

STATISTICAL PLAN HOLDERS

JUNE 14, 2019

GENERAL LIABILITY

SP-GL-2019-003

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## HAWAII, TEXAS AND VIRGINIA GENERAL LIABILITY TERRITORY AND ZIP CODES REPORTING REQUIREMENTS REVISED

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### KEY MESSAGE

This circular announces revisions to the statistical reporting requirements for General Liability Subline 334 Territory and ZIP Codes in the states of Hawaii (HI), Texas (TX) and Virginia (VA).

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### BACKGROUND

Currently for General Liability Subline 334, Contracting Classifications which begin with a "9" require Territory reporting in all states other than Hawaii, Texas, Virginia and Puerto Rico. In addition, ZIP Code (Other Than Texas) is required in all states that require Territory reporting.

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### INTRODUCTION

ISO filed and announced revised territorial distinctions in circular [LI-GL-97-347](#) for Hawaii, Texas and Virginia. Based on this circular, we identified an inconsistency in the statistical plan and we are now taking action to bring the statistical reporting requirements in line with the revised territorial distinctions found in the Commercial Lines Manual (CLM). This will require the statistical reporting of Territory Code in Hawaii, Texas and Virginia. In addition, the statistical reporting of ZIP Code will be required in Hawaii and Virginia. This will enable ISO to potentially introduce classification loss costs differing by territory for Premises/Operations Contracting risks in Hawaii, Texas and Virginia in the future.

Accordingly, data support is necessary for these territorial distinctions.

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### ISO ACTION

For General Liability Subline 334 Contracting Classifications with first digit of "9" we are:

- Requiring the reporting of Territory Code for Hawaii, Texas and Virginia.
  - Requiring the reporting of ZIP Code for Hawaii and Virginia.
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### COMMENT(S)

These changes:

- Apply to CSP, CSP Plus and CSP-I for Territory Code (HI, TX and VA).
  - Apply to CSP and CSP-I for ZIP Code (HI and VA).
  - Does not apply to CSAP.
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### STATISTICAL REPORTING EFFECTIVE DATES

For statistical reporting purposes, this change can be reported **immediately**. Territory and ZIP Code will be required no later than January 1, 2020 and subsequent on a mandatory basis.

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## FUTURE ISO ACTION

We will include these changes in **Third Quarter 2019** release of the Company Edit Package (CEP).

**NOTE:** To monitor the status of 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 Plans](#) homepage for details.

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## REFERENCE(S)

- [LI-GL-1998-166](#) (04/29/1998) Texas General Liability Rules, Increased Limits And Deductible Discount Factor Revisions Available For Use
  - [LI-GL-97-423](#) (12/19/1997) Virginia General Liability Rule Revision Filed; Implementation Pending
  - [LI-GL-97-347](#) (10/01/1997) Final Status For General Liability Rule Revision Reflecting The Change In Contractors Territories
  - [LI-GL-95-293](#) (10/16/1995) General Liability Premises And Operations Loss Costs By Territory To Be Displayed For Contractors Classes And Territory Definitions To Be Revised
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## ATTACHMENT(S)

- Revised CSP/CSP Plus Page GL-4
- Revised CSP-i Page GL-3
- Revised TCM Pages GL-21, GL-157 and GL-163

**NOTE:** The pages attached hereto as "revised pages" reflect all revisions to the current statistical plan pages associated with the change announced by this circular. These pages may not reflect changes announced in other circulars that affect the same pages. However, all changes will be cumulatively assimilated into the ISONET on-line releases of the CSP, CSP Plus, CSP-I and TCM.

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ISO is excited to announce new eLearning courses, designed to provide you with an introduction and overview of statistical reporting and essential concepts for data quality.

These interactive 15-20 minute courses are now available via a link on the [ISONet®](#) homepage to ISO Education eLearning.

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## CONTACT INFORMATION

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**REPORTING INSTRUCTIONS**

**11. ZIP CODE REPORTING – GENERAL LIABILITY (OTHER THAN TEXAS)**

Reporting of ZIP Code is required for Subline:

- 317 (for Lawyers Professional Liability, Veterinarians Professional Liability and Management Protection Program Coverages only)
- 332 Liquor Law Liability (all classifications other than 11111 and 49950)
- 334 Premises/Operations Liability – all classification codes other than:
  - 44444, 54444, 49950
  - Farm classes (first digit = 0)
  - ~~Contractors classes (first digit = 9)#~~
  - Texas and Puerto Rico Contractors classes (first digit = 9)
- 360 Employment-related Practices Liability
- 380 Home Healthcare

Reporting of ZIP Code is **not** required for Subline:

- 325@      • 335      • 336      • 337-339      • 342-343
- 345-347      • 350      • 365      • 366

Reporting of ZIP Code is **not** required for General Liability in Texas.

- # ~~ZIP Code is required for Contracting Classifications in states that require Territory information for these Classifications.~~
- @ ZIP Code is required for Limited Coverage for Designated Unmanned Aircraft endorsements and Excess Workers Compensation business.

