STATISTICAL PLAN HOLDERS   NOVEMBER 9, 2018

CRIME AND FIDELITY	SP-CR-2018-002
CYBER	SP-CY-2018-001
GENERAL LIABILITY	SP-GL-2018-001

COMMERCIAL CYBER MODULE UPDATE PROVIDED

KEY MESSAGE

This circular announces modifications affecting the Commercial Statistical Plans in support of the continuing expansion of the Cyber and Cyber-related industry coverage data.

BACKGROUND

In October 2017, ISO introduced a new Cyber module which identified and captured Cyber and Cyber-related industry coverages and coding requirements in an optimized manner through the Commercial Statistical Plans.

INTRODUCTION

Since that initial introduction of the new Cyber module, additional modifications, along with enhancements are warranted to keep up with industry needs and demands.

ISO ACTION

All Cyber statistical reporters are required to submit their First and Third-party Cyber coverage data via the Cyber module, following the statistical coding requirements established.

For the purpose of collecting additional Cyber coverage data, these changes are applicable to Cyber reporters within the Commercial Statistical Plans and will include:

- Modifying "Assets" exposure to include Global in the name, i.e. "**Global** Assets."

- Enhancing the "Global Assets" (in millions) reporting instructions by introducing alpha-numeric indicators to identify Assets of up to $1 trillion.

- Modifying "Budget/Global Revenue" exposure to include Global in the name, i.e. "**Global** Budget/Global Revenue" exposure.

- Enhancing the Reporting Basis of "Global Budget" and "Global Revenue" to identify when exposures are up to $1 trillion.

- Modifying "Number of Employees" exposure to include Global in the name, i.e. "**Global** Number of Employees" exposure.

- Revising the "Global Number of Employees" reporting basis from thousands to hundreds while also enhancing "Global Number of Employees" by introducing alpha-numeric indicators to identify amounts in the hundreds of thousands range of employees.

- Modifying the Reporting Basis of "Global Number of Employees" from hundreds to the actual number to collect the exact amount up to and including 99,999.

- Modifying "Number of Records Stored" exposure to include Global in the name, i.e. "**Global Number of Records Stored.**"

- Revising the current "Global Number of Records Stored" range from 0-**99** to 0-**100**.

- Expanding the "Global Number of Records Stored" to include an additional Code 21 to represent records reported for Over 100,000,000,000.

- Modifying the Reporting Basis of "Number of Records Exposed" by introducing an alpha-numeric indicator "L" to identify when the number of records exposed reaches over 99,999,999,999,999.

- Clarifying the "Retroactive Date" instructions. In claims-made and/or discovery policies:

  - If a retroactive date exists, the policy will cover claims first made during the policy period only if the incident occurred on or after the retroactive date.

  - If the policy has no retroactive date, the policy will cover claims first made during the policy period regardless of when the incident occurred.

- Establishing new Type of Policy Code **CC** (for exempt business) and Type of Policy Code **C2** (for other than exempt business) to identify "Identity Theft/Fraud/Recovery" Cyber insurance policy and/or endorsement coverage.

- Introducing a definition to clarify the reporting of Part-time versus Full-time employees.

- Expanding the Insuring Agreement Coverage matrix to include an additional Cyber/Cyber-related coverage, i.e. Cyber "Whistleblower Expense" Coverage.

- Enhancing the instruction for Time Deductible – Zero (0) waiting period (hours) to include "No waiting period applies."

- Clarifying the description of the "Deductible Indicator Code" to address reporting the appropriate indicator when reporting either a divisible policy premium record or an indivisible policy premium record.

- Clarifying on the NAICS page that a separate premium record must be reported for each unique NAICS code.

- Correcting the Index page CY-i, "Coverage Deductible" should be listed as being on page CY-33, and the page CY-95 should include the word "six" to clarify six insuring agreements.

- Expanding the Insuring Agreement Coverage Matrix to include an additional Cyber/Cyber-related coverage, i.e. Consequential Loss.

- Making accessible an additional Reporting Exceptions/Exposure Default Code that, when reported, will identify a temporary reporting default for Assets, Global Budget or Global Revenue, Number of Employees and Number of Records Stored exposures. This Default Code will be granted only with permission by ISO in situations where a company has indicated that they will report that specific exposure within 12 months of being granted the reporting exception.

- Simultaneously, with the establishment of ISO's new Cyber module, all Cyber and Cyber-related First and Third-party coverage data will be reported through the Cyber module. As a result, we are eliminating all references to report Cyber First-party coverage data and Cyber Third-party coverage data from the Commercial Crime and Commercial General Liability modules, respectively.

Companies reporting Cyber data to ISO through the Commercial Crime and Commercial General Liability modules until 12/31/2019 are advised to keep the existing statistical plan pages as they will no longer be maintained via the Commercial Statistical Plans.

Cyber coverage data reported through the Cyber module will be mandatory for transactions with inception dates of January 1, 2020 and subsequent.

COMMENT(S)

These reporting instruction modifications:

- Apply to the Commercial Statistical Plan (CSP-Full Level).
- Apply to the Commercial Statistical Plan Plus – Texas (CSP Plus).
- Apply to the Commercial Statistical Plan – Intermediate Level reporters via the CSP.
- Apply to the Commercial Statistical Plan – Intermediate Level.
- Do not apply to the Commercial Statistical Agent Plan (CSAP).

STATISTICAL REPORTING EFFECTIVE DATE

For Statistical reporting purposes these changes will be effective on transactions with inception dates of January 1, 2020 and subsequent on a mandatory basis.

FUTURE ISO ACTION

We will include these changes in the:

- First Quarter 2019 release of the CSP/CSP Plus plan revision.
- First Quarter 2019 release of the CSP-i (intermediate) plan revision.
- First Quarter 2019 release of the Company Edit Package (CEP).

NOTE: To monitor the status of quarterly statistical plan and Company Edit Package (CEP) updates, view Statistical Plans and Related Information and Statistical Web Services. These links will provide information on the most recent quarterly releases, anticipated release dates of forthcoming plan and edit package updates, as well as other pertinent statistical reporting information. You may also sign up for our Statistical Plan Alert feature, which will automatically inform you via email when any of our plans are updated. Please see the ISO Statistical Reporting Guide homepage for details.

