
CLOCS	committed long term capital securities
CLORA	consequential loss list of rating adjustments
CLP	Chilean peso
CLP	combined loss potential
CLU	chartered life underwriter
CM	*Cash Manager
CM	*Client Management
CM	*Client Markets
CM	Cameroon
CM	claims-made
CM	Client Manager
CM	contribution margin
CM&P	*Client Markets & Products
CM1	*contribution margin 1
CM2	*contribution margin 2
CM3	*contribution margin 3
CMA	*Capital Management and Advisory
CMA	capitale medio assicurato [I]
	<i>average sum assured</i>
CMA	certified management accountant
CMC	*Client Markets Committee
CMDP	Client Management Development Programme

CME	Chicago Mercantile Exchange
CMFT	*Client Management Forecasting Tool
CMGT	Contact Management
CMI	cost management initiative
CML	credible maximum loss
CMH	Client Management Member
CMO	Chief Medical Officer
CMO	collateralised mortgage obligation
CMP	*Client Management on Portal
CMRP	Convention Multilatérale de Règlement Provisoire [F] <i>(Belgian accelerated compensation agreement for contested motor accidents)</i>
CMS	*Client Management System
CMU	*claims management unit
CMU	*Claims Management Unit
CMV	commercial motor vehicle
CMV	comprehensive motor vehicle insurance
CMV	Computermisbrauch-Versicherung [D] <i>computer crime insurance</i>
CN	China
CN	cover note
CNA	Caisse nationale suisse d'assurance en cas d'accidents [F] <i>Federal Accident Insurance Institution</i>
CNBS	Comisión Nacional de Bancos y Seguros [S] <i>(Honduran supervisory authority)</i>
CNIP	China Nuclear Insurance Pool
CNS	central nervous system
CNSF	Comisión Nacional de Seguros y Fianzas [S] <i>(Mexican supervisory authority)</i>
Cnslt	*Consultant
CNY	Chinese yuan renminbi
CO	(assurance) corps [F] <i>marine hull insurance</i>
CO	cash order
CO	Colombia
CO	condominium owner
CO	controlling
CO	cover
co/mod-co	partially modified coinsurance
COB	*Communications Operational Board
COB	cargo on board
COB	coordination of benefits
COBIT	Control Objectives for Information and Related Technology
CoC	*Centre of Competence
COC	completed operations coverage
CoC	cost of capital
COC	course of construction
CoCo	*Commitment Committee
COD	cash on delivery

COD	cost of debt
COE	cost of equity
COF	*corporate function
Co-hd	*Co-head
COI	cost of insurance
co-ins	coinsurance
COL	cost of living
COLA	cost-of-living adjustment
COLI	corporate-owned life insurance
coll	collision
COLTS	continuously offered longer-term securities
comm	commission
comms	communications
comp	compensation
comp	comprehensive
comp	computer all-risks insurance
conds	conditions
consigt	consignment
COO	*Chief Operating Office
COO	*Chief Operating Officer
COP	*Community of Practice
COP	*Costing Platform
COP	Colombian peso
COPE	construction, occupancy, protection and exposure
CORE	*Claims Optimisation through Re-Engineering
COSIMA	cobertura de siniestros mayores [S] <i>largest claims reinsurance</i>
COSIMA	couverture des sinistres majeurs [F] <i>largest claims reinsurance</i>
COW	control of well cover
CP	claims paid
CP	conditions particulières d'assurance [F] <i>special conditions of insurance</i>
CPA	certified public accountant
CPA	claims payable abroad
CPA	claims-paying ability
CPA	compulsory purchase annuity
CPAS	*Client Performance Analysis System
CPCU	chartered property-casualty underwriter
CPE	contractors' plant and equipment insurance
CPF	commercial property floater
CPM	contractors' plant and machinery insurance
CPP	*Client Programme Planning
CPP	captive power plant
CPP	commercial package policy
CR	*Risk Management Corporate Function
CR	combined ratio
CR	corporate responsibility
CR	Costa Rica
CRC	claims retention clause

CRC	Costa Rican colón	CRMPRS	*Risk Reporting & Steering Support
CRC	current replacement cost	CRMRR	*Corporate Actuarial
CRESCO	*Credit Scoring	CRMRRAP	*Asia P&C & L&H
CRESTA	Catastrophe Risk Evaluating and Standardising Target Accumulations	CRMREL	*Europe Continental L&H
CRIS	Canadian reinsurance system	CRMREP	*Europe & Africa P&C
CRISTAL	contract regarding an interim supplement to tanker liability for oil pollution	CRMGRGL	*UK & Africa L&H
CRM	*Client Relationship Management	CRMRRPM	*Actuarial Process & Project Management
CRM	*Risk Management	CRMRRRL	*Corporate Actuarial Group L&H
CRM	customer relationship management	CRMRRP	*Corporate Actuarial Group P&C
CRMA	*CRO Office	CRMRRUL	*Americas L&H
CRMASP	*Integration Risk Management	CRMRRUP	*Americas P&C
CRMC	*Credit & Financial Markets Risk Management	CRMRS	*Sustainability & Emerging Risk Management
CRMCCS	*Credit Risk Management Credit Solutions	CRMRSER	*Emerging Risk Management
CRMCFM	*Financial Modelling	CRMSPR	*Political & Sustainability Risk Management
CRMCHC	*Credit Risk Management CMA	CRMSSB	*Sustainability Business Development
CRMCMMA	*Market Risk Management CMA	CRMSSI	*Sustainability Issue Management & Reporting
CRMCMT	*Market Risk Management Asset Management & Insurance Business	CRMU	*Americas Insurance & Reinsurance Risk Management
CRMCPG	*Credit Risk Management Asset Management & Insurance Business	CRMUGC	*Risk Governance & Controlling
CRMCCR	*Risk Reporting	CRMURM	*Risk Models & Metrics, Risk Reporting, Rating Agency & Regulatory Interface
CRMCI	*Corporate Integrated Risk Management	CRMUUL	*Americas L&H
CRMICR	*Corporate Risks	CRO	*Chief Risk Officer
CRMIGR	*Risk Governance	CRO	cancelling returns only
CRMIRM	*Integrated Risk Modelling	CRP	*Common Rating Platform
CRMIRR	*Integrated Risk Reporting	CRP	cycle reference premium
CRMIRS	*Integrated Risk Systems	CRRO	*Chief Risk and Reinsurance Officer
CRML	*L&H Risk Management	CS	*Common Services & Governance
CRMLAH	*L&H Risk Management Asia Hub	CS	Serbia and Montenegro
CRMLAS	*L&H Risk Assurance	CSA	*Core Systems Alignment Programme
CRMLGH	*L&H Risk Management UK Hub	CSA	central station alarm
CRMLIR	*Risk Governance & Reporting	CSA	Child Support Agency
CRMLMO	*Risk Modelling	CSC	Computer Sciences Corporation
CRMLPO	*Risk Analysis	CSD	Serbian dinar
CRMLRD	*Regulatory Development	CSF	critical success factor
CRMO	*Group Operational Risk Management	CSI	capital sum insured
CRMOCF	*Operational Risk Management Corporate Functions	csk	casks
CRMOGM	*Operational Risk Management Governance & Monitoring	CSL	combined single limit
CRMOPM	*Project Governance & Risk Controlling	CSN	*Claim Severity Notice
CRMOQS	*Operational Risk Management Quality & Systems Management	CSP	catégorie socioprofessionnelle [F]
CRMORM	*Operational Risk Management Steering & Modelling	CSR	<i>socio-occupational category</i>
CRMP	*P&C Risk Management	CSR	corporate social responsibility
CRMPAH	*P&C Risk Management Asia Hub	CSRC	China Securities Regulatory Commission
CRMPGC	*Risk Governance & Controlling	CSV	cash surrender value
CRMPGH	*P&C Risk Management UK Hub	CT	Client Team
CRMPMM	*Risk Models & Metrics	CT	corporation tax
		CT	cubic tonnage
		CTA	currency translation adjustments
		CTI	Computer Telephone Integration
		CTL	constructive total loss
		CTMF	*Claims Tracking & Management Facility

CTP	compulsory third party insurance	DAV	dommages aux valeurs [F]
CTQ	critical to quality		<i>damage to valuables</i>
CTT	capital transfer tax	DB	death benefit
CTT	contrat de travail temporaire [F]	DB	defined benefit
	<i>temporary employment contract</i>	DB	difference between
		DB	dommage aux biens [F]
cu ft	cubic foot		<i>property damage</i>
CU	Cuba	DB	double bottom
CUC	Cuban convertible peso	DB&C	dwellings, buildings and contents
CUO	*Chief Underwriting Officer	DBA	doing business as
CUP	Cuban peso	DBO	death benefit only
CV	Cape Verde	DBV	Direktionsbevollmächtigter [D]
CVaR	conditional value at risk		<i>Senior Account Executive</i>
CVD	cardiovascular disease	DBW	dual basis wages
CVE	Cape Verdean escudo	DC	*Divisional Controller
CVLI	cash value life insurance	DC	dommage corporel [F]
CVR	contingent value right		<i>personal injury</i>
CVS	cardiovascular system	DCE Office	*Divisional Chief Executive Office
CW	contract works	DCE	*Divisional Chief Executive
CW	Corporate Wear	DCM	*Divisional Cost Manager
CWAR	contract works all-risks insurance	DCP	deferred compensation insurance plan
CWO	cash with order	DD	*Datastore Directory
CWP	closed without payment	DD	damage done
CX	Christmas Island	DD	deductible discount
CXL	catastrophe excess of loss reinsurance	DD	deductible
CY	Cyprus	DD	degree-day
CYP	Cypriot pound	DD	direct damage
CZ	Czech Republic	DD	direct debit
CZK	Czech koruna	DD	dread disease
		DD	due diligence
		DDD	dishonesty, disappearance and destruction insurance
D		DDE	dégâts des eaux [F]
			<i>water damage</i>
D	*Mitglied der Direktion [D]	DDE	Dynamic Data Exchange
	<i>Member of Senior Management</i>	dds	delivered in sound condition
D&O	directors' and officers' liability insurance	DE	deductible
D/A	deductible	DE	Germany
D/C	deviation clause	deb	debenture
D/S	damaged in shipment	dec	deceased
D/V clause	dual valuation clause	dec	declaration
D/W	deadweight tonnage	ded	deductible
D13	thirteen week deferred period	def a/c	deferred account
D4	four week deferred period	def	defendant
DA	documents attached	DEM	German mark
DA	dommages auto [F]	DEO	*Divisional Executive Office
	<i>motor own damage insurance</i>	Dep Hd	*Deputy Head
DAB	dommage aux biens [F]	DEP	*department
	<i>property damage</i>	Dep	*Deputy ...
DAB	double accident benefit	dep	deposit
DAC	deferred acquisition costs	dev cl	deviation clause
DAEL	direct aggregate excess liability policy	DFA	dynamic financial analysis
DALE	disability adjusted life expectancy	DFLE	disability free life expectancy
DANDO	directors' and officers' liability insurance	DGSFP	Dirección General de Seguros y Fondos de Pensiones [S]
DAV	Deutsche Aktuarvereinigung [D]		<i>(supervisory authority)</i>
	<i>German Actuarial Society</i>		

dh	das heisst [D] <i>that means (ie)</i>
DI	disability insurance
DI	double indemnity benefit
DIC	difference in conditions coverage
DIC	dommage immatériel consécutif [F] <i>consequential property damage</i>
DID	difference in deductible coverage
DII	difference in interpretation
DIL	difference in limits coverage
DINC	dommage immatériel non consécutif [F] <i>inconsequential damage</i>
DIP	difference in peril
DIPO	*Divisional IP Officer
disbts	disbursements
DISC	delay in start-up cover
disc	discount
DIV	*division
DJ	Djibouti
DJF	Djiboutian franc
DK L	deck loss
DK	Denmark
DKK	Danish krone
DKP	*Divisional Key Position
DKVG	Deutsche Kernreaktor-Versicherungsgemeinschaft [D] <i>(German nuclear pool)</i>
DLA	definite loss advice
DLG	depletion capital
DLR	disabled life reserve
DM	disease management
DM	Dominica
DM	dommage matériel [F] <i>property damage</i>
DMF	Disaster Management Facility
dmge	damage
DMP	dano máximo provável [P] <i>estimated maximum loss</i>
DMR	deterioramento merci refrigerate [I] <i>deterioration of stock</i>
DMT	dimethylterephthalic acid
DMW	design, material, workmanship
DN	dommages naturels [F] <i>natural peril</i>
DNO	directors' and officers' liability insurance
DNS	domain name server
DO	Dominican Republic
DO	dommages à l'ouvrage [F] <i>structural damage</i>
DOC	déclaration d'ouverture de chantier [F] <i>(French document declaring the commencement of construction work)</i>
DOC	difference of conditions
DOC	drive other car coverage
DOL	date of loss

DOM	Département Outre Mer [F] <i>(French overseas department)</i>
DOM/C	driving other motor cycles
DOO	*Divisional Operations Office
DOO	*Divisional Operations Officer
DOP	Dominican peso
DoS	denial of service attack
DOS	deterioration of stock
DP	deferred period
DP	deposit premium
DPF	discretionary participation feature
DPP	deferred premium payments
DPR	daily pro rata
DPSP	deferred profit-sharing plan
DPW	direct premiums written
DRG	Divisional Reinsurance Guidelines
DROC	déclaration réglementaire d'ouverture de chantier [F] <i>(French document declaring the commencement of construction work)</i>
DRS	Deutsche Rechnungslegungs-Standards [D] <i>German Accounting Standards</i>
DRSC	Deutsches Rechnungslegungs-Standards Committee [D] <i>German Accounting Standards Committee</i>
DSOP	Draft Statement of Principles
DSS	decision support system
DSU	delay in start-up
DTBA	date to be advised
DTBA	date to be agreed
DTV	Deutscher Transport-Versicherungsverband [D] <i>(German association of marine insurers)</i>
DUO	*Divisional Underwriting Office
DVA	Deutsche Versicherungsakademie [D] <i>German Academy of Insurance</i>
DWCC	deadweight capacity
DWCC	deadweight cargo capacity
DWH	data warehouse
DWT	deadweight tonnage
DY	development year
DZ	Algeria
DZD	Algerian dinar