**12. MASSACHUSETTS RESIDENTIAL PREMISES LIABILITY COVERAGES LEAD POISONING**

**a. Premiums and Losses**

**(1) Base Policy**

On all Massachusetts Residential Premises liability premium and loss records (including farm liability) report the appropriate State Exception Indicator Code, indicating if the insured property **is** or **is not** subject to the Massachusetts Lead Liability Regulation (211 CMR 131.00) and, if so subject, indicate via State Exception Indicator Code the compliance with lead prevention and control regulations, and hence whether coverage for bodily injury due to presence of lead is excluded or provided.

**(2) Supplemental Coverage for Lead Poisoning (Endorsement CG 22 84, FL 04 99 or equivalent)**

Specific Classification Code 90140 (under subline 350) should be reported, as applicable, to identify this coverage. Exposure (expressed in units **not** in compliance) and per occurrence **lead** liability limits (in the BI policy limits field) must be reported.

**b. Premiums**

Revisions to coverage effective after inception which affect State Exception coding require proper offset and new record reporting (e.g., issuance to property owner of a Letter of Compliance during policy term).

**c. Losses**

Specific Type of Loss Codes should be reported to identify lead poisoning losses.

**FUEL TANKS**

**a. Premiums and Losses**

**For Other Than Farm Liability and CGL Farm Liability**

Specific Classification Codes (under subline 350) are to be reported, as applicable, to identify Massachusetts Residential Fuel Tank Coverage either when defense expenses are provided as a separate limit or outside of limits with specific incident/aggregate and defense expenses limit options. Exposure (expressed in Number of Tanks) must be reported for premium records only. Separately purchased extended reporting coverage must be reported separately utilizing the appropriate Coverage Code.

**For Farm Liability and CGL Farm Liability**

Under subline 350, Classification Code 90441 will identify Massachusetts Farm liability residential fuel tank coverage.

**b. Losses**

**For Other Than Farm Liability and CGL Farm Liability**

Specific Pollution Type of Loss Codes should be reported to identify residential fuel liability losses.

**For Farm Liability and CGL Farm Liability**

Farm liability residential fuel tank losses are to be reported under Type of Loss Code 90.

**9. ADDITIONAL INTEREST**

- a. For General Liability (sublines 332, 334, 335, 336, 337-339, 342, 343 and 345-347), the Employment-Related Practices Liability Policy (subline 360), and Home Healthcare (subline 380), premium for additional interest and losses resulting from additional interest, where a separate premium was charged, must be reported with the special classification codes identifying additional interest.
- b. For subline 317 (excluding Management Protection Program Coverages), additional interest must be reported with the class premium.

**9A. ZIP CODE REPORTING – GENERAL LIABILITY**

Reporting of ZIP Code is required for subline:

- 317 (for Lawyers Professional Liability, Veterinarians Professional Liability and Management Protection Program Coverages only)
- 332 Liquor Law Liability (all classifications other than 11111 and 49950)
- 334 Premises/operations Liability – all classification codes other than:
  - 44444, 54444 and 49950
  - Farm classes (first digit = 0)
  - ~~Contractors classes (first digit = 9)#~~
  - Puerto Rico Contractors classes (first digit = 9)
- 360 Employment-Related Practices Liability
- 380 Home Healthcare

Reporting of ZIP Code is not required for subline:

- 325@
- 342-343
- 335
- 345-347
- 336
- 350
- 337-339
- 365

~~# ZIP Code is required for Contracting Classifications in states that require Territory information for these Classifications.~~

@ ZIP Code is required for Limited Coverage for Designated Unmanned Aircraft endorsements and Excess Workers Compensation business.

**10. MASSACHUSETTS RESIDENTIAL PREMISES LIABILITY COVERAGES**

**LEAD POISONING**

**a. Premiums and Losses**

**(1) Base Policy**

On all Massachusetts Residential Premises Liability Premium and Loss Records (including Farm Liability), report the appropriate State Exception Indicator Code, indicating if the insured property **is** or **is not** subject to the Massachusetts Lead Liability Regulation (211 CMR 131.00) and, if so subject, indicate via State Exception Indicator Code the compliance with lead prevention and control regulations, and hence whether coverage for bodily injury due to presence of lead is excluded or provided.

**(2) Supplemental Coverage for Lead Poisoning (Endorsement CG 22 84, FL 04 99 or equivalent)**

Specific Classification Code 90140 (under subline 350) should be reported, as applicable, to identify this coverage. Exposure (expressed in units NOT in compliance) and per occurrence **lead** liability limits (in the BI policy limits field) must be reported.

**b. Premiums**

Revisions to coverage effective after inception which affect State Exception coding require proper offset and new record reporting (e.g., issuance to property owner of a Letter of Compliance during the policy term).

**c. Losses**

Specific Type of Loss Codes should be reported to identify lead poisoning losses.