REFERENCE(S)

SP-CL-2017-003/SP-CY-2017-001 (10/04/2017) New Commercial Cyber Requirements Established

ATTACHMENT(S)

- Revised Cyber Module CSP pages: CY-S-1, CY-i, CY-1, CY-2, CY-5, CY-6, CY-7, CY-9, CY-11, CY-12, CY-15, CY-19, CY-23, CY-26, CY-27, CY-35, CY-38, CY-39, CY-41, CY-47.1, CY-60, CY-65, CY-66, CY-67, CY-77, CY-85, CY-87, CY-95, CY-95.1, CY-96, CY-97, RI-2.
- CSP/CSP-I Crime Pages
- CSP/CSP-I GL Pages

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SCOPE OF THE MODULE

1. **This module is applicable to the following commercial line of business:**
   Cyber

   This module applies to the ISO Cyber Policies rated from the Cyber section of the Commercial Lines Manual:
   - Media And Information Security Protection Cyber Policy
   - Financial Institutions Information Security Protection Cyber Policy
   - Information Security Protection Cyber Policy
   - Commercial Cyber Insurance Policy

   This module also applies to non-ISO Cyber policies that have been developed independently by companies and intended to be reportable to ISO. This includes, but is not limited to:
   - Commercial Identity Theft/ Fraud/ Recovery Cyber Insurance Policy or Endorsement

   ISO provides assistance in reviewing and providing reporting instructions to companies using non-ISO Cyber programs.

   Note: In 2016, ISO took steps to rename E-Commerce as Cyber in the Commercial Lines Manual. In accordance with this change, the commercial statistical plans have modified all references to the E-Commerce Line of Insurance to include Cyber.

GENERAL REPORTING REQUIREMENTS

1. Refer to Part 1 of this plan for the General Rules applicable to all Lines of Business.

    A. PREMIUMS

    Premiums must be separately reported for each unique set of codes in the coding section of this module. Each Cyber risk for each subline must be separately reported.

    The premium reported shall be the premium charged for the policy, including the charge for excess limits coverage and premium charges for additional interests reflecting any modification resulting from the application of prospective experience or schedule rating plans. The premiums shall not reflect any adjustments resulting from the application of retrospective rating plans or premium discount plans.

    The premium adjustment resulting from the application of retrospective rating plans or premium discount plans shall be assigned to the special NAICS codes provided for such adjustments in the coding section of this Cyber module.

    B. EXPOSURES

    Exposures are required for all risks. No less than one exposure must be reported on the premium record. If premium is derived from multiple exposure bases, report each associated exposure basis individually as outlined on the premium record.

    Exposure fields include Global Budget, Global Revenue, Global Assets, Global Number of Records Stored and Global Number of Employees.

    Refer to the coding and rules pages of this module for further instructions regarding the reporting of each specific exposure.

    C. LOSSES

    Separate statistical entries are required by type and cause of loss code for paid loss, outstanding loss, paid allocated loss adjustment expense and outstanding allocated loss adjustment expense.

    In Rhode Island, all losses must exclude the portion of interest on judgments entered by the court which require the insurer to make payments in excess of the policy coverage limitation due to the failure of the insurer to settle a civil action where:

      i. the plaintiff has made a written offer to the defendant's insurer to settle the action in an amount equal to or less than the coverage limits on the liability policy in force at the time of the action, and

     ii. the said offer is rejected by the defendant's insurer.

    (Rhode Island General Laws Sections 27-7-2.2 and 27-7-2.3)

GENERAL REPORTING REQUIREMENTS

2. Reporting Exceptions

Companies with policies or systems which depart substantially from the manual definitions of rules or forms or cannot be coded in the level of detail required by this module should consult ISO for reporting instructions.

It certain cases, you may be instructed to use specific code exceptions which represent data that is either not applicable or unavailable for reporting purposes. Please note these exceptions may not be available in every jurisdiction, including Texas.

It would also be prudent to discuss these reporting exceptions with ISO prior to use, as incomplete reporting may not allow ISO to fulfill its statistical agent responsibilities on your behalf. Companies may also be subject to loss of statistical credit or other contributory data reporting incentives.

The Exception Code list below provides a unique alpha code value for each field where data cannot be reported.

FIELD	RECORD TYPE	POSITION(S)	EXCEPTION CODE
Global Assets	Premiums	108–112	XXXXX
Global Budget or Global Revenue	Premiums	90–95	XXXXXX
Cause of Loss Code	Losses	71	X
Denial of Service Indicator Code	Losses	46	X
Exposure Indicator Code	Premiums	89	X
Legal Structure of Company Code	Premiums	70–71	XX
Maximum First-party Deductible Code	Premiums	41–42	XX
Maximum First-party Limit Code	Premiums and Losses	66–67	XX
Maximum Third-party Deductible Code	Premiums	43–44	XX
Maximum Third-party Limit Code	Premiums and Losses	68–69	XX
Number of Days Out of Business	Losses	76–78	XXX
Global Number of Employees	Premiums	113–117	XXXXX
Number of Records Exposed	Losses	34–41	XXXXXXXX
Global Number of Records Stored Code	Premiums	104–105	XX
Number of Years of Credit Monitoring	Losses	79–80	XX
Time Deductible Code	Premiums and Losses	59	X
Type of Loss Code	Losses	70	X
Types of Records Exposed	Losses	94–95	XX
Years in Business Code	Premiums	106–107	XX

LEGEND:

X – Represents Not Available

Note: In certain situations where data cannot be reported, a field may be reported blank with prior approval from ISO.