E

E&EA	each and every accident
E&EL	each and every loss
E&ER	each and every risk
E&O	errors and omissions
E&OE	errors and omissions excepted
E&S IR	*Excess & Surplus Individual Risk

e2eCM	*End to End Change Management
EAAC	electrical apparatus assumption clause
EAB	experience account balance
EAEC	each and every claim
EAEL	each and every loss
EAG	*Expense Accounting Group & Cash Desk
EAI	*Enterprise Application Integration
EAL	expected annual loss
EAN	European article number
EAP	*employee assistance programme
EAP	estimated annual premium
EAR	earnings adequacy ratio
EAR	erection all-risks insurance
EAS	European Accident Statement
EB	*Executive Board
EB	*Member of the Executive Board
EBF	European Banking Federation
EBIT	earnings before interest and taxes
EBITDA	earnings before interest, taxes, depreciation, and amortisation
EBLL	*Executive Board Large Loss Reporting
EBPM	*Enterprise Business Process Management
EBR	*Evidence Based Rating
EC & G	European Credit and Guarantee Insurance PCC Limited
EC EMRI	*Expert Circle Emerging Risks
EC	*Engagement Committee
EC	*Executive Committee
EC	economic capital
EC	Ecuador
EC	extended coverage
EC	seguro de equipo de contratistas [S] <i>contractors' plant and equipment insurance</i>
ECB	European Central Bank
ECC	electronic & computer crime
ECE	estimated credit exposure
ECE	extended coverage endorsement
ECG	export credit guarantee
ECM	equity capital markets
ECO	extra contractual obligation
ECR	economic combined ratio
ECR	enhanced capital requirement
ECRI	engineering completed risks insurance
ECU	European Currency Unit
ECV	estimated completion value
ED	Einbruch-Diebstahlversicherung [D] <i>theft insurance</i>
ED	Exposure Draft
EDC	endocrine-disrupting chemicals
EdC	excédent de capitaux [F] <i>surplus share</i>
EDD	energy degree-day

EDF	expected default frequency
EDI	*Electronic Data Interchange
EDMS	*Enterprise Document Management System
EDP	electronic data processing
EdP	excédent de pertes [F] <i>stop loss reinsurance</i>
EdP	excédent de pleins [F] <i>surplus share</i>
EdS	excédent de sinistre [F] <i>excess of loss</i>
ED-V	Einbruch-Diebstahlversicherung [D] <i>theft insurance</i>
ee acc	each and every accident
EE	Estonia
EE	extra expense
EEA	each and every accident
EEA	European Economic Area
EECL	each and every claim
EED	energy exploration and development
EEE	Espace Economique Européen [F] <i>European Economic Area</i>
EEK	Estonian kroon
EEL	each and every loss
EEPI	estimated earned premium income
EER	each and every risk
EER	expected economic return
EER	expected excess return
EFL	estimated future liability
EFRAG	European Financial Reporting Advisory Group
EFTA	European Free Trade Association
EG	Earnings Growth (Gewinnsteigerung)
EG	Egypt
eg	exempli gratia [L] <i>for example</i>
EGBGB	Einführungsgesetz zum Bürgerlichen Gesetzbuch [D] <i>Introductory Act to the German Civil Code</i>
EGM	Extraordinary General Meeting
EGNPI	estimated gross net premium income
EGP	Egyptian pound
EGV	EG-Vertrag [D] <i>EC treaty</i>
EH	Western Sahara
EIL	environmental impairment liability
EIS	*Executive Information Systems
EITF	Emerging Issues Task Force
EK	Eigenkapital [D] <i>shareholders' equity</i>
EKN	*Engineering Knowledge Network
EL	AHV Ergänzungsleistungen [D] <i>supplementary benefits</i>
EL	employers' liability

EL	expected loss
ELCI	employers' liability compulsory insurance
ELIAS	*Environmental Liability Information and Assessment System
ELOD	employers' liability occupational disease
ELRAC	electronic reinsurance accounting
ELRIX	*Electronic Risk Exchange
ELS	event loss set
EM	earth movement
EMaint	extended maintenance
EMEA	European Medicines Evaluation Agency
EML	estimated maximum loss
EMPL	estimated maximum probable loss
EMS	environmental management system
EMS	European Monetary System
EMV	Eidgenössische Militärversicherung [D] <i>Federal military insurance</i>
EN	engineering insurance
enc	enclosed
eng	engineering insurance
Envirocheck	*Environmental Risk Check
ENW	economic net worth
EO	Erwerbsersatzordnung [D] <i>Income Replacement Scheme</i>
EOE	errors and omissions excepted
EOM	end of month
EONIA	Euro Overnight Index Average
EOY	end of year
EP	earned premiums
EP	expiring policy
EP	Extraprämie
EPA	Environmental Protection Agency
EPI	earned premium income
EPI	engineering project insurance
EPI	estimated premium income
EPL	employment practices liability
EPLI	employment practices liability insurance
EPP	*Employee Participation Plan
EPS	*Enterprise Portal Solutions
EPS	earnings per share
EPS	electronic placing system
EPSP	employees' profit sharing plan
EPT	équivalent plein-temps [F] <i>full-time equivalent</i>
EPU	Eingangsprämienübertrag [D] <i>premium reserve entry</i>
EQ	earthquake
EQUIP	Earthquake Underwriting Information Programme
ER	earning ratio
ER	Eritrea
ERB	earthquake risk bond
ERC	emission reduction credit
ERCOS	Early Reporting Connection System

ERG	Exportrisikogarantie [D] <i>export risk guarantee</i>
ERI	environmental remediation insurance
ERI	extension aux risques informatiques [F] <i>computer risks extension</i>
ERM	enterprise relationship management
ERM	enterprise risk management
ERN	Eritrean nakfa
ERP	enterprise resource planning
ERP	extended reporting period
ERU	*Environmental Risk & Underwriting
ERU	emission reduction unit
ERVG	Exportrisikoversicherungsgesetz [D] <i>(Swiss export risk insurance law)</i>
ERZ	European Reinsurance Company of Zurich
ES	Elementarschaden [D] <i>natural peril</i>
ES	Spain
ESA	European Standard Approach
ESB	event set based
ESP	Spanish peseta
ESS	electrical switching system
EstG	Einkommensteuergesetz [D] <i>Income Tax Act</i>
ESV	entity-specific value
ET	*Executive Team
ET	*Member of Executive Team
ET	Ethiopia
ETA	estimated time of arrival
ETB	Ethiopian birr
ETC	*Executive Team Committee
ET-EU	*Executive Team Europe
ETF	exchange-traded fund
EU	Erwerbsunfähigkeit [D] <i>loss of earning capacity</i>
EU	European Union
EU	European Union
EUC	End User Computing
EuGVÜ	Europäisches Gerichtsstands- und Vollstreckungsübereinkommen [D] <i>European Convention on jurisdiction and the enforcement of judgments</i>
EUR	euro
EV	economic value
EV	Einzelversicherung [D] <i>individual insurance</i>
EV	embedded value
EV	Erstversicherer [D] <i>primary insurer</i>
EV	Erstversicherung [D] <i>primary insurance</i>
EVA	economic value added

EVG	Eidgenössisches Versicherungsgericht [D] <i>Federal Insurance Court</i>
EVM	*Economic Value Management
EVM	Economic Value Measurement
EVP	*Executive Vice President
EVRG	Exportrisikoversicherungsgesetz [D] <i>Federal Law on Swiss Export Risk Insurance</i>
EVS	Economic Value Systems
EWG	Europäische Wirtschaftsgemeinschaft [D] <i>European Economic Community</i>
EWS	Europäisches Währungssystem [D] <i>European Monetary System</i>
ex exp	extra expense
ex	excluding
ex	explosion
excl	excluding
exd	examined
exd	examined
EZB	Europäische Zentralbank [D] <i>European Central Bank</i>

F

f pd	fully paid
F&AP	fire and allied perils
F&B	*Food and Beverage
F&F	furniture and fittings
FA	funding agreement
FAA	free from all average
FAB	fatal accident benefit
fac	facultative reinsurance
fac	facultés maritimes [F] <i>marine cargo</i>
FAC	fast as can
FAC	final acceptance certificate
FAC/OBB	riassicurazione facoltativa-obbligatoria [I] <i>facultative-obligatory reinsurance</i>
fac/oblig	facultative-obligatory reinsurance
Fac-IS	*Facultative Information System
Fac-IS	Facultative Information System
FACOB	réassurance facultative obligatoire [F] <i>facultative-obligatory reinsurance</i>
fac-obl	facultative-obligatory reinsurance
fac-oblig	facultative-obligatory reinsurance
Facoblig	riassicurazione facoltativa-obbligatoria [I] <i>facultative-obligatory reinsurance</i>
FacTPL	*Facultative Third-Party Liability
FAIR	Federation of Afro-Asian Insurers & Reinsurers

Fak.	Fakultative Rückversicherung [D] <i>facultative reinsurance</i>
Fak-IS	*Fakultatives Informationssystem [D] <i>Facultative Information System</i>
FAL	facteur d'augmentation des limites [F] <i>increased limit factor</i>
Fannie Mae	Federal National Mortgage Association
FAP	fee of accident reported
FAQ	fair average quality
FAQ	frequently asked questions
FAR	fatal accident rate
FaRaO	Facultative Rating Online
Farmer Mac	Federal Agricultural Mortgage Corporation
FAS	Financial Accounting Standard
FASB	Financial Accounting Standards Board
FASECOLDA	Federación de Aseguradores Colombianos [S] <i>(Columbian insurance association)</i>
FAST	Financial Analysis and Solvency Tracking
FAT	Fachausschuss Transportversicherung im GDV [D] <i>(marine committee of the German Insurance Association)</i>
FAT	Fundo de Amparo ao Trabalhador [P] <i>unemployment fund</i>
FB	freight bill
FBB	*Facultative Broker Balance
FBC	fire brigade charges
fbd	freeboard
FBE	Fédération Bancaire Européenne [F] <i>European Banking Federation</i>
FBI	fire business interruption insurance
FBU	Feuer-Betriebsunterbrechungsversicherung [D] <i>fire loss of profit insurance</i>
FC&S	free of capture and seizure
FCA	for common account
FCAR	free of claim for accident reported
FCC	fonds commun de créance [F] <i>mutual debt fund (French securitisation structure)</i>
FCFA	franc communautés francophones africaines [F] <i>CFA franc</i>
FCIA	Fellow of the Corporation of Insurance Agents
FCIB	Fellow of the Corporation of Insurance Brokers
FCII	Fellow of the Chartered Insurance Institute
FCL	free cover limit

FCOD	fire, collision, overturning and derailment
FCPL	farmers' comprehensive personal liability policy
FCV	final completion value
FCV	full contract value
FDA	Food and Drug Administration
FDO	for declaration only
FDS	*Financial Data Store
FEA	fire extinguishing appliances
FEC	fire extended cover
Fed	Federal Reserve Board
FEE	Fédération des Experts Comptables Européens [F] <i>European Federation of Accountants</i>
FEGLI	Federal Employees Group Life Insurance
FER	Fachempfehlungen zur Rechnungslegung [D] <i>accounting and reporting recommendations</i>
FET	federal excise tax
FEW	*Fostering Executive Workshop
FF	fire following
FF&F	furniture, fixtures and fittings
FFQ	fire following earthquake
FFSA	Fédération Française des Sociétés d'Assurance [F] <i>French Federation of Insurance Companies</i>
FG	fidelity guarantee
FG	Fixgehalt [D] <i>base salary</i>
FGA	free from general average
FGI	financial guarantee insurance
fgR	für gemeinsame Rechnung [D] <i>for common account</i>
FGU	from ground up
FI	Feuer-Industrieversicherung [D] <i>industrial fire insurance</i>
FI	Finland
FIA	full interest admitted
FIC	Federal Insurance Court
FIC	fully-indexed clause
FICA	Federal Insurance Contributions Act
FICO	financing corporation
FIDES	Federación Interamericana de Empresas de Seguros [S] <i>(Pan-American insurance association)</i>
FIFO	first in first out
FIM	financial information management
FIM	Finnish marka
FIMBRA	Financial Intermediaries Managers & Brokers Association
FIN	Financial Accounting Standards Board Interpretation

Finco 3	*Financial Reinsurance Contract System Version 3
FinRe	financial reinsurance
FINSA	Art & Finance Academy
FIORI	financial institutions operational risk insurance
FIRM	*Financial Integrated Risk Management
FIS	*Facultative Information System
FJ	Fiji
FJ	Folgejahr [D] <i>subsequent year</i>
FJD	Fijian dollar
FK	Falkland Islands
FK	Führungskraft [D] <i>manager</i>
FKP	Falkland pound
FKV	Finanzkreditversicherung [D] <i>financial guarantee insurance</i>
FLAKE	flood/earthquake
FLC	*Financial Limits Committee
FLE	fire, lightening and explosion
FLEXA	fire, lightning, explosion, and aircraft damage
FLEXAD	fire, lightning, explosion, and aircraft damage
FLMI	Fellow of the Life Management Institute
FLOP	fire loss of profit insurance
FM	Facility Management
FM	force majeure
FM	Micronesia
FMA	Finanzmarktaufsicht [D] <i>financial market authority</i>
FMEA	failure mode and effect analysis
FMI	Fondo Monetario Internacional [S] <i>International Monetary Fund</i>
FMV	fair market value
FN	force de la nature [F] <i>force of nature</i>
FNB	Fédération Nationale des Bâtiments [F] <i>(French construction industry federation)</i>
FO	Faroes
FOD abs	free of damage absolutely
FOD	free of damage
FOLI	Folgeprämienliste [D] <i>renewal premium list</i>
FOM	flag, ownership or management
FOPI	Federal Office of Private Insurance
forex	foreign exchange market
FOT	free of tax
FP	floating policy
FPA	Financial Planning Association
FPA	free of particular average
FPDA	flexible-premium deferred annuity
fpf	fireproof

