

Line of Business (LOB) CODE	LOB NAME	LOB DESCRIPTION	Type of Insurance (TOI) CODE	TOI NAME	TOI DESCRIPTION	SUB TOI CODE	SUB TOI NAME	SUB TOI DESCRIPTION
010	PROPERTY (FIRE)	Coverage protecting the insured against loss or damage to real or personal property from a variety of perils, including but not limited to, fire, lightning, glass breakage, tornado, windstorm, hail, water damage, explosion, riot, civil commotion, rain, or damage from aircraft or vehicles.	01.0	PROPERTY	Coverage protecting the insured against loss or damage to real or personal property from a variety of perils, including - but not limited to - fire, lightning, business interruption, loss of rents, glass breakage, tornado, windstorm, hail, water damage, explosion, riot, civil commotion, rain, or damage from aircraft or vehicles.	01.0001FLC	COMMERCIAL NON-RESIDENTIAL	Coverage for a building, business personal property, and other surrounding property not used for residential purposes.
						01.0001FLE	COMMERCIAL PROPERTY - COLLATERAL PROTECTION - DUAL INTEREST	Commercial property insurance under which there are two beneficiaries and policyholders: the creditor is primary, and the mortgagor is secondary, and which protects or covers an interest of the creditor arising out of a credit transaction secured by real or personal property. Initiation of such coverage is triggered by the mortgagor's failure to maintain insurance coverage as required by the mortgage or other lending document.
						01.0001FLD	COMMERCIAL PROPERTY - COLLATERAL PROTECTION - SINGLE INTEREST	Commercial property insurance under which a creditor is the primary beneficiary and policyholder and which protects or covers an interest of the creditor arising out of a credit transaction secured by real or personal property. Initiation of such coverage is triggered by the mortgagor's failure to maintain insurance coverage as required by the mortgage or other lending document.
						01.0001FLB	COMMERCIAL RESIDENTIAL (EXCLUDING CONDO ASSN)	Coverage for a building, business personal property, and other surrounding property (not owned by a residential condominium association) used for residential purposes including apartment rentals.
						01.0001FLA	COMMERCIAL RESIDENTIAL - CONDOMINIUM ASSOCIATION ONLY	Coverage for a building, business personal property, and other surrounding property owned by a residential condominium association and used for residential purposes.
						01.0002FL	PERSONAL (DWELLING FIRE)	Coverage for the structure and contents of residential property. A structure may consist of up to five separate units. Dwelling Property may be utilized for owner-occupied properties or rental properties. May not include liability coverage. The insured must be a person, family or household.
020	ALLIED LINES (FLOOD, TIME ELEMENT, WIND ONLY & OTHER)	Coverage protecting the insured against loss or damage to real or personal property from flood or wind. (Note: If coverage for flood or wind is offered as an additional peril on a property insurance policy, file it under the applicable property insurance filing code.) Also includes time element coverage, such as business interruption or loss of rents.	02.3	FLOOD	Coverage protecting the insured against loss or damage to real or personal property from flood. (Note: If coverage for flood is offered as an additional peril on a property insurance policy, file it under the applicable property insurance filing code.)	02.3001FL	FEDERAL FLOOD - COMMERCIAL	This category is for flood coverage that is backed by the federal flood program. The coverage will ultimately benefit a business or commercial venture.
						02.3002FL	FEDERAL FLOOD - PERSONAL	This category is for flood coverage that is backed by the federal flood program. The coverage will ultimately benefit a person, family, or household.
						02.3003FL	OTHER FLOOD - COMMERCIAL	This category is for flood coverage that is not backed by the federal flood program. The coverage will ultimately benefit a business or commercial venture.
						02.3004FL	OTHER FLOOD - PERSONAL	This category is for flood coverage that is not backed by the federal flood program. The coverage will ultimately benefit a person, family, or household.
						02.6000FL	COMMERCIAL	The coverage will ultimately benefit a business or commercial venture.
						02.6001FL	PERSONAL	The coverage will ultimately benefit a person, family, or household.
						02.4000FL	TIME ELEMENT	Coverage for business interruption or loss of rents.
						02.5000FL	WIND ONLY	Coverage for wind that is not offered as an additional peril on a property policy.
02.6FL	OTHER	Coverage not including flood, time element, or wind only.						
02.4FL	TIME ELEMENT	Coverage for business interruption or loss of rents.						
02.5FL	WIND ONLY	Coverage protecting the insured against loss or damage to real or personal property from wind. (Note: If coverage for wind is offered as an additional peril on a property insurance policy, file it under the applicable property insurance filing code.)						