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
15–16	**Transaction Expiration Date (year)**	Required	2	The year of a transaction expiration date. Year requires a two-digit code: Third and fourth digits of the year	*numeric value*
17–18	**State Code**	Required	2	The state location of the risk. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*
19–21	**Reserved for ISO Use**	N/A	3	Blank field.	*blank*
22–23	**Type of Policy Code**	Required	2	The type of specialized Cyber program. **Type of Policy for Exempt Commercial Risks:**	
				ISO Cyber Program – Media And Information Security Protection Cyber Policy or company comparable policy	EB
				ISO Cyber Program – Financial Institutions Information Security Protection Cyber Policy or company comparable policy	5E
				ISO Cyber Program – Information Security Protection Cyber Policy or company comparable policy	5H
				ISO Cyber Program – Commercial Cyber Insurance Policy or company comparable policy	CB
				Commercial Identity Theft/ Fraud/ Recovery Cyber Insurance	CC
				Type of Policy for Other Than Exempt Commercial Risks:	
				ISO Cyber Program – Media And Information Security Protection Cyber Policy or company comparable policy	E1
				ISO Cyber Program – Financial Institutions Information Security Protection Cyber Policy or company comparable policy	54
				ISO Cyber Program – Information Security Protection Cyber Policy or company comparable policy	57
				ISO Cyber Program – Commercial Cyber Insurance Policy or company comparable policy	C1
				Commercial Identity Theft/ Fraud/ Recovery Cyber Insurance	C2

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
24–26	**Annual Statement Line of Business Code**	Required	3	The Annual Statement Line of Business to which the transaction was assigned and its corresponding direct written premium booked to statutory Page **14** of the Annual Statement. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*
27–29	**Subline Code**	Required	3	The line of business to which the Cyber coverage is being rated. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*
30–33	**NAICS Code**	Required	4	The North American Industry Classification System (NAICS) industry code used for classifying entities by type of economic activity. The source of the code list is the Census Bureau or NAICS Association. First four digits of the NAICS Code	*code* *numeric value*
34–40~~39~~	**Insuring Agreements Code**	Required	7~~6~~	The insuring agreements contained in coverage. Divisible Premium Charge Policies: For policies charging premium for each insuring agreement coverage, the separate identification and reporting are required for each of the insuring agreements and optional coverage endorsements. When reporting Insuring Agreement Code, use the value corresponding to the insuring agreement coverage or coverage endorsement in the appropriate field position. None of the positions can be left blank. Indivisible Premium Charge Policies: For single premium charge policies, the combination of insuring agreements and coverage endorsements should be reported on one record. When reporting Insuring Agreements Code, use the value corresponding to the combination of insuring agreements contained in the coverage for positions 34 through 39, respectively. None of the positions can be left blank. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
40	~~Reserved for Future Use~~	~~N/A~~	~~1~~	~~Blank field.~~	*blank*
41–42	**Max First-Party Deductible Code**	Required	2	The largest deductible applicable to a first-party coverage or insuring agreement. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*
43–44	**Max Third-Party Deductible Code**	Required	2	The largest deductible applicable to a third-party coverage or insuring agreement. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*
45	**Coverage Code**	Required	1	The type of insurance or protection in a policy.	*code*
				Claims-made coverage – basic – with retroactive date	1
				Claims-made coverage – supplemental extended reporting period – with retroactive date	2
				Occurrence coverage	3
				Claims-made coverage – basic – no retroactive date	4
				Claims-made coverage – supplemental extended reporting period – no retroactive date	5
				Discovery coverage – basic – with retroactive date	6
				Discovery coverage – basic – no retroactive date	7
				Discovery coverage – supplemental extended reporting period – with retroactive date	8
				Discovery coverage – supplemental extended reporting period – no retroactive date	9
				Combined Claims-made and Discovery coverage – basic – with retroactive date	A
				Combined Claims-made and Discovery coverage – basic – no retroactive date	B
				Combined Claims-made and Discovery coverage – supplemental extended reporting period – with retroactive date	C
				Combined Claims-made and Discovery coverage – supplemental extended reporting period – no retroactive date	D
46	**Deductible Indicator Code**	Required	1	The code indicating whether the deductible applies on an aggregate or per occurrence basis.	*code*
				Aggregate Basis	A
				Per Occurrence Basis	P
				No Deductible (Full Coverage)	N

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
59	**Time Deductible Code**	Required	1	The waiting period associated with the business income and extra expense coverage. Waiting Period (hours): 0 (No waiting period applies) 2 4 6 8 12 24 48 Over 48 ~~All Other~~	*code* 1 2 3 4 5 6 7 8 9
60	**Reserved for ISO Use**	N/A	1	Blank field.	*blank*
61–65	**Total Policy Aggregate Deductible**	Required	5	The aggregate amount of losses under all insuring agreements for the entire policy period that the insured must pay first before the insurer will pay a claim, in thousands.	*amount*
66–67	**Max First-Party Limit Code**	Required	2	The largest limit applicable to a first-party coverage or insuring agreement. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*
68–69	**Max Third-Party Limit Code**	Required	2	The largest limit applicable to a third-party coverage or insuring agreement. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
78–80	**Schedule Rating Modification**	Required	3	The percentage of unmodified third-party coverage premium. This field is applicable to Texas reporters only. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*
81–83	**Rating Modifier Code**	Required	3	The code identifying cyber risk exposures and established data security standards. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*
84	**Reserved for Future Use**	N/A	1	Blank field.	*blank*
85–87	**Rating Modification Factor**	Required	3	The three-digit factor (reported RMF) reflecting the composite effect of all rating modifications. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*
88	**Reserved for Future Use**	N/A	1	Blank field.	*blank*
89	**Exposure Indicator Code**	Required	1	The code indicating whether the global revenue or global budget is the reported exposure. Exposure Indicator: Global Budget Global Revenue	*code* B R
90–95	**Global Budget or Global Revenue**	Required	6	The amount indicating global budget for a non-profit and government organizations or global revenue for other than non-profit and government types of organization or company.	*Alpha-numeric value* ~~*amount*~~
96–103	**Premium Amount**	Required	8	Total premium. Divisible Premium Charge Policy Indivisible Premium Charge Policies	 *amount* *amount*

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
104–105	**Global Number of Records Stored Code**	Required	2	The insured's number of records stored and/or maintained through any medium.	*code*
				Number of Records Stored:	
				0 – 99	11
				100 – 1000	12
				1001 – 10,000	13
				10,001 – 100,000	14
				100,001 – 1,000,000	15
				1,000,001 – 10,000,000	16
				10,000,001 – 100,000,000	17
				100,000,001 – 1,000,000,000	18
				1,000,000,001 – 10,000,000,000	19
				10,000,000,001 – <u>99,999,999,999</u> ~~100,000,000,000~~	20
				<u>Over 100,000,000,000</u>	<u>21</u>
106–107	**Years in Business**	Required	2	The insured's years in business at the time the Policy was written, in whole numbers.	*numeric value*
108–112	**<u>Global</u> Assets**	Required	5	The insured's total global assets as reported on latest quarterly statement, in millions.	*<u>alpha-numeric value</u> ~~amount~~*
113–117	**Global Number of Employees**	Required	5	The insured's number of employees, in <u>actual numbers.</u> ~~thousands.~~ <u>See Coding Instructions for values greater than 99,999.</u>	*alpha-numeric value*
118–130	**Premium Record ID**	Required	13	The unique code identifying all premium and loss records pertaining to a single policy.	
				For data reported in states other than Texas:	
				The policy number or any other alphanumeric identification as significant digits which will make it possible to locate all premium and loss records pertaining to a single policy.	*alpha numeric value*
				For data reported in Texas:	
				The policy identifier, alphanumeric string, which uniquely identifies the Policy.	*alpha numeric value*
131–150	**Reserved for Company Use**	Optional	20	Field for company use only and may be reported blank, or may contain any alphanumeric combination that suits the individual carrier's purposes.	*alpha numeric value*

