

ACRONYMS
AND
ABBREVIATIONS

INTRODUCTION TO ACRONYMS AND ABBREVIATIONS

The insurance industry's vocabulary is riddled with acronyms, abbreviations and 'catchy' names. A roadmap is essential to effectively move about the insurance world. For example:

Comp - free tickets to a Dolphins football game or a line of business in insurance, short for workers' compensation.

BEEP - a high-pitched sound of a horn or Bureau Entry and Edit Package developed by ACCCT.

Although entitled 'Acronyms and Abbreviations', this section also includes 'catchy' names. The acronyms and abbreviations in this section are not defined; however, their definitions can be found in the glossary under its full name; e.g. ASWG can be found under Advisory Statistical Work Group.

In the section titled Acronyms and Abbreviations, not all terms are insurance related, but are commonly used in the business and data reporting environment.

ACRONYMS AND ABBREVIATIONS

A	
AAA	American Academy of Actuaries
AAI	Alliance of American Insurers
AASCIF	American Association of State Compensation Insurance Funds
ACAS	Associate of Casualty Actuarial Society
ACORD™	Association for Cooperative Operations Research & Development
ACCCT	American Cooperative Council on Compensation Technology
ACCEDE	Automated Carrier Call Edit and Data Entry (Minnesota)
ADQIP	Aggregate Data Quality Incentive Program (NCCI's)
AIA	American Insurance Association
AIDM	Associate Insurance Data Manager
AKA	Also Known As
ALAE	Allocated Loss Adjustment Expense
AMCOMP	The American Society of Workers' Compensation Professionals, Inc.
ANSI	American National Standards Institute
App	Short For Application
ARD	Anniversary Rating Date
ARAP	Assigned Risk Adjustment Program
ARP	Assigned Risk Plan
ASC	Accredited Standards Committee
ASCII	American Standard Code for Information Interchange
ASP	Application Service Provider
ASWG	Advisory Statistical Work Group
AWW	Average Weekly Wage
AY	Accident Year

B	
BBS	Bulletin Board Services
BBS	Bulletin Board Systems
BEEP	Bureau Entry & Edit Package (ACCCT's)
BSI 5/17	Bulk Self-Insured Premium (5) & Loss (17) Forms
BWC	Bureau of Workers' Compensation (Ohio)
C	
'C' Report	Correction Report
CAOM	Compensation Advisory Organization of Michigan
CAS	Casualty Actuarial Society
CAY	Calendar Accident Year (Report)
CAYAR	Calendar Accident Year Assigned Risk (Report)
CAYCM	Calendar Accident Year Capitated Medical (Report)
CAYE	Calendar Accident-Year Expense (Report)
CBA	Cost-Benefit Analysis
CIDM	Certified Insurance Data Manager
D	
D "Ratio"	Short for Discount Ratio
DASD	Direct Access Storage Device
DBA	Doing Business As
DCA	Data Collection Agency
DCA	DCA Access® Online (NCCI's)
DCI	Detailed Claim Information
DCO	Data Collection Organization
DCRB	Delaware Compensation Rating Bureau (also known as Delaware Bureau)
Dec Page	Short for Declaration Page

DEP	Direct Earned Premium
DNQ	Do/Does Not Qualify
DOI	Department/Division of Insurance
DP	Data Processing
DQ	Data Quality
DQIP	Data Quality Incentive Program (NCCI's)
DRO	Data Reports Online (NCCI's)
DSC	Data Standards Committee
DSR	Designated Statistical Reporting
DTVI	Data Transfer via the Internet
DWP	Direct Written Premium (Report)
E	
EBCDIC	Extended Binary Coded Decimal Interchange Code
EBNR	Earned But Not Reported
E Commerce	Short for Electronic Commerce
EDI	Electronic Data Interchange
EL	Employers' Liability
ELR Factor	Expected Loss Rate Factor
E-Mail	Short for Electronic Mail
E-Mod	Short for Experience Modification
EPO	Exclusive Provider Organization
ERM14	Experience Rating Modification – Change of Ownership Form
ERM6	Experience Rating Modification Form
ETD	Estimated Target Date
ERP	California Workers' Compensation Experience Rating Plan
Ex-Med	Short for Excluding Medical
F	