030	FARMOWNERS MULTI-PERIL	Farmowners insurance sold for commercial or family purposes. This package policy is similar to a homeowners policy, in that it has been developed for farms and ranches and includes both property and liability coverage for business and personal losses. Coverage includes farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.	03.0FL	FARMOWNERS	Farmowners insurance sold for commercial or family purposes. This package policy is similar to a homeowners policy, in that it has been developed for farms and ranches and includes both property and liability coverage for business and personal losses. Coverage includes farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.	03.0000FL	FARMOWNERS MULTI-PERIL	Farmowners insurance sold for commercial or family purposes. This package policy is similar to a homeowners policy, in that it has been developed for farms and ranches and includes both property and liability coverage for business and personal losses. Coverage includes farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.
040	HOMEOWNERS MULTI-PERIL	A package policy combining real and personal property coverage with personal liability coverage. Coverage applicable to the structure, appurtenant structures, unscheduled personal property and additional living expense are typical. Tenants policies and condominium unit-owners policies are included under this line. (Mobile home coverage is listed separately below.)	04.0	HOMEOWNERS	A package policy combining real and personal property coverage with personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.	04.0000FL	HOMEOWNERS MULTI-PERIL	A package policy combining real and personal property coverage with personal liability coverage. Coverage applicable to the structure, appurtenant structures, unscheduled personal property and additional living expense are typical. Tenants policies and condominium unit-owners policies are included under this line. (Mobile home coverage is listed separately below.)
050	COMMERCIAL MULTI-PERIL	The policy packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures.	05.0FLB	DIVISIBLE PACKAGE (FOR EXAMPLE, CPP OR SIMILAR)	A divisible package is one which is composed of coverages provided by other non-package policies.	05.0003FLC	NON-RESIDENTIAL	Commercial non-residential multi-peril coverage.
						05.0003FLB	RESIDENTIAL (EXCLUDING CONDO ASSN)	Commercial residential multi-peril coverage for anything other than a condominium association.
						05.0003FLA	RESIDENTIAL - CONDOMINIUM ASSOCIATION ONLY	Commercial residential multi-peril coverage for a condominium association.
						05.0002FLC	NON-RESIDENTIAL	Commercial non-residential multi-peril coverage.
						05.0002FLB	RESIDENTIAL (EXCLUDING CONDO ASSN)	Commercial residential multi-peril coverage for anything other than a condominium association.
						05.0002FLA	RESIDENTIAL - CONDOMINIUM ASSOCIATION ONLY	Commercial residential multi-peril coverage for a condominium association.
090	INLAND MARINE	Coverage for property that may be in transit, held by a bailee, at a fixed location, or movable goods that are often at different locations (e.g., off-road construction equipment), or scheduled property, including items such as property with antique or collector's value, etc. These lines also include instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.	09.0	INLAND MARINE	Coverage for property that may be in transit, held by a bailee, at a fixed location, or movable goods that are often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. These lines also include instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.	09.0006FLC	ALL OTHER PERSONAL INLAND MARINE	Personal inland marine coverage that is not listed above (i.e., coverage other than personal boatowners or a personal property floater). As personal, this coverage will ultimately benefit a person, family, or household.
						09.0005FL	COMMERCIAL INLAND MARINE PORTION OF A CPP POLICY	This category is for the commercial inland marine portion of a divisible commercial multi-peril package, such as a CPP.
						09.0006FLA	PERSONAL BOATOWNERS	Coverage for any boat owned by a person, family or household.
						09.0006FLB	PERSONAL PROPERTY FLOATER (SCHEDULE D PROPERTY)	Coverage attached as a floater to another policy for the purpose of covering personal property, such as jewelry, furs, electronics, etc.
						09.0009FL	PERSONAL TRAVEL	Coverage for all perils of travel, including, but not limited to, lost luggage, missing connecting flights, sickness, and hospitalization. This category also includes collision damage waiver coverage for rental cars.
100	FINANCIAL GUARANTY	A surety bond, insurance policy, or an indemnity contract (when issued by an insurer), or similar guaranty types under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.	10.0	FINANCIAL GUARANTY	A surety bond, insurance policy, or an indemnity contract (when issued by an insurer), or similar guaranty types under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.	10.0000	FINANCIAL GUARANTY	A surety bond, insurance policy, or an indemnity contract (when issued by an insurer), or similar guaranty types under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.
