

**NAIC
COMMONLY USED ACRONYMS / ABBREVIATIONS**

AAA	American Academy of Actuaries
AAHA	American Association of Homes for the Aging
AAHP	American Association of Health Plans (merger of GHAA and American Managed Care & Review Association)
AAI	Accredited Adviser in Insurance (AAI designation)
AAI	Alliance of American Insurers (Alliance) (PCIAA as of spring 2004 merger with NAI)
AAIS	American Association of Insurance Services
AALTCI	American Association for Long-Term Care Insurance
AAM	Associate in Automation Management (AAM designation)
AAMGA	American Association of Managing General Agents
AAPPO	American Association of Preferred Provider Organizations
AARP	American Association of Retired Persons
ABA	American Bar Association or American Banking Association
ABAIA	American Banker Association Insurance Association (now ABIA)
ABCD	Actuarial Board on Counseling and Discipline
ABI	Association of Banks in Insurance (now ABIA)
ABIA	American Bankers Insurance Association (formed from ABI and ABAIA)
ABIG	American Banker Insurance Group
ABS	Asset Backed Security
ACL	Authorized Control Level (regarding RBC) or Audit Command Language
ACLI	American Council of Life Insurers
ACORD	Agency Company Operations Research & Development Corp.
ACORN	Association Of Community Organizations For Reform Now
ACSSS	American Council of State Savings Supervisors
ACV	Acceptable Credit Variations
ADD	Accidental Death and Dismemberment
ADL	Activities of Daily Living
ADQIP	Aggregate Data Quality Incentive Program
ADR	American Depository Receipt
AES	Automated Examiner Specialists
AFE	Accredited Financial Examiner
AFSA	American Financial Services Association
AHIA	Association of Health Insurance Agents
AHIP	America's Health Insurance Plans (formerly Health Insurance Association of America)
AHP	Association Health Plans
AIA	American Insurance Association
AIAF	Associate in Insurance Accounting and Finance (AIAF designation)
AIC	Associate in Claims (AIC designation)
AICP	Association of Insurance Compliance Professionals
AICPA	American Institute of Certified Public Accountants
AIDS	Acquired Immune Deficiency Syndrome
AIE	Associate Insurance Examiner or Accredited Insurance Examiner (IRES designation)
AIM	Associate in Management (AIM designation)
AIPSO	Automobile Insurance Plan Service Office
AIR	Applied Insurance Research or Americans for Insurance Reform
ALAE	Allocated Loss Adjustment Expense
ALCM	Associate in Loss Control Management (ALCM designation)
ALEC	American Legislative Exchange Council
ALERT	Accelerated Licensure Evaluation Review Techniques
ALIA	American Life Insurance Association
ALM	Asset Liability Matching
AMCP	Academy of Managed Care Pharmacy
AMCRA	American Managed Care and Review Association
AMIA	American Mutual Insurance Alliance
AMIM	Associate in Marine Insurance Management (AMIM designation)
AMIS	The Mexican Insurance Association

ANSI	American National Standards Institute
AOMR	Actuarial Opinion and Memorandum Regulation
AOS	Actuarial Opinion Summary (P&C)
APA	Associate in Premium Auditing (APA designation)
APhA	American Pharmaceutical Association
APPM	Accounting Practices and Procedures Manual
ARe	Associate in Reinsurance (ARe designation)
ARIA	American Risk and Insurance Association
ARIS	Alien Reporting Information System
ARM	Associate in Risk Management (ARM designation)
ARP	Associate in Research and Planning (ARP designation)
ARS	Advanced Rating Service
ASB	Actuarial Standards Board
ASC	Administrative Service Contract
ASO	Administrative Services Only
ASOP	Actuarial Standard of Practice
ASSAL	Association of Insurance Superintendents of Latin America (English translation)
ASSURE	Alliance for Sound State Uniform Regulatory Efficiency
AST	Annual Statement
ASTHO	Association of State and Territorial Health Officers
