



ACRONYM LISTING

* = Acronym does not need to be defined.

Updates to this list should be given to [Glenda Maki](#)

Note: These are shown in initial caps here, but that is not always the case in SOA style.

AAA*	American Academy of Actuaries "The Academy" is AAA's preference
AAA	(1) American Accounting Association (2) Asset Adequacy Analyses
AABD	Aid to the Aged, Blind and Disabled
AAFMC	American Association of Foundations for Medical Care (now American Medical Care and Review Association AMCRA)
AAHA	American Association of Homes for the Aging
AAI	(1) Accredited Advisor in Insurance (2) Alliance of American Insurers
AAIS	American Association of Insurance Services
AALU	Association of Advanced Life Underwriting
AAP	Affirmative Action Program
AAPCC	Adjusting Average Per Capita Cost
AAPOR	American Association for Public Opinion Research
AARP	American Association of Retired Persons
ABA	American Bar Association
ABC	Automatic Bank Check Plan
ABCD	Actuarial Board for Counseling and Discipline
ABIA	American Bankers Insurance Association
ABO	(1) Accumulated Benefit Obligation (2) Applied Benefits Option
ABP	Average-Benefit Percentage
ABR	Accelerated Benefit Rider
AC	The American College
ACA	American Compensation Association
ACAS	Associate of the Casualty Actuarial Society
ACB	Actuarial Commandments Board
ACC	(1) Accident Compensation Corporation (2) Ambulatory Care Center
ACCESS	Agency/Company Communication & Electronic Service System

ACD	Automatic Call Distribution
ACE	Adjusted Current Earnings
ACG	Ambulatory Care Group
ACGIH	American Conference of Governmental Industrial Hygienists
ACILU	American Council of Independent Life Underwriters
ACLI*	American Council of Life Insurance
ACLU	American Civil Liberties Union
ACLU*	American College of Life Underwriters (now the American College AC)
ACORD	(1) Agent-Company Operations Research and Development (committee of Independent Insurance Agents of America) (2) Association for Cooperative Organization Research & Development
ACP	(1) Advanced Career Profile(LIMRA) (2) Average Contribution Percentage
ACPM	Association of Canadian Pension Management
ACR	Adjusted Community Rating
ACRS	Accelerated Cost Recovery System
AcSEC	Accounting Standards Executive Committee
ACV	Actual Cash Value
ACVVB	Actuarially Computed Value of Vested Benefit
AD	Accidental Death
ADA	American Dental Association
ADB	(1) Accelerated Death Benefits (2) Accidental Death Benefit
AD&D*	Accidental Death and Dismemberment
ADEA	Age Discrimination in Employment Act of 1967
ADEC	Accumulated Deductible Employee Contributions
ADFC	Analysis of Dynamic Financial Condition
ADL	Activities of Daily Living
ADP	Average Deferred Percentage
ADR	American Depository Receipt
ADS	Alternative Delivery System
A/E	Actual/Expected
AEA	Aggregate Expense Analysis (LIMRA)
AEC	Additional Extended Coverage
AEE	Additional Expediting Expense
AEI	American Enterprise Institute

AEPS	Agency Expense and Performance Study (LIMRA)
AERF	Actuarial Education and Research Fund
AFC	Additional Funding Charge
AFDC	Aid to Families with Dependent Children
AFES	Aggregate Field Expense Study (LIMRA)
AFGI	Association of Financial Guarantee Insurers
AFIA	American Foreign Insurance Association
AFIR	Applicable Federal Interest Rate
AFL-CIO	American Federation of Labor-Congress of Industrial Organizations
AFP	Associate Financial Planner
AFR	Applicable Federal Rate
AFSCME	American Federation of State, County and Municipal Employees
AGCA	Associated General Contractors of America
AGI	Adjusted Gross Income
A&H*	Accident and Health
AHA	American Hospital Association
AHCA	Agency for Health Care Administration
AHCCCS	Arizona Health Care Cost Containment System
AHEC	Area Health Education Center
AHIA	Association of Health Insurance Agents
AHP	Accountable Health Plan
AHPA	American Health Planning Association
A&I	Accident and Indemnity
AI	Artificial Intelligence
AIA	American Insurance Association
AIB	Aptitude Index Battery (LIMRA) (now Career Profile)
AICPA*	American Institute of Certified Public Accountants
AIDS*	Acquired Immune Deficiency Syndrome
AIG	American International Group
AIHA	American Industrial Hygiene Association
AII	Asian Institute of Insurance
AIIC	Associate of the Insurance Institute of Canada
AIMA	As Interest May Appear
AIME	Average Indexed Monthly Earnings (Social Security)
AIMR	Association of Investment Management and Research
AIMU	American Institute of Marine Underwriters
AIP	Annual Implementation Plan (area health planning document)

AIPA	The American Insurance Policyholders Association, Inc.
AIPLU	The American Institute for Property and Liability Underwriters
AIPSO	Automobile Insurance Plans Service Office
AIR	American Institute for Research
AIRAC	All-Industry Research Advisory Council
AIROC	Actuarial Institute of the Republic of China
AIW	Average Industrial Wage (Canada)
AJR	Agent Job Review (LIMRA)
AKA	Also Known As
AL	Accrued Liability
A/L	Asset/Liability
ALAO	Association of Life Agency Officers (now Life Insurance Marketing and Research Association LIMRA)
ALB	Assisted Living Benefit
ALC	American Life Convention (now American Council of Life Insurance ACLI)
ALCOA	Aluminum Company of America
ALE	Additional Living Expense
ALEF	Asset/Liability Efficient Deviation
ALF	Assisted Living Facility
ALGA	American Loan Guarantee Association
ALIA	American Life Insurance Association (now American Council of Life Insurance ACLI)
ALI-ABA	American Law Institute-American Bar Association
ALIC	Association of Life Insurance Counsel
ALICO	American Life Insurance Company
ALIMD	Association of Life Insurance Medical Directors
ALIMDA	Association of Life Insurance Medical Directors of America
ALIS	Advanced Life Information System
ALM	(1) Asset/Liability Modeling (2) Asset/Liability Management
ALOS	Average Length of Stay
ALR	(1) Active Life Reserve (2) Actual Loss Ratio (3) Average Lapse Rate
AMA	(1) American Management Association (2) American Marketing Association

	(3) American Medical Association
AMCRA	American Medical Care Review Association
AMT	Alternative Minimum Tax
AMTI	Alternative Minimum Taxable Income
ANSI	American National Standards Institute
AO	Accident Only
AOMR	Actuarial Opinion and Memorandum Regulation
APB	Actuarial Practices Bulletin
APBO	Accumulated Postretirement Benefit Obligation
APC	Ambulatory Patient Classification
API	Application Programming Interface
APL	(2) Automatic Premium Loan
app	Application
APPWP	Association of Private Pension and Welfare Plans
APRS	Administrative Policy Regarding Sanctions
APS	Attending Physician's Statement
ARC	(1) Actuarial Research Conference
ARCH	Actuarial Research Clearing House
ARIA	American Risk and Insurance Association
ARM	Adjustable Rate Mortgages
ARP	Associate in Research and Planning (Insurance Information Institute III)
ART*	Annual Renewable Term
A&S*	Accident and Sickness
ASA	(1) Actuarial Science Associates (2) American Statistical Association
ASA*	Associate of the Society of Actuaries
ASB	Actuarial Standards Board
ASC	(1) Administration Service Contract (2) Ambulatory Surgical Center
ASCPA	American Society of Certified Public Accountants
ASD	Actuarial Systems Division
ASI	Affiliated Synergistics, Inc.
ASIM	American Society of Insurance Management
ASME	American Society of Mechanical Engineers
ASO*	Administrative Services Only

ASOP	Actuarial Standard of Practice (<i>ASOP No. 11</i>)
ASPA	(1) American Society for Personnel Administration (2) American Society of Pension Actuaries
ASSE	American Society of Safety Engineers
ASTD	American Society of Training and Development
ASTM	American Society for Testing and Materials
ASTP	Advanced Sales Training Program (Research and Review Services of America, Inc. R&R)
AVA	(1) Activity Vector Analysis (2) Actuarial Value of Assets
AVR	Asset Valuation Reserve
AVTC	Annuity Valuation Table Committee
AWP	Average Wholesale Price
AZT	Azidothymidine

BAA*	Bond Rating (Type of)
BAI	Bank Administration Institute
BASE	Buyer Attitudes and Sales Experience (LIMRA)
BASIC	Beginner's All-Purpose Symbolic Instruction Code
BAT	Bureau of Apprenticeship and Training
BAV	Bundesaufsichtsamt für das Versicherungswesen (German federal supervisory authority for insurance companies)
BBA	Balanced Budget Act
BBB	(1) Bankers' Blanket Bond (2) Better Business Bureau
BBRA	Balanced Budget Refinement Act
BBSU	Bid Bond Service Undertaking
BC/BS*	Blue Cross/Blue Shield
BGA	Brokers General Agent
BHME	Bureau of Health Manpower Education
BI	Bodily Injury
BIC	Bank Investment Contract
BIG	Bond Investor's Guarantee
BII	Business Interruption Insurance
BIPA	Benefits of Improvement and Protection Act
BiRiLiG	Bilanzrichtliniengesetz