106	AUTO WARRANTY	Any contract or agreement that indemnifies the contract/agreement holder for the motor vehicle listed on the service agreement and arising out of the ownership, operation, and use of the motor vehicle against loss caused by failure of any mechanical or other component part that does not function as it was originally intended. This may also include indemnification to the contract/agreement holder for regular recommended maintenance such as oil changes, tire rotations, etc. as described under the contract or agreement.	21.5FL	AUTO WARRANTY	Any contract or agreement that indemnifies the contract/agreement holder for the motor vehicle listed on the service agreement and arising out of the ownership, operation, and use of the motor vehicle against loss caused by failure of any mechanical or other component part that does not function as it was originally intended. This may also include indemnification to the contract/agreement holder for regular recommended maintenance such as oil changes, tire rotations, etc. as described under the contract or agreement.	21.5001FLC	CONTRACTUAL LIABILITY (CH 634, F.S.) WRITTEN BY A P&C INSURER	Contractual liability policy specified in Chapter 634, F.S. written by a property & casualty insurance company to insure auto warranty associations.
110	MEDICAL MALPRACTICE	Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence, or incompetence, in rendering or failure to render professional services.	11.0	MED MAL-CLAIMS MADE AND OCCURRENCE	Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence, or incompetence, in rendering or failure to render professional services.	11.0033	ASSISTED LIVING FACILITY	Medical malpractice for an assisted living facility.
						11.0030	DENTIST	Medical malpractice for a dentist.
						11.0009	HOSPITALS	Medical malpractice for a hospital.
						11.0016	NURSING HOMES	Medical malpractice for a nursing home.
						11.0029FLB(R)	OTHER FACILITIES	Medical malpractice coverage for a facility that is not a hospital, nursing home or assisted living facility.
						11.0029FLA	OTHER HEALTHCARE PROFESSIONALS	Medical malpractice coverage for a healthcare professional that is not a physician, surgeon, dentist or nurse.
11.0023	PHYSICIANS & SURGEONS	Medical malpractice for a physician or surgeon.						
11.0032(R)	PROFESSIONAL NURSES	Medical malpractice for any professional nurse.						
120	EARTHQUAKE	Property coverage for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption.	12.0	EARTHQUAKE	Property coverage for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption.	12.0000FL	EARTHQUAKE	Property coverage for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption.
						16.0003	EXCESS WC	Specific excess workers' compensation insurance written above an attachment point or self-insured retention.

160	WORKERS' COMPENSATION	Insurance that covers an employer's obligations for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or federal workers' compensation laws. Includes employer's liability coverage.	16.0	WORKERS COMPENSATION	Insurance that covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or federal workers' compensation laws and other statutes. Includes employer's liability coverage.	16.0001FL	LARGE DEDUCTIBLE WC	An option for insureds with at least \$500,000 in Standard Premium, that includes a rating plan and endorsement to the standard workers' compensation insurance policy, which applies a deductible of at least \$100,000 per claim.	
						16.0004	STANDARD WC	Insurance that covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or federal workers' compensation laws and includes within the basic policy employer's liability coverage.	
170	OTHER LIABILITY	Coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act resulting in property damage or personal injury to others.		17.0FLA	DIRECTORS & OFFICERS LIABILITY	Liability coverage protecting directors or officers of a corporation from liability arising out of the performance of their professional duties on behalf of the corporation.	17.0006FL	DIRECTORS & OFFICERS LIABILITY	Liability coverage protecting directors or officers of a corporation from liability arising out of the performance of their professional duties on behalf of the corporation.
				17.0FLB	EMPLOYEE BENEFIT LIABILITY	Liability protection for an employer for claims arising from provisions in an employee benefit insurance plan provided for the economic and social welfare of employees.	17.0008FL	EMPLOYEE BENEFIT LIABILITY	Liability protection for an employer for claims arising from provisions in an employee benefit insurance plan provided for the economic and social welfare of employees. Examples of items covered are pension plans, group life insurance, group health insurance, group disability income insurance, and accidental death and dismemberment.
				17.0FLC	EMPLOYMENT PRACTICES LIABILITY	Liability protection for an employer providing personal injury coverage arising out of employment-related practices, personnel policies, acts or omissions. Examples of claims such policies respond to are refusal to employ, termination, coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, and discrimination.	17.0010FL	EMPLOYMENT PRACTICES LIABILITY	Liability protection for an employer providing personal injury coverage arising out of employment-related practices, personnel policies, acts, or omissions. Examples of claims such policies respond to are refusal to employ, termination, coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, and discrimination.
				17.0FLD	ENVIRONMENTAL IMPAIRMENT LIABILITY	Liability coverage protecting an insured from liability to persons who have incurred bodily injury or property damage from acids, fumes, smoke, toxic chemicals, waste materials or other pollutants.	17.0011FL	ENVIRONMENTAL IMPAIRMENT LIABILITY	Liability coverage protecting an insured from liability to persons who have incurred bodily injury or property damage from acids, fumes, smoke, toxic chemicals, waste materials or other pollutants.
				17.0FLE	ERRORS & OMISSIONS	Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the specific profession.	17.0019FLA	ACCOUNTANTS	Errors & Omissions Liability coverage for an accountant.
