

	Regulator or IP	IDENTIFICATION OF SPEED TO MARKET TOOL SUGGESTED FOR CHANGE	DESCRIPTION OF SUGGESTED TOOL CHANGE	REASON OR JUSTIFICATION FOR SUGGESTED CHANGE	ADDITIONAL THOUGHTS TO CONSIDER WHEN EVALUATING THE SUGGESTION?	
1	Regulator	Uniform Property and Casualty Product Coding Matrix	Modifying the definition of Commercial Package Policy (5.0003) to read "property and/or liability coverages" instead of "property and liability coverages"	The proposed amendment to the definition will reflect how package policies are currently designed, structured and marketed.	While the premiums & losses of a package policy that is liability only (GL, Prof Liab & D&O) would be reported on the annual statement as line 17, do we want this product filed as 5.0, 5.2 or some 17 sub TOI such as 17.0022? Do we add instructions in the PCM as to when to file where?	
2	Regulator	Uniform Property and Casualty Product Coding Matrix	Eliminating the TOIs for CMP Non-Liability Portion Only (5.1) and CMP Liability Portion Only (5.2)	These TOIs and their definitions do not appear to accord with common conceptions or definitions of liability/casualty insurance, due to their limited scope of "contract or obligation." From our perspective, these TOIs serve only to confuse us and filers, hampering review and speed-to-market of the increasingly common multiple-peril insurance products.	We can't eliminate TOI that has been used often. Perhaps update description to better match annual statement instructions. Annual statement lines are 5.1 and 5.2; there is no 5.0; the non-liability premium & loss experience of the package policy is reported on 5.1; the liability premium & loss experience is reported on line 5.2;	

	Regulator or IP	IDENTIFICATION OF SPEED TO MARKET TOOL SUGGESTED FOR CHANGE	DESCRIPTION OF SUGGESTED TOOL CHANGE	REASON OR JUSTIFICATION FOR SUGGESTED CHANGE	ADDITIONAL THOUGHTS TO CONSIDER WHEN EVALUATING THE SUGGESTION?	
3	Regulator	Uniform Property and Casualty Product Coding Matrix	Separating the Animal Mortality and Pet Insurance Plans Sub-TOIs (9.0001 and 9.0004) from Inland Marine (9.0) and creating a new TOI of 9.1 for Livestock with Sub-TOIs 9.1001 for Animal/Equine Mortality and 9.1002 for Pet Health Insurance.	While several jurisdictions consider animal mortality and pet health to be among the marine hazards, not all do. Unlike live animal floaters, animal mortality and pet health always concern owned property (live stock) and extend beyond simple loss or destruction into indemnification for the furnishing of veterinary/medical services. We suggest a new TOI of 9.1 in order to maintain the continuity with jurisdictions who consider them inland marine but create a distinction for those who don't; but regardless of the numbering, we do request these two Sub-TOIs be separated into a distinct TOI.	The current annual statement instructions state that experience for these products should be filed under 9 inland marine. The existing TOIs are standalone so if states have specials submission requirements for these products that differ from any other product under 9.000, this can be done today without adding more TOIs.	
4	Regulator	Uniform Property and Casualty Product Coding Matrix	New Sub-TOIs under 16.0 Workers Compensation 1) Comparable workers' compensation 2) Standalone Occupational Accident policy 3) Other Occupational Accident endorsement	Insurance that covers specified independent contractor and sole proprietor operators of commercial vehicles, as statutorily permitted, for medical, temporary and permanent disability, death and dismemberment, and survivor benefits, without regard to fault, as prescribed by state laws. This is for coverage comparable to the benefits offered under the workers' compensation system. With this new coverage, there appears to be legislative reporting requirements. With the new TOI/Sub-TOI codes, it would be an easy process of pulling the appropriate filings for reporting purposes.	Should these be reported under 16.0001 Alternative Workers Compensation or is there enough of a market for comparable workers comp to add a new Sub-TOI?	

	Regulator or IP	IDENTIFICATION OF SPEED TO MARKET TOOL SUGGESTED FOR CHANGE	DESCRIPTION OF SUGGESTED TOOL CHANGE	REASON OR JUSTIFICATION FOR SUGGESTED CHANGE	ADDITIONAL THOUGHTS TO CONSIDER WHEN EVALUATING THE SUGGESTION?	
5	Regulator	Uniform Property and Casualty Product Coding Matrix	On page 11, examples in the description under 20.0003 (“Other” commercial auto) would be helpful. The description states that this is “a catchall code for other than the previously presented automobile coding used for Commercial Auto.”		Does anyone have suggestions on providing examples of what we expect to see filed under this sub-TOI.	