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
16	**MGA Indicator**	Required	1	The one-digit code assigned by ISO. Applicable to Texas reporters only.	*code*
17–18	**State Code**	Required	2	The state location of the risk. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*
19–21	**Reserved for ISO Use**	N/A	3	Blank field.	*blank*
22–23	**Type of Policy Code**	Required	2	The type of specialized Cyber program. **Type of Policy for Exempt Commercial Risks:**	
				ISO Cyber Program – Media And Information Security Protection Cyber Policy or company comparable policy	EB
				ISO Cyber Program – Financial Institutions Information Security Protection Cyber Policy or company comparable policy	5E
				ISO Cyber Program – Information Security Protection Cyber Policy or company comparable policy	5H
				ISO Cyber Program – Commercial Cyber Insurance Policy or company comparable policy	CB
				Commercial Identity Theft/ Fraud/ Recovery Cyber Insurance	CC
				Type of Policy for Other Than Exempt Commercial Risks:	
				ISO Cyber Program – Media And Information Security Protection Cyber Policy or company comparable policy	E1
				ISO Cyber Program – Financial Institutions Information Security Protection Cyber Policy or company comparable policy	54
				ISO Cyber Program – Information Security Protection Cyber Policy or company comparable policy	57
				ISO Cyber Program – Commercial Cyber Insurance Policy or company comparable policy	C1
				Commercial Identity Theft/ Fraud/ Recovery Cyber Insurance	C2

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
57–58	**Transaction Identifier Code**	Required	2	The types of premium and loss transactions reported, such as endorsements, cancellations, renewals, salvage and subrogation, etc. This field is applicable to Texas reporters only. Loss Transaction: Salvage and Subrogation All Other	 55 99
59	**Time Deductible Code**	Required	1	The waiting period associated with the business income and extra expense coverage. Waiting Period (hours): 0 (No waiting period applies) 2 4 6 8 12 24 48 Over 48	 1 2 3 4 5 6 7 8 9
60	**Reserved for ISO Use**	N/A	1	Blank field.	*blank*
61–65	**Coverage Deductible**	Required	5	The deductible amount applied to the coverage associated with the loss (in hundreds).	*amount*
66–67	**Max First-Party Limit Code**	Required	2	The largest limit applicable to a first-party coverage or insuring agreement. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*
68–69	**Max Third-Party Limit Code**	Required	2	The largest limit applicable to a third-party coverage or insuring agreement. Refer to the Coding and Rules Section for coding and reporting instructions.	*code*

COMMERCIAL STATISTICAL PLAN

PREMIUM RECORD LAYOUT

Pos	Field		Pos	Field	
1			9	LIMIT CODE	
2	COMPANY		70	LEGAL	
3	NUMBER		1	STRUCTURE CODE	
4			2	TRANS.	DAY
5	TRANSACTION TYPE		3	EFFECTIVE	OF
6	MONTH	ACT.	4	TRANS.	MONTH
7	YEAR	DATE	5	EXPIRATION	
8	MONTH	INC.	6	MGA INDICATOR CODE	
9	YEAR	DATE	7	DEFENSE LIMIT INDICATOR CODE	
10			8	SCHEDULE	
	TRANSACTION		9	RATING	
1	MONTH	EFF.	80	MODIFICATION	
2	YEAR	DATE	1	RATING	
3			2	MODIFIER	
4	MONTH	EXP.	3	CODE	
5	YEAR	DATE	4	**B**	
6			5	RATING	
7	STATE		6	MODIFICATION	
8			7	FACTOR	
9			8	**B**	
20	**B**		9	EXPOSURE INDICATOR CODE	
1			90		
2	TYPE OF		1	GLOBAL BUDGET	
3	POLICY CODE		2	OR	
4	ANNUAL STATEMENT		3	GLOBAL	
5	LINE OF BUSINESS		4	REVENUE	
6	CODE		5		
7			6		
8	SUBLINE CODE		7		
9			8		
30			9	PREMIUM	
1	NAICS CODE		100	AMOUNT	
2			1		
3			2		
4			3		
5			4	GLOBAL NUMBER OF	
6	INSURING		5	RECORDS STORED	
7	AGREEMENTS CODE		6	YEARS IN	
8			7	BUSINESS	
9			8		
40	**B**		9		
1	MAX FIRST-PARTY		110	GLOBAL ASSETS	
2	DEDUCTIBLE CODE		1		
3	MAX THIRD-PARTY		2		
4	DEDUCTIBLE CODE		3		
5	COVERAGE CODE		4	GLOBAL NUMBER	
6	DEDUCTIBLE INDICATOR CODE		5	OF	
7	MONTH	RETROACTIVE	6	EMPLOYEES	
8	YEAR	DATE	7		
9			8		
50			9		
1	TOTAL POLICY		120		
2	AGGREGATE LIMIT		1		
3	AMOUNT		2		
4			3	PREMIUM	
5			4	RECORD	
6	TERRORISM COVERAGE CODE		5	I.D.	
7	TRANS I.D. CODE		6		
8			7		
9	TIME DEDUCTIBLE CODE		8		
60	RESERVED FOR ISO USE		9		
1			130		
2	TOTAL POLICY		1		
3	AGGREGATE DEDUCTIBLE AMOUNT		2		
4			3	RESERVED FOR	
5			4	COMPANY USE	
6	MAX FIRST-PARTY		8		
7	LIMIT CODE		9		
8	MAX THIRD-PARTY		150		
	CONTINUED				