FPI	financial performance index
FPIL	full premium if lost
FPK	*Fox-Pitt, Kelton
FPM	foreseeable product misuse
FpML	financial products markup language
FPR	financial performance rating
FPR	future policy reserves
FPS	free provision of services
FOR	finanzielle Quotenrückversicherung [D] <i>finite quota share</i>
FOS	finite quota share
FR	financial reporting
FR	France
fr	franchise
FRA	*Finanz- und Risikoausschuss [D] <i>Finance and Risk Committee</i>
FRA	*Functional Rating Architecture
FRAT	forward rate agreement
FRAT	*Flood Risk Assessment Tool Czech Republic
FRC	*Finance and Risk Committee
FRC	free of reported casualty
Freddie Mac	Federal Home Loan Mortgage Association
FREIT	finite life real estate investment trust
FRF	French franc
FRN	floating rate note
FRO	fire risk only
FRS	Financial Reporting Standards
frt fwd	freight forward
frt pd	freight paid
frt ppd	freight prepaid
frt	freight
FS	*Financial Services
FS	financial statements
FS	finished stock
FSA MIAMI	*My IT Asset Management Interface
FSA	*Financial System Architecture
FSA	Financial Services Authority
FSA	flexible spending account
FSA	frais supplémentaires additionnels [F] <i>additional cost of working</i>
FSA-DL	*Financial Systems Architecture Data Language
FSAP	Financial Services Action Plan
FSE	frais supplémentaires d'exploitation [F] <i>increase in cost of working cover</i>
FSF	Financial Stability Forum
FSL	full signed line
FSOPP	Federal Statute on Occupational Pension Plans
FSR	financial strength rating
FSU	fixed storage unit
ft	foot
FTA	fault tree analysis

FTB	for the time being
FTE	full-time equivalent
FTP	file transfer protocol
FTMRI	for their respective rights and interests
FUS	*Facultative Underwriting System
FV	fair value
FV	fishing vessel
FVD	full value declared
FVO	fair value option
FWD	fresh water damage
FWL	full written line
FWT	flexible working time
FX	foreign exchange
fy pd	fully paid
FY	financial year
FYI	for your information
FZÄ	Vollzeitaquivalent [D] <i>full-time equivalent</i>
FZG	Bundesgesetz über die Freizügigkeit in der beruflichen Alters-, Hinterlassenen- und Invalidenvorsorge [D] <i>Law on Free Transfer of Vested Benefits</i>
FZL	Freizügigkeitsleistung [D] <i>leaving benefit</i>

G

G&LR	*Globals & Large Risks
G&P	*Groupware and Portals
G/A con	general average contribution
G/A dep	general average deposit
G/A	general average
GA	Gabon
GA	general agent
GA	general average
GA	general aviation
GA	Gewinnanteil [D] <i>profit commission</i>
GAA	*Governance- und Aktionariatsausschuss [D] <i>Governance and Shareholder Relations Committee</i>
GAA	general average agreement
GAA	global asset allocation
GAAP	generally accepted accounting principles
GAAS	generally accepted auditing standards
GAL	general average loss
gale	générale [F] <i>general</i>
GAM	*Group Accountants Meeting
GAP	*Global Asset Protection
GAP	gross annual premium
GAPS	Global Asset Protection Services

GAQ	general average quality
GAS	German Accounting Standards
GAS	Governmental Accounting Standards
GASB	Governmental Accounting Standards Board
GASC	German Accounting Standards Committee
GAV	garanties des accidents de la vie [F] (combined life, health and casualty policy in France)
GAZ	gleitende Arbeitszeit [D] flexitime
GB	Gehaltsband [D] salary band
GB	Geschäftsbericht [D] annual report
GB	United Kingdom
GBIC	*Group Business Information Committee
GBM	Group Business Model
GBO	goods in bad order
GBP	British pound
GBP	pound sterling
GBT	*Group Business Terminology database
GBV	Generalbevollmächtigter [D] Senior Executive Manager
GC	*General Counsel
GC	*Greater China
GCAC	*Group Capital and Capacity Allocation Committee
GCC	*Group Communications Committee
GCCS	*Group Capacity Clearing System
GCM	*Group Cost Management
GCR	*Global Claims & Run-off Knowledge Network
GCR	*Group Cost Reporting
GCR	general cargo rates
GD	General Direction
GD	good delivery
GD	Grenada
GDL	*Group Data Language
GDP	Gross Domestic Product
gds	goods
GDV	Gesamtverband der Deutschen Versicherungswirtschaft [D] German Insurance Association
GDWH	*Group Data Warehouse
GE	Georgia
GE	gross earnings
GEIS	*GE Insurance Solutions
GEL	Georgian lari
GEM	*Group Executive Meeting
GEM	growing equity mortgage
GEMP	grèves, émeutes, mouvements populaires [F] strikes, riots and civil commotions

GENIE	*Globally Enhanced Normalised Infrastructure Environment
GEPI	gross earned premium income
GEPI	gross estimated premium income
GEPM	*Global Equity Portfolio Management
GERMIT	*Group-wide Credit Risk Exposure Reporting, Management and Information Tool
GES	gaz à effet de serre [F] greenhouse gas
GF	French Guiana
GF	Geschäftsführer [D] managing director
GFA	*Group Financial Reporting Application
GFA	general fair average
GFC	*Group Finance Committee
GFD	*Group Financial Database
GFOI	generator forced outage insurance
GFS	*Global Fac System
GGB	guaranteed growth bond
GGP	Guernsey pound
GH	Ghana
GHC	Ghanaian cedi
GHG	*Greenhouse Gas Risk Solutions Platform
GHG	greenhouse gas
GHGECT	GreenHouse Gas Emissions Credit Trading
GHOST	*Group-wide Harmonised Operating System Technology
GHRC	*Group Human Resources Committee
GI	Gibraltar
GI	guaranteed insurability benefit
GIA	*Group Internal Audit
GIB	guaranteed income bond
GIC	*Group Investment Committee
GIC	General Insurance Committee
GIC	guaranteed interest contract
GIC	guaranteed investment contract
GIF	*Group Information Framework
GIM	*Group Issue Management
Ginnie Mae	Government National Mortgage Association
GIO	*Group Information Officer
GIO	guaranteed insurability option
GIP	*Group Intellectual Property
GIP	Gibraltar pound
GIPA	*Group Information & Process Architecture
GIPO	*Group Intellectual Property Office
GIS	*Geographical Information System
GIS	Gesellschafts-Informations-System [D]
GIT	goods in transit
GITMC	Group IT Management Committee

GITMT	*Group IT Management Team
GIVK	Grüne Internationale Versicherungskarte [D] green card
GJ	Geschäftsjahr [D] financial year
GKPH	*Group Key Position Holder
GKV	gesetzliche Krankenversicherung [D] national health insurance
GL	*Geschäftsleitung [D] Executive Board
GL	general ledger
GL	general liability
GL	Greenland
GLAD	*Global Active Directory
GLAZ	gleitende Arbeitszeit [D] flexitime
GLE	*Global Loss Event
GLF	*global function
GLM	Geschäftsleitungsmitglied [D] member of the Executive Board
Global AD	*Global Active Directory
GLS	*Group Language Services
GLT	Gebäudeleittechnik [D] building control system
GLTD plan	group long-term disability plan
GM	assicurazione guasti macchine [I] boiler and machinery insurance
GM	genetically modified
GM	The Gambia
GMAB	guaranteed minimum accumulation benefit
GMaint	guarantee maintenance
GMC	gross market capacity
GMD	*Group Management Development
GMD	Gambian dalasi
GMDB	guaranteed minimum death benefit
GMG	garantie maladies graves [F] critical illness insurance
GMI	guaranteed minimum income benefit
GMM	genetically modified microorganism
GMO	genetically modified organism
GMQ	good merchantable quality
GMT	Greenwich Mean Time
GMWB	guaranteed minimum withdrawal benefit
GN	Guinea
GNAIE	Group of North American Insurance Enterprises
GNEPI	gross net earned premium income
GNEPI	gross net estimated premium income
GNF	Guinean franc
GNMA	Government National Mortgage Association
GNP	Gross National Product

GNPI	gross net premium income
GNWPI	gross net written premium income
GoB	Grundsätze ordnungsgemässer Buchführung [D] generally accepted accounting principles
GODS	*Group Operational Data Store
GOP	gross original premium
GOR	gross original rate
GORM	*Group Operational Risk Management
GP	Generalpolice [D] open policy
GP	Guadeloupe
GPA	*Group Public Affairs
GPA	*Groupware & Portals Architecture
GPA	garantie de parfait achèvement [F] availability guarantee
GPAB	*Group Product Advisory Board
GPI	gross premium income
GPL	graded premium life
GPLC	*Group Product and Limits Committee
GPM	*Group Performance Measurement
GPMC	Group Product Management Committee
GPW	gross premiums written
GQ	Equatorial Guinea
gr I	gross line
gr wt	gross weight
GR	Greece
GRA	*Group Reporting Application
GRAN	*Group Regulatory Affairs Network
GRC	*Global Risk Clearing
GRC	*Group Regulatory Committee
GRE	Guardian Royal Exchange
GrL	*Group Leader
GRM	*Group Risk Management
GRMC	*Group Risk Management Committee
Group BSC	*Group Balanced Scorecard
Group LMS	*Group Life Mortality System
GRT	gross registered tonnage
GS	*Groupware Solutions
GS	Garantiesumme [D] sum insured
GS	South Georgia and the South Sandwich Islands
GSL	Grundschatenlast [D] basic claims burden
GSO	*Group Security Office
GSRC	*Governance and Shareholder Relations Committee
GT	Guatemala
GTC	good till cancelled
GTCs	general terms and conditions
GTP	general third party
GTPL	general third party liability insurance
GTQ	Guatemalan quetzal

IIV	Interne Informationsverarbeitung [D] <i>internal information processing</i>
IK	Invaliditätskapital [D] <i>disability capital</i>
IL	*Infrastructure & Logistics Zurich Subcommittee
IL	incurred losses
IL	Israel
ILF	increased limits factor
ILI	insurance-linked instruments
ILOC	irrevocable letter of credit
ILOT	in lieu of tax
ILS	insurance-linked securities
ILS	new Israeli shekel
ILT	incapacidad laboral transitoria [S] <i>temporary inability to work</i>
ILU	Institute of London Underwriters
IM	*Issue Management
IMC	*Information Management Committee
IME	independent medical examination
IMM	International Monetary Market
IMP	*Information Management Practices
IMP	Isle of Man Pound
IMR	interest maintenance reserve
IMRB	*Information Management Review Board
IMRS	Integrated Managerial Risk Solution
IMS	*Insurance Management Simulation
IMS	information management system
IMSS	Instituto Mexicano del Seguro Social [S] <i>particular average</i>
IN	India
incd val	increased value
incep	inception
INE	Instituto Nacional de Estadística [S] <i>National Statistical Institute</i>
INI	Instituto Nacional de Industria [S] <i>National Institute for Industry</i>
INK	*Information & Knowledge Platform
INM	incidental non marine
INP	*Interactive Network Platform
INR	Indian rupee
ins	insurance
INSEE	Institut National de la Statistique et des Etudes Economiques [F] <i>National Institute for Statistics and Economic Studies</i>
INSS	Instituto Nacional de la Seguridad Social [S] <i>National Social Security Institute</i>
inst cls	institute clauses
inst war etc	institute war and strikes clauses
int	interest (insured interest)
InX	*Internet Exposure Knowledge Network
IO	*Information Orientation

IO	British Indian Ocean Territory
IO	integrated occurrence coverage
IOB	Insurance Ombudsman Bureau
IOP	irrespective of percentage
IOSCO	International Organisation of Securities
IP	incapacité permanente [F] <i>permanent disability</i>
IP	insured peril
IP	intellectual property
IPA	seguro de invalidez permanente [P] <i>disability income insurance</i>
IPC	Indice de precios al consumo [S] <i>retail price index</i>
IPC	institute port risk clauses
IPCC	Intergovernmental Panel on Climate Change
IPO	initial public offering
IPP	*Insurance Professionals Programme
IPP	*International Pension Plan
IPP	incapacité permanente partielle [F] <i>permanent partial disability</i>
IPR	Internationales Privatrecht [D] <i>private international law</i>
IPT	*Integrated Pricing Tools
IPT	incapacité permanente totale [F] <i>permanent total disability</i>
IPT	insurance premium tax
IQ	Iraq
IQD	Iraqi dinar
IR	individual risk
IR	internes Risikomanagement [D] <i>internal risk management</i>
IR	Invalidenrente [D] <i>disability allowance</i>
IR	Iran
IRA	individual retirement account
IRC	United States Internal Revenue Code
IRDA	Insurance Regulatory and Development Authority
IRGC	International Risk Governance Council
IRI	Industrial Risk Insurers
IRIS	*Integrated Risk Information System
IRIS	Insurance Regulatory Information System
IRM	integrated risk management
IRO	in respect of
iro	in respect of
IRPF	Impuesto sobre la Renta de Personas Físicas [S] <i>(Spanish tax on the income of individuals)</i>
IRR	internal rate of return
IRR	Iranian rial
IRS	interest rate swap
IRS	Internal Revenue Service

IRTAD	International Road Traffic and Accident Database
IRV	Interkantonaler Rückversicherungsverband [D] <i>Intercantonal Reinsurance Association</i>
IS	*Information Services
IS	*Infrastructure Engineering & Operations
IS	Iceland
IS	importância segurada [P] <i>sum insured</i>
IS	Informationssystem [D] <i>Information System</i>
IS	Infrastruktur [D] <i>infrastructure</i>
ISBI	information systems business interruption cover
ISC	*Issue Steering Committee
ISDA	International Swaps and Derivatives Association
ISI rating	Insurance Solvency International rating
ISIN	International Securities Identification Number
ISK	Icelandic króna
ISL	Insurance Supervisory Law
ISM code	International Safety Management code
ISO	Insurance Services Office
ISO	International Organisation for Standardisation
ISR	industrial special risks
ISSA	International Social Security Association
IT	*Information Technology
IT	incapacité de travail [F] <i>loss of earning capacity</i>
IT	Italy
ITC	institute time clauses
ITP	incapacité temporaire partielle
ITSM	*IT Service Management
ITT	incapacité temporaire totale [F] <i>temporary total disability</i>
IUA	International Underwriters Association
IUF IR	*Integrated Underwriting Facility Individual Risk
IUF POR	*Integrated Underwriting Facility Portfolio Risk
IUF	*Integrated Underwriting Facility
IUMI	International Union of Marine Insurance
IV	increased value
IV	Informationsverarbeitung [D] <i>information processing</i>
IV	insured value
IV	Invalidenversicherung [D] <i>disability insurance</i>
IVA	impuesto sobre el valor añadido [S] <i>value added tax</i>

