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Insurance Acronyms For LIC AAO

1. ACSR - Accredited Customer Service Representative
2. ARM - Associate in Risk Management
3. ARM-P - Associate in Risk Management for Public Entities
4. ASOP - Actuarial Statement of Practice
5. BAP - Business Auto Policy
6. BCBSA - Blue Cross and Blue Shield Association
7. BI - Bodily Injury
8. BOP - Business Owners Policy
9. CFROI - Cash Flow Return On Investments
10. CRIS - Construction Risk and Insurance Specialist
11. CIC - Certified Insurance Counselor
12. CISR - Certified Insurance Service Representative
13. CPCU - Chartered Property Casualty Underwriter
14. CPIW / CPIM - Certified Professional Insurance Woman / Man
15. CCC - Care, Custody, Or Control (Exclusion)
16. COBRA - Consolidated Omnibus Budget Reconciliation Act
17. D&B - Dun & Bradstreet
18. DEC - Declarations Page
19. DED - Deductible
20. DI - Disability Income
21. DIC - Difference-In-Conditions (Insurance)
22. DIL - Difference-In-Limits (Clause)
23. D&O - Directors And Officers (Liability Insurance)
24. DSU - Delay In Start-Up Insurance
25. DOB - Date Of Birth
26. DOC - Drive Other Car Coverage
27. DOD - Date Of Death
28. EAP - Estimated Annual Premium
29. EBIDDA - Earnings Before Interest, Dividends, Depreciation, And Amortization
30. EH&S - Environmental Health And Safety
31. EP - Earned Premium
32. EPA - Environmental Protection Agency
33. EPD - Expected Policyholder Deficit
34. EPL - Employment Practices Liability
35. EPLI - Employment Practices Liability Insurance
36. ETB - Engaged In Trade Or Business
37. FAIR - Fair Access to Insurance Requirements
38. FALU - Fellow of the Academy of Life Underwriting
39. FCAS - Fellow of the Casualty Actuarial Society
40. FAP - Family Automobile Policy (More Commonly Pap)

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- 41.FCPL - Farmers Comprehensive Personal Liability
- 42.FCRA - Fair Credit Reporting Act
- 43.FIRM - Flood Insurance Rate Map
- 44.FIRREA - Financial Institutions Reform Recovery and Enforcement Act
- 45.FMV - Air Market Value
- 46.FTCAC - Fire, Theft, And Combined Additional Coverage
- 47.FVD - Full Value Declared
- 48.GAP - Guaranteed Auto Protection
- 49.GCD - Guaranteed Cost Discount
- 50.GIO - Guaranteed Insurability Option
- 51.GKLL – Garage Keepers Legal Liability (Insurance)
- 52.GL - General Liability
- 53.GVW - Gross Vehicle Weight
- 54.GWP - Gross Written Premium
- 55.HIAA - Health Insurance Association of America
- 56.HII - Health Insurance Institute
- 57.HIPAA - Health Insurance Portability and Accountability Act
- 58.HLDI - Highway Loss Data Institute
- 59.HLV - Human Life Value
- 60.HCQIA - Health Care Quality Improvement Act
- 61.HPL - Hospital Professional Liability (Insurance)
- 62.HPR - Highly Protected Risk (Property)
- 63.IAHU - International Association of Health Underwriters
- 64.IFC - Insured Fixed-Price Cleanup
- 65.IIAA - Independent Insurance Agents of America, Inc.
- 66.IIAC - International Insurance Advisory Council
- 67.IIHS - Insurance Institute for Highway Safety
- 68.III - Insurance Information Institute
- 69.IRI - Industrial Risk Insurers
- 70.IRIS - Insurance Regulatory Information System
- 71.IRM - Improved Risk Mutuals
- 72.ITI - Insurance Testing Institute
- 73.JCAH - Joint Commission on the Accreditation of Hospitals
- 74.JCAHO - Joint Commission on Accreditation of Healthcare Organizations
- 75.JSA - Job Safety Analysis
- 76.JUA - Joint Underwriting Authority; Joint Underwriting Association
- 77.JV - Joint Venture
- 78.LAE - Loss Adjustment Expense
- 79.LIAA - Life Insurance Association of America
- 80.LIAMA - Life Insurance Agency Management Association
- 81.LIRB - Liability Insurance Research Bureau
- 82.LLC - Limited Liability Company
- 83.LMU - Loss Mitigation Underwriting
- 84.LOC - Letter Of Credit