LOSS RECORD LAYOUT

Pos	Field		Pos	Field	
1			70	TYPE OF LOSS CODE	
2	COMPANY		1	CAUSE OF LOSS CODE	
3	NUMBER		2	CLAIM COUNT	
4			3	MONTH	DISCOVERY
5	TRANSACTION TYPE		4	YEAR	DATE
6	MONTH	ACT.	5		
7	YEAR	DATE	6	NUMBER OF	
8	MONTH	INC.	7	DAYS	
9	YEAR	DATE		OUT OF	
10			8	BUSINESS	
1	MONTH	LOSS	9	NUMBER OF	
2	YEAR	DATE		YEARS OF	
3			80	CREDIT MONITORING	
4	DAY		1	RATING	
5			2	MODIFIER	
6	MGA INDICATOR CODE		3	CODE	
7	STATE		4	**B**	
8			5		
9			6	**B**	
20	**B**		7		
1			8		
2	TYPE OF		9	COVERAGE	
3	POLICY CODE		90	LIMIT	
4	ANNUAL STATEMENT		1	AMOUNT	
5	LINE OF BUSINESS		2		
6	CODE		3		
7			4	TYPES OF RECORDS	
8	SUBLINE CODE		5	EXPOSED	
9			6		
30			7		
1	NAICS CODE		8		
2			9	LOSS AMOUNT	
3			100		
4			1		
5	NUMBER		2		
6	OF		3		
7	RECORDS			LOSS RECORD I.D.	
8	EXPOSED		4		
9			5		
40			6		
1			7	OCCURRENCE	
2	**B**		8	I.D.	
3	NOTICE OF CLAIM DATE		9		
4	(DAY)		110		
5	COVERAGE CODE		1		
6	DENIAL OF SERVICE INDICATOR CODE		2		
7	MONTH	RETROACTIVE	3		
8	YEAR	DATE	4		
9			5		
50	MONTH	NOTICE OF	6	CLAIM I.D.	
1	YEAR	CLAIM	7		
2		DATE	8		
3	MONTH	NOTICE OF	9	PREMIUM	
4	YEAR	OCCURRENCE	120	RECORD	
5		DATE	1	I.D.	
6	TERRORISM COVERAGE CODE		2		
7	TRANS I.D. CODE		3		
8			4		
9	TIME DEDUCTIBLE CODE		5		
60	RESERVED FOR ISO USE		6		
1			7		
2	COVERAGE		8		
3	DEDUCTIBLE AMOUNT		9		
4			130		
5			1		
6	MAX FIRST-PARTY		2	RESERVED FOR COMPANY USE	
7	LIMIT CODE		3		
8	MAX THIRD-PARTY		4		
9	LIMIT CODE		8		
	CONTINUED		9		
			150		

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GLOBAL ASSETS

1. **Field Description**

   The amount indicating the insured's total global assets as reported on latest quarterly statement.

2. **Field Positions**

RECORD TYPE	FIELD	POSITIONS
Premiums	Global Assets	108–112

3. **Global Assets**

EXPOSURE BASE ~~ASSETS~~	CODE
Total global assets, in millions	*alpha-numeric value* ~~amount~~

ALPHA INDICATOR	CODE
For Exposure Amounts from $100,000,000,000 to $999,999,999,999	*Q*
For Exposure Amounts from $1,000,000,000,000 to $9,999,999,999,999	*R*

Example:

EXPOSURE BASE	REPORTING BASIS	EXPOSURE AMOUNT	EXPOSURE TO BE REPORTED
Global Assets	Millions	$5,000,000	00005
Global Assets	Millions	$50,000,000	00050
Global Assets	Millions	$500,000,000	00500
Global Assets	Millions	$5,000,000,000	05000
Global Assets	Millions	$8,749,000,779	08749
Global Assets	Millions	$76,205,442,819	76205
Global Assets	Millions	$98,990,888,883	98991
Global Assets	Ten-Millions	$410,000,000,000	4100Q
Global Assets	Hundred- Millions	$2,254,000,000,000	2254R

GLOBAL BUDGET OR GLOBAL REVENUE

1. **Field Description**

    The amount indicating global budget for a non-profit and government organizations or global revenue for other than non-profit and government types of organization or company.

2. **Field Positions**

RECORD TYPE	FIELD	POSITIONS
Premiums	Global Budget or Global Revenue	90–95

3. **Global Budget or Global Revenue**

EXPOSURE BASE	CODE
Global Budget, in thousands	*alpha-numeric value ~~amount~~*
Global Revenue, in thousands	*alpha-numeric value ~~amount~~*

ALPHA INDICATOR	CODE
For Exposure Amounts from $1,000,000,000 - $9,999,999,999	*L*
For Exposure Amounts from $10,000,000,000 - $99,999,999,999	*M*
For Exposure Amounts from $100,000,000,000 - 999,999,999,999	*N*
For Exposure Amounts from $1,000,000,000,000 - $9,999,999,999,999	*P*

Example:

EXPOSURE BASE	REPORTING BASIS	EXPOSURE AMOUNT	EXPOSURE TO BE REPORTED
Global Budget	Thousands	$50,000	000050
Global Budget	Thousands	$150,000	000150
Global Revenue	Thousands	$15,000,000	015000
Global Revenue	Thousands	$150,000,000	150000
Global Budget	Hundred-Thousands	$1,000,000,000	10000L
Global Revenue	Hundred-Thousands	$2,000,000,000	20000L
Global Budget	Millions	$27,945,000,800	27945M
Global Budget	Ten-Millions	$100,000,000,000	10000N
Global Revenue	Ten-Millions	$102,545,936,201	10255N
Global Budget	Hundred-Millions	$1,000,000,000,000	10000P
Global Revenue	Hundred-Millions	$1,154,289,400,827	11543P

DEDUCTIBLE INDICATOR CODE

1. **Field Description**

   The code indicating **when reporting a divisible policy premium record**, whether the <u>max first party or the max third party</u> Insuring Agreement <u>deductible applies on an aggregate or per occurrence basis</u> or, <u>when reporting an **indivisible policy premium record**, whether the </u>policy deductible applies on an aggregate or per occurrence basis.