IVSS	Internationale Vereinigung für Soziale Sicherheit [D] <i>International Social Security Association</i>
IWP	*Insurance Workshop Programme
IXL	internal expense load
IZV	Inlandszahlungsverkehr [D] <i>domestic payment transactions</i>

J

j&/or lo	jettison and/or lost overboard
J&S	joint and survivor annuity
J/A	joint account
J/Jac	sous-jacent [F] <i>sublayer</i>
JAZ	Jahresarbeitszeit [D] <i>annual working time</i>
JEP	Jersey pound
jett	jettison
JHC	Joint Hull Committee
JIT	just-in-time
JK	*Japan & Korea
JKUB	*Japan, Korea & United Brokers
JM	Jamaica
JMD	Jamaican dollar
JO	Jordan
JOD	Jordanian dinar
JP	Japan
JPY	Japanese yen
JUA	joint underwriting association

K

K	*Mitglied des Kaders [D] <i>Member of Management</i>
K	Kraftfahrtversicherung [D] <i>motor insurance</i>
K	thousand
K&R	kidnap & ransom insurance
KapAEG	Kapitalaufnahmeerleichterungsgesetz
KAR	Kapitaladäquanzrichtlinie [D] <i>Capital Adequacy Directive</i>
KBM	knowledge-based management
KE	Kenya
KES	Kenyan shilling
KF	Kraftfahrzeugversicherung [D] <i>motor insurance</i>
KG	Kyrgyzstan
KGS	Kyrgyzstani som
KH	Cambodia

KH	Kraftfahrzeug-Haftpflichtversicherung [D] <i>motor third party liability insurance</i>
KHR	Cambodian riel
KI	Kiribati
KIC	*Knowledge & Innovation Committee
KISS	keep it short and simple
KiZu	Kinderzulage [D] <i>child allowance</i>
KK	Kontokorrent [D] <i>current account</i>
KLS	Knowledge Landscape Screening
KM	*Knowledge Management
KM	Comoros
KMF	Comorian franc
KMU	kleine und mittlere Unternehmen [D] <i>small and medium-sized enterprises</i>
KN	Saint Kitts and Nevis
KONS	*BIS-KONS
KP	North Korea
KPA	*Key Process Areas
KPI	key performance indicator
KPW	North Korean won
KR	South Korea
KRI	key risk indicator
KRM	*Knowledge & Records Management
KRM	Krankenhaus-Risikomanagement [D] <i>hospital risk management</i>
KRW	South Korean won
KSt	Kostenstelle [D] <i>cost centre</i>
KStG	Körperschaftsteuergesetz [D] <i>Corporation Tax Act</i>
KTr	Kostenträger [D] <i>cost unit</i>
KTV	Kautionsversicherung [D] <i>surety insurance</i>
KU	Kraftfahrt-Unfallversicherung [D] <i>motor passenger accident insurance</i>
Kumul-IS	*Accumulation Information System
KüSchG	Kündigungsschutzgesetz [D] <i>Employment Protection Act</i>
KUVG	Kranken- und Unfallversicherungsgesetz [D] <i>(former Swiss health and accident insurance law)</i>
KVG	Krankenversicherungsgesetz [D] <i>(Swiss health insurance law)</i>
KW	Kuwait
KWC	*Knowledge Workplace Consulting
KWD	Kuwaiti dinar
KY	Cayman Islands
KYD	Cayman islands dollar
KZ	Kazakhstan
KZT	Kazakhstani tenge

L

L&H	*Life & Health
L/C	letter of credit
L/R	lead reinsurer
L/R	loss ratio
L/U	laid up
L/U	leading underwriter
L+G-Index	Lohn- und Gehaltsindex [D] <i>wage index</i>
LA	Laos
LAA	Loi sur l'assurance-accidents [F] <i>Accident Insurance Statute</i>
LACC	Lloyd's Aviation Claims Centre
LAE	loss adjustment expense
LAK	new Lao kip
LAMA	Loi sur l'assurance-maladie et accidents [F] <i>(former Swiss health and accident insurance law)</i>
LAMal	Legge sull'assicurazione malattie [I] <i>(Swiss health insurance law)</i>
LAMal	Loi sur l'assurance-maladie [F] <i>(Swiss health insurance law)</i>
LAMI	Legge federale sull'assicurazione contro le malattie e gli infortuni [I] <i>(former Swiss health and accident insurance law)</i>
LAP	layer annual premium
LAPR	life assurance premium relief
LARE	Loi fédérale sur l'assurance suisse contre les risques à l'exportation [F] <i>(Swiss export risk insurance law)</i>
LAUA	Lloyd's Aviation Underwriters' Association
LAUTRO	Life Assurance & Unit Trust Regulatory Organisation
LB	Lebanon
LB	Leistungsbonus
LBO	leveraged buyout
LBS	Lebanese pound
LC	letter of credit
LC	Saint Lucia
LCA	legge sul contratto di assicurazione [I] <i>Insurance Contract Law</i>
LCA	Life Communicators Association
LCA	Lloyd's Central Accounting
LCA	Loi sur le contrat d'assurance [F] <i>Insurance Contract Law</i>
LCF	loss conversion factor
LCI	limite contractuelle d'intervention [F] <i>sublimit</i>
LCL	less than full container load
LCO	Lloyd's Claims Office
LCR	large corporate risks

LCR	largest claims reinsurance
LCS	ley de Contrato de Seguro [S] <i>Insurance Contract Law</i>
LD	liquidated damages
LDD	loss during discharge
LDF	loss development factor
ldg u/w	leading underwriter
ldg	loading
LDH	*Loss Data Handling
LDI	latent defects insurance
LDP	*Leadership Development Programme
LDPS	Lloyd's Data Processing Services
LDT	loss development triangle
LDW	loss damage waiver
LEB	*Life Executive Board
LEDC	*Liability Exposure Data Cube initiative
LEDH	*Loss & Exposure Data Handling
leg chgs	legal charges
leg liab	legal liability
LEL	lower explosive level
LFC	loss frequency curve
LFD	*Legal Entity Financial Data
LFLP	Legge federale sul libero passaggio nella previdenza professionale per la vecchiaia, i superstiti e l'invalidità [I] <i>Law on Free Transfer of Vested Benefits</i>
LFLP	Loi fédérale sur le libre passage dans la prévoyance professionnelle vieillesse, survivants et invalidité [F] <i>Law on Free Transfer of Vested Benefits</i>
LFM	*Life Financial Management
LFT	liver function test
LGD	loss given default
LGT	London General Terms
LGT	London general text clauses
LHNA	*Life & Health North America
LI	Liechtenstein
LIA	Life Insurance Council
liab	liability
LIAJ	Life Insurance Association of Japan
LIBA	Lloyd's Insurance Brokers Association
LIBC	Lloyd's Insurance Brokers Committee
LIBID	London Interbank Bid Rate
LIBOR	London Interbank Offer Rate
LIED	loss in the event of default
LIFFE	London International Financial Futures and Options Exchange
LIFO	last in first out
LIMEAN	London Interbank Mean Rate
LIMIT	London Insurance Market Investment Trust
LIMNET	London Insurance Market Network
LIMRA	Life Insurance Marketing and Research Association

LIRMA	London Insurance & Reinsurance Market Association
LIV	large insurable value exclusion clause
LK	Sri Lanka
lkge	leakage
LKR	Sri Lankan rupee
LL	legal liability
LLds	Lloyd's
LLSA	Large Loss Smoothing Account
LMC	Lloyd's machinery certificate
LMC	London market clauses
LMDRC	London master drilling rig contract
LME	*Loss Model Editor
LMELS	London master energy line slip
LMP	London Market Principles
LMS	*Life Mortality System
LMUA	Lloyd's Motor Underwriters' Association
LMW	London market wording
LMX	London market excess of loss
LNG	liquid natural gas
LNMA	Lloyd's Non-Marine Underwriters' Association
LO	*local office
LOB	Federal Law on Occupational Benefits
LOB	line of business
LOB	loss occurrence basis
LOC	letter of credit
LOC	line of credit
LOD	losses occurring during
LODS	*Local Operational Data Store
LOI	letter of intent
LOI	limit of indemnity
LOL	loading on line
LOL	loss of life
LOMA	Life Office Management Association
LOP	loss of profits
LOR	location of risk
LOR	loss of rent
LORA	losses on risks attaching
LOWV	low voltage electronic equipment insurance
LP	loss potential
LPC	*London Processing Centre
LPC	Loss Prevention Council
LPG	liquid petroleum gas
LPL	lawyers' professional liability
LPM	*Life Product Management
LPO	*Life Policy Online
LPO	Lloyd's Policy Office
LPP	Legge federale sulla previdenza professionale per la vecchiaia, i superstiti e l'invalidità [I] <i>Federal Law on Occupational Benefits</i>

LPP	Loi fédérale sur la prévoyance professionnelle vieillesse, survivants et invalidité [F] <i>Federal Law on Occupational Benefits</i>
LPS	libre prestation de service [F] <i>free provision of services</i>
LPSO	Lloyd's Policy Signing Office
LPT	long-term portfolio transfer
LPT	loss portfolio transfer
LR	Liberia
LR	Lloyd's Register
LR	loss ratio
LR	loss reserve
LRC	*Loss Reserve Calculations
LRD	Liberian dollar
LRG	launch risk guarantee
LRM	*Life Risk Management
LRMC	Lloyd's refrigerating machinery certificate
LRSC	loss ratio stabilisation clause
LS cls	livestock clause
LS	Lesotho
LS	Lohnsumme [D] <i>payroll</i>
LSA	Loi sur la surveillance des assurances [F] <i>Insurance Supervisory Law</i>
LSHW liab	longshoremen's and harbourworkers' liability
LSL	Lesotho loti
LSV	Lastschriftverfahren [D] <i>direct debit</i>
LSW	Lloyd's special wording
LSW	London standard wording
LT	Lithuania
LTA	long-term agreement
LTC	long-term care
LTCI	long-term care insurance
LTD	long-term disability
LTD	long-term discount
LTDI	long-term disability insurance
LTI	long-term incentive
LTL	Lithuanian litas
LTM	last twelve months
LU	Luxembourg
LUA	Lloyd's Underwriters' Association
LUA	Lloyd's Underwriting Agents Association
LUC	London Underwriting Centre
LUCK	*Life Underwriting and Claims Knowledge Network
LUCRO	Lloyd's Underwriters' Claims Records Office
LUF	Luxembourg franc
LUNCO	Lloyd's Underwriters' Non-Marine Claims Office
LUNIS	*Life Underwriting Information System

LUNMA	Lloyd's Underwriters' Non-Marine Association
LUTC	Life Underwriter Training Council
LV	Latvia
LV	Lebensversicherung [D] <i>life insurance</i>
LVA	Landesversicherungsanstalt [D] <i>regional insurance institute</i>
LVB	Law on Free Transfer of Vested Benefits
LVEE	low voltage electronic equipment insurance
LVL	Latvian lat
LW	Leitungswasserversicherung [D] <i>water damage insurance</i>
LY	Libya
LYD	Libyan dinar
LYON	liquid yield option

M

m	million
M&A	mergers & acquisitions
M&B	machinery & boiler
M&C	manufacturers and contractors liability insurance
M&D	minimum and deposit premium
M&DP	minimum and deposit premium
M&W	marine and war risks
M/C	motorcycle
M/E	management expenses
MA	*Mitarbeiter/-in [D] <i>Employee</i>
MA	manifestation principle
MA	mergers and acquisitions
MA	Morocco
MAC	maximum allowable concentration
MACRO	multi-line, aggregated and combined risk optimisation
MAD	Moroccan dirham
Magnum	*Magnum
MAOL	maximum any one life
MAP	mortgagees' additional perils pollution insurance
mar	marine
MAR	medical attendant's report
MAR	movable all risks
MAREXEL	marine excess of loss
MARS	*Market Risk Aggregation and Reporting System
MAS	*Medical Acceptance System
MAT	marine aviation transport
max	maximum
MB	*Management Board
MB	machinery breakdown

MB	motor boat
MBD	machinery breakdown insurance
MBD	Medizinischer Beratungsdienst [D] <i>medical consultation service</i>
MbO	*Management by Objectives
MBO	management buyout
MBS	mortgage-backed security
MBU	Maschinen-Betriebsunterbruch [D] <i>machinery loss of profits</i>
MBU-V	Maschinen-Betriebsunterbruchversicherung [D] <i>machinery loss of profits insurance</i>
MC	Monaco
MCA	maximum credible accident
MCE	marine cum erection
MCI	mild cognitive impairment
MCPM	market consistent pricing model
MCR	minimum capital requirement
MCS	mandatory convertible security
MCS	mission critical systems
MCT	*CRP Maintenance Coordination Tool
MCV	Monte-Carlo-Simulationsverfahren [D] <i>Monte Carlo simulation</i>
MD	*Managing Director
MD	*Mitglied der Direktion [D] <i>Member of Senior Management</i>
MD	malicious damage
MD	Management Development
MD	minimum and deposit premium
MD	Moldova
MDD	mean damage degree
MDL	Moldovan leu
MDP	minimum and deposit premium
MDRT	Million Dollar Round Table
ME	machinery and engineering
ME	medical examination
med mal	medical malpractice insurance
medex	medical expense insurance
MEL	maritime employer's legal liability
MEMI	*Meeting Minutes
MEOR	medical evidence of record
MER	management expense ratio
MER	medical evidence of record
MEWA	multiple employer welfare agreement
MEX	management expenses
MF	management fees
MF	Motorfahrzeug [D] <i>motor vehicle</i>
MFA	manual fire alarm
MFd	*Finance division Executive Team
Mfg	Mit freundlichen Grüßen [D] <i>regards (letter closure)</i>
MFL	maximum foreseeable loss
MG	machinery guarantee insurance
MG	Madagascar