AU	Associate in Underwriting (AU designation)
AVR	Asset Valuation Reserve
AVS	Automated Valuation Service
BCBSA	BlueCross BlueShield Association
BIC	Bank Investment Contract
BIPA	Benefits Improvement and Protection Act of 2000
BOLI	Bank Owned Life Insurance
BP	Basis Points
CALPERS	California Public Employers Retirement System
CAMEL	Capital Asset Management Expenses and Liquidity (elements of risk assessment prioritization)
CAMELS	Capital Asset Management Expenses Liquidity and Sensitivity (elements of risk assessment prioritization)
CAPM	Capital Asset Pricing Model
CAPP	Conference of Actuaries in Public Practice
CARFRA	Coordinated Advertising, Rate, and Form Review Authority
CARRMEL	Capital Adequacy, Asset Quality, Reinsurance, Reserve Adequacy, Management Quality, Earnings and Liquidity (elements of risk assessment prioritization)
CARRMELS	Capital Adequacy, Asset Quality, Reinsurance, Reserve Adequacy, Management Quality, Earnings, Liquidity and Sensitivity (elements of risk assessment prioritization)
CARVM	Commissioners Annuity Reserve Valuation Method
CAS	Casualty Actuarial Society
CASE	Computer Aided Software Engineering
CCA	Conference of Consulting Actuaries (formerly Conference of Actuaries in Public Practice)
CBO	Collateralized Bond Obligation
CBUR	Credit-Based Underwriting and Rating
CCIA	Consumer Credit Insurance Association
CCN	Competitive Care Network
CD	Certificate of Deposit
CCRC	Continuing Care Retirement Community
CDS	Complaints Database System
CERCLA	Comprehensive Environmental Response, Compensation and Liability Act (Superfund)
CFA	Consumer Federation of America
CFE	Certified Financial Examiner
CFTC	Commodity Futures Trading Commission
CGL	Commercial General Liability or Comprehensive General Liability
CGPA	Council of Governors' Policy Advisors
CHA	California Health Advocates
CHAMPUS	Civilian Health and Medical Program for Uniformed Services (now Tricare) (Federal Program)
CHIP	Children's Health Insurance Program

CIAB	Council of Insurance Agents and Brokers
CIC	Certified Insurance Counselor
CIIG	Consumer Insurance Interest Group
CINS	CUSIP International Numbering System
CLEAR	Consolidated Licensure for Entities Accepting Risk
CLO	Collateralized Loan Obligation
CLU	Chartered Life Underwriter
CLUE	Comprehensive Loss Underwriting Exchange
CMBS	Commercial Mortgage Backed Security (Choicepoint's claims history database)
CMO	Collateralized Mortgage Obligation
CMP	Competitive Medical Plans or Commercial Multi-Peril Insurance Plans
CMS	Centers for Medicare & Medicaid Services (formerly HCFA) (Federal Agency)
COB	Coordination of Benefits
COBRA	Consolidated Omnibus Budget Reconciliation Act (Federal Act)
COGEL	Council on Governmental Ethics Laws
COLI	Corporate-Owned Life Insurance
COPLFR	Committee on Property and Liability Financial Reporting, AAA
CPA	Certified Public Accountant
CPCU	Chartered Property Casualty Underwriter (CPCU designation)
CPE	Continuing Professional Education
CPI	Consumer Price Index
CPIW	Certified Professional Insurance Woman
CR	Conditionally Renewable
CREF	College Retirement Equities Fund
CRVM	Commissioners Reserve Valuation Method
CSBS	Conference of State Bank Supervisors
CSO	Commissioners Standard Ordinary (mortality tables)
CTL	Credit Tenant Loan
CUSIP	Committee on Uniform Securities Identification Procedures
DAC	Deposit Administration Contract
DBMS	Database Management Systems
DCA	Debt Cancellation Agreement
DCI	Detailed Claim Information
DEA	Drug Enforcement Administration
DHC	Diversified Holding Company
DI	Disability Income
DOL	U.S. Department of Labor (Federal Agency)
DRG	Diagnosis Related Groups
DTI	Department of Trade and Industry (United Kingdom regulatory agency)
DWL	Defense Within Limits
EAP	Employee Assistance Program