							17.0019FLG	ALL OTHER	Errors & Omissions Liability coverage not specified above.
							17.0019FLC	ENGINEERS & ARCHITECTS	Errors & Omissions Liability coverage for an engineer or architect.
							17.0019FLD	INSURANCE AGENTS	Errors & Omissions Liability coverage for an insurance agent.
							17.0019FLB	LAWYERS	Errors & Omissions Liability coverage for a lawyer.
				17.0019FLF	MISCELLANEOUS PROFESSIONAL LIABILITY	Errors & Omissions Liability coverage for a professional that is not specified (i.e., a professional other than an accountant, lawyer, engineer, architect, insurance agent, or real estate agent).			
				17.0019FLE	REAL ESTATE AGENTS	Errors & Omissions Liability coverage for a real estate agent.			
				17.0FLF	FIDUCIARY LIABILITY	Liability protection against the theft or misuse of funds for an entity involved in the management, investment and distributions of funds.	17.0022FLC	FIDUCIARY LIABILITY	Liability protection against the theft or misuse of funds for an entity involved in the management, investment and distributions of funds.
				17.0FLG	LIQUOR LIABILITY	Coverage of the liability of an entity involved in the retail or wholesale sales of alcoholic beverages, or the serving of alcoholic beverages, to persons who have incurred bodily injury or property damage arising from an intoxicated person.	17.0014FL	LIQUOR LIABILITY	Coverage of the liability of an entity involved in the retail or wholesale sales of alcoholic beverages, or the serving of alcoholic beverages, to persons who have incurred bodily injury or property damage arising from an intoxicated person.
				17.0FLH	PREMISES & OPERATIONS (PRODUCTS AND COMPLETED OPERATIONS)	Policies covering the liability of an insured to persons who have incurred bodily injury or property damage on an insured's premises during normal operations or routine maintenance, or from an insured's business operations either on or off of the insured's premises. This category also includes policies provided to contractors covering liability to persons who have incurred bodily injury or property damage from defective work or operations completed or abandoned by or for the insured, away from the insured's premises.	17.0018FL	PREMISES & OPERATIONS (PRODUCTS AND COMPLETED OPERATIONS)	Policies covering the liability of an insured to persons who have incurred bodily injury or property damage on an insured's premises during normal operations or routine maintenance, or from an insured's business operations either on or off of the insured's premises. This category also includes policies provided to contractors covering liability to persons who have incurred bodily injury or property damage from defective work or operations completed or abandoned by or for the insured, away from the insured's premises.
				17.0FLK	UMBRELLA	Coverage for liability in excess of limits set forth in underlying policies issued by primary insurers (or in excess of the self-insured retention of a self-insurer); or coverage for known or	17.0020FL	COMMERCIAL	The coverage will ultimately benefit a business or commercial venture.
				17.0021FL	PERSONAL	The coverage will ultimately benefit a person, family, or household.			
				173	PREPAID LEGAL	Provides for the payment of costs associated with "legal expense insurance", which is a contractual obligation to provide specific legal services, or to reimburse for specific legal expenses, in consideration of a specified payment for an interval of time, but does not include the provision of, or reimbursement for, legal services incidental to other insurance coverages.	173.0FL	PREPAID LEGAL	Provides for the payment of costs associated with "legal expense insurance", which is a contractual obligation to provide specific legal services, or to reimburse for specific legal expenses, in consideration of a specified payment for an interval of time, but does not include the provision of, or reimbursement for, legal services incidental to other insurance coverages.
192	PRIVATE PASSENGER AUTO (FULL COVERAGE OR LIABILITY ONLY)	Coverage for privately owned motor vehicles and trailers for use on public roads not owned or used primarily for commercial purposes that protects the insured against loss or damage to insured motor vehicles and legal liability arising out of the use of a motor vehicle. This category includes PPA filings covering: Bodily Injury Liability (BI), Property Damage Liability (PD), Personal Injury Protection (PIP), Medical Payments (MP), and/or Uninsured Motorist (UM) coverage; full coverage contracts containing BI, PD, PIP, MP, UM, and Comprehensive/Collision Physical Damage coverage; and PIP/PD Only coverage.	19.0	PERSONAL AUTO	Privately owned motor vehicles and trailers - for use on public roads - not owned or used for commercial purposes.	19.0001FLC	ANTIQUE/CLASSIC ONLY	Coverage for antique and/or classic vehicles only in private passenger automobile programs.	
						19.0002FL	MOTORCYCLES ONLY	Coverage for motorcycles only in private passenger automobile programs.	
						19.0001FLA	PRIVATE PASSENGER TYPES (AUTOS ONLY)	Coverage for private passenger automobiles in programs that do not include other types of vehicles, such as motorcycles, motorhomes, antique and/or classic vehicles.	