2. **Field Positions**

RECORD TYPE	FIELD	POSITION
Premiums	Deductible Indicator Code	46

3. **Reporting Instructions For Policies Charging Divisible Premium**

   For policies charging premium for each insuring agreement coverage, report the deductible indicator code applicable for that insuring agreement's deductible.

4. **Reporting Instructions For Policies Charging Indivisible Premium**

   For policies charging indivisible premium, report the deductible indicator code applicable to the policy's deductible.

5. **Deductible Indicator Code**

DEDUCTIBLE INDICATOR	CODE
Aggregate Basis	A
Per Occurrence Basis	P
No Deductible (Full Coverage)	N

DISCOVERY DATE

1. **Field Description**

   The month and year of the discovery date on which the insured first became aware of the loss. <u>Only applicable to Coverage Codes 6-9 and A-D.</u>

2. **Field Positions**

RECORD TYPE	FIELD	POSITIONS
Losses	Discovery Date – Month	73
Losses	Discovery Date – Year	74–75

3. **Discovery Date – Month**

   Month requires a one-digit code.

   When reporting the month of the discovery date, use the values 1–9 to represent the months January through September, respectively, the value 0 (zero) to represent the month of October, "–" to represent the month of November and "&" to represent the month of December.

MONTH	CODE
January	1
February	2
March	3
April	4
May	5
June	6
July	7
August	8
September	9
October	0
November	–
December	&

4. **Discovery Date – Year**

   Year requires a two-digit code.

   When reporting the year of the discovery date, use the <u>third and</u> fourth digi<u>t</u>s of the year only.

YEAR	CODE
<u>Third and F</u>fourth digi<u>t</u>s of the year	*numeric value*

EXPOSURE INDICATOR CODE

1. **Field Description**

   The code indicating whether the global revenue or global budget is the reported exposure.

   Global Bbudget is applicable to non-profit and government organizations.

   Global revenue is applicable to other than non-profit and government types of organization or company.

2. **Field Positions**

RECORD TYPE	FIELD	POSITION
Premiums	Exposure Indicator Code	89

3. **Exposure Indicator Code**

EXPOSURE INDICATOR	CODE
Global Budget	B
Global Revenue	R

INSURING AGREEMENTS CODE

1. Field Description

The code identifying insuring agreements contained in a coverage.

2. Field Positions

RECORD TYPE	FIELD	POSITIONS
Premiums	Insuring Agreements Code	34–40~~39~~

3. Reporting Instructions for Divisible Premium Charge Policies

For policies charging premium for each insuring agreement coverage, the separate identification and reporting are required for each of the insuring agreements and optional coverage endorsements.

When reporting Insuring Agreements Code, use the value corresponding to the combination of insuring agreements contained in coverage for positions 34 through 40~~39~~, respectively. None of the positions can be left blank.

4. Reporting Instructions for Indivisible Premium Charge Policies

For single premium charge policies, the combination of insuring agreements and coverage endorsements should be reported on one record.

When reporting Insuring Agreements Code, use the value corresponding to the combination of insuring agreements contained in coverage for positions 34 through 40~~39~~, respectively. None of the positions can be left blank.

5. Insuring Agreements Code

For positions 34 through 40~~39~~, respectively, use the value corresponding to insuring agreements or optional coverage endorsements contained in a coverage.   For coding, refer to the insuring agreements matrices listed in the following pages.

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

   I. **Insuring Agreements Matrix (Position 34)**
  II. **Insuring Agreements Matrix (Position 35)**
 III. **Insuring Agreements Matrix (Position 36)**
 IV. **Insuring Agreements Matrix (Position 37)**
  V. **Insuring Agreements Matrix (Position 38)**
 VI. **Insuring Agreements Matrix (Position 39)**
VII. **Insuring Agreements Matrix (Position 40)**

INSURING AGREEMENTS CODE

VII. Insuring Agreements Matrix (Position 40)

For position 40, use the value corresponding to insuring agreement or coverage endorsement contained in coverage.

'Yes' indicates insuring agreement or coverage endorsement applies.
'No' indicates insuring agreement or coverage endorsement does not apply.

Whistleblower Expense	Consequential Loss	TBD	TBD	CODE
Yes	No			1
No	No			2
Yes	Yes			3
No	Yes			4

NORTH AMERICAN INDUSTRY CLASSIFICATION SYSTEM (NAICS) CODE

1. **Field Description**

   The North American Industry Classification System (NAICS) industry code used for classifying entities by type of economic activity. The source of this code list is the Census Bureau or NAICS Association.

2. **Field Positions**

RECORD TYPE	FIELD	POSITIONS
Premiums	NAICS Code	30–33
Losses	NAICS Code	30–33

3. **NAICS Code**

CLASSIFICATION	CODE
First four digits of the NAICS Code	*code*

   Note: A separate premium record must be reported for each unique NAICS code.

GLOBAL NUMBER OF EMPLOYEES

1. Field Description

The insured's number of employees.

An employee working 1,000 hours or more during the annual policy period is considered a full-time employee. An employee working less than 1,000 hours during the annual policy period is considered a part-time employee and is counted as half of a full-time employee for exposure purposes.

2. Field Positions

RECORD TYPE	FIELD	POSITIONS
Premiums	Global Number of Employees	113–117

3. Global Number of Employees

EMPLOYEES	CODE
Number of persons	*alpha-numeric value*
For values greater than 99,999 report the number of employees in hundreds with an alpha indicator to identify the range of employees	*code*

ALPHA INDICATOR	CODE
For Exposure Amounts from 0 - 99 employees	*A*
For Exposure Amounts from 100 - 199 employees	*B*
For Exposure Amounts from 200 - 299 employees	*C*
For Exposure Amounts from 300 - 399 employees	*D*
For Exposure Amounts from 300 - 499 employees	*E*
For Exposure Amounts from 400 - 599 employees	*F*
For Exposure Amounts from 600 - 699 employees	*G*
For Exposure Amounts from 700 - 799 employees	*H*
For Exposure Amounts from 800 - 899 employees	*J*
For Exposure Amounts from 900 - 999 employees	*K*

Example:

EXPOSURE BASE	REPORTING BASIS	EXPOSURE AMOUNT	EXPOSURE TO BE REPORTED
Persons	~~Thousands~~ Actual Number	100	00100
Persons	~~Thousands~~Actual Number	1,000	01000
Persons	~~Thousands~~ Actual Number	10,000	10000
Persons	Actual Number	10,495	10495
Persons	For values greater than 99,999	139,027	0139A
Persons	For values greater than 99,999	102,197	0102B

NUMBER OF RECORDS EXPOSED

1. **Field Description**

   The number of individuals whose information was exposed following a cyber event.