BLS	Bureau of Labor Statistics
BMTC	Basic Management Training Course (LIMRA)
BOCA	Based on Current Assumptions
BOLI	Business-Owned Life Insurance
BOP	Business Owner's Policy
BPB	Blanket Position Bond
BSMCIA	Bonds & Stocks & Mortgages/Cash and Invested Assets
BTU	British Thermal Unit
BUPA	British United Providence Association

CA	(1) Chartered Accountant (2) Current Assets
CAASI	Canadian Association of Accident and Sickness Insurers (now Canadian Life and Health Insurance Association CLHIA)
CABG	Coronary Artery Bypass Graft
CAFP	Canadian Association of Financial Planners
CAI	Computer-Aided Instruction
CAL	Computer-Assisted Learning
Calpers	California Public Employees' Retirement System (note: not all caps)
CAO	Chief Agency Officer
CAP	(2) Closing Agreement Program
CAPA	Comite d'Action pour la Productivite dans l'Assurance (France)
CAPM	Capital Asset Pricing Model
CAPP*	Conference of Actuaries in Public Practice (now Conference of Consulting Actuaries)
CAR	Computer-Assisted Retrieval
CARICOM	Caribbean Economic Community
CART	Classification and Regression Trees
CARVM	Commissioner's Annuity Reserve Valuation Method
CAS	(1) Casualty Actuarial Society (2) Cost Accounting Standards
CASB	Cost Accounting Standards Board
CAT*	Computerized Axial Tomography Scanner (health diagnostic device)
CATS	Certificates of Accrual on Treasury Securities
CB	(1) Conference Board (2) Credit Balance
CBC	Conference Board in Canada
CBO	Congressional Budget Office

CBOE	Chicago Board of Options Exchange
CBRA	Cash Balance Retirement Account
CBS	Company Buyer Study (LIMRA)
CC	Combination Company
CCA*	Conference of Consulting Actuaries
CCC	Care, Custody and Control
CCIA	Consumer Credit Insurance Association
CCP	CONSECO Capital Partners
CCRC	Continuing Care Retirement Community
CCUS	Chamber of Commerce of the United States
CD	Chemical-Dependency
CD*	Certificate of Deposit
CDBG	Community Development Block Grant
CDC	(1) Centers for Disease Control (2) Community Development Corporation
CDCU	Community Development Credit Union
CD/IS	Curriculum Design and Instructional Skills Seminar (LIMRA)
CDPS	Chronic Illness and Disability Payment System
CDS	Chronic Disease Score
CDSB	Contingent Deferred Sales Bonds
CDT	Commissioners Disability Table
CEA	Council of Economic Advisors
CEB	Council on Employee Benefits
CEBS	Certified Employee Benefit Specialist
CED	Committee for Economic Development
CEDCO	Ceding Company
CELI	Contingent Employer Liability Insurance
CEO*	Chief Executive Officer
CESOP	(Tax) Credit ESOP
CETA	Comprehensive Employment Training Act
CFA	Chartered Financial Analyst
CFC	(1) Certified Financial Counselor (American Banker Trust Div.) (2) Controlled Foreign Corporations
CFO	(1) Chief Financial Officer (2) Consolidated Funds Ordinary

CFP	(1) Certified Financial Planner (College for Financial Planning) (2) Coordinated Financial Planning
CFR	Claims Fluctuation Reserves
CFTC	Commodities Futures Trading Commission
CGDT	Commissioner's Group Disability Table
CHEP	Cooperative Health Education Project
CHESOP	Charity ESOP
CHF	Congestive Heart Failure
ChFC	Chartered Financial Consultant (American College)
CHIP	(1) Children's Health Insurance Program (2) Comprehensive Health Insurance Program
CHP	Comprehensive Health Planning
CI	Capital Infusion
CIA*	Canadian Institute of Actuaries
CIA	(1) Consultant Initiated Activity (LIMRA) (2) Credit Insurers Association
CIAA	Canadian Insurance Accountants Association
CIC	(1) Certified Insurance Counselor (Society of Certified Insurance Counselors) (2) Communities in Charge
CICA	Canadian Institute of Chartered Accountants
CICS	Customer Information Control System (Specialist)
CIDA	Commissioners Individual Disability Table A
CIDB	Commissioners Individual Disability Table B
CIEE	Credit Insurance Experience Exhibit
CIET	Commissioners Industrial Extended Term Mortality Table
CIF	(1) Canadian Investment Fund (2) Comparative Information Form
CIG	Community Investment Grant
CII	Chartered Insurance Institute
CIP	Cash Index Participation (Contract)
CIS	Client Information System
CISC	Complex Instruction Set Computer
CISN	Cooperative Integration Service Network
CL	Current Liability
CLASS	Computerized Loss Administration & Statistical System

CLHIA	Canadian Life and Health Insurance Association
CLIA	Canadian Life Insurance Association (now Canadian Life and Health Insurance Association CLHIA)
CLU*	Chartered Life Underwriter
CLUW	Coalition of Labor Union Women (AFL-CIO)
CMA-RVS	California Medical Association's Relative Value Schedules
CME	Continuing Medical Education
CMFS	Constrained Medicare Fee Schedule
CMI	Case Mix Index
CMM	Comprehensive Major Medical
CMO	(1) Chief Marketing Officer (2) Collateralized Mortgage Obligation
CMP	Competitive Medical Plan
CMS	Centers of Medicare and Medicaid Services
CMSA	Consolidated Metropolitan Statistical Area
CMT	Constant Maturity Treasury
CNA	Capital Need Analysis
CNC	CONSECO Company
CO	Coinsurance
COB	(1) Collateralized Bond Obligations (2) Coordination of Benefits
COBOL	Common Business-Oriented Language
COBRA*	Consolidated Omnibus Budget Reconciliation Act of 1986
COD	Company Operations Division (LIMRA)
CODA	Cash or Deferred Arrangement
COES	Committee on Economic Security
C of C	Chamber of Commerce
COI	Cost of Insurance
COIL	Conference of Insurance Legislators
COLA	Cost of Living Adjustment
COLI	Corporate Owned Life Insurance
COLIFR	Committee on Life Insurance Financial Reporting
co-modco	combined coinsurance/modified coinsurance
COMPAS	Computerized Pension Administrative System
CON	Certificate of Need (area health care planning document)
COO	Chief Operating Officer
COPAFS	The Council of Professional Associations on Federal Statistics

COPD	Chronic Obstructive Pulmonary Disease
COPE	Committee on Political Education (AFL-CIO)
COPLFR	Committee on Property Liability Financial Reporting
CORBA	Common Object Request Broker Architecture
CORE	Corporate Operation Restructuring Effort
CORF	Comprehensive Outpatient Rehabilitation Facility
COUGAR	Certificates on U.S. Government Receipts
COVARA	Committee on Valuation and Related Areas
COWPS	Council on Wage and Price Stability
CP	(1) Career Profile System (LIMRA) (2) Commercial Paper
CPA*	Certified Public Accountant
CPCU	Chartered Property and Casualty Underwriter
CPD	Claim Probability Distribution
CPF	Central Provident Fund
CPHA	Commission on Professional and Hospital Activities
CPI	Combined Premium Increase
CPI*	Consumer Price Index
CPIA	Society of Certified Professional Insurance Agents
CPIW	Certified Professional Insurance Women
CPP	Canada Pension Plan
CPP/QPP	Canada Pension Plan/Quebec Pension Plan (Canada)
CPR	(2) Company Persistency Rater (LIMRA)
CPS	(1) Characters Per Second (2) Current Population Survey
CPT	(1) Common Procedural Technology (2) Current Procedural Terminology
CPU	Central Processing Unit
CRA	Community Reinvestment Act
CRD	Company Relations Division (LIMRA) (now Company Operations Division COD)
CRE	Credit Rate Events
CREF	College Retirement Equities Fund
CRG	Clinical Risk Group

CRI	Compensation Resources Inc.
CRIC	Corporate Responsibility Investment Committee (Aetna)
CRL	Clinical Reference Laboratory
CRM	Customer Relations Management
CRQ	Confidential Research Questionnaire (LIMRA)
CRT	Cathode Ray Tube
CRVM	Commissioners Reserve Valuation Method
CSA	Canadian Securities Association
CSI	Commissioners Standard Industrial Table
CSL	Capital and Surplus/Liabilities
CSO*	Commissioners Standard Ordinary
CSR	Civil Service Retirement
CSRS	Civil Service Retirement Systems
CSV	Cash Surrender Value
CT	Computed Tomographic
CTSF	Conning Target Surplus Formula
CUNA	Credit Union National Association
CV	Curriculum Vitae
CVLI	Cash Value Life Insurance
CWA	Communication Workers of America