MGA	Malagasy ariary
MGA	managing general agent
mgee	mortgagee
MGI	mortgage guarantee insurance
mgmt	management
mgor	mortgagor
Mgr	*Manager
MGU	managing general underwriter
MH	main hatch
MH	Marshall Islands
MHO	mobile home owner
MI	mortgage guarantee insurance
MIA	Marine Insurance Act
MII	Malaysian Insurance Institute
MII	mortgagee's interest insurance
min dep	minimum and deposit premium
min	minimum
Mio.	Million [D] <i>million</i>
MIP	*Management Information Pool
MIP	marine insurance policy
MIS	management information system
MIT	money in transit
MJ	masonry joist
MK	Macedonia
MKD	Macedonian denar
MKN	*Marine Knowledge Network
ML	Mali
ML	multi-line
MLE	maximum likelihood estimator
MLE	maximum loss expectancy
MLOP	machinery loss of profits insurance
MLS	master line slip
MM	malicious mischief
MM	medical malpractice insurance
MM	molten material
MM	Myanmar
MME	major medical expenses insurance
MMF	money market fund
MMI	modified Mercalli scale of earthquake intensity
MMK	Myanmar kyat
MMP	multi-line/multi-year product
MN	Mongolia
MNT	Mongolian tugrik
MO	*Middle Office
MO	Macau
MOB	municipal over bond
MOD	motor own damage insurance
mod-co	modified coinsurance
MOFF	multiple option funding facility
MOP	Macanese pataca
MOP	manufacturer's output policy
MP	minimum premium
MP	Northern Mariana Islands

MPC	*Markets and Products Committee
MPC	mixed profit centre
MPCI	multiple peril crop insurance
MPF	mandatory provident fund
MPL	maximum possible loss
MPT	modern portfolio theory
MPWL	modified-premium whole life policy
MQ	Martinique
MR	Mauritania
MR	Munich Re
Mrd.	Milliarde [D] <i>billion</i>
MRH	multirisque habitation [F] <i>householder's insurance</i>
MRI	multirisque immeuble [F] <i>building insurance</i>
MRO	Mauritanian ouguiya
MROC	minimum return on capital
MRR	*Monthly Risk Report
MS	margen de solvencia [S] <i>solvency ratio</i>
MS	Montserrat
MS	motor ship
MSA	medical savings account
MSA	merchant shipping act
MSPR	money, securities and payroll
MT	Malta
MTBF	mean time before failure
MTD	month to date
MTL	Maltese lira
MTLP	motor third party liability insurance
MTP	multi-trigger product
MU	Mauritius
MUL	miscellaneous unscheduled locations
MUR	massima unità di rischio
MUR	Mauritian rupee
mut ins	mutual insurance
MV	Maldives
MV	Militärversicherung [D] <i>military insurance</i>
MV	motor vessel
MVM	market value margin
MVPE	market value of portfolio equity
MVR	Maldives rufiyaa
MW	Malawi
MWK	Malawian kwacha
MWST	Mehrwertsteuer [D] <i>value added tax</i>
MX	Mexico
MXN	Mexican peso
MY	Malaysia
MYR	Malaysian ringgit
MZ	Mozambique
MZM	Mozambican metical

N

N&T	net and treaty
N/A	no advice
N/A	not applicable
N/D	non-delivery
N/E	not exceeding
NA	Namibia
NA	net absolute
NA	no account
NAD	Namibian dollar
NAFLD	non-alcoholic fatty liver disease
NAIC	National Association of Insurance Commissioners
NAIFA	The National Association of Insurance and Financial Advisors
NAII	National Association of Independent Insurers
NALA	*non-life application landscape analysis
NASDAQ	National Association of Securities Dealers Automated Quotation system
NASH	non-alcoholic steatohepatitis
nat cat	natural catastrophe
nav	navigation
NAVA	The National Association for Variable Annuities
NB	Nebenbranchen [D] <i>allied lines</i>
NB	new business
NBIC	nano-, bio-, info- and cognitive technology
NBUV	Nichtberufsunfall-Versicherung [D] <i>non-occupational accident insurance</i>
NC	New Caledonia
NC	non combustible
NCAD	notice of cancellation at anniversary date
NCAR	no claim for accident reported
NCB	no-claims bonus
NCBOR	no-claims bonus on renewal
NCCI	National Council on Compensation Insurance
NCD	no-claims discount
NCE	net credit exposure
NCFC	non-controlled foreign corporation
NCIS	National Crop Insurance Services
NCL	net de cession légale [F] <i>(net of compulsory cession)</i>
NCOIL	National Conference of Insurance Legislators
NCR	no-claims return
NCV	no commercial value
ND	no discount
NDBI	non-damage business interruption
NE	Niger

NEA	*Nominations- und Entschädigungsausschuss [D] <i>Compensation and Appointments Committee</i>
NEA	net earning assets
neg	negligence
NEP	net earned premiums
NEREC	nuclear energy risks exclusion clause
net ret	net retention
NF	Norfolk Island
NFIP	National Flood Insurance Program
NFPA	National Fire Protection Association
NG	Nigeria
NGN	Nigerian naira
NGO	non-governmental organisation
NHI	national health insurance
NHM	non-hazardous materials
NI	net income
NI	Nicaragua
NI	notified to insurer
NIF	Número de identificación fiscal [S] <i>(Spanish tax ID number)</i>
NII	net investment income
NIIF	Normas Internacionales de Información Financiera [S] <i>International Financial Reporting Standards</i>
NIO	Nicaraguan gold córdoba
NKORL	no known or reported losses
NL	Netherlands
NLE	normal loss estimate
NLE	normal loss expectancy
NLOW	no limit or warranty
NLUR	no lying up returns
NM	non-marine
NMA	Lloyd's Non-Marine Association
NO	net only
NO	Norway
NOAA	National Oceanic and Atmospheric Administration
NOB	note over bond
NOC	not otherwise classified
NOC	notice of cancellation
NOK	Norwegian krone
NOP	net original premium
NOP	not otherwise provided
NOR	net original rate
NP	named perils
NP	Nepal
NP	net premium
NP	non-proportional reinsurance
NPE	net premiums earned
NPI	net premium income
NPP	no payment of premiums
NPR	Nepalese rupee

NP-RV	nichtproportionale Rückversicherung [D] <i>non-proportional reinsurance</i>
NPV	net present value
NPW	net premiums written
NR	Nauru
NR	no risks
NR	notified to reinsurer
NRD	natural resource damages
NREPI	net retained earned premium income
NRG	net realised gain
NRPI	net retained premium income
NRSRO	nationally recognised statistical ratings organisation
NRV	new replacement value
NRV	notional reinstatement value
NS	nuclear ship
NSM	non-smoker
nt wt	net weight
NTQ	non-tax-qualifying
NTU	not taken up
NU	Niue
NUR	not under repair
nvCJD	new variant CJD
NWP	net written premiums
NWR	no war rate
NZ	New Zealand
NZD	New Zealand dollar

O

O&S	*Operations & Reporting
O/A	on account of
O/B	on board
O/C	open cover
O/C	overriding commission
O/D	on deck
O/I	original insured
O/R	overriding commission
O/S	open slip
O/S	outstanding
OA	occupational accident
OA	original assured
OASI	old age and survivors insurance (AHV)
OAV	Ordinanza sull'assicurazione dei veicoli [I] <i>(Swiss vehicle insurance regulations)</i>
OAV	Ordonnance sur l'assurance des véhicules [F] <i>(Swiss vehicle insurance regulations)</i>
OB	on balance
OBFAC	réassurance obligatoire facultative [F] <i>obligatory-facultative reinsurance</i>
obl	obligatory

Obl./Fak.	obligatorisch-fakultative Rückversicherung [D] <i>obligatory-facultative reinsurance</i>	OL&T	owners, landlords and tenants
oblig	obligatory	OLAA	ordonnance sur l'assurance-accidents [F] <i>(Swiss accident insurance ordinance)</i>
oblig-fac	obligatory-facultative reinsurance	OLE	Object Linking and Embedding
OBS	*Operational Business Steering	OLT	owners, landowners, tenants
OC	occurrence principle	OM	Oman
OCA	Office de contrôle des assurances	OMR	Omani rial
OCA	outstanding claims account	OMSL	*Ocean Marine & Special Lines
OCA	outstanding claims advance	ON ret	original net retention
OCA	outstanding claims advised	ON ret	original net return
occ	occupation	ONG	organisation non gouvernementale [F] <i>non-governmental organisation</i>
occ	occurrence	ONP	original net premium
occd	occupied	ONPI	original net premium income
OCDE	Organización de Cooperación y Desarrollo Económico [S] <i>Organisation for Economic Cooperation and Development</i>	ONR	original net rate
OCIP	owner-controlled insurance program	ONRL	original net retained line
OCR	outstanding claims reserve	ONRPI	original net retained premium income
OCSLA	Outer Continental Shelf Lands Act	OOD	owner old driving
OCT	obras civiles terminadas [S] <i>completed construction insurance</i>	OP	observation point
OD	occupational disease	OP	open policy
OD	original deduction	OP	ordinary payroll
OD	own damage	OP	original premium
ODD	oppositional defiant disorder	OP	outstanding premium
ODL	outside directorship liability	OPA	Oferta Pública de Adquisición [S] <i>initial public offering</i>
ODS	*Operational Data Store	OPC	*C&H Operations Committee
ODS-P	*Operational Data Store, Pricing	OPEP	Organización de países exportadores de petróleo [S] <i>Organisation of Petroleum Exporting Countries</i>
OE	operating expenses	OPIC	*Operations, Projects, IT Committee
OECD	Organisation for Economic Cooperation and Development	OPP	off-premises power
OEE	operators' extra expenses	OpRisk	operational risk
OFAC	Office of Foreign Asset Control	OPS	offerta pubblica di sottoscrizione [I] <i>initial public offering</i>
OFAP	Office fédéral des assurances privées [F] <i>Federal Office of Private Insurance</i>	OR	original rate
OGAP	original gross additional premium	OR	overriding commission
OGEPI	original gross earned premium income	OR	owner's risk
OGILOT	on gross in lieu of tax	ORE	*Online Reporting Environment
OGM	organisme génétiquement modifié [F] <i>genetically modified organism</i>	ORMC	*Operational Risk Management Committee
OGP	original gross premium	ors	others
OGPI	original gross premium income	OSL	on signed lines
OGR	*Organisationsreglement [D] <i>Corporate Bylaws</i>	OTC	other than collision coverage
OGR	original gross rate	OTC	over-the-counter
OICV	Organización Internacional de Comisiones de Valores [S] <i>International Organisation of Securities Commissions</i>	OY	occurrence year
OIS	*Online Index Service	P	*Products
OJ	Originaljahr [D] <i>cedent year</i>	P	property
OL	ordinary life insurance	P&A	*Planning & Analysis
		P&C	property-casualty



P&I	protection and indemnity	PBME	*Claims Central Office
P&L	profit and loss statement	PBOR	profit bonus on renewal
P/B	price/book ratio	PBP	private, business and pleasure
P/C	Private Car	PBR	price to book ratio
P/C	profit commission	PBRM	pérdida de beneficios por rotura o avería de maquinaria [S] <i>machinery loss of profits insurance</i>
P/C	property-casualty	PC DWH	*P&C Data Warehouse
P/E	price/earnings ratio	PC	prestaciones complementarias [S] <i>supplementary benefits</i>
p/f	portfolio	PC	prestations complémentaires [F] <i>supplementary benefits</i>
P/N	promissory note	PC	profit centre
p/r	per risk	PC	profit commission
PA	Panama	PCA	perte de chiffre d'affaires [F] <i>drop in turnover</i>
PA	particular average	PCB	polychlorinated biphenyls
PA	per annum	PCBOR	profit commission bonus on renewal
PA	percentage adjustment	PCC	pour compte commun [F] <i>for common account</i>
PA	personal accident (insurance)	PCDS	portfolio credit default swap
PAAG	Prognose von Störungen, Auffinden der Ursachen, Abschätzen der Auswirkungen, Gegenmassnahmen [D] <i>hazard and operability study</i>	PCE	potential credit exposure
PAB	Panamanian balboa	PCI	Property & Casualty Insurers Association
PAC	premium adjustment clause	PCM	project communication and issue management
PACS	Protection Assurée du Conducteur et des Siens [F] <i>(coverage for driver and family)</i>	Pco	*Partner Component
PAD	provision for adverse deviation	PCOR	profit commission on renewal
PADi	*P&C Application Directory	PCP	primary care physician
PAG	période d'application de la garantie [F] <i>period</i>	PCRM	*P&C Reference Model
PAM	proprietary asset management	pd	paid
PAMS	PAV und CMS [D] <i>PAY and CMS</i>	PD	property damage
PAN	premium advice notice	PD	protracted default
PANO	Partner on Notes	PDC	Primary Domain Controller
PAP	participation aux pertes [F] <i>loss participation</i>	PDD	Project Definition Document
PAR	project all risks	PDH	private dwelling house
Par.	Paragraph [D] <i>paragraph</i>	PDN	péril de la nature [F] <i>natural hazard</i>
PARCS	perpetual auction reset capital solvency	PDN	poids de la neige [F] <i>weight of snow</i>
PARS	*Profitability Analysis Report System	PDP	personal development planning
part-co	partially modified coinsurance	PDS	*Product Development & Strategy
PAS	*Performance Assessment System	PE	personal effects
PASA	Panamerican Surety Association	PE	pertes d'exploitation [F] <i>business interruption</i>
PAT	personal accident travel	PE	Peru
PAYE	pay as you earn	PE/BM	assurance pertes d'exploitation après bris de machines [F] <i>machinery loss of profits insurance</i>
PAYG	pay-as-you-go	PEA	pertes d'exploitation anticipées [F] <i>advance loss of profits</i>
PAYGO	pay-as-you-go	PE-BDM	assurance pertes d'exploitation après bris de machines [F] <i>machinery loss of profits insurance</i>
PB	pay back	PECO	*Personnel Committee
PB	pérdida de beneficios [S] <i>business interruption</i>		
PB	prior (year) business		
PBC	pure burning cost		
PBCZSD	*Spain & Portugal Desk		
PBM	prescription benefit manager		
PBM	project benefits management		