						19.0001FLB	PRIVATE PASSENGER TYPES (INCLUDING AT LEAST ONE OF MC/MH/ANTIQUE)	Coverage for private passenger automobiles in programs that also include other types of vehicles, such as motorcycles, motorhomes, antique and/or classic vehicles.	
						19.0003FL	RECREATIONAL VEHICLES OR MOTOR HOMES ONLY	Coverage for recreational vehicles or motor homes only in private passenger automobile programs.	
194	COMMERCIAL AUTO (FULL COVERAGE OR LIABILITY ONLY)	Coverage for motor vehicles owned by a business engaged in commerce that protects the insured against loss or damage to insured motor vehicles. This category is for CA filings that include Physical Damage Only coverage (Comprehensive/Collision).	20.0	COMMERCIAL AUTO	Coverage for motor vehicles owned by a business engaged in commerce that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents arising out of the ownership, maintenance, use, or care-custody & control of a motor vehicle.	20.0001FL	BUSINESS AUTO (PRIVATE PASSENGER TYPES NOT USED AS TAXIS, LIMOS, ETC.)	Commercial auto coverage for private passenger type vehicles, other than those in the Garage business or used as Public Autos.	
						20.0002	GARAGE	Garage auto filings pertaining to auto dealers and to auto non-dealers (auto repair shops, auto service stations, parking garages, and similar risks). Garage filings include singularly or in any combination coverage such as the following: Garage Liability, Garagekeepers Legal Liability, PIP, MP, UM/UMI, Specified Causes of Loss, Comprehensive, and Collision.	
						20.0003FLC	OTHER COMMERCIAL AUTOMOBILE	Any commercial automobile coverage not specifically listed above.	
						20.0003FLB	PUBLIC AUTOS (BUSSES, TAXIS, LIMOS, ETC.)	Coverage for motor vehicles engaged in the fee-for-service transportation business (buses, taxis and limos, etc.).	
						20.0003FLA	TRUCKING/HAULING	Coverage for motor vehicles engaged in the business of trucking (all distances) or hauling.	
211	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ONLY	Coverage for privately owned motor vehicles and trailers for use on public roads not owned or used primarily for commercial purposes that protects the insured only against loss or damage to insured motor vehicles. This category is for PPA filings that include Physical Damage Only coverage (Comprehensive/Collision).	19.0	PERSONAL AUTO	Privately owned motor vehicles and trailers - for use on public roads - not owned or used for commercial purposes.	19.0001FLD	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE ONLY	Coverage for privately owned motor vehicles and trailers for use on public roads not owned or used primarily for commercial purposes that protects the insured only against loss or damage to insured motor vehicles. This category is for PPA filings that include Physical Damage Only coverage (Comprehensive/Collision).	
212	COMMERCIAL AUTO PHYSICAL DAMAGE ONLY	Coverage for motor vehicles owned by a business engaged in commerce that protects the insured against loss or damage to insured motor vehicles. This category is for CA filings that include Physical Damage Only coverage (Comprehensive/Collision).	20.0	COMMERCIAL AUTO	Coverage for motor vehicles owned by a business engaged in commerce that protects the insured against financial loss because of legal liability for motor vehicle related injuries, or damage to the property of others caused by accidents arising out of the ownership, maintenance, use, or care-custody & control of a motor vehicle.	20.0000FL	COMMERCIAL AUTO PHYSICAL DAMAGE ONLY	Coverage for motor vehicles owned by a business engaged in commerce that protects the insured against loss or damage to insured motor vehicles. This category is for CA filings that include Physical Damage Only coverage (Comprehensive/Collision).	
230	FIDELITY	A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.)	23.0	FIDELITY	A bond or policy covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.)	23.0000	FIDELITY	A bond or policy covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.)	
240	SURETY	A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal or obligor).	24.0	SURETY	A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal or obligor).	24.0000	SURETY	A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal or obligor).	
245	BAILBONDS	Bond to secure release of one who has been arrested on a criminal/civil charge; the bond is issued subject to the condition that the accused will appear in court at the scheduled time (or will not depart from the specified area fixed by the court).	245.0FL	BAILBONDS	Bond to secure release of one who has been arrested on a criminal/civil charge; the bond is issued subject to the condition that the accused will appear in court at the scheduled time (or will not depart from the specified area fixed by the court).	245.0001FL	BAILBOND (AGENTS)	Bond to secure release of one who has been arrested on a criminal/civil charge; the bond is issued subject to the condition that the accused will appear in court at the scheduled time (or will not depart from the specified area fixed by the court).	
						245.0000FL	BAILBONDS	Bond to secure release of one who has been arrested on a criminal/civil charge; the bond is issued subject to the condition that the accused will appear in court at the scheduled time (or will not depart from the specified area fixed by the court).	