EBNR	Earned But Not Reported
EBUP	Earned But Unbilled Premiums
EC	European Community
ECP	Exempt Commercial Policyholder
EDI	Electronic Data Interchange
EDP	Electronic Data Processing
EDS	Electronic Data Systems Corporation
E&E	Effectiveness and Efficiency Project (of the NAIC/SVO)
EEOC	Equal Employment Opportunity Commission
EIL	Environmental Impairment Liability
EITF	Emerging Issues Task Force (a FASB task force)
ELANY	Excess Lines Association of New York
EPICC	Equity in Prescription Insurance Contraceptive Coverage Act
EPO	Exclusive Provider Organization
EPSDT	Early and Periodic Screening, Diagnosis, and Treatment
ERISA	Employee Retirement Income Security Act (Federal Act)
E & S	Excess & Surplus Lines
E-Sign	Electronic Commerce and Transactions Act

ESOP	Employee Stock Ownership Plan
ETS	Educational Testing Service or Examination Tracking System
EU	European Union
FAIR	Fair Access to Insurance Requirements
FASB	Financial Accounting Standards Board
FAST	Financial Analysis Solvency Tools
FBI	Federal Bureau of Investigation (U.S. Government)
FCIC	Federal Crop Insurance Corporation
FCRA	Fair Credit Reporting Act (Federal Act)
FDIC	Federal Deposit Insurance Corporation
FDR	Financial Database Repository
FEIN	Federal Employer Identification Number
FEMA	Federal Emergency Management Agency
FHLMC or Freddie Mac	Federal Home Loan Mortgage Corporation
FIA	Federal Insurance Administration
FIREA	Financial Institutions Reform, Recovery & Enforcement Act
FIT	Federal Income Tax
FLTCIP	Federal Long Term Care Insurance Program
FLUX	Flow Uncertainty Index
FNMA or Fannie Mae	Federal National Mortgage Association
FOIA	Freedom of Information Act
FPDA	Flexible Premium Deferred Annuity
FPRA	Flexible Premium Retirement Annuity
FRSAC	Financial Regulation Standards and Accreditation Committee
FSLIC	Federal Savings and Loan Insurance Corporation
FTB	FASB Technical Bulletin
GAAP	Generally Accepted Accounting Principles
GAAS	Generally Accepted Auditing Standards
GAM	Group Annuity Mortality
GAO	Government Accountability Office (formerly General Accounting Office)
GAR	Group Annuity Reserving
GATS	General Agreement on Trade in Services
GATT	General Agreement on Tariffs and Trade
GERP	Geographic Expense Reimbursement Plan
GFMS	Guaranty Fund Management Services
GIC	Guaranteed Investment Contract
GLB	Guaranteed Living Benefits
GLBA	Gramm-Leach-Bliley Act (Fin. Services Modernization Act of 1999, P.L. 106-102) (Federal Act)
GMAB	Guaranteed Minimum Accumulation Benefit
GMDB	Guaranteed Minimum Death Benefit
GMIB	Guaranteed Minimum Income Benefit
GNAIE	Group of North American Insurance Enterprises
GNMA or Ginnie Mae	Government National Mortgage Association
GR	Guaranteed Renewable
GRET	Generally Recognized Expense Table
GRID	Global Receivership Information Database
HA	Health Alliance
HCDA	Health Care Delivery Assets
HCFA	Health Care Financing Administration (renamed CMS on June 19, 2001) (Federal Agency)
HDN	Health Delivery Network
HEDIS	Health Plan Employer Data and Information Set
HHS	Health and Human Services
HIAA	Health Insurance Association of America (now America's Health Insurance Plans (AHIP))
HIN	Health Insurance Network
HIPAA	Health Insurance Portability and Accountability Act of 1996 (P.L. 104-191) (Federal Act)
HIPDB	Healthcare Integrity and Protection Data Bank
HMDI	Hospital, Medical and Dental Service or Indemnity Corporation
HMO	Health Maintenance Organization
HPPC	Health Plan Purchasing Corporation

HSAC	Health Security Action Council
I/O	Interest Only
IAA	International Actuarial Association
IADL	Instrumental Activities of Daily Living
IAIABC	International Association of Industrial Accident Boards and Commissions
IAIFA	International Association of Insurance Fraud Agencies, Inc.