DA	(1) Deferred Annuity (2) Deposit Administration (3) District Agent
DAC	Deferred Acquisition Cost
DAIR	Debit Accounting Information Retrieval
DAP	Dutch Accounting Principles
DASD	Direct Access Storage Device
D&B	Dun & Bradstreet
DB	Defined Benefit
DBL	Disability Benefit Law
DBMS	Data Base Management System
DBO	Death Benefit Only
DBPR	Direction Based Policy Reserves

DC	Defined Contribution
DCG	Diagnostic Cost Group
DDD	(Comprehensive) Dishonesty, Disappearance and Destruction (policy)
DDI	Development Dimension International
DDP	Distributed Data Processing
DEA	Dividend Equivalent Amount
DEFRA*	Deficit Reduction Act of 1984
DFA	Dynamic Financial Analysis
DI	(1) Disability Income (2) Disability Insurance (3) Double Indemnity
DIAL	Direct Insurance Action Line (program of Direct Marketing Insurance Council)
DIC	Difference of Conditions
DIDC	Depository Institutions Deregulation Committee
DISC	Disability Insurance Sales Course (LUTC)
DITC	Disability Insurance Training Council
DLB	Diamond Life Benefits
DLL	Dynamic Link Libraries
DLP	Date of Last Payment
DM	District Manager
DMA	Direct Marketing Association (formerly Direct Mail/Marketing Association)
DMIC	Direct Marketing Insurance Council
DMV	Department of Motor Vehicles
DNC	Direct Notice of Cancellation
DNR	(1) Department of Natural Resources (2) Do Not Renew
D&O	Directors and Officers
DOB	Date of Birth
DOE	Department of Education
DOL	Department of Labor
DOME	Diagnosis, Objectives, Method, Evaluation (LIMRA) (formula)
DOT	Designated Order Turnaround
DP	Data Processing
DPA	Designated Planning Agency (Social Security Act designated state health planning agency)

DPAC	Deferred Policy Acquisition Cost
DPO	Dental Provider Organization
DPP	(1) Deferred Payment Plan (2) Deferred Premium Payment
DPSP	Deferred Profit Sharing Plan
DPW	Disability Premium Waiver
DR	Daily Report
DRC	(1) Deficit Reduction Contribution (2) Delayed Retirement Credit
DRG	(1) Decision Resources Group (LIMRA) (2) Diagnostic Related Group (also Diagnosis-Related Group)
DRI	Data Resources, Inc.
DSP	Decessit Sine Prole (Died Without Issue)
DST	Dynamic Solvency Testing
DTD	Document Type Definition
DTI	Department of Trade and Industry
DTS	Disability Table Study
DUR	Drug Utilization Reform
Diagnostic X Rays and Laboratory	

E&E	Education and Examination
E&O	Errors and Omissions
EA*	Enrolled Actuary
EAFE	Europe, Australia, and Far East
EAIC	East Asian Insurance Congress
EAN	Entry Age Normal
EAP	Employee Assistance Program
EBDD	Employee Benefits Disability Division
EBIT	Earnings Before Interest and Taxes
EBP	Employee Benefit Plans
EBRA	Excess Bond Reinsurance Association
EBRI	Employee Benefit Research Institute
EBT	Educational Benefit Trust
EC	(1) European Community (2) Extended Coverage

ECE	(1) Extended Care Facility (2) Extended Cover Endorsement
ECFC	Employers Council on Flexible Compensation
ECI	Employment Cost Index
ECJ	European Court of Justice
ECL	Equity Contribution Loan
ECMO	Extra Corporal Membrane Organ
ECSSH	Erie County Study on Smoking and Health
ECTA	Everyman's Contingency Table Analysis
ECU	European Currency Unit
ED	Exposure Draft
EDA	Economic Development Administration
EDI	Electronic Data Interchange
EDP*	Electronic Data Processing
EDS	Electronic Data Systems
E&E	Education and Examination
EEA	Equal Employment Act
EEB	Earnings Enhancement Benefit
EEC	European Economic Community (Common Market)
EEE	Education and Examination Experience
EEG	Electroencephalogram
EEO	Equal Employment Opportunity
EEOC	Equal Employment Opportunity Commission
EFT	Electronic Fund Transfer
EFTA	European Free Trade Association
EFTS	Electronic Funds Transfer Service
EGPs	Estimated Gross Profits
EGTRA	Economic Growth and Tax Relief and Reconciliation Act of 2001
EHI	Employee Health Insurance
EIAs	Equity-Indexed Annuities
EITF	Emerging Issues Task Force
EKG	Electrocardiogram
EL	Employers' Liability
ELAD	Equivalent Level Annual Dividend
ELN	Equity-Linked Note

ELR	Expected Lapse Rate
ENCEP	ERISA Non-Compliance Enforcement Program
ENIAC	Electronic Numerical Integrator and Calculator
ENT	Ears, Nose, and Throat
E&O	Errors and Omissions
EOB	Explanation of Benefits
E&P	Earnings and Profits
EP	Earned Premium
EPA	Environmental Protection Agency
EPBO	Expected Postretirement Benefit Obligation
EPL	Equity Participation Loan
EPO	Exclusive Provider Organization
EPS	Earnings Per Share
EPSP	Employee Profit Sharing Plan (Canadian)
EPSDT	Early Period Screening Diagnosis and Treatment
ER	Emergency Room
ERA	(1) Equal Rights Amendment (2) Expense Reimbursement Allowance
ERC	(1) Employee Relocation Council (2) Expenditure Review Committee
ERF	Early Retirement Factor
ERIC	ERISA Industry Committee
ERISA*	Employee Retirement Income Security Act of 1974
ERMA	Employee Retirement Medical Account
ERSD	Employment Retirement Savings Deduction
ERTA	Economic Recovery Tax Act of 1981
E&S	Excess and Surplus
ESA	Employee Spending Account
ESDM	Employee Salary Deferrals Matched
ESI	Employer-Sponsored Insurance
ESCOT	Employee Stock Ownership Trusts
ESOP	Employee Stock Ownership Plan
ESRD	End Stage Renal Disease

ETI	(1) Economically Targeted Investments (2) Extended Term Insurance
ETS	Educational Testing Services
EVA	Economic Value Added
EWL	Employer Withdrawal Liability
EXSEL	Excellence through Selection (LIMRA)

FAA	Fraternal Actuarial Association
FAC	Fellowship Admissions Course
FACTS	Financing Analysis Cost and Testing Service (LIMRA)
FAF	(1) Financial Accounting Foundation (2) Financial Analyst Federation
FAIR	Fair Access to Insurance Requirements
FALU	Fellow, Academy of Life Underwriting
FAS	Financial Accounting Standard
FASB*	Financial Accounting Standards Board
FBP	Flexible Benefits Plan
FCAS	Fellow of the Casualty Actuarial Society
FCIA	Fellow of the Canadian Institute of Actuaries
FCII	Fellow of the Chartered Insurance Institute
FCRA	Fair Credit Reporting Act
FCU	Federal(ly Chartered) Credit Union
FDA	Food and Drug Administration
FDIC*	Federal Deposit Insurance Corporation
FDP	Financial Data Planning Corporation
FEGLI	Federal Employees Group Life Insurance
FEHBP	Federal Employees Health Benefits Program
FEI	Financial Executive Institute
FEM	Future Exam Methods
FEP	Federal Employees Program
FERC	Federal Energy Regulatory Commission
FERF	Financial Executives Research Foundation
FES	Flexible Education System
FFIEC	Federal Financial Institutions Examination Council
FFL	Full Funding Limitation

FGIC	Financial Guarantee Insurance
FHA	Federal Housing Administration
FHLBB	Federal Home Loan Bank Board
FHLMC	Federal Home Loan Mortgage Corporation
FHP	Family Health Plan
FIA	(1) Factory Insurance Association (2) Federal Insurance Administration (3) Fellow of the Institute of Actuaries
FIAG	Financial Institutions Advisory Group
FIC	Fraternal Insurance Counsellors
FICA	Federal Insurance Contributions Act
FIFO*	First In, First Out
FIIC	Fellow, Insurance Institute of Canada
FIL	Frozen Initial Liability
FIRREA	Financial Institutions Reform Recovery and Enforcement Act of 1989
FIST	Financial Institutions Study Team (LIMRA)
FIT	Federal Income Tax
FLMI	Fellow of the Life Management Institute
FMAP	Federal Matching Assistance Percentage
FMB	Family Maximum Benefit
FMC	Foundation for Medical Care
F MDF	Five Million Dollar Forum
FMS	Firemark Society (now Society of Certified Professional Insurance Agents)
FMU	Financial Management Unit (LIMRA)
FNMA	Federal National Mortgage Association
FORTTRAN	Formula Translator
FOS	Field Officers School (LIMRA)
FOSSCS	Field Office Sales and Service Costs Study (LIMRA)
FP	Faithful Performance
FPA	Flexible Premium Annuity
FPDA	Flexible Premium Deferred Annuities
PPFDA	Flexible Premium Fixed Deferred Annuity
FPG	Federal Poverty Guideline
FPL	Federal Poverty Level