PEGR	Pool Español de Grandes Riesgos [S] (<i>Spanish large risks pool</i>)	PKV	private Krankenversicherung [D] <i>private medical insurance</i>
PEKO	*Personalkommission [D] <i>Personnel Committee</i>	PL	*Project Manager
PEL	plan épargne logement [F] <i>home buyer's savings plan</i>	PL	partial loss
PEN	*property and engineering	PL	personal liability
PEN	Peruvian nuevo sol	PL	Poland
PEO	professional employer organisation	PL	professional liability
PEP	personal effects protection	PL	Projektleiter [D] <i>project manager</i>
PER II	*Planning and Early Reporting II	PL	public liability
PER	*Planning and Early Reporting	PLA	preliminary loss advice
PER	price/earnings ratio	PlaTo	*Planning Tool
pers acc	personal accident	plc	public limited company
pers liab	personal liability	PLC	pure loss costs
PF	French Polynesia	PLEQ	plant and equipment
Pf	Portefeuille [D] <i>portfolio</i>	PLI	permanent life insurance
PFA	portfolio analysis	PLL	passenger legal liability insurance
PFAD	provision for adverse deviation	PLN	pollution legal liability
PFL	professional liability insurance	PLP	Polish zloty
PFM	project finance management	PLOP	plant loss of profit
pfo	portfolio	PM	Product Manager
PG	Papua New Guinea	PM	Saint Pierre and Miquelon
PG	purchasing group	PMB	perte de marge brute [F] <i>loss in gross profit</i>
PGC	Plan General de Contabilidad [S] <i>General Chart of Accounts</i>	PMD	prime minimum et de dépôt [F] <i>minimum and deposit premium</i>
PGK	Papua New Guinea kina	PME	petites et moyennes entreprises [F] <i>small and medium-sized enterprises</i>
PGRC	*Project Governance & Risk Controlling	PME	plant, machinery and equipment
PH	Philippines	PMI	*Performance Measurement
PHI	permanent health insurance		Investments
PHM	project human resource management	PMI	petites et moyennes industries [F] <i>small and medium businesses</i>
PHP	Philippine peso	PMI	private medical insurance
PHS	policyholders' surplus	PML	probable maximum loss
PHV	Privathaftpflichtversicherung [D] <i>personal liability insurance</i>	PMP	perda máxima possível [P] <i>maximum possible loss</i>
PI	personal injury	PMP	prime minimum provisionnelle [F] <i>minimum and deposit premium</i>
PI	premium income		producto integrado
PI	professional indemnity	PMP	multiramo/plurianual [S] <i>multi-line/multi-year product</i>
PIA	peril insured against		per mille per annum
PIAS	Personal Insurance Arbitration Service	PMPA	Projektmanagementsystem [D] <i>project management system</i>
PIB	Producto Interior Bruto [S] <i>Gross Domestic Product</i>	PMS	producto multi trigger [S] <i>multi-trigger product</i>
PIE	*Deal Pipeline		Pitcairn Islands
PIE	*Pipeline Information Engine	PNB	Producto Nacional Bruto [S] <i>gross national product</i>
PIM	*Project Interdependencies Management Tool	PND	perte nette définitive [F] <i>ultimate net loss</i>
PIR	post-implementation review	PNE	perda normal esperada [P] <i>normal loss expectancy</i>
PISA	*Property Insurance Sums Insured Appraisal		
PK	Pakistan		
PKI	*Public Key Infrastructure		
PKN	*Property Knowledge Network		
PKR	Pakistani rupee		

PNN	Producto Nacional Neto [S] <i>net national product</i>	PRZ	Pflegereinsatzversicherung [D] <i>add-on LTC annuity insurance</i>
PNO	propriétaire non occupant [F] <i>non-resident homeowner</i>	PS	Palestinian Territories
PNOC	provisional notice of cancellation	PS	Personenschaden [D] <i>personal injury</i>
PNS	prime non sinistre [F] <i>no-claims bonus</i>	PSAP	provision pour sinistres à payer [F] <i>outstanding claims reserve</i>
POC	port of call	PSC	project supplier and contract management
POH	produits d'origine humaine [F] <i>products of human origin</i>	PSM	project scope management
POI	period of indemnity	PT	Portugal
POI	period of insurance	PTD	permanent total disability
pol	policy	PTE	Portuguese escudo
POP	persistent organic pollutants	pte	private
POR	port of refuge	PTM	*portfolio transfer management
por	portfolio	PTRA	póliza temporal renovable anualmente [S] <i>yearly renewable term insurance</i>
PP	per policy		Participación de los Trabajadores en las Utilidades de la empresa [S] <i>(employee profit sharing)</i>
PP	product planning	PTU	partecipazione agli utili [I] <i>profit commission</i>
pp./ppa.	per procura	PU	payment undertaking agreement
PPA	percentage of policies affected	PUA	police unique de chantier [F] <i>single site policy</i>
PPD	permanent partial disability	PUC	personal umbrella liability
ppd	prepaid	PUMA	*Project Underwriting Management Application
PPE	project planning and estimating	PV	present value
PPF	personal property floater	PVD	peripheral vascular disease
PPI	policy proof of interest	PVFP	present value of future profits
ppl	proposal	PVV	positive Vertragsverletzung [D] <i>positive breach of contract</i>
PPM	prime provisionnelle et minimum [F] <i>minimum and deposit premium</i>	PW	Palau
PPNC	patrimonio propio no comprometido [S] <i>risk-adjusted capital</i>	PwC	PricewaterhouseCoopers
PPO	preferred provider organisation	PWH	*Process Warehouse
PPP	personal pension plan	PXL	prospective excess of loss cover
PPR	*Project Progress Reporting	PY	Paraguay
PPR	project performance reporting	PYG	Paraguayan guaraní
ppr	proposer	PYME	pequeñas y medianas empresas [S] <i>small and medium-sized enterprises</i>
PPV	Pflege-Pflichtversicherung [D] <i>compulsory long-term care insurance</i>	Q	
PPW	premium payment warranty	Q/S	quota share
PQM	project quality management	QA	Qatar
PR	port risks	QA	quality assurance
PR	pro rata	QAR	Qatari riyal
PR	product reporting	QC	quality control
PR	Puerto Rico	QIS	Quantitative Impact Study
pra	pro rata amount	QJ	Quotierungsjahr [D] <i>quotation year</i>
PRB	project review board	QMS	*Quality Management System
prc	pro rata capita		
prem	premium		
PRIDE	*Pricing and Rating Initiative to Drive Effectiveness		
PRM	project risk management		
prof com	profit commission		
PROFIT	*Property Facultative Initiative		
prop	proportional reinsurance		
prov	provisional		
prt	pro rata temporis		

QS	quota share
QTAD	quote turn around document
QTD	quarter to date
QUIS	*Quotierungs- und Informationssystem [D] (SRG quote and information system)
QY	quotation year

R

R&CC	riot and civil commotion insurance
R&D	research and development
r/cess	retrocession
R/I	reinsurance
RA	*Revisionsausschuss [D] <i>Audit Committee</i>
RA	Reinsurance Accounting
RA	requirement analysis
RA	risk attaching
RAA	Reinsurance Association of America
RAB	recovery account balance
RAC	rent-a-captive
RAC	risk-adjusted capital
RACE	Institute radioactive contamination exclusion clause
RAM	reliability, availability, maintainability
RAM	reverse annuity mortgage
RAMS	*Resource and Activity Management Solution
RAP	Regulatory Accounting Principles
RAPA	Reinsurance Administration Professional Association
RAQVAM	risques autres que véhicules à moteur [F] (risks other than motor vehicles)
RAROC	risk-adjusted return on capital
RASMAN DB	*Relational Asset Management Database
RATOS	*Rating Online Service
RBC	risk-based capital
RBC	risk-bearing capital
RBNE	reserved but not enough
RBP	reinsurance business process
RBR	*Rechenbasis-Risiko-System [D] <i>risk-premium-based accounting system</i>
RBW	*Raumbewirtschaftung [D] <i>Office Furnishings</i>
RC DEC	assurance RC décennale [F] <i>latent defects insurance</i>
RC	*Reserving Committee
RC	radioactive contamination
RC	replacement cost
RC	responsabilidad civil [S] <i>third-party liability</i>

RC	responsabilité civile [F] <i>third-party liability</i>
RCA	assicurazione della RC auto [I] <i>motor third party liability insurance</i>
RCA	assurance responsabilité civile auto [F] <i>motor third party liability insurance</i>
RCB hazards	radiological chemical and biological hazards
RCD	responsabilité civile divers [F] (various liability)
RCF	responsabilité civile familiale [F] (third-party liability for families)
RCG	assicurazione responsabilità civile generale [I] <i>general liability insurance</i>
RCG	assurance responsabilité civile générale [F] <i>general liability insurance</i>
RCMS	assurance RC des mandataires sociaux [F] <i>directors' and officers' liability insurance</i>
RCO	RC operai [I] <i>employers' liability</i>
RCP	assurance responsabilité civile professionnelle [F] <i>professional liability insurance</i>
RCPPPO	assurance responsabilité civile professionnelle [F] <i>professional liability insurance</i>
RCR	reported case reserves
RCSA	*Risk and Control Self Assessment
RCV	real cash value
RDC	running down clause
RDE	*Risk Data Editor
RDG	risque de guerre [F] <i>war risk</i>
RDR	Règlement Direct / Directe Regeling [F] (Belgian convention for fast payment of motor accident claims)
RDS	*Reference Data Services
RE	Réunion
RechVersV	Verordnung über die Rechnungslegung von Versicherungsunternehmen [D] <i>German regulation for insurance company accounting</i>
REDCAL	*Reinsurance Data Calculation
reinst	reinstatement
REIT	real estate investment trust
REM	Risk Engineers Meeting
REP	risk earned premium
repo	repurchase agreement
res	reserve
ret	retention
ret	return of premium
retro	retrocession

rf	riassicurazione finanziaria [I] <i>financial reinsurance</i>
RF	risk-free
RF	roll forward
RfB	Rückstellungen für Beitragsrückerstattung [D] <i>bonus reserves</i>
RFC	request for change
RFI	request for information
RFP	request for proposal
RFQ	request for quote
RHP	risque hautement protégé [F] <i>highly protected risk</i>
RI	reinsured
RI	rental income
RI	rente invalidité [F] <i>disability income insurance</i>
RI	risque industriel [F] <i>industrial risk</i>
RIC	*Reinsurance Information Centre
RIC	reinsurance commission
RIC	reinsurance to close
Ricasso	Risk Capital Simulation Software
RICC	reinsurance for common account
RID	ReIntra Deutschland
Rinet	Reinsurance and Insurance Network
RITC	reinsurance to close
RJ	Rechnungsjahr [D] <i>financial year</i>
RKA	Reisekostenabrechnung [D] <i>settlement of travel expenses</i>
RL	reference loss
RL	Ressortleiter [D] <i>Business Area Head</i>
RL	risques locatifs [F] <i>rental risks</i>
RLCR	reference loss cost rates
RLR	reference loss ratio
RM	*Relationship Management
RM	risk management
RMC	*Risk Management Committee
RMIS	risk management information system
RMS	Risk Management Solutions
RNP	réassurance non proportionnelle [F] <i>non-proportional reinsurance</i>
RNR	renewal not required
RO	*representative office
RO	Romania
RO	run-off
ROA	return on assets
ROCIP	rolling owner-controlled insurance program
RoD	release on death
ROD	removal of debris
ROD	rust, oxidation and discolouration

ROE	return on equity
ROF	*Run-off System
ROI	return on investment
ROJA	reinsurance of joint account
ROL	rate on line
RON	new Romanian leu
ROP	return on paid-up capital
ROPHS	rate on policyholders' surplus
ROR	return on operating revenues
ROR	return on revenues
RORAC	return on risk adjusted capital
ROS	return on sales
ROV	remotely operated vehicle
RoW	release on withdrawal
ROW	removal of wreck extension
ROW	rest of world
RP	réassurance proportionnelle [F] <i>proportional reinsurance</i>
RP	réduction proportionnelle [F] (proportional reduction)
RP	return premium
RP	risk premium
RPC	recommandations relatives à la présentation des comptes [F] <i>accounting and reporting recommendations</i>
RPC	reinsurance profit centre
RPG	risk purchasing group
RPII	related person premium income
PPP	real and personal property
RPU	reduced paid up insurance option
RQI	recherche de la qualité intégrale [F] <i>Total Quality Management</i>
RR.HH.	Recursos Humanos [S] <i>human resources</i>
RRC	retrospectively rated contract
RRG	risk retention group
RRSP	registered retirement savings plan
RS	Referenzschaden [D] <i>reference loss</i>
RS	risque simple [F] <i>simple risk</i>
RS	risque spécial [F] <i>special risk</i>
RSA	*Reinsurance Systems Architecture
RSA-DL	*Reinsurance Systems Architecture Data Language
RSI	repetitive strain injury
RSM	required solvency margin
RSMD	riot, strike & malicious damage coverage
RSS	Really Simple Syndication
RSS	Referenzschadensatz [D] <i>reference loss ratio</i>
RT	recours de tiers [F] <i>third party recoveries</i>

RT	riassicurazione tradizionale [I] <i>traditional reinsurance</i>
RTBA	rate to be agreed
RTE	*Risk Transfer Editor
RTP	renewal target premium
RU	Russia
RUB	Russian rouble
RUF	revolving underwriting facility
RV	recours de voisins [F] <i>neighbours' legal right of recovery</i>
RV	rental value
RV	Rückversicherer [D] <i>reinsurer</i>
RV	Rückversicherung [D] <i>reinsurance</i>
RvB	review board
RVD	assurance rente viagère différée [F] <i>life annuity insurance with deferred payment</i>
RVfgR	Rückversicherung für gemeinschaftliche Rechnung [D] <i>reinsurance for common account</i>
RVI	residual values insurance
RW	Rwanda
RWF	Rwandan franc
RWS	Rückwirkungsschaden [D] <i>contingent loss</i>
RXL	retrospective excess of loss cover
S	
S	salvage
S&P	seepage & pollution
S&T	sabotage and terrorism
S/A	subject to acceptance by the assured
S/C	salvage charges
S/F	survey fee
S/L	sue and labour charges
S/N	shipping note
S/O	shipowner
s/p	surplus
SA	Saudi Arabia
SAA	strategic asset allocation
SAA	Swiss Association of Actuaries
SABS	subject to agreement both sides
SAC	Standards Advisory Council
SAP	sinistre a payer [F] <i>outstanding claim</i>
SAP	statutory accounting principles
SAR	Saudi riyal
SARAM	*Swiss Re Application Risk Assessment Methodology
SAS	*Statistical Analysis System