IAIR	International Association of Insurance Receivers
IAIS	International Association of Insurance Supervisors
IAM	Individual Annuity Mortality
IASA	Insurance Accounting and Systems Association
IASB	International Accounting Standards Board
IBNR	Incurred But Not Reported
ICA	International Claims Association
ICAC	Insurance Committee for Arson Control
ICHEIC	International Commission on Holocaust Era Insurance Claims
ICIS	Insurance Company Information System
IDMA	Insurance Data Management Association
IDS	Integrated Delivery System
IEE	Insurance Expense Exhibit
IHIP	Institute for Health Policy (an education foundation formed by HIAA)
IIA	Insurance Institute of America
IIAA	Independent Insurance Agents of America
IIAC	International Insurance Advisory Council
IIC	International Insurance Council
IICAR	Inter-Industry Conference on Auto Collision Repair
IID	International Insurers Department
IIHS	Insurance Institute for Highway Safety
III	Insurance Information Institute
IIPRC	Interstate Insurance Product Regulation Commission
IIR	Insurance Institute for Research, Inc.
ILU	Institute of London Underwriters (to be merged into IUA)
IMF	International Monetary Fund
IMR	Interest Maintenance Reserve
IMSA	Insurance Marketplace Standards Association
IOSCO	International Organization of Securities Commissioners
IPA	Individual Practice Association
IPG	Immediate Participation Guarantee
IPO	Initial Public Offering
IRDA	Insurance Regulatory and Development Authority
IRES	Insurance Regulatory Examiners Society (for non-financial examiners)
IRIN	Insurance Regulatory Information Network (now NIPR)
IRIS	Insurance Regulatory Information System
ISDN-BRI	Integrated Services Digital Network - Basic Rate Interface
ISI	Insurance Solvency International
ISIS	Integrated Securities Information System
I-SITE	Internet State Interface Technology Enhancement
ISN	Integrated Service Network
ISO	Insurance Services Office, Inc.
IUA	International Underwriting Association of London
IUL	Indexed Universal Life
JCAHO	Joint Commission on Accreditation of Healthcare Organizations
JIR	<i>Journal of Insurance Regulation</i>
JRI	Journal of Risk and Insurance
JUA	Joint Underwriting Association
LAE	Loss Adjustment Expense
LAN	Local Area Network
LBO	Leveraged Buyout
LHSO	Limited Health Service Organization
L/H	Life Health

LIAA	Life Insurance Association of America
LIBOR	London InterBank Offering Rate (an ARM index, a common financial term)
LIC	Life Insurance Corporation of India
LICONY	Life Insurance Companies of New York
LIMRA	Life Insurance Marketing and Research Association
LIRMA	London International Insurance and Reinsurance Market Association (now IUA)
LOC	Letter of Credit
LOMA	Life Office Management Association
LRG	Loss Ratio Guarantees
LRRA	Liability Risk Retention Act
LTC	Long-Term Care
LUTC	Life Underwriter Training Council
MAI	Member Appraisal Institute or Multilateral Agreement on Investments
MAR	Minimum Asset Requirement
MBA	Mortgage Banker Association of America
MCHP	Managed Care Health Plans
MCO	Managed Care Organization
MCSU	Market Conduct Statistical Utilities
MDA	Management Discussion & Analysis
MEAF	Mortgage Experience Adjustment Factor
Medigap	Medicare Supplement Insurance
MedSupp	Medicare Supplement Insurance
MET	Multiple Employer Trust
MEWA	Multiple Employer Welfare Arrangement
MGA	Managing General Agent or Mortgage Guaranty Association
MGDB	Minimum Guaranteed Death Benefit
MHC	Mutual Holding Company
MHPA	Mental Health Parity Act of 1996
MIB	Medical Information Bureau
MIS	Market Information Systems
MITI	Ministry of International Trade and Industry
MMA	Medicare Prescription Drug, Improvement, and Modernization Act of 2003
MRA	Mutual Recognition Agreement
MSA	Medical Savings Account
MSVR	Mandatory Securities Valuation Reserve
NAAG	National Association of Attorneys General
NACIA	National Association Of Crop Insurance Agents
NAEHCA	National Association of Employers on Health Care Action
NAFTA	North American Free Trade Agreement
NAG	National Association of Governors
NAHDO	National Association of Health Data Organizations
NAHU	National Association of Health Underwriters
NAIA	National Association of Insurance Agents
NAIB	National Association of Insurance Brokers
NAIC	National Association of Insurance Commissioners
NAIFA	National Association of Insurance and Financial Advisors
NAII	National Association of Independent Insurers (PCIIA as of spring 2004 merger with the Alliance of American Insurers)