**FUEL TANKS**

**a. Premiums and Losses**

**For Other Than Farm Liability and CGL Farm Liability**

Specific Classification Codes (under subline 350) are to be reported, as applicable, to identify Massachusetts Residential Fuel Tank Coverage either when defense expenses are provided as a separate limit or outside of limits. Exposure (expressed in Number of Tanks) must be reported.

Separately purchased extended reporting coverage must be reported separately utilizing the appropriate Coverage Code.

**For Farm Liability and CGL Farm Liability**

Under subline 350, Classification Code 90441 will identify Massachusetts Farm liability residential fuel tank coverage.

SUBLINE CODE AND SUBLINE	
317	Management Protection Program Coverage
332	Liquor Law Liability (except 11111 and 49950)
334	Premises/Operations Liability – All Classifications Other Than Farm and Contracting (first digit of Classification Code other than 0- <del>or</del> 9 and classes 44444, 54444 and 49950)
360	Employment-related Practices Liability
380	Home Healthcare Liability
Territory Codes For The Above Sublines – Entire State	
	001

SUBLINE CODE AND SUBLINE	
317	Professional Liability Other Than Hospital, Health Care, Physicians, Surgeons and Dentists and Management Protection Program Coverage
325	Special Classifications including Nuclear Energy Liability
332	Liquor Law Liability – Class Codes 11111 and 49950 <b>only</b>
334	Premises/Operations Liability – Farm and Contracting Classifications (first digit of Classification Code is 0- <del>or</del> 9 and classes 44444, 54444 and 49950)
335	Owners or Contractors Protective Liability
336	Products/Completed Operations Liability
337	Premises/Operations/Products Farm Liability
338	Premises/Operations CGL Farm Liability
339	Products CGL Farm Liability
342	Composite Large "a" Rated Risks
343	Composite Loss Rated Risks
344	All Other Composite Rated Risks
350	Pollution Liability
365	Product Withdrawal Coverage
Territory Codes For The Above Sublines Not Required – Report 999, Blank, Zero, or Valid Code	

**APPLICABLE TO SUBLINES 317 (INCLUDING MANAGEMENT PROTECTION PROGRAM COVERAGE), 332, 334, 360 AND 365 TEXAS DATA.**

<b>SUBLINE CODE AND SUBLINE</b>	
317	Professional Liability Other Than Hospital, Health Care, Physicians, Surgeons and Dentists and Management Protection Program Coverage
332	Liquor Law Liability (except 11111 and 49950)
334	Premises/Operations Liability – All Classifications Other Than Farm & Contracting (first digit of Classification Code other than 0- <del>or</del> 9 and classes 44444, 54444 and 49950)
360	Employment-related Practices Liability
380	Home Healthcare Liability
Territory Codes For The Above Sublines – Refer to the following pages	

<b>SUBLINE CODE AND SUBLINE</b>	
325	Special Classifications including Nuclear Energy Liability
326	Storekeepers Liability
332	Liquor Law Liability – Class Codes 11111 and 49950 <b>only</b>
334	Premises/Operations Liability – Farm <del>and Contracting</del> Classifications (first digit of Classification Code is 0- <del>or</del> 9 and classes 44444, 54444 and 49950)
335	Owners or Contractors Protective Liability
336	Products/Completed Operations Liability
337	Premises/Operations/Products Farm Liability
338	Premises/Operations CGL Farm Liability
339	Products CGL Farm Liability
342	Composite Large "a" Rated Risks
343	Composite Loss Rated Risks
344	All Other Composite Rated Risks
350	Pollution Liability
365	Product Withdrawal Coverage
Territory Codes For The Above Sublines Not Required – Report 999, Blank, Zero, or Valid Code	

SUBLINE CODE AND SUBLINE	
317	Management Protection Program Coverage
332	Liquor Law Liability (except 11111 and 49950)
334	Premises/Operations Liability – All Classifications Other Than Farm and Contracting (first digit of Classification Code other than 0- <del>or</del> 9 and classes 44444, 54444 and 49950)
360	Employment-related Practices Liability
380	Home Healthcare Liability
Territory Codes For The Above Sublines – Refer to the following pages	

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317	Professional Liability Other Than Hospital, Health Care, Physicians, Surgeons and Dentists and Management Protection Program Coverage
325	Special Classifications including Nuclear Energy Liability
332	Liquor Law Liability – Class Codes 11111 and 49950 <b>only</b>
334	Premises/Operations Liability – Farm and Contracting Classifications (first digit of Classification Code is 0- <del>or</del> 9 and classes 44444, 54444 and 49950)
335	Owners or Contractors Protective Liability
336	Products/Completed Operations Liability
337	Premises/Operations/Products Farm Liability
338	Premises/Operations CGL Farm Liability
339	Products CGL Farm Liability
342	Composite Large "a" Rated Risks
343	Composite Loss Rated Risks
344	All Other Composite Rated Risks
350	Pollution Liability
365	Product Withdrawal Coverage
Territory Codes For The Above Sublines Not Required – Report 999, Blank, Zero, or Valid Code	