'F' Classes or Codes	Short for Federal Classifications or Codes
FCAS	Fellow of Casualty Actuarial Society
FCIP	Financial Calls Incentive Program (Minn)
FCMHSA	Federal Coal Mine Health and Safety Act
FCOL	Financial Calls Online (NCCI's)
FCRD	Financial Call Reporting by Diskette (Minn)
FDIP	Financial Data Incentive Program (DE/PA)
FDRA	Financial Data Reporting Application (DE/PA)
FEIN	Federal Employer Identification Number
FELA	Federal Employers Liability Act
FIDM	Fellow Insurance Data Manager
FROI	First Report of Injury
FTP	File Transfer Protocol
G	
GIGO	Garbage-In Garbage-Out
GUI	Graphic User Interface
H	
H/C	Hard Copy
HCFA	Health Care Financing Administration
HIPAA	Health Insurance Portability and Accountability Act of 1996
HMO	Health Maintenance Organization
HTTP	Hyper Text Transfer Protocol
I	
IAIABC	International Association of Industrial Accident Boards and Commissions
IBNR	Incurred But Not Reported
ICD Codes	International Classification of Disease Codes

ICRB	Indiana Compensation Rating Bureau
ICRs	Individual Case/Claim Reports
IDMA	Insurance Data Management Association
IDMS	Integrated Database Management System
IEE	Insurance Expense Exhibit
IIA	Insurance Institute of America
Ind(s)	Short for Independent State Rating Organization(s)
IPA	Individual Practice Association
IRIS	Insurance Regulatory Information System
IS	Information System
ISO	Insurance Services Office, Inc.
ISP	Internet Service Provider
IT	Information Technology
IWIF	Injured Workers' Insurance Fund (of Maryland)
J	
JCL	Job Control Language
JUA	Joint Underwriting Association
K	
KEMI	Kentucky Employers' Mutual Insurance
L	
LAE	Loss Adjustment Expense
LAN	Local Area Network
LOA	Letter of Authority
LWCC	Louisiana Workers' Compensation Corporation
M	
MAAA	Member of the American Academy of Actuaries
MCO	Managed Care Organization

MEM	Missouri Employers Mutual
MEMIC	Maine Employers Mutual Insurance Company
MGA	Managing General Agent
MIS	Management Information System
MO(s)	Medical Only(s)
Mod	Short for Experience Rating Modification
MSF	Monopolistic State Fund
MWCIA	Minnesota Workers' Compensation Insurers Association
N	
N/A	Not Applicable
NOC	Not Otherwise Classified
NAIC	National Association of Insurance Commissioners
NAICS	North American Industry Classification System
NAII	National Association of Independent Insurers
NAPEO	National Association of Professional Employer Organizations
NCCI	National Council on Compensation Insurance, Inc.
NCITS	National Committee for Information Technology Standards
NCRB	North Carolina Rate Bureau
NJCRIB	New Jersey Compensation Rating and Inspection Bureau (Also known as New Jersey Bureau)
NPD	No Payroll Developed
NPD	No Payroll Division
NOA	Notice of Assignment
NPE	No Payroll Expended
NYCIRB	New York Compensation Insurance Rating Board (Also known as New York Bureau)
NYFCIS	New York Financial Call Information System
O	
OCIP	

OD	Occupational Disease
OSHA	Occupational Safety and Health Administration
P	
"Page 15"	Short for Page 15 of the Insurance Annual Statement
PCRB	Pennsylvania Compensation Rating Bureau (Also known as Pennsylvania Bureau)
PEO	Professional Employer Organization
PIF	Policies-In-Force
PIR	Pending Initial Rating
POC	Proof of Coverage
PPO	Preferred Providers Organization
PSP	Premium by Size of Policy
PY	Policy Year (Report)
PYAR	Policy Year Assigned Risk (Report)
PYCM	Policy Year Capitated Medical (Report)
PYF	Policy Year Federal (Classification Report)
PYLD	Policy Year Large Deductible (Report)
Q	
QC	Quality Control
QDWP	Quarterly Direct Written Premium (Report)
R	
'R' Report	Short for Replacement Report
Retros	Short for Retrospective Ratings
RFI	Request for Information
RFB	Request for Bid
RFP	Request for Proposal
RFQ	Request for Quote
RIMS	Risk and Insurance Management Society