FPRA	Flexible Premium Retirement Annuities
F/R	Financial Responsibility
Freddie Mac	Federal Home Loan Mortgage Corporation
F/S	Financial Statement
FSA*	Fellow of the Society of Actuaries
FSA	(1) Financial Security Association (2) Funding Standard Account
FSLIC	Federal Savings and Loan Insurance Corporation
FSUC	Federal Statistics Users' Conference
FTC	Federal Trade Commission
FTE	Full-time Employee
FUTA	Federal Unemployment Tax Act
FY	Fiscal Year
FYC	First-Year Commission

GA	(1) General Agent (2) Group Annuity (3) Group Annuity Mortality
GAA	Growth of Admitted Assets
GAAP*	Generally Accepted Accounting Principles
GAD	Government Actuary's Department
GAM	Group Annuity Mortality
GAMA	General Agents and Managers Association
GAMC	General Agents and Managers Conference
GAO	General Accounting Office
GAR	Group Annuity Reserving (table)
GASB	Governmental Accounting Standards Board
GAT	(1) Global Advanced Technology (2) Global Annuity Tables
GATT	General Agreement for Tariffs and Trade
GCM	General Council Memorandum
GDP	Gross Domestic Product
GEC	Gross-Eligible-Charge
GFO	(1) Gain from Operations (2) Group Field Office

GGT	Gamma-Glutamyl Transpeptidase
GHAA	Group Health Association of America
GI	Guaranteed Issue
GIC*	Guaranteed Investment Contract
Ginnie Mae	Government National Mortgage Association
GIO	Guaranteed Insurability Option
GIS	Guaranteed Income Supplement
GLB	Guaranteed Living Benefits
GLBA	Gramm-Leach-Bliley Act
GLTD	Group Long Term Disability
GMAB	(1) Guaranteed Maturity Benefit (2) Guaranteed Minimum Accumulation Benefit
GMDB	Guaranteed Minimum Death Benefit
GME	Graduate Medical Education
GMF	Guaranteed Maturity Fund
GMIB	Guaranteed Minimum Income Benefit
GMP	Guaranteed Minimum Pension
GMR	Group Medical Report
GNA	(1) Great Northern Annuity (2) Great Northern Insured Annuities
GNMA	Government National Mortgage Association
GNP*	Gross National Product
GP	General Practitioners
GPIC	Geographic Practice Cost Indices
GPL	Graduated Payment (Mortgage) Loan
GPM	(1) Graduated Payment Mortgage (2) Group Practice Model
GPMC	Group and Pension Marketing Conference (LIMRA)
GPO	(1) Government Printing Office (2) Guaranteed Purchase Option
GPP	Group Practice Prepayment (Plan)
GR	Guaranteed Renewable
GRC	Guaranteed Return Contract
GSI	Guaranteed Standard Issue
GSOP	General Stock Ownership Plan
GST	Goods and Service Tax

GUI	Graphic User Interface
GULP	Group Universal Life Plans

HAP	Hospital Accident Plans
HCBC	Home and Community-Based Care
HCC	Hierarchal Condition Categories
HCFA	Health Care Financing Administration
HCPP	Health Care Prepayment Plan
HCRIS	Hospital Cost Report Information System
HCE	Highly Compensated Employee
HECP	Home Equity Conversion Program
HEDIS	Health Employer (Effectiveness) Data Information Set
HELP	Health Evaluation and Longevity Planning (Foundation)
HEW	(Department of) Health, Education, and Welfare (now split into Health and Human Services HHS, and Department of Education DOE)
HFMA	Health Care Financial Management Association
HHC	Home Health Care
HHS	(Department of) Health and Human Services
HI	Hospital Insurance
HIAA	Health Insurance Association of America
HIC	(1) Health Insurance Council (now Consumer and Professional Division of HIAA) (2) Hemispheric Insurance Conference
HICP	Health Insurance Communications Program
HIDF	Health Insurance Data Facility
HII	Health Insurance Institute
HIN	Health Insurance Networks
HIO	Health Insuring Organizations
HIP	Hospital Indemnity Policy
HIPA	Health Insurance Persistency Award (LIMRA) (now Health Insurance Quality Award HIQA)
HIPAA	Health Insurance Portability and Accountability Act of 1996
HIPC	Health Insurance Plan of California
HIQA	Health Insurance Quality Award (LIMRA)
HITS	Health Insurance Trends Service (LIMRA)
HIV*	Human Immunodeficiency Virus
HMDA	Home Mortgage Disclosure Act
HMO*	Health Maintenance Organization

HPPC	Health Plan Purchasing Cooperatives
HOLUA	Home Office Life Underwriters Association
HORBC	Health Organization Risk-Based Capital
HORL	Home Office Reference Laboratory
HPB	Historical Payment Basis
HRA	Health Risk Appraisal
HRD	Human Resources Development
HRI	Human Research Information
HRSA	Health Resources Services Administration
HSA	(1) Health Status Adjusters (2) Health Systems Agency
HSOP	Hospital Stock Ownership Plan
HSP	Health Systems Plan
HSR	Health Service Review
HUD	(Department of) Housing and Urban Development

IAA	(1) International Actuarial Association (2) Institute of Actuaries
IAAC	Income Averaging Annuity Contract (Canadian)
IAAHU	International Association of Accident and Health Underwriters
IAC	Interest Adjusted Cost
IADL	Individual Activities of Daily Living
IAFP	International Association of Financial Planners
IAG	International Auditing Guidelines
IAHU	International Association of Health Underwriters (now National Association of Health Underwriters NAHU)
IAIS	International Association of Insurance Supervisors
IAM	Individual Annuitant Mortality
IAO	Insurers' Advisor Organization
IASA	Insurance Accounting and Statistical Association
IASC	International Accounting Standards Committee
IASS	Insurance Accounting and Statistical Society
IATA	International Air Transport Association
IATS	Informal Agent Turnover Study (LIMRA)
IBA	International Bar Association
IBEW	International Brotherhood of Electrical Workers
IBIS	International Benefits Information Service
IBNR	Incurred But Not Reported (Claims)

IBO	Index Benefit Obligation
ICA	(1) Insurance Consortium of America (2) International Claim Association
ICAC	Insurance Committee for Arson Control
ICD-9-CM	International Classification of Diseases-9th Revision-Clinical Modification
ICDA-8	International Classification of Diseases Adapted for Use in the United States-8th Revision
ICEA	Investigacion Cooperativa Entre Enticades Asegradoras (Spain)
ICF	(1) Insurance Continuance Fund (2) Intermediate Care Facility
ICFA	Institute of Chartered Financial Analysts
ICI	Investment Company Institute
ICIA	International Conference Industry Association
ICP	(1) Initial Career Profile (2) Insurance Conference Planners
ICPI	Insurance Crime Prevention Institute
ICU	Intensive Care Unit
IDACS	Individual Deferred Annuity Continuance Survey (LIMRA)
IDI	Individual Disability Income
IDS	Integrated Delivery System
IFA	Inter-Financial Association
IFEBC	International Foundation of Employee Benefit Plans (also IFEBP)
IGA	Independent General Agents
IHO	Institute of Home Office Underwriters
IIA	Insurance Institute of America, Inc.
IIAA	Independent Insurance Agents Association (formerly National Association of Insurance Agents)
IICAE	Insurance Industry Consumer Affairs Exchange
III	Insurance Information Institute
IIR	Insurance Institute for Research
IIS	International Insurance Seminar
IIT	Investment Income Tax
IJA	Inventory of Job Attitudes (LIMRA)
IL	Insurance Leverage
ILI	Institute of Life Insurance (now American Council of Life Insurance ACLI)
ILIC	International Life Insurance Council