NAIIA	National Association of Independent Insurance Adjusters
NAILBA	National Association of Independent Life Brokerage Agencies
NALC	National Alliance of Life Companies
NAMCR	National Association of Managed Care Regulators
NAMIA	National Association of Mutual Insurance Agents
NAMIC	National Association of Mutual Insurance Companies
NAPSLO	National Association of Professional Surplus Lines Offices
NARAB	National Association of Registered Agents and Brokers (a proposed federal agency to assure uniform regulation under the Gramm-Leach-Bliley Act)
NASAA	North American Securities Administrators Association
NASD	(formerly National Association of Securities Dealers, now merely "NASD")

NASVA	North American Securities Valuation Association
NC	Noncancelable
NCCI	National Council on Compensation Insurance
NCCUSL	National Conference of Commissioners on Uniform State Laws
NCIC	National Crime Information Center
NCIGF	National Conference on Insurance Guaranty Funds
NCLC	National Consumer Law Center
NCOIL	National Conference of Insurance Legislators
NCPI	National Committee on Property Insurance
NCQA	National Committee for Quality Assurance
NCSL	National Conference of State Legislatures
NCVHS	National Committee on Vital and Health Statistics
NFCA	National Fraternal Congress of America
NFIA	National Flood Insurers Association
NFIB	National Federation of Independent Business
NFIP	National Flood Insurance Program
NGA	National Governors' Association
NHCAA	National Health Care Anti-Fraud Association
NHTSA	National Highway Traffic Safety Administration
NIAAA	National Institute on Alcohol Abuse and Alcoholism
NIARS	National Insurance Advertising Regulation Service
NILS	National Insurance Law Service
NIPC	National Insurance Producers Council
NIPR	National Insurance Producer Registry
NISS	National Independent Statistical Services
NITCH	Nonadmitted Insurers Tax Clearinghouse
NOLHGA	National Organization of Life and Health Insurance Guaranty Associations
NP	Network Plans
NPC	National Pharmaceutical Council
NPN	National Producer Number
NR	Nonrenewable
NRRA	National Risk Retention Association
NRSRO	Nationally Recognized Statistical Rating Organization
NSLA	National Staff Leasing Association
OBRA	Omnibus Budget Reconciliation Act of 1993
OCBOA	Other Comprehensive Basis of Accounting
OCC	Office of the Comptroller of the Currency
ODS	Organized Delivery Systems
OECD	Organization for Economic Cooperation and Development
OHMO	Office of Health Maintenance Organizations
OPCH	Office of Prepaid Health Care
OR	Optionally Renewable
OSHA	Occupational Safety & Health Administration
OTS	Office of Thrift Supervision
PACE	Program for All-inclusive Care for the Elderly
PBGC	Pension Benefit Guaranty Corporation
PBM	Pharmacy Benefit Manager
PBR	Principles-Based Reserves
P/C	Property Casualty
PCAOB	Public Company Accounting Oversight Board
PCIAA	Property Casualty Insurance Association of America (as of spring 2004 merger of NAI and the Alliance of American Insurers)
PCMA	Pharmaceutical Care Management Association
PDB	Producer Database
PDP	Prescription Drug Plans
PEO	Professional Employer Organization
PG	Purchasing Group
PHO	Physician Hospital Organization
PIA	Professional Insurance Agents

PIAA	Physicians Insurers Association of America
PICS	Policy Issue Capture System
PILR	Property Insurance Loss Register
PIMA	Professional Insurance Mass Marketing Association
PIN	Producer Information Network (NIPR Gateway as of January 2001)
PIP	Personal Injury Protection
PIPSO	Property Insurance Plans Service Office
PLIA	Pollution Liability Insurance Association
P/O	Principal Only
POC	Proof of Claim
POS	Point of Service
PPA	Preferred Provider Arrangement
PPO	Preferred Provider Organization
PRIMA	Public Risk & Insurance Management Association
PSN	Provider-Sponsored Network
PSO	Provider-Sponsored Organization
PUD	Planned Unit Development
QMB	Qualified Medicare Beneficiary
RAA	Reinsurance Association of America
RBC	Risk-Based Capital
RBRVS	Resource-Based Relative Value Scale
RCRA	Resource Conservation and Recovery Act
REIT	Real Estate Investment Trust
REMIC	Real Estate Mortgage Investment Conduit
RERP	Revised Experience Rating Plan
RICO	Racketeer Influenced and Corrupt Organization
RIMS	Risk and Insurance Management Society
RIRS	Regulatory Information Retrieval System
RML	Residual Market Loads
RMS	Risk Management Solutions, Inc.