RISK ID	Risk Identification Number
RM	Residual Market
RMAPS SM	Residual Market Application Processing System (NCCI's)
RY	Report Year
S	
Sched Z	Schedule Z
SAWW	State Wide Average Weekly Wage
SCAD	Program for Submission of California Aggregate Data
SCAD-ED1	Software for Entering and Validating Aggregate Financial Data (Calif.)
SCIF	State Compensation Insurance Fund (Calif.)
SF(s)	State Fund(s)
SFM	State Fund Mutual (Insurance Company of Minnesota)
SIC	Standard Industry Classification
SIF	Second Injury Fund
SIF	State Insurance Fund (of Oklahoma)
SIF(s)	Self-Insured Fund(s)
SIG(s)	Self-Insured Group(s)
SIIS	State Industrial Insurance System (of Nevada)
SRP	Schedule Rating Premium (Report)
SSN	Social Security Number
Stat	Short for Statistical, e.g., Stat Agent, Stat Plan, Stat Codes, etc.
SWIF	State Workers' Insurance Fund (of Pennsylvania)
T	
T/A	Trading As
TPA	Third Party Administrator
TRIA	Terrorism Risk Insurance Act of 2002
TRIPRA	Terrorism Risk Insurance Program Reauthorization Act of 2007

U	
U/R	Unit Report
ULAE	Unallocated Loss Adjustment Expense
Unit	Short for Unit Statistical Report
URC	Unit Report Control (NCCI's)
URE	Unit Report Expansion (NCCI's)
URQ	Unit Report Quality (NCCI's)
USL & HW	United States Longshore and Harbor Workers
USR	Unit Statistical Report
USRP	California's Workers' Compensation Uniform Statistical Reporting Plan
V	
"Vol Comp"	Short for Voluntary Compensation
Vol	Short for Voluntary Insurance
VR	Short for Vocational Rehabilitation
VSAM	Virtual Storage Access Method
W	
WAN	Wide Area Network
WC	Workers' Compensation
WCCDCI	Workers' Compensation Detailed Claim Information (Electronic Format for DCI Data)
WCCNTL	Workers' Compensation Control (Electronic Format for the Control of Unit Report Data)
WCDM	Workers' Compensation Data Monitoring
WCESTAT	Workers' Compensation Error Statistical (Electronic Format for Unit Report Errors)
WCF	Workers' Compensation Fund (of Utah)
WCIO	Workers' Compensation Insurance Organizations
WCNOA	Workers' Compensation Notice of Assignment (Electronic Format for Notice of Assignment)
WCIRBC	Workers' Compensation Insurance Rating Bureau of California (Also known as California Bureau)

WCPOLS	Workers' Compensation Policies (Electronic Format for Policy Data)
WCRATE	Workers' Compensation Rate (Electronic Format for Rates)
WCRB	Wisconsin Compensation Rating Bureau
WCRI	Workers' Compensation Research Institute
WCRATING	Workers' Compensation Rating (Electronic Format for Rating Worksheets)
WCRIBM	Workers' Compensation Rating Inspection Bureau of Massachusetts (Also known as Massachusetts Bureau)
WCSTAT	Workers' Compensation Statistical (Electronic Format for Unit Report Data)
WSI	Workplace Safety and Insurance (North Dakota)
WWW	World Wide Web
X	
XML	Extensible Mark Up Language
X-Mods	Short for Experience Modifications
Y	
Y2K	Year 2000
Z	
ZIP CODE	Zoning Improvement Plan Code.
MISCELLANEOUS	
120-BYTE	Electronic Format for Pre-ASWG Unit Report Data (120 Positions)
250-BYTE INTERIM	Electronic Format for Pre-ASWG Unit Report Data, reported in the New ASWG Format (250 Positions)
250-BYTE FULL	Electronic Format for ASWG Unit Report Data (250 Positions)