ILWU-PMA	International Longshoremen's and Warehousemen's Union-Pacific Maritime Association
IM	Interaction Management (DDI Program)
IME	Independent Medical Expert
IMF	International Monetary Fund
IMI	Insurance Marketing Institute (Purdue University)
IMR	Interest Maintenance Reserve
IMSA	(1) Insurance Marketplace Standards Association (Prod Dev.) (2) International Management Systems Association
IO	Interest Only
IOG	Illness Outcome Group
IOM	Institute of Medicine
IPA	Individual Practice Association
IPAC	Insurance Public Affairs Council
IPG	(Group) Immediate Participation Guarantee (Pension Plan)
IPO	Initial Public Offering
IPOF	In Process of Foreclosure
IPRC	Insurers Public Relations Council
IQ	Illustration Questionnaire
IQA	International Quality Award (LIMRA)
IR	(1) Information Release (2) Investment Reserves
IRA*	Individual Retirement Account
IRC	Internal Revenue Code
IRIS	Insurance Regulatory Information System
IRMI	International Risk Management Institute
IRR	Internal Rate of Return
IRS*	Internal Revenue Service
IS	Information Services
ISA	Insurance Systems of America, Inc.
ISAM	Indexed Sequential Access Method
ISCEBS	International Society of Certified Employee Benefit Specialists
ISIP	(1) Indexed Security Investment Plan (2) Internal Security Investment Plan
ISN	Integrated Services Networks
ISO	(1) Incentive Stock Option (2) Insurance Services Office

ISSS	Insurance Sales Support System
ITA	Income Tax Act
ITC	Income Tax Credit
IUC	Incurred (But) Unreported Claims
IUI	Involuntary Unemployment Insurance
IVANS	Insurance Value Added Network Services
IVR	Interactive Voice Response System
IWL	Increasing Whole Life Plan
IYM	Investment Year Method

JAM	Joint-Agency Company Marketing (IAA)
JCAH	Joint Commission on the Accreditation of Hospitals
JCWAA	Job Creation and Worker's Assistance Act
JEPS	Job Effectiveness Prediction System (LOMA)
JPS	Joint Policy Statement
J&S	Joint and Survivorship (Annuity)

KASH	Knowledge, Attitude, Skills, Habits (LIMRA) (formula)
KCF	Key Clinical Findings
KRC	Korean Reinsurance Corporation
KSA	Knowledge, Skills, and Abilities (LIMRA) (statement)
KSOP	401(k) Employee Salary Deferrals Matched Through ESOP

LAA	Life Insurance Advertisers Association (now Life Communicators Association LCA)
LAMP	Life Agency Management Program (GAMC)
LAN	Local Area Network
LASS	Life Agency Support System
LBO	Leveraged Buyout
LCA	Life Communicators Association
LCD	Living Cost Differential (international benefits)
LCT	Large Corporations Tax
LDBM	Level Dollar Benefit Method
LDCM	Level Dollar Cost Method
LEAP	Liaison for Effective Agency Planning
LERA	Limited Employee Retirement Account
LESOP	Leveraged Employee Stock Ownership Plan

LHATF	Life and Health Actuarial Task Force
LIA	Life Insurance Association (United Kingdom)
LIAA	Life Insurance Association of America (now American Council of Life Insurance ACLI)
LIAMA	Life Insurance Agency Management Association (now Life Insurance Marketing and Research LIMRA)
LIBOR	London Interbank Offered Rate
LIC	Life Insurers Conference
LICOMA	Life Insurance Cashiers and Office Managers Association (now Life Insurance Marketing and Research Association LIMRA)
LICONY	Life Insurance Council of New York
LICTI	Life Insurance Company Taxable Income
LIFA	Life Insurance Federations of Australia
LIFO*	Last In, First Out
LIIC	Life Insurance Institute of Canada
LIMAC	Life Insurance Managers Association of Canada
LIMI	Life Insurance Marketing Institute (Purdue University) (now Insurance Marketing Institute IMI)
LIMRA	Life Insurance Marketing and Research Association
LIMRF	Life Insurance Medical Research
LIPRA	Life Insurance Public Relations Council
LIRA	Locked-In Retirement Account
LIS	Loss Information Service
LISC	Local Initiatives Support Committee
LISRB	Life Insurance Sales Research Bureau (now Life Insurance Marketing and Research Association LIMRA)
LMI	Life Management Institute
LMRA	Labor-Management Relations Act of 1947 (Taft-Hartley Act)
LMSA	Labor-Management Services Administration
LNC	Lincoln National Corporation
LOA	Life Officers Association (South Africa, Australia)
LOCOM	Lower-of-Cost-or-Market
LOMA	Life Office Management Association
LOS	Length of Stay
LPBM	Level Percentage Benefit Method
LPCM	Level Percentage Cost Method
LPRT	Leading Producers Round Table
LRM	List of Required Modifications

LSI	Large Scale Integration
LT	Long Term
LTC	Long-Term Care
LTD*	(Group) Long-Term Disability
LTLS	Long-Term Lapse Study (LIMRA)
LTV*	Ling-Temco Vought (a company)
LUA	Life Underwriters Association
LUAC	Life Underwriters Association of Canada
LUATC	Life Underwriters Association Training Course
LUPAC	Life Underwriter Political Action Committee
LUTC	Life Underwriters Training Council
LUTCF	Fellow, Life Underwriter Training Council

M ₁ ,M ₂	Money Supply
M&A	Mergers and Acquisitions
M&R	Milliman & Robertson
MAAA	Member, American Academy of Actuaries
MAAC	Maximum Allowable Actual Charge
MADD	Mothers Against Drunk Driving
MAP	Monitoring Attitudes of the Public (ACLI)
MAPP	Manpower and Production Projections (LIMRA)
MAPS	Manpower and Production Survey (LIMRA)
MBA	Monthly Benefit Amount (Social Security)
MBB	Mortgage-Backed Bond
MBIA	(1) Municipal Bond Insurance Association (2) Municipal Bond Investors Assurance (Corp)
MBO	Management by Objective
MBS	Mortgage-Backed Securities
MBT	Money-Back Term
MCCSR	Minimum Continuing Capital and Suplus Requirements
MCO	Managed Care Organization
MCS	Management Consultation Services (LIMRA)
MCSU	Management Consultation Services Unit (LIMRA)
MD	Mortality Deduction
MDA	Mutiplr Discriminant Analysis
MDB	Multilateral Development Bank

MDBG	Minimum Death Benefit Guarantees
MDC	Major Diagnostic Category
MDI	Monthly Debit Industrial
MDO	(1) Maintenance Drug Option (2) Monthly Debit Ordinary
MDRT	Million Dollar Round Table
M&E	Mortality and Expense
MEA	Maximum Exclusion Allowance
MEC	Modified Endowment Contract
MEI	Medicare Economic Index
MEPPAA	Multi-Employer Pension Plan Amendment Act
MEPS	Medical Expenditure Panel Survey
MER	Management Expense Ratio
MET	Multiple Employer Trust
MEWA	Multilpe Employer Welfare Association
MFC	Minimum Funding Contribution
MFS	Medical Fee Schedule
MGA	(1) Managing General Agent(Agency) (2) Modified Guaranteed Annuity
MGI	Modified Guaranteed Issue
MGIC	Mortgage Guarantee Insurance Corporation
MGU	Managing General derwriter
MH	Mental-Health
MI	Myocardial Infarction
MIB	Medical Information Bureau
MIC	Maternal and Infant Care
MICR	Magnetic Ink Character Recognition
MID	Mortgage Interest Differential
MIME	Multipurpose Internet Mail Extensions
MIS	Management Information Systems
MJR	Management Job Review (LIMRA)
ML	Multiple Line
MLE	Maximum Loss Expectancy
MLEA	Multiple-Line Exclusive Agent
MLIRB	Multi-Line Insurance Rating Bureau
MLR	Multiple Location Risk
M/M	Major Medical

MMC	Money Market Certificate
MMI	Marketing Management, Inc.
MMII	Mass Marketing Insurance Institute
MMSI	Mass Marketing Systems International
modco	modified coinsurance
MODEM	Modulator-Demodulator
MODLS	Marketing Officers Directory of LIMRA Services (LIMRA)
MOF	Ministry of Finance
MOS	(1) Management Orientation School (LIMRA) (2) Margin of Services
MOSC	Management Orientation Study Course (LIMRA)
MP	(1) Medical Payment (2) Minimum Premium
MPL	Maximum Possible Loss
MPP	Minimum Premium Plan
MPPAA	Multiemployer Pension Plan Amendments Act of 1980
MPT	Modern Portfolio Theory
MRA	(1) Modified Refund Annuity (2) Modified Reserve Adjustment
MRI*	Magnetic Resonance Imaging
MRMIB	Major Risk Medical Insurance Board
MRS	Management Research Services (LIMRA)
MSA	Medical Savings Account
MSC	Marketing Services Conference (LIMRA)
MSG	Multispecial Group
MSO	Marketing Services Organization
MSVR	Mandatory Securities Valuation Reserve
MSW	Medical Social Worker
MTAR	Maximum Tax Actuarial Reserves
MTN	Medium-Term Note
MUFU	Multiple Funding Corporation of America
MUMPS	Mandatory Universal Minimum Pension System
MUPS	Minimum Universal Pension System
MV	Market-Value
MVA	Market Value Adjusted
MVB	Most Valuable Benefit
MVC	Most Valuable Customers