2. **Field Positions**

RECORD TYPE	FIELD	POSITIONS
Losses	Number of Records Exposed	34–41

3. **Number of Records Exposed**

EXPOSED RECORDS	CODE
Number of records exposed, in thousands	*numeric value*
For values greater than 99,999,999,999,999, report the number of records exposed in millions with an alpha indicator	*S*

   Example:

EXPOSURE BASE	REPORTING BASIS	EXPOSURE AMOUNT	EXPOSURE TO BE REPORTED
Records	Thousands	5,000	00000005
Records	Thousands	150,000	00000150
Records	Thousands	15,000,000	00015000
Records	Thousands	15,000,000,000	15000000
Records	For values greater than 99,999,999,999,999	125,786,622,999	0125787S
Records	For values greater than 99,999,999,999,999	150,000,000,000	0150000S
Records	For values greater than 99,999,999,999,999	368,730,000,001	0368730S

GLOBAL NUMBER OF RECORDS STORED CODE

1. **Field Description**

   The insured's number of records stored and/or maintained through any medium.

2. **Field Positions**

RECORD TYPE	FIELD	POSITIONS
Premiums	Global Number of Records Stored Code	104–105

3. **Global Number of Records Stored Code**

GLOBAL NUMBER OF RECORDS STORED	CODE
0 – 99100	11
101-1000100 – 1000	12
1001 – 10,0010	13
10,001 – 100,000	14
100,001 – 1,000,000	15
1,000,001 – 10,000,000	16
10,000,001 – 100,000,000	17
100,000,001 – 1,000,000,000	18
1,000,000,001 – 10,000,000,000	19
10,000,000,001 – 100,000,000,000	20
Over 100,000,000,000	21

RETROACTIVE DATE

1. **Field Description**

   The date applicable to a claims-made and/or discovery-based policy, reported with Coverage Codes 1, 2, 6, 8, A and C.

   - If a retroactive date exists, the policy will cover claims first made during the policy period only of the incident occurred on or after the retroactive date.
   - If the policy has **no** retroactive date, the policy will cover claims first made during the policy period regardless of when the incident occurred.

2. **Field Positions**

RECORD TYPE	FIELD	POSITIONS
Premiums	Retroactive Date – Month	47
Losses	Retroactive Date – Month	47
Premiums	Retroactive Date **–** Year	48–49
Losses	Retroactive Date – Year	48–49

3. **Retroactive Date – Month**

   Month requires a one-digit code.

   When reporting the month of the retroactive date, use the values 1–9 to represent the months January through September, respectively, the value 0 (zero) to represent the month of October, "–" to represent the month of November and "&" to represent the month of December.

MONTH	CODE
January	1
February	2
March	3
April	4
May	5
June	6
July	7
August	8
September	9
October	0
November	–
December	&

4. **Retroactive Date – Year**

   Year requires a two-digit code.

   When reporting the year of the retroactive date, use the third and fourth digits of the year only.

YEAR	CODE
Third and fourth digits of the year	*numeric value*

TIME DEDUCTIBLE CODE

1. **Field Description**

   The code indicating the waiting period associated with the business income and extra expense coverage.

2. **Field Positions**

RECORD TYPE	FIELD	POSITION
Premiums	Time Deductible Code	59
Losses	Time Deductible Code	59

3. **Time Deductible Code**

WAITING PERIOD (HOURS)	CODE
0 (No waiting period applies)	1
2	2
4	3
6	4
8	5
12	6
24	7
48	8
Over 48	9

   Note: If business income and extra expense coverage is written with a waiting period not identified by a specific code, the transaction is to be coded to the next higher waiting period time.

TOTAL POLICY AGGREGATE LIMIT

1. **Field Description**

   The amount indicating the total policy aggregate limit. Represents the maximum total of policy limits an insurer will pay for covered losses during the policy period.

2. **Field Positions**

RECORD TYPE	FIELD	POSITIONS
Premiums	Total Policy Aggregate Limit	50–55

3. **Total Policy Aggregate Limit**

TOTAL POLICY AGGREGATE LIMIT	CODE
Limit, in thousands	*amount*

TYPE OF POLICY CODE

1. **Field Description**

   The code identifying the type of specialized Cyber program.

2. **Field Positions**

RECORD TYPE	FIELD	POSITIONS
Premiums	Type of Policy Code	22–23
Losses	Type of Policy Code	22–23

3. **ISO Cyber Program or Company Comparable Program**

   The ISO Cyber Program consists of three policies made up of separate insuring agreements. The premiums and losses for each of the insuring agreements and optional coverage endorsements must be reported separately, under the appropriate Cyber Type of Policy Code.

   I.   ISO Media And Information Security Protection Cyber Policy or company comparable policy
   II. ISO Financial Institutions Information Security Protection Cyber Policy or company comparable policy
   III. ISO Information Security Protection Cyber Policy or company comparable policy

   Insuring Agreements:
   - Web Site Publishing Liability (For Media And Information Security Protection Cyber Policy only, the Insuring Agreement "Web Site Publishing Liability" is replaced by ~~referred to as~~ "Media Liability")
   - Security Breach Liability
   - Programming Errors And Omissions Liability
   - Replacement Or Restoration Of Electronic Data
   - Extortion Threats
   - Business Income And Extra Expense
   - Public Relations Expense
   - Security Breach Expense

   The ISO Cyber Program also consists of a fourth policy made up of six insuring agreements offered at a single premium charge. The premiums and losses for the combination of insuring agreements and coverage endorsements must be reported on one record under the appropriate Cyber Type of Policy Code.

   I.   ISO Commercial Cyber Insurance Policy or company comparable policy

   Insuring Agreements:
   - Security Breach Expense
   - Extortion Threats
   - Replacement Or Restoration Of Electronic Data
   - Business Income And Extra Expense
   - Public Relations Expense
   - Security Breach Liability

TYPE OF POLICY CODE (cont'd)

4. **Cyber Programs - Other Than ISO**

I. Commercial Identity Theft/ Fraud/ Recovery Cyber Insurance policy or endorsement.

For statistical reporting purposes, report the appropriate Type of Policy Code. Follow reporting instructions accordingly.