ROA	Reinsurance Office Association
ROP	Return of Premium
RRG	Risk Retention Group
RUGS	Resource Utilization Groups
SAD	Special Activities Database
SAFE-T	Solvency and Financial Enforcement Trust
SAO	Statement of Actuarial Opinion (P&C)
SAP	Statutory Accounting Practices
SAR	Securities Acquisition Report
SAS	Statement of Auditing Standards
SBP	Shortened Benefit Period
SCA	Subsidiary, Controlled or Affiliated Company
SCAE	Special Claim Adjustment Expense
SCHIP	State Children's Health Insurance Program
SEC	Securities and Exchange Commission
SERFF	System for Electronic Rate and Form Filing
SHIP	State Health Insurance Assistance Program
SIA	Securities Industry Association
SIC	Standard Industrial Classification
IIA	Self-Insurance Institute of America
SILA	Society of Licensing Administrators
SILN	State Insurance Licensing Network
SIPC	Securities Investor Protection Corporation
SIR	Society of Insurance Research
SIU	Special Investigative Unit
SLMB	Specified Low-Income Medicare Beneficiary
SMART	State Modernization and Regulatory Transparency Act (proposed federal legislation)
SMMEA	Secondary Mortgage Market Enhancement Act
SNF	Skilled Nursing Facility

SNFL	Standard Nonforfeiture Law
SOA	Society of Actuaries
SOGCA	Society of Group Contract Analysts
SOFE	Society of Financial Examiners
SOP	Statement of Position
SPDA	Single Premium Deferred Annuity
SPIA	Single Premium Immediate Annuity
SPRA	Special Pooled Risk Administrators
SRA	Society for Risk Analysis or Specific Risk Analysis (section of <i>Financial Condition Examiners Handbook</i>)
SSAP	Statement of Statutory Accounting Principles
STOLI	Stranger Owned Life Insurance
SVL	Standard Valuation Law
SVO	Securities Valuation Office
TAC	Total Adjusted Capital (regarding RBC)
TEFRA	Tax Equity and Fiscal Responsibility Act
TIAA	Teachers Insurance Annuities Association
TPA	Third Party Administrator
TRIA	Terrorism Risk Insurance Act
TRICARE	Health insurance program for military personnel (formerly CHAMPUS) (Federal Program)
TRO	Temporary Restraining Order
TSAG	Technical Staff Actuarial Group
UALAE	Unallocated Loss Adjustment Expense
UCAA	Uniform Certificate of Authority Application
UCITA	Uniform Computer Information Transactions Act
UETA	Uniform Electronic Transaction Act
UL	Universal Life
UNCTAD	United Nations Conference on Trade and Development
UPPL	Uniform Policy Provisions Law
URAC	Utilization Review Accreditation Committee
URC	Unit Report Control
URQ	Unit Report Quality
URTT	Uniform Regulation Through Technology
U.S.	United States
USAA	United Services Automobile Association
USA PATRIOT Act	Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001
UTPA	Unfair Trade Practices Act
VA	Variable Annuity
VAGLB	Variable Annuity with Guaranteed Living Benefits
VDI	Vendor Dual Interest
VM	Valuation Manual
VSI	Vendor Single Interest
VUL	Variable Universal Life
WCDM	Workers' Compensation Data Monitoring System
WCIO	Workers Compensation Insurance Organization
WCIRB	Workers' Compensation Insurance Rating Bureau
WCRI	Workers' Compensation Research Institute
WCSP	Workers' Compensation Statistical Plan
WEDI	Workgroup on Electronic Data Interchange
WTO	World Trade Organization