MVL	Market Value of Liabilities
MVPS	Medicare Volume Performance Standard
MVS	Market Value of Surplus
MWMC	Mid-West Management Conference

NA	Not Applicable
NABA	National Association of Black Accountants
NAC	Nonacceptable Claim
NACIA	National Association of Creditor Insurance Agents
NACSA	National Association of Casualty and Surety Agents
NACSE	National Association of Casualty and Surety Executives
NAEHCA	National Association of Employers on Health Care Alternatives
NAFCU	National Association of Federal Credit Unions
NAFTA	North American Free Trade Agreement
NAHDO	National Association of Health Data Organizations
NAHMOR	National Association of HMO Regulators
NAHU	National Association of Health Underwriters
NAIA	National Association of Insurance Agents (now Independent Insurance Agents of America IIAA)
NAIB	National Association of Insurance Brokers
NAIC*	National Association of Insurance Commissioners
NAII	National Association of Independent Insurers
NAILBA	National Association of Independent Life Brokerage Agencies
NAIW	National Association of Insurance Women
NALC	National Association of Life Companies
NALU	National Association of Life Underwriters
NAM	National Association of Manufacturers
NAMIC	National Association of Mutual Insurance Companies
NAP	New Annualized Premium
NAR	Net Amount at Risk
NASD	National Association of Securities Dealers
NASDAQ	National Association of Securities Automatic Quotation System
NASS	National Association of Suggestion Systems
NATLU	National Association of Term Life Underwriters (now International Life Insurance Council ILIC)
NAUA	National Auto Underwriters Association
NAVA	National Association of Variable Annuities

NB	Normal Benefit
NBCU	National Bureau of Casualty Underwriters
NBER	National Bureau of Economic Research
NBFU	National Board of Fire Underwriters
NBS	National Bureau of Standards
NC	Normal Cost
NCCI	National Council on Compensation Insurance
NCGA	National Council on Governmental Accounting
NCHPD	National Council on Health Planning and Development
NCHS	National Center for Health Statistics
NCI	No Common Interest
NCPA	National Center for Policy Analysis
NCQA	National Committee for Quality Assurance
NCSL	National Conference of State Legislators
NCUA	National Credit Union Administration
NDC	National Drug Codes
NDI	National Death Index
NEBI	National Employee Benefits Institute
NEIC	National Electronic Information Corporation
NESRA	National Employee Services and Recreation Association
NFCA	National Fraternal Congress of America
NFCDCU	National Federation of Community Development Credit Unions
NFV	Non-Forfeiture Value
NGA	National Governors Association
NGOs	Non-governmental Organizations
NH	Nursing Home
NHCE	Non-Highly Compensated Employee
NHE	National Health Expenditure
NHI	National Health Insurance
NHIRC	National Health Information Resource Center
NHS	NAtional Health Service
NIA	(1) National Insurance Academy (India) (2) National Insurance Association (3) National Insurer Act
NICE	National Institute for Clinical Excellence
NICO	National Insurance Consumer Organizations
NIDA	National Institute on Drug Abuse

NIH	National Institute of Health
NII	Net Investment Income
NIMH	National Institute of Mental Health
NIOSH	National Institute of Occupational Safety and Health
NLF	National Law Foundation
NLG	No Lapse Guarantee (rate)
NLN	National League of Nursing
NLRA	National Labor Relations Act
NLRB	National Labor Relations Board
NMA	National Management Award (GAMC)
NMCES	National Medical Care Expenditure Survey
NMCUES	National Medical Care Utilization and Expenditure Survey
NME	New Molecular Entity
NML	(1) New England Mutual Life (2) Northwestern Mutual Life
NMR	Nuclear Magnetic Resonance
NNHS	1985 National Nursing Home Survey
NNP	Net National Product
NOIT	Notice of Interest to Terminate
NOL	(1) Net Operating Losses (2) Not Officially Lapsed
NOLHGA	National Organization of Life and Health Guarantee Association
NONC	Notice of Noncompliance
Non-Par	Non-participating (policies on which dividends are not paid)
NOW	Negotiated Order of Withdrawal
NPC	Not Previous Carrier
NPCI	Net Payment Cost Index
NPDB	National Practitioner Data Bank
NPL	National Priorities List
NPPBC	Net Periodic Postretirement Benefit Cost
NPPC	Net Periodic Pension Cost
NPRM	Notice of Proposed Rule Making
NPV	Net Previous Value
NQA	(1) National Quality Award (LIMRA, NALU) (2) Net Quick Assets
NQAB	Nonqualified Additional Benefits

NRA	Normal Retirement Age
NRC	Neighborhood Reinvestment Corporation
NRTA	National Retired Teachers Association
NSAA	National Sales Achievement Award
NSC	National Safety Council
NSF	Not Sufficient Funds
NSLI	National Service Life Insurance
NSPA	National Society of Public Accountants
NTIC	National Training and Information Center
NTIS	National Technical Information Service
NTO	Not Taken Out
NUA	Net Unrealized Appreciation
NUCA	National Unadjusted Co-Insurance Amounts
NW	Net Worth
NWNL	Northwestern National
NYATD	New York Area Training Directors Association
NYFE	New York Futures Exchange
NYSE	New York Stock Exchange
NYSID	New York State Insurance Department
NYSIL	New York State Insurance Law
NYVALS	New York Valuation Service (LIMRA)

OAA	Old Age Assistance
OAD	Option Adjusted Duration
OAPLIP	Ohio Association of Professional Life Insurance Planners
OARS	Opening Automated Report Service
OAS	(1) Old-Age Security Act (Canada) (2) Option Adjusted Spread
OASDHI*	Old-Age, Survivors, Disability and Health Insurance Act
OASDI*	Old-Age, Survivors, and Disability Insurance
OASI	Old-Age and Survivors Insurance
OASIS	Organization for the Advancement of Structured Information Standards
OAV	Option Adjusted Value
OAVDE	Option-Adjusted Value of Distributable Earnings
OAY	Option Adjusted Yield
OBRA	Omnibus Budget Reconciliation Act

OCA	Outstanding Claims Account
OCC	Office of the Comptroller Currency
OCI	Other Comprehensive Income
OCR	Optical Character Recognition
OD	(1) Occupational Disease (2) Organizational Development
OECD	Organization for Economic Cooperation and Development
OEM	Original Equipment Manufacturer
OEO	Office of Economic Opportunity
OFCC	Office of Federal Contract Compliance
OH	Outpatient, Hospital
OID	Original Issue Discount
OJT	On-the-Job Training
OLE	Object Linking and Embedding
OMB	Office of Management and Budget
OPB	Occupational Pension Board
OPT	Option Pricing Theory
OR	Operating Room
ORSO	Occupational Retirement Schemes Ordinance
O/S	Outstanding
OSFI	Office of the Superintendent of Financial Institutions
OSHA	Occupational Safety and Health Act
OT	Occupational Therapy
OTC	Over-the-Counter
OTDA	Ontario Training Directors Association
OTS	Office of Thrift Supervision

P/A	Power of Attorney
PAC	(1) Planned Amortization Class (2) Preauthorized Check System (3) Political Action Committees
PAD	Provision for Adverse Deviation
PAIU	Professional Association of Insurance Underwriters
PAP	Pension Administration Plan
PAQLU	Provincial Association of Quebec Life Underwriters
PARCA	Patient Access to Responsible Care Act
PASG	Professional Actuarial Specialty Guide

PASS	Policyowner Attitude Survey Service (LIMRA)
PAYSOP	Payroll Stock Ownership Plan
PBGC*	Pension Benefit Guarantee Corporation
PBGF	Pension Benefit Guaranty Fund
PBM	Pharmacy Benefit Manager [PBMs = Managers]
PBO	Projected Benefit Obligation
PBOR	Patient's Bill of Rights
P/BV	Price/Book Value
P&C	Property & Casualty
PC	(1) Participation Certificate (mortgage) (2) Professional Corporation
PC*	Personal Computer
PCBB	Primary Commercial Blanket Bond
PCI	Per Capita Income
PCN	Primary Care Network
PCO	Pension Commission of Ontario
PCP	Primary Care Physician
PCPP	President's Commission on Pension Policy
PCS	Pharmaceutical Card System
PEP	Personal Equity Plans
PD	Property or Physical Damage
PDA	Pregnancy Disability Act of 1978
PDC	Postdated Check Plan
PDF	(1) Premium Deposit Fund (2) Probability Distribution Function
PDR	Policyholder Dividend Reserves
PDRI	Personnel Decision Research Institute
PDV	Previous Disconnected Value
P/E	Price/Earnings (Ratio)
PE	Professional Engineer
PEBB	Public Employees Blanket Bond
PEDC	Public Employees Deferred Compensation
PEPM	Per Employee Per Month
PEPPRA	Public Employee Pension Plan Reporting and Accountability Act
PERISA	Public Employees' Retirement Income Security Act
PERS	Public Employee Retirement System