SASRIA	South African Special Risks Insurance Association
SAV	Schweizerische Aktuarvereinigung [D] <i>Swiss Association of Actuaries</i>
SB	Selbstbehalt [D] <i>deductible</i>
SB	Solomon Islands
SBC	Superintendencia Bancaria de Colombia [S] <i>(Columbian supervisory authority)</i>
SBD	Solomon Islands dollar
SBIF	Superintendencia de Bancos y de Otras Instituciones Financieras (Nicaragua) [S] <i>(Nicaraguan supervisory authority)</i>
SBM	single buoy moorings
SBP	systolic blood pressure
SBR	*Sensitive Business Risks
SBS	Superintendencia de Banca y Seguros (Peru) [S] <i>(Peruvian supervisory authority)</i>
SBS	Superintendencia de Bancos y Seguros (Ecuador) [S] <i>(Ecuadorian supervisory authority)</i>
SBS	survey before shipment
SC	Service Centre
SC	Seychelles
Sc	surcharge
SCCC	strict claims cooperation clause
SCE	solde du compte d'expérience [F] <i>experience account balance</i>
SCE	storage cum erection
SchwR	Schwankungsrückstellung [D] <i>equalisation reserve</i>
SCOL	strategic cost leadership
SCR	Seychelles rupee
SCR	solvency capital requirement
SD	*Server Directory
SD	*Solutions, Development
SD	Sudan
SDB	survivor's death benefit
SDD	Sudanese dinar
SDL	*Swiss Re Data Language
SE	Sweden
SEC	Securities and Exchange Commission
SECO	Secrétariat d'Etat à l'économie [F] <i>State Secretariat for Economic Affairs</i>
Second VP	*Second Vice President
SEK	Swedish krona
Senior VP	*Senior Vice President
SEP plan	simplified employee pension plan
SEPP	simplified employee pension plan
SEPTIC	single event pollution trigger insurance clause

SERA	Simulation der EV-Rechnungslegung mit RV-Analyse [D] <i>(re/insurance accounting simulation)</i>
SERPS	state earnings related pension scheme
SET	Secure Electronic Transaction
SEVRG	Bundesgesetz über die Schweizerische Exportrisikoversicherung [D] <i>Federal Law on Swiss Export Risk Insurance</i>
SF	shortfall
SF	survey fees
SFAC	Statement of Financial Accounting Concepts
SFAS	Statement of Financial Accounting Standards
SFP	secondary financial protection policy
SFR	standard full rates
SFSP	Society of Financial Service Professionals
SFT	*Secure File Transfer
SG	Singapore
SGC	*Swiss Re Germany Committee
sgd	signed
SGD	Singapore dollar
SGE	système de gestion environnementale [F] <i>environmental management system</i>
SGML	standard generalised markup language
SH	Saint Helena
SHP	Saint helenian pound
SI	Slovenia
SI	sum insured
SIA	Swiss Insurance Association
SIB	Superintendencia de Bancos (Guatemala) [S] <i>(Guatemalan supervisory authority)</i>
SIC	severe inflation clause
SIC	Standing Interpretations Committee
SICSnt	*Standard Insurance Computer System/new technology
SII	Superimposed Inflation
SIM	Sociedad de Inversión Inmobiliaria [S] <i>(real estate investment company)</i>
SIMPROG	Simulation und Prognose [D] <i>(simulation and forecasting)</i>
SIPP	self-invested personal pension plan
SIR	*System Investigation Request
sir	self insured risk
SIR	self-insured retention
SIR	Society of Insurance Research
SIS	Schaden-Informationssystem [D] <i>Claims Information System</i>
SIT	Slovenian tolar
SiHC	*Swiss Re Italia Committee
SJ	Svalbard and Jan Mayen

SK	Slovakia
SKK	Slovak koruna
SL	*Sektionsleitung [D] <i>Section Management</i>
SL	Sierra Leone
SL	single limit
SL	sprinkler leakage
SL	stop loss reinsurance
SLA	service level agreement
sld	sailed
SLL	Sierra Leonean leone
SL-RV	Stop-Loss-Rückversicherung [D] <i>stop loss reinsurance</i>
SLT	spread loss treaty
SM	San Marino
SM	smoker
SMAD	*Sustainability Management Americas Division
SMAHO	*Safety Management Audit in Hospitals
SMAPI	*Safety Management Audit in the Process Industry
SMB	small and medium-sized businesses
SME	sinistro máximo estimado [S] <i>estimated maximum loss</i>
SME	sinistre maximum estimé [F] <i>estimated maximum loss</i>
SME	Sistema Monetario Europeo [S] <i>European Monetary System</i>
SME	small and medium-sized enterprises
SME	subject matter expert
SMI	*Strategic Management Information
SMI	Swiss market index
SMM	sale of mortality margins
SMP	sinistro máximo posible [S] <i>maximum possible loss</i>
SMP	sinistre maximum possible [F] <i>maximum possible loss</i>
SMP	sinistre maximum probable [F] <i>probable maximum loss</i>
SMP	sinistro massimo possibile [I] <i>maximum possible loss</i>
SMP	special multi-peril
SN	Senegal
SNAP	*Swiss Re's Natural Perils Assessment Program
SNAP-EQ	*SNAP Earthquake
SNAP-TC	*SNAP Tropical Cyclones
SNKORL	subject to no known or reported losses
SNT	*Standard Insurance Computer System/new technology
SO	Somalia
SOA	seguro obligatorio de automóviles [S] <i>motor third party liability insurance</i>
SOA	Society of Actuaries
SoA	statement of account

SOE	state-owned enterprise
SOE	Südosteuropa [D] <i>southeastern Europe</i>
SOFFEX	Swiss Options and Financial Futures Exchange
SOL	shipowner's liability
SONAR	*Systematic Observations of Notions Associated with Risk
SOP	standard operating procedure
SOP	statement of position
SOS	service of suit
SOS	Somali shilling
SOX	Sarbanes-Oxley act
SP	single premium
SPBI	seguro de pérdida de beneficios por incendio [S] <i>fire business interruption insurance</i>
SPC	simultaneous payments clause
SPDA	single-premium deferred annuity
SPE	sociedade de propósito específico [S] <i>special purpose vehicle</i>
SPE	système de placement électronique [F] <i>electronic placing system</i>
SPI	Swiss Performance Index
SPIA	single-premium immediate annuity
SpI	surplus
SPPP	*Strategic Project Planning & Prioritisation database
SprA	Sprecherausschuss [D] <i>managerial employees' committee</i>
SPRV	special purpose reinsurance vehicle
SPS	sécurité et protection de la santé [F] <i>health and safety</i>
SPV	special purpose vehicle
SPVS	Superintendencia de Pensiones, Valores y Seguros (Bolivia) [S] <i>(Bolivian supervisory authority)</i>
SPWL	single-premium whole life policy
SQ	Schadenquote [D] <i>claims rate</i>
SQL	structured query language
SQS	Schweizerische Vereinigung für Qualitäts- und Managementsysteme [D] <i>Swiss Association for Quality and Management Systems</i>
SR	*(forbidden abbreviation for Swiss Re!)
SR	short rate
SR	sinistre réglé [F] <i>loss paid</i>
SR	Suriname
SR&CC	strikes, riots and civil commotions
SRA	*Swiss Re America
SRAc	*Swiss Re Academy
SRAF	*Swiss Re Africa Committee
SRAH	*Swiss Re America Holding Corporation

SRAM	*Swiss Re Asset Management
SRC	*Swiss Re Canada
SRCC	strikes, riots and civil commotions
SRCCMD	strikes, riots, civil commotion and malicious damage
SRCM	Swiss Re Capital Markets
SRD	Suriname dollar
SRE	sinistre raisonnablement escomptable [F] <i>estimated maximum loss</i>
SRFP	*Swiss Re Financial Products
SRG	*Swiss Re Germany
SRGB	*Swiss Re Great Britain
SRGH	Swiss Re Germany Holding
SRGN	*Swiss Re Group Network
SRGS	*Swiss Re Guest Services
SRI	*Swiss Re Ibérica
SRI	*Swiss Re International
SRI	*Swiss Re Ireland
SRI	*Swiss Re Israel
SRI	*Swiss Re Italia
SRI	special risks insurance
SRIS	*Structured Reinsurance Solutions
SRL	ship repairer's legal liability
SRLl	ship repairer's legal liability
SRN	*Swiss Re Norway
SRS	*Swiss Re Reinsurance Statistics
SRSP	Schwankungs-Rückstellungs-Simulationsprogramm [D] <i>Equalisation Reserve Simulation</i>
SRTC	*Swiss Re Training Centre
SRU	*Swiss Re Underwriters
SRUA	*Swiss Re Underwriters Agency
SRUA	*Swiss Re Underwriters Agency
SRUP	*Swiss Re Unified Process
SRWP	*Swiss Re Workplace
SRZ	*Swiss Re Zurich
SRZC	*Swiss Re Zurich Committee
SS	Sachschaden [D] <i>property damage</i>
SS	Superintendencia de Seguros, República Dominicana [S] <i>(Dominican Republic supervisory authority)</i>
SSAP	Statement of Statutory Accounting Principles
SSBK	Schadenselbstbeteiligungsklausel [D] <i>claims retention clause</i>
SSC	*Shared Service Centre
SSF	Superintendencia del Sistema Financiero, El Salvador [S] <i>(Salvadorian supervisory authority)</i>
SSI	supplemental security income

SSN	Superintendencia de Seguros de la Nación (Argentina) [S] <i>(Argentinean supervisory authority)</i>
SSP	Schadenssimulationsprogramm [D] <i>loss simulation</i>
SSP	statutory sick pay
SSR	Superintendencia de Seguros y Reaseguros de Panamá [S] <i>(Panamanian supervisory authority)</i>
SSR	Superintendencia de Seguros y Reaseguros del Uruguay [S] <i>(Uruguayan supervisory authority)</i>
SST	Swiss Solvency Test
ST	São Tomé and Príncipe
STA	somme totale assurée [F] <i>total sum insured</i>
stat	statutory accounting principles
STB	Stellenbeschreibung [D] <i>job description</i>
STD	São Tomé and Príncipe dobra
STD	short term disability
STD	standard
StoA	statement of account
STP	*Straight Through Process
strd	stranded
STS	*Swiss Re Travel system
Stv. MD	Stellvertretendes Mitglied der Direktion
Su. Exz.	Summenexzedent [D] <i>surplus share</i>
SUA	Schlussüberschussanteil [D] <i>terminal bonus</i>
SUDESEG	Superintendencia de Seguros, Venezuela [S] <i>(Venezuelan supervisory authority)</i>
SUGEf	Superintendencia General de Entidades Financieras, Costa Rica [S] <i>(Costa Rican supervisory authority)</i>
SUMO CF	*SUMO Client Fac.
SUMO CT	*SUMO Client Treaty
SUMO OR	*SUMO Organisation and Process
SUMO PR	*SUMO Planning and Reporting
SUMO TA	*SUMO Technical Accounting and Claims
SUMO	*System Unification between Munich and Other Locations
SUPERBS	subordinated perpetual bonds
SURE	*Swiss Re Underwriting and Risk Evaluation guide
surp	surplus
SUSEP	Superintendência de Seguros Privados, Brasil [P] <i>(Brazilian supervisory authority)</i>
SUVA	Schweizerische Unfallversicherungsanstalt [D] <i>Swiss Accident Insurance</i>

SuX	Summenexzedent [D] <i>surplus share</i>
SV	El Salvador
SV	sailing vessel
SVA	seguro voluntario de automóviles [S] <i>voluntary motor insurance</i>
SVC	El Salvador colón
SVP	*Senior Vice President
SVS	Superintendencia de Valores y Seguros, Chile [S] <i>(Chilean supervisory authority)</i>
SVV	Schweizerischer Versicherungsverband [D] <i>Swiss Insurance Association</i>
SW	software
SWD	seawater damage
SwiftRe.com	*swift and lean reinsurance processing
Swiss Re	*Swiss Reinsurance Company
SWOT	strengths, weaknesses opportunities and threats
SWX	Swiss Exchange
SY	Syria
syn	syndicate
SYP	Syrian pound
SZ	Swaziland
SZL	Swaziland lilangeni

T	
T	Tarif
T&C	terms and conditions
T/R	tenants and renters
T/S	transhipment
TA	technical accounting
TAB	triple accident benefit
TAC	*Technical Accounting & Claims Applications
TAC	total adjusted capital
TAC	total available capital
TACC	total average cost of capital
TAG	taux annuel glissant [F] <i>(French floating benchmark rate)</i>
TailVar	tail value-at-risk
TAM	taux annuel monétaire [F] <i>(French floating benchmark rate)</i>
TAS	*Technical Accounting System
TAS	*Treaty Abstract System
TBA	to be advised
TBA	to be agreed
TBA	to be announced
TBAAdvd	to be advised
TBAgd	to be agreed
TBC	to be confirmed