250	GLASS	Usually covered under a property policy, this protects the insured against loss or damage to real or personal property from the breakage of glass.	250.0FL	GLASS	Usually covered under a property policy, this protects the insured against loss or damage to real or personal property from the breakage of glass.	250.0000FL	GLASS	Usually covered under a property policy, this protects the insured against loss or damage to real or personal property from the breakage of glass.	

260	BURGLARY & THEFT	Coverage for property taken or destroyed by break-in and entering the insured's premises; burglary or theft; forgery or counterfeiting; fraud; and off-premises exposure. Includes fidelity coverage written as part of a Crime program.	26.0	BURGLARY AND THEFT	Coverage for property taken or destroyed by break-in and entering the insured's premises; burglary or theft; forgery or counterfeiting; fraud; and off-premises exposure. Includes Fidelity and Surety coverage written as part of a Crime and Fidelity program.	26.0000FL	BURGLARY AND THEFT	Coverage for property taken or destroyed by break-in and entering the insured's premises; burglary or theft; forgery or counterfeiting; fraud; and off-premises exposure. Includes fidelity coverage written as part of a Crime program.
270	BOILER & MACHINERY	Insurance against any liability and loss or damage to property or interest resulting from accidents to or explosions of boilers, pipes, pressure containers, machinery or apparatus. Benefits include (i) property of the insured, which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others. Coverage also includes inspection of the equipment. Time element coverage may also be included.	27.0	BOILER AND MACHINERY	Coverage for the failure of boilers, machinery and other electrical equipment. Benefits include (i) property of the insured, which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others. Coverage also includes inspection of the equipment.	27.0000	BOILER AND MACHINERY	Coverage for the failure of boilers, machinery and other electrical equipment. Benefits include (i) property of the insured, which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others. Coverage also includes inspection of the equipment.
280	CREDIT	Insurance against loss or damage resulting from the failure of debtors to pay their obligations to the creditor, including loss or damage resulting from the involuntary unemployment of the debtors. This category does not include financial guaranty insurance, credit property insurance, or insurance for debt cancellation products.	280.0FL	CREDIT	Insurance against loss or damage resulting from the failure of debtors to pay their obligations to the creditor, including loss or damage resulting from the involuntary unemployment of the debtors. This category does not include financial guaranty insurance or credit property insurance.	280.0002FL	OTHER CREDIT	Credit coverage other than GAP.
285	TITLE	Insurance of owners of real property or others having an interest in real property or derived contractual interest, or liens or encumbrances on real property, against loss by encumbrance, defective titles, invalidity, or adverse claim to title. This category also includes insurance of owners and secured parties of the existence, attachment, perfection, and priority of security interests in personal property under the Uniform Commercial Code.	34.0	TITLE	Coverage that guarantees the validity of a title to real and personal property. Buyers of real and personal property and mortgage lenders rely upon the coverage to protect them against losses from undiscovered defects in existence when the policy is issued.	34.0000FLB	PERSONAL PROPERTY	Insurance of owners and secured parties of the existence, attachment, perfection, and priority of security interests in personal property under the Uniform Commercial Code.
						34.0000FLA	REAL PROPERTY	Insurance of owners of real property or others having an interest in real property or derived contractual interest, or liens or encumbrances on real property, against loss by encumbrance, defective titles, invalidity, or adverse claim to title.
290	LIVESTOCK & LIVE ANIMALS (PET INSURANCE, ANIMAL MORTALITY)	Insurance against loss or damage to insured animals, and services of a veterinary for such animals. This category includes coverage that provides a death benefit to the owner of a policy in the event of the death of the insured livestock or a veterinary care plan insurance policy providing care for a pet animal (e.g., dog or cat) of the insured owner in the event of its illness or accident.	290.0FL	LIVESTOCK & LIVE ANIMALS	Insurance against loss or damage to insured animals, and services of a veterinary for such animals. This category includes coverage that provides a death benefit to the owner of a policy in the event of the death of the insured livestock or a veterinary care plan insurance policy providing care for a pet animal (e.g., dog or cat) of the insured owner in the event of its illness or accident.	290.0000FL	LIVESTOCK & LIVE ANIMALS (PET INSURANCE, ANIMAL MORTALITY)	Insurance against loss or damage to insured animals, and services of a veterinary for such animals. This category includes coverage that provides a death benefit to the owner of a policy in the event of the death of the insured livestock or a veterinary care plan insurance policy providing care for a pet animal (e.g., dog or cat) of the insured owner in the event of its illness or accident.