PERT	Program Evaluation and Review Technique
PESOS	Prepare, Explain, Show, Observe, Supervise (LIMRA) (formula)
PET	Positron Emission Tomography
PGP	Prepaid Group Practice
PHI	(1) Phone History Interview (2) Personal History Information
PHL	Policy Holder Loan
PHO	Physician Hospital Organizations
PHS	Public Health Service
PI	Personal Injury
P&I	Protection and Indemnity
PIA	(1) Primary Insurance Amount (Social Security) (2) Professional Insurance Agents
PIAC	Pension Investment Association of Canada
PIANY	Professional Insurance Agents of New York
PIC	Pacific Insurance Conference
PICA	Professional Insurance Communicators of America
PIE	Payroll (Audit) Indexing and Expiration
PIFM	Personal Insurance Financial Management
PIK	Payment in Kind
PILR	Property Insurance Loss Register
PIMA	Professional Independent Mass-Marketing Administrators
PIP	Personal Injury Protection
PIP_DCG	Principal Inpatient Diagnostic Cost Group
PITI	Principal, Interest, Taxes, and Insurance
PL	(1) Personal Liabilities (2) Public Liability
P&L	Profit and Loss
PLAD	Price Level Adjusted Deposit
PLAM	Price Level Adjusted Mortgage
PLR	Private Letter Ruling
PLS	Prepaid Legal Service
PME	Private Medical Expense
PMI	Private Medical Insurance
PMPM	Per Month Per Member
PMPY	Per Member Per Year

PMSA	Primary Metropolitan Statistical Area
PNO	Premium Notice Ordinary
PO	Principal Only
POG	Project Oversight Group
POS	Point-of-Service
POWER	Pension Opportunities for Workers Expanded Retirement
PPA	Pension Protection Act
PPGA	Personal-Producing General Agent
PPM	Policy Premium Method
PPO*	Preferred Provider Organization
PPP	(1) Personal Property Policy (2) Private Patient Plan
PPR	Physician Payment Reform
PPRC	Physician Payment Review Commission
PPS	(1) Policy Processing Sheet (2) Prospective Payment System
PR	(1) Persistent Rater (LIMRA) (2) Pro Rata
PRC	People's Republic of China
PRD	Pro Rata Distribution
PRI	Program-Related Investment (social investing)
PRIME	Prescribed Right to Income and Maximum Equity
PRISA	Property Investment Separate Account (Prudential)
PRO	Peer Review Organization
PROPAC	Prospective Payment Assessment Commission
PRRB	Provider Reimbursement Review Board
P&S	Products and Services (LIMRA) (bulletin)
PSA	(1) Policyholder Surplus Accounts (2) Prostrate Specific Antigen (3) Public Securities Association (prepayment model)
PSC	Personal Service Corporation
PSCA	Profit Sharing Council of America
PSO	Provider-sponsored Organizations
PSRF	Profit Sharing Research Foundation
PSRO	Professional Standards Review Organization

PT	(1) Physiotherapy (2) Preliminary Term
PTCM	Plan Termination Cost Method
PUA	Paid-Up Additions
PUC	Projected Unit Credit
PURS	Provincial Universal Retirement System (Canada)
PV	Present Value
PVAB	Present-Value of Accrued Benefit
PVB	Present Value of Benefits
PVFP	Present Value of Future Profits
PVP	Present Value of Profits
PWBA	Pension and Welfare Benefits Administration

QAB	Qualified Additional Benefits
QALY	Quality Adjusted Life Year
QBE	Query by Example
QDRO	Qualified Domestic Relation Order
QJSA	Qualified Joint Survivor Annuity
QMB	Qualified Medicare Beneficiaries
QPAM	Qualified Professional Asset Manager
QPP	(1) Qualified Pension Plan (2) Quebec Pension Plan
QPSA	Qualified Pre-Retirement Survivor Annuity
QRP	Qualified Replacement Plan
QRR	Quarterly Results Report
QVEC	Qualified Voluntary Employee Contribution

RAA	Reinsurance Association of America
RACR	Risk Adjusted Capital Ratio
RAG	Research Agencies Group
RAROC	Risk-adjusted Return on Capital
RAS	Recruiting Analysis Service (LIMRA)
RBC	Risk-Based Capital
RBRVS	Resource Based Relative Value Schedule
R&C	Reasonable and Customary
RCE	Reasonable Compensation Equivalent

REA	Retirement Equity Act
RECIA	Real Estate/Cash and Invested Assets
regs	regulations
REIT	Real Estate Investment Trust
RELP	Real Estate Limited Partnership
REMIC	Real Estate Mortgage Investment Conduit
RFC	Registered Future's Contract
RFP	Request for Proposal
RFR	Risk-Free Rate
RHOSP	Registered Home Ownership Savings Plan (Canada)
RHSA	Retirement Health Savings Account
RHU	Registered Health Underwriter (NAHU)
RI	(1) Retirement Income (2) Risk Improvement
RIA	(1) Railroad Insurance Association (2) Research Institutes of America
RIGHA	Rhode Island Group Health Association
RIGP	Retirement Income Guarantee Plan
RISC	(1) Reduced Instruction Set Computer (2) Remote Information Systems Center
RIMS	Risk and Insurance Management Society
RLR	Retired Lives Reserve
RMOC	Regional Marketing Officers Conference (LIMRA)
RNA	Ribonucleic Acid
ROA	Return on Assets
ROC	Return of Capital (tax-advantaged utility stock)
ROE*	Return on Equity
ROEBI	Return of Employee Benefits Investment
ROI*	Return on Investment
ROM	Read Only Memory
ROP	Return on Premium
ROS	Return on Surplus
ROV	Report of Visit (LIMRA)
RP	(1) Recursive Partitioning (2) Return Premium
RPA	Retirement Protection Act
RPC	Research Planning Conference

RPEC	Retirement Plans Experience Committee
RPG	Report Program Generator
RPP	Registered Pension Plans
RPR	Risk Premium Reinsurance
RPU	Reduced Paid-Up
R&R	Research & Review Service of America, Inc., Newkirk and Newkirk Associates, Inc.
RRB	(1) Railroad Retirement Board (2) Retirement-Replacement-Betterment Accounting (Method)
RRCC	Reduced Rate Contribution Clause
RRIF	Registered Retirement Income Fund (Canada)
RRM	Renegotiable Rate Mortgage
RRSP	Registered Retirement Savings Plan (Canada)
RSP	Retirement Savings Plan
RSPA	Restricted Surrender Provision Annuities
RSR	Rate Stabilization Reserve
RSRVS	Resource-Based Relative-Value Scale
RTC	Resolution Trust Corporation
RVS	Relative-Value Scale (Benefit determination system)
RVU	Relative Value Unit
R/W	Returned to Work

SAB	Standards Accounting Bulletin
SAC	Sub-area Council (conducts performance reviews of state health planning agencies)
SACDM	Study and Action Course in District Management (LIMRA)
SACSM	Study and Action Course in Staff Management (LIMRA)
SADD	Students Against Drunk Driving
SAE	(1) Society of Automotive Engineers (2) Supplemental Accident Expense
Sallie Mae	Student Loan Marketing Association
SALTC	Southwest Area Training Council (Now Southwest Insurance Training and Marketing Association)
SAM	School in Agency Management (LIMRA)
SAMHSA	Substance Abuse & Mental Health Services Administration
SAO	Survey of Agency Opinion (LIMRA)
SAP	Statutory Accounting Practices

SAR	(1) Savings System for Retirement (2) Stock Appreciation Rights (3) Summary Annual Report
SBA	Small Business Administration
SBLI	Savings Bank Life Insurance
SBM	School in Basic Management (LIMRA)
SBP	Shortened Benefit Period
SBS	School for Brokerage Supervisors (LIMRA)
SBU	Strategic Business Unit
SCCS	Source Code Control Software
SCI	Surrender Cost Index
SCPCU	Society of Chartered Property and Casualty Underwriters
SCRIP	Special Capitation Reimbursement in Pharmacy
SDA	Self-Directed IRA
SDB	Survivor's Death Benefit
SDI	Sickness Disability Insurance
SDM	School in District Management (LIMRA)
SDVI	Service-Disabled Veterans Insurance
SEC*	Securities and Exchange Commission
SEER	Surveillance Epidemiology End Result
SEGLI	Service Employees Group Life Insurance
SEP	Simplified Employee Pension (Plan)
SEPPAA	Single Employer Pension Plan Amendment Act of 1986
SERP(s)	Supplemental Executive Retirement Plan(s)
SETA	Southwest Training Directors Association
SFAS	Statement of Financial Accounting Standards
SGLI	Servicemen's Group Life Insurance
SGM	School in Group Management (LIMRA)
SHCC	Statewide Health Coordinating Council
SHPDA	State Health Planning and Development Agency
SIA	Securities Industry Association
SIB	Selection Interview Blueprint (LIMRA)
SIBI	Survivor Income Benefit Insurance
SIC	Standard Industrial Classification
SIFM	Society of Insurance/Financial Management