TBD	to be determined	TMB	taux de marge brute [F] <i>rate of gross profit</i>
TBE	to be entered	TMM	Turkmen manat
TBI	to be identified	TMS	tailor-made solutions
TBM	tunnel boring machine	TN	Teilnehmer [D] <i>participant</i>
TC	texte contractuel [F] <i>contract wording</i>	TN	Tunisia
TC	tropical cyclone	TND	Tunisian dinar
TC	Turks and Caicos Islands	TNL	tenant's and neighbour's liability
TCIP	Turkish Catastrophic Insurance Pool	TNM	tumor, node, metastasis
TCNA	tropical cyclone North America	TNR	tenant's and neighbour's recourse
TD	Chad	TO	Tonga
TDA	time deferred annuity	TO	turnover
TDB	temporary disability benefits	ToA	*Type of Agreement
TDI	trade disruption insurance	TOA	*type of amount
TDSL	time deferred stop loss	ToB	*Type of Business
TDT	tremblement de terre [F] <i>earthquake</i>	TOC	assurance tempête-ouragan-cyclone [F] <i>windstorm insurance</i>
TE	time excess	TOC	assurance tempêtes, ouragons, cyclones [F] <i>windstorm insurance</i>
TEM	*team	TOM	territoire outre mer [F] <i>overseas territory</i>
TEP	target economic profit	TOP	Tongan pa'anga
TEP	traded endowment policy	TOR	time on risk
TER	target economic return	ToT	*Type of Transaction
TER	total expense ratio	ToT	terms of trade
TF	French Southern Territories	TOVALOP	tanker owners volunteer agreement concerning liability for oil pollution
TFA	Tribunal fédéral des assurances [F] <i>Federal Insurance Court</i>	TPA	third party administrator
TFA	Tribunale federale delle assicurazioni [I] <i>Federal Insurance Court</i>	TPAM	third party asset management
TFG	*Training for Growth	TPC	transport propre compte [F] <i>works traffic</i>
TFR	trattamento fine rapporto [I] <i>Italian occupational pension scheme</i>	TPD	temporary partial disability
TG	Togo	TPD	total and permanent disability
TGAD	*Technical Group Application Directory	TPF	transfer price of funds
TGN	tempête-grêle-neige [F] <i>windstorm-hail-snow</i>	TPFT	third party, fire and theft insurance
TH	Thailand	TPI	totale permanente Invalidität [D] <i>total and permanent disability</i>
THB	Thai baht	TPL	third party liability
TI	tenant's improvements	TPLL	third party legal liability
TIR	Tasa interna de rendimiento [S] <i>internal rate of return</i>	TPPC	transport pour propre compte [F] <i>works traffic</i>
TIR	taux interne de rentabilité [F] <i>internal rate of return</i>	TPS	transfert de portefeuille sinistres [F] <i>loss portfolio transfer</i>
TIV	total insured value	TQ	tax-qualifying
TJ	Tajikistan	TQM	Total Quality Management
TJS	Tajikistani somoni	TR	Turkey
TK	Tokelau	TRA	tous risques auto [F] <i>motor own damage insurance</i>
TKS	*Technisches Kontokorrent-System	TRB	treasury bill
TL	*Team Leader	TRC	assurance tous risques chantier [F] <i>contractors' all-risks insurance</i>
TL	East Timor		
TL	total loss		
TLL	tenant's legal liability		
TLO	total loss only		
TLVO	total loss of vessel only		
TM	treaty manager		
TM	Turkmenistan		

TRC	seguro de todo riesgo de construcción [S] <i>contractors' all-risks insurance</i>	U/A	underwriting account
TRG	Transportrechtsgesetz [D] <i>German Transport Law</i>	U/D	under deck
TRI	assurance tous risques informatiques [F] <i>computer all-risks insurance</i>	u/I	underlying
TRIA	Terrorism Risk Insurance Act	U/W year	underwriting year
TRIP	Terrorism Risk Insurance Program	U/W	underwriter
TRM	assurance tous risques montage [F] <i>erection all risks insurance</i>	UA	Ukraine
TRM	assurance tous risques montage [F] <i>erection all-risks insurance</i>	UAH	Ukrainian hryvnia
TRM	seguro de todo riesgo de montaje [S] <i>erection all-risks insurance</i>	UAT	user acceptance testing
TROC	target return on capital	UC	*Underwriting Committee
TRS	total return swap	UCB	unless caused by
TRS	tous risques sauf [F] <i>all risks</i>	UCD	unemployment compensation disability insurance
TruPs	trust preferred stock	UCR	usual, customary and reasonable
TRY	new Turkish lira	UDP	*Underwriting Development Programme
TSI	total sum insured	UE	Unión Europea [S] <i>European Union</i>
TSU	tsunami	UE	Union Européenne [F] <i>European Union</i>
TSW	*Taten statt Worte	UE	Unione Europea [I] <i>European Union</i>
TT	*Tracking Tool	UEC	usual exclusions clause
TT	technical training	UEL	upper explosive level
TT	Trinidad and Tobago	UEM	Unión Económica y Monetaria Europea [S] <i>European Monetary Union</i>
TTC	toutes taxes comprises [F] <i>all taxes included</i>	UG	Uganda
TTD	temporary total disability	UGX	Ugandan shilling
TTD	Trinidad and Tobago dollar	UHG	Umwelthaftungsgesetz [D] <i>Environmental Liability Act</i>
TTM	trailing twelve months	UHV	Umwelthaftpfllichtversicherung [D] <i>environmental impairment liability insurance</i>
TTY	treaty	UIC	Union intercantonale de réassurance [F] <i>Intercantonal Reinsurance Association</i>
TV	technische Versicherung [D] <i>engineering insurance</i>	UIM	uninsured motorist
TV	Tuvalu	UIS	Umweltinformationssystem [D] <i>environmental information system</i>
TVA	taxe sur la valeur ajoutée [F] <i>value added tax</i>	UIT	unit investment trust
TVD	Tuvaluan dollar	UKC	*Swiss Re UK Committee
TVS	Total-Versicherungssumme [D] <i>total sum insured</i>	UL	universal life insurance
TW	Taiwan	ULAE	unallocated loss adjustment expenses
TWC	Temporary Working Conditions	ULE	ultimate loss estimate
TWD	new Taiwan dollar	ULR	ultimate loss ratio
TY	treaty year	UM	uninsured motorist
TZ	Tanzania	UM	US Minor Outlying Islands
TZI	Technische Zedenteninformation [D] <i>(cedent information system)</i>	UNESPA	Unión Española de Entidades Aseguradoras y Reaseguradoras [S] <i>(Spanish insurance association)</i>
TZS	Tanzanian shilling	UNIPYME	Unión de Organizaciones de la Pequeña y Mediana Empresa [S] <i>(Spanish association for small and medium-sized companies)</i>
U		UNL	ultimate net loss
U	Umsatz	UNT	*unit
U&O	use and occupancy		

UP	Umsatz-Police [D] <i>turnover policy</i>	VAG	Versicherungsaufsichtsgesetz [D] <i>Insurance Supervisory Law</i>
UP	Unternehmensplanung [D] <i>corporate planning</i>	VAM	véhicule a moteur [F] <i>motor vehicle</i>
UPAV	Ufficio federale delle assicurazioni private [I] <i>Federal Office of Private Insurance</i>	VAN	valeur à neuf [F] <i>new replacement value</i>
UPAV	Union Suisse des assureurs privés Vie [F] <i>Swiss Life Insurance Association</i>	VAN	valor actual neto [S] <i>net present value</i>
UPEA	Union Professionnelle des Entreprises d'Assurances [F] <i>(Belgian Insurance Association)</i>	VAN	valore attuale netto [I] <i>net present value</i>
UPI	unearned premium income	VAR	value at risk
UPR	unearned premium reserve	VAT	value added tax
UPR	Unfallversicherung mit Prämienrückgewähr [D] <i>accident insurance with guaranteed premium refund</i>	VBM	value based management
UR	Union Re	VC	Saint Vincent and the Grenadines
URB	user review board	VC	valuation clause
URL	uniform resource locator	VCE	vapour cloud explosion
US GAAP	United States Generally Accepted Accounting Principles	vd	valued
US SAP	United States Statutory Accounting Principles	VdS	Verband der Sachversicherer [D] <i>Association of German Property Insurers</i>
US	United States	VE	Venezuela
USD	US dollar	VEB	Venezuelan bolívar
USGS	United States Geological Survey	VEI	volcanic explosivity index
USV	*Underwriting Steering Value	VF	Versicherungsfall [D] <i>insured event</i>
UT	unauthorised trading	VG	British Virgin Islands
UTE	Unión Temporal de Empresas [S] <i>temporary joint venture</i>	VGv	Verbundene Gebäudeversicherung [D] <i>comprehensive buildings insurance</i>
UVCE	unconfined vapour cloud explosion	VHV	Verbundene Hausratversicherung [D] <i>household insurance</i>
UVG	Unfallversicherungsgesetz [D] <i>Accident Insurance Statute</i>	VHV	Vermögensschaden-Haftpflichtversicherung [D] <i>financial liability insurance</i>
UVV	Verordnung über die Unfallverhütung [D] <i>(Swiss accident insurance ordinance)</i>	VI	US Virgin Islands
UW	underwriting	VIE	variable interest entity
UWC	*Underwriting Committee	VIF	value in force
UWC	*Underwriting Committee	VIS	*Vertrags-Informationssystem [D] <i>Treaty Information System</i>
UY	Uruguay	VJ	Vertragsjahr [D] <i>treaty year</i>
UYP	Uruguayan peso	VJ	Vorjahr [D] <i>previous year</i>
UZ	Uzbekistan	VLCC	very large crude carrier
UZS	Uzbekistani som	VLI	variable life insurance
		VMaint	visits and maintenance
		VMM	vandalism and malicious mischief
		VN	Versicherungsnehmer [D] <i>policyholder</i>
		VN	Vietnam
V		VND	Vietnamese dong
VA	Vatican City	VO	Vorstand [D] <i>board of management</i>
VA	Vertragsart [D] <i>treaty type</i>	VOBA	value of business added
VAB	valor añadido bruto [S] <i>gross value added</i>	VOL	volcanic eruption
		VOP	value as original policy
		VP	*Vice President

VP	valuable papers	WE	Währungseinheit [D] <i>currency unit</i>
VP	value proposition	WEF	with effect from
VPL	Schweizerische Vereinigung privater Lebensversicherer [D] <i>Swiss Life Insurance Association</i>	WEF	World Economic Forum
VR	*Verwaltungsrat [D] <i>Board of Directors</i>	WES	*Web Entry Server
VRDS	vibraciones, retirada o debilitamiento de sostenes y apoyos [S] <i>vibration or removal or weakening of support</i>	WF	*Workflow
VRWS	vibration or removal or weakening of support	WF	Wallis and Futuna
VS	Vermögensschaden [D] <i>financial loss</i>	WF	wood frame
VS	Versicherungssumme [D] <i>sum insured</i>	WFEE	*Workflow Enactment Engine
VSAM	Virtual Storage Access Method	WfMS	*Workflow Management System
VSP	viatical settlement provider	WIP	work in progress
VU	Vanuatu	WKV	Warenkreditversicherung [D] <i>domestic credit insurance</i>
VU	vertragliche Überschussbeteiligung	WL	whole life insurance
VUL	variable universal life insurance	WNKORL	warranted no known or reported losses
VUV	Vanuatu vatu	WOP	waiver of premium
VV	Verlustvortrag [D] <i>carryover of losses</i>	WP	waiting period
VVaG	Versicherungsverein auf Gegenseitigkeit [D] <i>mutual insurance company</i>	WP	without prejudice
VVG	Versicherungsvertragsgesetz [D] <i>Insurance Contract Law</i>	WP	written premium
VVÖ	Verband der Versicherungsunternehmen Österreichs [D] <i>Austrian Association of Insurance Companies</i>	WPA	with particular average
VW	Verkehrsversicherungsverordnung [D] <i>(Swiss vehicle insurance regulations)</i>	WRIP	*Worldwide Risk Insurance Plan
		WRO	war risk only
W		WRT	with regard to
w/I	written line	WS	Samoa
W/W	warehouse to warehouse	WSRCC	war, strikes, riots and civil commotion
w/w	worldwide	WST	Samoa tala
WA	Wiederauffüllung [D] <i>reinstatement</i>	WTBA	wording to be agreed
WA	with average	WTC	World Trade Center
WACC	weighted average cost of capital	wdt	warranted
WASO	weighted average shares outstanding	wty	warranty
WBC	*Web-based Conferencing	WUDIS	*Währung- und Devisen-Informationssystem [D] <i>(SR currency data information system)</i>
WC cat	workers' compensation catastrophe	ww	worldwide
WC	workers' compensation insurance	WWs	Wechselwirkungsschaden [D] <i>interdependency loss</i>
WCA	Workmens' Compensation Act	WXL	working excess of loss reinsurance
WCXL	working catastrophe excess of loss	WXL/E	working excess of loss per event
wdg	wording	WXL/R	working excess of loss per risk
		X	
		XAF	CFA franc BEAC
		XCD	East Caribbean dollar
		XCU	explosion, collapse and underground damage
		XDR	special drawing right
		XGDL	*Extended Group Data Language
		XIT	transit
		XL	excess of loss
		XL-IS	*XL Information System
		XML	extensible markup language
		XOF	CFA franc BCEAO
		XOL	excess of loss

XPF	CFP franc
XPL	loss in excess of policy limits
xs pt	excess point
xs	excess

Y

Y/A rules	York-Antwerp Rules
Y2K	year 2000 problem
YAR	York-Antwerp Rules
YE	year-end
YE	Yemen
YER	Yemeni rial
YoY	year on year
YRT	yearly renewable term
YT	Mayotte
yt	yacht
YTC	yield-to-call
YTD	year to date
YTM	yield-to-maturity
YTW	yield-to-worst

Z

ZA	South Africa
ZAR	South African rand
ZEDB	*Zedentenbuchhaltung [D] (<i>Swiss Re cedent accounting system</i>)
ZJ	Zeichnungsjahr [D] <i>underwriting year</i>
zK	zur Kenntnisnahme [D] <i>for your information</i>
ZM	Zambia
ZMK	Zambian kwacha
ZOE	Zentral- und Osteuropa [D] <i>Central and Eastern Europe</i>
ZPO	Zivilprozessordnung [D] <i>Code of Civil Procedure</i>
ZÜRS	Zonierungssystem für Überschwemmung, Rückstau und Starkregen [D] <i>zoning system for floods, backwater and heavy rainfall</i>
ZV	Zahlungsverkehr [D] <i>monetary transactions</i>
ZV	Zusatzversicherung [D] <i>additional insurance</i>
ZW	Zimbabwe
ZWD	Zimbabwean dollar

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