300	INDUSTRIAL FIRE	Coverage for loss by fire of structures or contents, which may include basic limits owner's, landlord's or tenant's liability insurance with single limits of \$25,000, comprehensive personal liability insurance with a single limit of \$25,000, or burglary insurance, under which the premiums are collected quarterly or more often and the face amount of the insurance provided by the policy on one risk is not more than \$50,000, including contents. The insurer issuing such a policy operates under a system of collecting a debit by its agents.	300.0FL	INDUSTRIAL FIRE	Coverage for loss by fire of structures or contents, which may include basic limits owner's, landlord's or tenant's liability insurance with single limits of \$25,000, comprehensive personal liability insurance with a single limit of \$25,000, or burglary insurance, under which the premiums are collected quarterly or more often and the face amount of the insurance provided by the policy on one risk is not more than \$50,000, including contents. The insurer issuing such a policy operates under a system of collecting a debit by its agents.	300.0001FL	COMMERCIAL	The coverage will ultimately benefit a business or commercial venture.
						300.0002FL	PERSONAL	The coverage will ultimately benefit a person, family, or household.
310	MORTGAGE GUARANTY	Insurance that indemnifies a lender for loss upon foreclosure if a borrower fails to meet required mortgage payments.	06.0	MORTGAGE GUARANTY	Insurance that indemnifies a lender for loss upon foreclosure if a borrower fails to meet required mortgage payments.	06.0000FL	MORTGAGE GUARANTY	
520	INDUSTRIAL EXTENDED COVERAGE	This coverage broadens the "Industrial Fire" coverage to include weather related risks.	520.0FL	INDUSTRIAL EXTENDED COVERAGE	This coverage broadens the "Industrial Fire" coverage to include weather related risks.	520.0001FL 520.0002FL	COMMERCIAL PERSONAL	The coverage will ultimately benefit a business or commercial venture. The coverage will ultimately benefit a person, family, or household.
540	MOBILE HOME MULTI-PERIL	A package policy combining real and personal property coverage with personal liability coverage for mobile homes. Coverage applicable to the structure, appurtenant structures, unoccupied personal property and additional living expense are typical.	04.0	HOMEOWNERS	A package policy combining real and personal property coverage with personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unoccupied personal property and additional living expense are typical. Includes mobile homes at a fixed location.	04.0002FL	MOBILE HOME MULTI-PERIL	A package policy combining real and personal property coverage with personal liability coverage for mobile homes. Coverage applicable to the structure, appurtenant structures, unoccupied personal property and additional living expense are typical.
550	MOBILE HOME PHYSICAL DAMAGE ONLY	A package policy combining real and personal property coverage for mobile homes with no personal liability coverage. Coverage applicable to the structure, appurtenant structures, unoccupied personal property and additional living expense are typical.	550.0FL	MOBILE HOME PHYSICAL DAMAGE	A package policy combining real and personal property coverage for mobile homes with no personal liability coverage. Coverage applicable to the structure, appurtenant structures, unoccupied personal property and additional living expense are typical.	550.0000FL	MOBILE HOME PHYSICAL DAMAGE	A package policy combining real and personal property coverage for mobile homes with no personal liability coverage. Coverage applicable to the structure, appurtenant structures, unoccupied personal property and additional living expense are typical.
570	MULTI-PERIL CROP (CROP HAIL)	Coverage protecting the insured against loss or damage to crops from a variety of perils, including but not limited to fire, lightning, loss of revenue, tornado, windstorm, hail, flood, rain, or damage by insects.	02.1	CROP	Coverage protecting the insured against loss or damage to crops from a variety of perils, including but not limited to fire, lightning, loss of revenue, tornado, windstorm, hail, flood, rain, or damage by insects.	02.1003FL	MULTI-PERIL CROP (CROP HAIL)	Coverage protecting the insured against loss or damage to crops from a variety of perils, including but not limited to fire, lightning, loss of revenue, tornado, windstorm, hail, flood, rain, or damage by insects.
607	HOME WARRANTY	Any contract or agreement whereby the warranty holder is indemnified against the cost of repair or replacement, or actually furnishes repair or replacement, of any structural component or appliance of a home, necessitated by wear and tear or an inherent defect of any such structural component or appliance or necessitated by the failure of an inspection to detect the likelihood of any such loss.	607.0FL	HOME WARRANTY	Any contract or agreement whereby the warranty holder is indemnified against the cost of repair or replacement, or actually furnishes repair or replacement, of any structural component or appliance of a home, necessitated by wear and tear or an inherent defect of any such structural component or appliance or necessitated by the failure of an inspection to detect the likelihood of any such loss.	607.0003FL	CONTRACTUAL LIABILITY (CH 634, F.S.) WRITTEN BY A P&C INSURER	Contractual liability policy specified in Chapter 634, F.S. written by a property & casualty insurance company to insure home warranty associations.