TYPE OF POLICY CODE (cont'd)

4. **Guidelines for Use**

   I. ISO Media And Information Security Protection Cyber Policy or company comparable policy

   Commercial medium to large enterprises, including for-profit and not-for-profit organizations and governmental entities, with a media liability exposure including, but not limited to: advertising agencies, advertisers, authors, book publishers, cable television operators, magazine publishers, multimedia organizations, newspaper publishers, printers, radio stations, television stations, electronic publishers and other similar organizations.

   II. ISO Financial Institutions Information Security Protection Cyber Policy or company comparable policy

   Financial institutions, including for-profit and not-for-profit organizations, governmental entities, banks, savings institutions, securities brokers and dealers, insurance companies, finance companies, credit unions and mortgage bankers.

   III. ISO Information Security Protection Cyber Policy or company comparable policy

   Commercial medium to large enterprises, including for-profit and not-for-profit organizations and governmental entities, with some form of web presence; not intended for financial institutions, web content providers, advertisers, publishers, broadcasters, Internet access providers, Internet service providers, information technology service providers, managed security service providers, digital certifying authorities or organizations that provide hosting services for others.

   IV. ISO Commercial Cyber Insurance Policy or company comparable policy

   Primarily small to medium commercial enterprises, including for-profit and not-for-profit organizations and governmental entities, with some form of web presence. It is not intended for entities:

   – With an annual revenue of more than $250,000,000, if for-profit.

   – With an annual budget of more than $125,000,000, if not-for-profit.

   – Wishing to purchase coverage with a Policy Aggregate Limit Of Insurance of more than $1,000,000.

   – Wishing to select a Policy Deductible Amount of more than $10,000.

   V. Commercial Identity Theft/ Fraud/ Recovery Cyber insurance policy or endorsement

   Refer to Company.

5. **Exempt Commercial Risks**

   Exempt commercial risks issued using non-filed rates, rules or forms under the auspices of individual state Exempt Commercial Policyholder ("ECP") laws must be reported with the appropriate Type of Policy code for exempt commercial risks as delineated in each module. Note that Texas exempt commercial risks do not require special coding and should be reported under the "Other Than Exempt Commercial Risks" Type of Policy Codes.

6. **Reporting Exception – Arizona**

   For the state of Arizona, the following fields are optional when reporting exempt commercial lines risks: Terrorism Coverage Code, Rating Modifier Code, Rating Modification Factor, Exposure Indicator Code, Number of Records Stored, Assets and Number of Employees.

TYPE OF POLICY CODE

7. **Type of Policy Code**

    ISO provides assistance in reviewing and providing reporting instructions to companies using non-ISO cyber programs that have been developed independently by companies and intended to be reportable to ISO.

TYPE OF POLICY	For Exempt Commercial Risks CODE	For Other Than Exempt Commercial Risks CODE
ISO Media And Information Security Protection Cyber Policy or company comparable policy	EB	E1
ISO Financial Institutions Information Security Protection Cyber Policy or company comparable policy	5E	54
ISO Information Security Protection Cyber Policy or company comparable policy	5H	57
ISO Commercial Cyber Insurance Policy or company comparable policy	CB	C1
Commercial Identity Theft / Fraud / Recovery Cyber insurance policy or endorsement	CC	C2

TYPE OF POLICY CODES DEFINITIONS (Cont'd)

Type of Policy	CSP Definition	Interpretation
50 or 5A	Farmowners/Ranchowners risks not rated under the Simplified Farm program	Property Portion of Divisible program not written under the new simplified farm program.
51 or 5B	ISO SMP/CPP – Mandatory and Optional Market Segment Endorsements for Golf Courses	Specialized coverages written under an ISO Market Segments Program for Golf Course risks.
52 or 5C	Company CMP/CPP – Mandatory and Optional Market Segment Endorsements for Golf Courses	Specialized coverages under an ISO Market Segments Program for Golf Course risks written on an independently filed policy under a program requiring property and liability coverage.
53 or 5D	ISO SMP/CPP – Mandatory and Optional Market Segment Endorsements for Health Clubs and Gyms	Specialized coverages written under an ISO Market Segments Program for Health Clubs and Gyms risks.
55 or 5F	Farm Combination Coverage (under the simplified Farm Program)	Coverage that includes Farm Dwellings and Farm Bodily Injury and Property Damage, written under the Simplified Farm Program.
56 or 5G	ISO SMP/CPP – Mandatory and Optional Market Segment Endorsements for Pet Services	Specialized coverages written under an ISO Market Segments Program for Pet Service risks.
54, 57, 5E, 5H, E1 ~~or~~ EB, C1, CB, C2 or CC	Cyber Risks	Specialized coverages written under an ISO Cyber Program. or an independently filed coverage.
58	Company CMP/CPP Restaurant Policy (Texas only)	An independently filed policy written under a program providing property and liability coverages to a Restaurant risk. These are to be coded in the complete detail as required by CSP Plus.
59	Company CMP/CPP Condominium Policy (Texas only)	An independently filed policy written under a program providing property and liability coverages to a Condominium risk. These are to be coded in the complete detail as required by CSP Plus.
60 or 6A	Company CMP/CPP – Mandatory and Optional Market Segment Endorsements for Plumbing and Heating, Ventilation, and Air Conditioning (HVAC) Contractors	Specialized coverages under an ISO Market Segments Program for Plumbing and HVAC risks written on an independently filed policy under a program requiring property and liability coverage.
61 or 6B	Company CMP/CPP – Mandatory and Optional Market Segment Endorsements for Pet Services	Specialized coverages under an ISO Market Segments Program for Pet Service risks written on an independently filed policy under a program requiring property and liability coverage.
62 or 6C	Company CMP/CPP – Mandatory and Optional Market Segment Endorsements for Hardware/Home Improvement Stores	Specialized coverages under an ISO Market Segments Program for Hardware/Home Improvement Stores written on an independently filed policy under a program requiring property and liability coverage.
63 or 6D	Company CMP/CPP – Mandatory and Optional Market Segment Endorsements for Auto Service Risks	Specialized coverages under an ISO Market Segments Program for Auto Service risks written on an independently filed policy under a program requiring property and liability coverage.