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- 85.LTA - Lost Time Accident; Long Term Agreement
- 86.LTD - Long-Term Disability
- 87.MCO - Managed Care Organization
- 88.M&D - Minimum And Deposit
- 89.MDO - Monthly Debit Ordinary Life Insurance
- 90.MDRT - Million Dollar Round Table
- 91.MET - Multiple Employer Trust
- 92.MFL - Maximum Foreseeable Loss
- 93.MLE - Maximum Loss Expectancy
- 94.MLEA - Multiple Line Exclusive Agent
- 95.MPCI - Multi-Peril Crop Insurance
- 96.MPL - Maximum Possible Loss
- 97.MPP - Managed premium plan
- 98.MVR - Motor Vehicle Record
- 99.NAUA - National Auto Underwriters Association
- 100.NDI - National Disaster Insurance Association
- 101.NFIP - National Flood Insurance Program
- 102.NFIRA - National Flood Reform Act
- 103.NFPA - National Fire Protection Association
- 104.NIOSH - National Institute for Occupational Safety and Health
- 105.NRRA - National Risk Retention Association
- 106.NRT - National Response Team
- 107.NSC - National Safety Council
- 108. OCA - Outstanding Claims Account
- 109. OCIP - Owner Controlled Insurance Program
- 110.OD - Occupational Disease
- 111. OL&T - Owners, Landlords, And Tenants (Insurance)
- 112.ORFS - Operational Risk Financing Securities
- 113.ORM - Operational Risk Management
- 114.OSHA - Occupational Safety and Health Act; Occupational Safety and Health Administration
- 115.OSLR - Outstanding Loss Reserves
- 116.OTC - Other Than Collision
- 117.PAP - Personal Auto Policy
- 118.P&C - Property And Casualty
- 119.PC - Professional Corporation
- 120.P&I - Protection And Indemnity (Insurance)
- 121.PI - Personal Injury
- 122.PIA - Primary Insurance Account
- 123.PIAA - Physician Insurers Association of America
- 124.PICA - Professional Insurance Communicators of America
- 125.PIP - Personal Injury Protection
- 126.PMA - Package Modification Adjustment
- 127.PMF - Package Modification Factor

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- 128.PMI - Private Mortgage Insurance
- 129.PML - Probable Maximum Loss
- 130.RAA - Reinsurance Association of America
- 131.RAM - Reverse-Annuity Mortgage
- 132.RAROC - Risk-Adjusted Return On Capital
- 133.RARORAC - Risk-Adjusted Return On Risk-Adjusted Capital
- 134.RBC - Risk-Based Capital
- 135.RBNE - Reserved But Not Enough
- 136.RC - Replacement Cost
- 137.RTW - Return To Work
- 138.SAA - Surety Association of America
- 139.SCOPE - Supervision, Construction, Occupancy, Protection, Exposure
- 140.SCPCU - Society of Chartered Property & Casualty Underwriters
- 141.SEC - Securities and Exchange Commission
- 142.SEMCI - Single Entry Multiple Carrier Interface
- 143.S&P - Standard and Poor's
- 144.SPAP - Special Personal Auto Policy
- 145.STD - Short-Term Disability
- 146.TDB - Temporary Disability Benefits
- 147.TDI - Trade Disruption Insurance
- 148.TEFRA - Tax Equity and Financial Responsibility Acts of 1982 & 1983
- 149.TERI - Targeted Enterprise Risk Insurance
- 150.TIAA - Teachers Insurance and Annuity Association
- 151.TOLI - Trust-Owned Life Insurance
- 152.TOR - Technique Of Operations Review
- 153.TPA - Third-party administrator
- 154.TRA - Tax Reform Act of 1984
- 155.TRIA - Terrorism Risk Insurance Act
- 156.TTD - Temporary Total Disability
- 157.UEP - Unearned Premium
- 158.UJF - Unsatisfied Judgment Fund
- 159.UIM - Underinsured Motorist
- 160.UIMV - Underinsured Motor Vehicle
- 161.UL - Umbrella Liability; Underwriters' Laboratories
- 162.ULAE - Unallocated Loss Adjustment Expenses
- 163.ULC - Underwriters Laboratories of Canada
- 164.UM - Uninsured Motorist
- 165.UMPD - Uninsured Motorist Property Damage
- 166.UMV - Uninsured Motor Vehicle
- 167.UNL - Ultimate Net Loss
- 168.U&O - Use And Occupancy
- 169.WC - Workers Compensation
- 170.WCRI - Workers Compensation Research Institute
- 171.YRCT - Yearly Renewable Convertible Term

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172. YRT - Yearly Renewable Term

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