608	SERVICE WARRANTY (EXTENDED WARRANTY)	Any contract or agreement greater than one year in length or other written promise to indemnify against the cost of repair or replacement of a defective consumer product in return for payment of a segregated charge by the consumer.	608.0FL	SERVICE WARRANTY (EXTENDED WARRANTY)	Any contract or agreement greater than one year in length or other written promise to indemnify against the cost of repair or replacement of a defective consumer product in return for payment of a segregated charge by the consumer.	608.0003FL	CONTRACTUAL LIABILITY (CH 634, F.S.) WRITTEN BY A P&C INSURER	Contractual liability policy specified in Chapter 634, F.S. written by a property & casualty insurance company to insure service warranty associations.
610	OTHER WARRANTY	Pertains to warranties not specifically mentioned above, i.e., warranties that are not automobile, home or service warranties.	610.0FL	OTHER WARRANTY	Pertains to warranties not specifically mentioned above, i.e., warranties that are not automobile, home or service warranties.	610.0001FL	CONTRACTUAL LIABILITY (CH 634, F.S.) WRITTEN BY A PC INSURER	Contractual liability policy specified in Chapter 634, F.S. written by a property & casualty insurance company to insure all other types of warranty.
620	MISC CASUALTY (INCL. IDENTITY THEFT, SPECIAL EVENT)	Property or liability coverages for which another line of business description or definition does not apply. Common examples are identity theft, special event, or prize coverage.	620.0FL	MISC CASUALTY - COMMERCIAL	Ultimately, this insurance coverage will benefit a business or commercial venture.	620.0006FL	DEBT CANCELLATION	Insurance that a creditor may purchase against the risk of financial loss from the use of debt cancellation products with consumer loans or leases or retail installment contracts.
					Ultimately, this insurance coverage will benefit a business or commercial venture.	620.0001FL	IDENTITY THEFT	Coverage for the deliberate assumption of a person's identity by means of using that person's information (e.g., name, social security number, credit card number, passport) without that person's knowledge and the fraudulent use of such knowledge.
					Ultimately, this insurance coverage will benefit a business or commercial venture.	620.0005FL	OTHER MISCELLANEOUS CASUALTY	Miscellaneous casualty coverage not specifically listed above.
					Ultimately, this insurance coverage will benefit a business or commercial venture.	620.0004FL	PRIZE COVERAGE	Coverage for prizes or contests, such as hole-in-one golf contests.
					Ultimately, this insurance coverage will benefit a business or commercial venture.	620.0002FL	SPECIAL EVENT	Coverage for cancellation of special events due to weather or other circumstances. These policies generally reimburse the insured for deposits and other non-refundable fees required to host an event when the event is cancelled under circumstances specified in the policy.
					Ultimately, this insurance coverage will benefit a person, family, or household.	620.1001FL	IDENTITY THEFT	Coverage for the deliberate assumption of a person's identity by means of using that person's information (e.g., name, social security number, credit card number, passport) without that person's knowledge and the fraudulent use of such knowledge.
					Ultimately, this insurance coverage will benefit a person, family, or household.	620.1005FL	OTHER MISCELLANEOUS CASUALTY	Miscellaneous casualty coverage not specifically listed above.
					Ultimately, this insurance coverage will benefit a person, family, or household.	620.1004FL	PRIZE COVERAGE	Coverage for prizes or contests, such as hole-in-one golf contests.
711	SURPLUS LINES ALL 626.918 (2) (B)	Surplus lines insurers are unauthorized insurers that have been made eligible by the office to issue insurance coverage under the Surplus Lines Law. The Surplus Lines Law is specified in Sections 626.913-626.937, F.S. This category of I-File exists in order to accept 'a unique form of policy designed for use with respect to a particular subject of insurance' as found in Section 626.916(1)(c), F.S.	711.0FL	SURPLUS LINES ALL 626.918 (2) (B)		711.0000FL	SURPLUS LINES ALL 626.918 (2) (B)	
						728.0001FL	COMMERCIAL	The coverage will ultimately benefit a business or commercial venture.

728	PREMIUM FINANCE	Rarely issued as a stand alone coverage but used in conjunction with any insurance coverage product to facilitate premium payments in time to keep the coverage in good standing. A typical premium financing involves installment payment options with an additional charge for such arrangement. This may also involve another separate charge for checks or draft returned for insufficient funds (NSF).	728.0FL	PREMIUM FINANCE	Rarely issued as a stand alone coverage but used in conjunction with any insurance coverage product to facilitate premium payments in time to keep the coverage in good standing. A typical premium financing involves installment payment options with an additional charge for such arrangement. This may also involve another separate charge for checks or draft returned for insufficient funds (NSF).	728.0002FL	PERSONAL	The coverage will ultimately benefit a person, family, or household.
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