SIHO	Southeastern Indiana Health Organization
SIP	Steps into Prospecting (LIMRA)
SIPC	Security Investor Protection Corporation
SIPP	Survey of Income and Program Participation
SIR	Society for Insurance Research
SIS	Social Insurance Substitute
SITMA	Southwest Insurance Training and Marketing Association
S&L	Savings and Loans
SLEV	Salaried Legal Expense Voucher
SLIMB	Special Low-income Medicare Beneficiaries
SLOB	Separate-Line-of-Business
SM	Staff Manager
SMC	(1) Specified Benefit Package (2) Specified Medical Conditions (3) System for Managed Care
SMDF	Six Million Dollar Forum
SMI	(1) Sales Method Index (LIMRA) (2) Supplementary Medical Insurance (Medicare+Choice)
SMM	Summary of Material Modifications (summary of changes in an SPD)
SMNA	Safe Manufacturers' National Association
SMORG	Senior Marketing Officers Research Group (LIMRA)
SMOS	Senior Marketing Officers Seminar (LIMRA)
SMR	Supplemental Medical Report
SMS	Sales Management Strategies Course (IAA)
SMSA	Standard Metropolitan Statistical Area (Now Metropolitan Statistical Area MSA)
SNF	(1) Skilled Nursing Facility (2) Standard Nonforfeiture
SNRA	Social Security Normal Retirement Age
SOA*	Society of Actuaries
SOC	Standard Operating Committee
SP	Sine Prole (Died Without Issue)
S/P	Semi-Private
S&P	Standard & Poor's
SOBRA	Sixth Omnibus Budget Reconciliation Act

SOP	(1) Source of Profits (2) Standard of Practice
SPA	Spouse's Pension Allowance
SPBA	Society of Professional Benefit Administrators
SPD	Summary Plan Description
SPDA	Single Premium Deferred Annuity
SPIA	Single Premium Immediate Annuity
SPIRA	Spousal IRA
SPL	Single Premium Life
SPUD	Slowly Procrastinating Unyielding Decrease
SPV	Special Purpose Vehicle
SPWL	Single Premium Whole Life
SR	(1) Salary Reduction (2) Short Rate
SRI	Selection Research Institute
SSA	Social Security Administration
SSAP	Statements of Standard Accounting Practice
SSDI	Social Security Disability Income
SSI	Social Security Income (Supplement)
SSM	School in Sales Management
SSOP	Second Surgical Opinion Program
SSRA	Social Security Retirement Age
STB	Surcharged TEFRA Benefit (Method) (proposed alternative method of compliance to "top heavy" rule)
STD	Short Term Disability
STIF	Short Term Investment Fund (Account)
STRIPS	Separate Trading of Registered Interest and Principal of Securities
STRS	State Teachers Retirement System
SUB	Supplemental Unemployment Benefit
SVL	Standard Valuation Law
SVO	Standard Valuation Office
SVP	(1) Simplified VCR Program (2) Standardized Voluntary Compliance Program

TAC	(1) Target Amortization Class (2) Total Adjusted Capital
TAI	Tax-Advantaged Investment
TAMRA	Technical and Miscellaneous Revenue Act of 1988
TAP	Trend Analysis Program (ACLI)
TARP	Total Annualized Renewable Premium
TCC	Taking Care Center
TCMP	Tax Compliance Measurement Program
TCN	Third Country National
TD	Time Deposit or Certificate of Deposit
TDA	Tax-Deferred Annuity
TDB	Temporary Disability Benefits
TDN	Training Directors Newsletter (LIMRA)
TDS	Training Directors Seminar (LIMRA))
TEFRA*	Tax Equity and Fiscal Responsibility Act of 1982
TESA	Tax-Exempt Savings Account
TFM	Trend Forecast Model
TIA	Taxable Income Adjustment
TIAA*	Teachers Insurance Annuity Association
TIG	Transamerica Insurance Group
TIGR	Treasury Investment Growth Receipts
TILA	Truth-in-Lending Act
TIM	Trust for Investment in Mortgages
TJTC	Targeted Jobs Tax Credit
TMAK	Target Marketing Action Kit (LIMRA)
TMAS	Target Marketing Action Seminar (LIMRA)
TMFG	Target Marketing Field Guide (LIMRA)
TMJ	Temporal Mandibular Joint
TOHI	Trust Owned Health Insurance
TOLI	Trust Owned Life Insurance
TPA*	Third Party Administrator
TQM	Total Quality Management
TRA	Tax Reform Act
TRASOP	Tax Reduction Act (Employee) Stock Ownership Plan
TRESOP	Tax Reduction (Act) (Employee Stock Ownership Plan ESOP)

TRR	Tax Relief Rider
TSA	Tax Sheltered Annuity
TSAG	Technical Staff Actuarial Group (National Association of Insurance Commissioners NAIC)
TVC	Tax-exempt Organization Voluntary Correction
TWB	Taxable Wage Base

UAW	United Auto Workers
UBP	Uniform Benefit Package
UBS	United Bank of Switzerland
UBTI	Unrelated Business Taxable Income
UC or U&C	Usual and Customary
UCA	Unemployment Compensation Amendments
UCC	Uniform Commercial Code
UCCC	Uniform Consumer Credit Code
UCD	Unemployment Compensation Disability
UCEA	Unpredictable Contingent Event Amount
UCI	Unemployment Compensation Insurance
UCL	Unfunded Current Liability
UCR	(1) Unpaid Claims Reserves (2) Usual, Customary and Reasonable
UDFI	Unrelated Debt Financial Income
UER	Unearned Revenues
UFLIC	Union Fidelity Life Insurance Company
UHDDS	Uniform Hospital Discharge Data Set
UI	Unemployment Insurance
UL	(1) Unfunded Liability (2) Universal Life
ULSI	Ultra Large Scale Integration
UML	Unified Modeling Language
UN/CEFACT	U.N. Centre for Trade Facilitation and Electronic Business
UNUM	Union Mutual
UOL	Unfunded Old Liability
UOLA	Unfunded Old Liability Amount
UP	Unearned Premium

UP-1984	Unisex Pension Table
UQCPRO	Utilization and Quality Control Peer Review Organization
UR	Utilization Review
URC	Utilization Review Committee
USAA	United States Auto Association
USGLI	United States Government Life Insurance
USL&H	United States Longshoremen and Harborworkers Act
USPCC	U.S. Per Capita Cost
USWA	United Steelworkers of America
UTU	United Transportation Union
UVB	Unfunded Vested Benefits
UVL	Unfunded Vested Liability
UVS	Unified Valuation System

VA	(1) Variable Annuity (2) Veterans Administration
VAR	Value-at-Risk
VAT	Value-Added tax
VBO	Vested Benefit Obligation
VCR	Voluntary Compliance Resolution
VCR*	Video Cassette Recorder
VDEC	Voluntary Deductible Employee Contribution
VDT	Video Display Terminal
VDU	Video Desktop Unit
VE	Voluntary Effort (start of health care coalitions)
VEBA	Voluntary Employees' Beneficiary Association
VERSA	Voluntary Employee Retirement Savings Account
VGLI	Veterans Group Life Insurance
VHSIC	Very High Speed Integrated Circuits
VIX	Volatility Index (CBOE)
VL	Variable Life
VLI	Variable Life Insurance
VLSI	Very Large Scale Integration
VNA	Visiting Nurse Association
VOBA	Value of Business Acquired
VOCs	Volatile Organic Compounds

VOLI	VEBA-Owned Life Insurance
VPS	Volume Performance Standards
VRM	Variable Rate Mortgage
VRP	Variable Rate Premium
VSAM	Virtual Sequential Access System
VTP	Valuation Technique Papers
VUL	Variable Universal Life

WARN	Worker Adjustment and Retraining Notification Act (1988)
W/C	Waiver of Coinsurance
WC	Workers' Compensation
WC&EL	Workers' Compensation and Employers' Liability
WIC	Women, Infants, and Children (supplemental food program)
WLC	With Life Contingencies
WLRT	Women Leaders Round Table (now Woman Life Underwriters Conference WLUC)
WLUC	Women Life Underwriters Conference
WOLC	Without Life Contingencies
WP	(1) Waiver of Premium (2) Weekly Premium
WPA	(1) Western Provident Association (2) Work Progress Administration
WPPDA	Welfare and Pension Plans Disclosure Act (Landrum-Griffin Act)

XCL	Excess Current Liabilities
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YMPE	(1) Yearly Maximum Pensionable Earnings (Canada) (2) Yearly Minimum Pensionable Earnings
YRT*	Yearly Renewable Term
YTD*	Year to Date