

STATISTICAL PLAN HOLDERS

DECEMBER 17, 2019

BUSINESSOWNERS

SP-BP-2019-007

## MICRO-BUSINESSOWNERS PROGRAM REVISION

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### KEY MESSAGE

This circular announces a revision to the location on the record layout of the ZIP Code fields for the Micro-Businessowners Program in the Businessowners module.

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### BACKGROUND

On September 19, 2019, we released circular [SP-BP-2019-005](#), which announced the establishment of statistical coding in the Businessowners module in support of the Micro-Businessowners Program.

For consistency, the Insured Location ZIP Code field on the loss record of the Businessowners module has been captured in positions 73-77.

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### INTRODUCTION

We have identified an inconsistency with the placement of the Micro-Businessowners Insured Location ZIP Code field on the loss record as compared to the Businessowners Building and Contents and Businessowners Other than Building and Contents loss record layouts.

Therefore, we are making a revision to the Micro-Businessowners Insured Location ZIP Code and Loss Location ZIP Code data elements.

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### ISO ACTION

For the purpose of consistency, clarity and ease of use for customers of ISO's Micro-Businessowners program, we are:

- Relocating the **Insured Location** ZIP Code field, originally established in field positions 88-92, to positions 73-77 on the loss record.
- Relocating the **Loss Location** ZIP Code field, originally established in field positions 73-77, to positions 88-92 on the loss record.

#### Note:

CSP-i reporters will be required to report via the CSP and at the same level of detail that is required at the CSP level. For this, CSP-i level reporters will need to refer to the new Micro-Businessowners section in the CSP Businessowners module for the appropriate Micro-Businessowners statistical plan reporting requirements. For any questions related to this specific instruction, please contact the author of this circular.

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## COMMENT(S)

These changes apply to:

- Commercial Statistical Plan – Full Level (CSP) and CSP Plus.
- Commercial Statistical Plan – Intermediate (CSP-i).

These changes do not apply to:

- Commercial Statistical Agent Plan (CSAP).

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## STATISTICAL REPORTING EFFECTIVE DATE

For statistical reporting purposes, these changes are effective for transaction with inception dates of **April 1, 2020** and subsequent on an optional basis and **October 1, 2020** and subsequent on a mandatory basis.

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## FUTURE ISO ACTION

We will include these changes in:

- **Fourth Quarter 2019** release of the Company Edit Packages (CEP).

**NOTE:** To monitor the status of the Company Edit Package (CEP) updates, view [Statistical Web Services](#). This link will provide information on the most recent quarterly releases and anticipated release dates of forthcoming edit package updates. 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 go to the [ISO Statistical Reporting Guide](#) homepage for details.

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## IMPORTANT NOTE(S)

Companies implementing these changes before they are reflected in the Company Edit Package (CEP) and/or Receipt and Acceptance edits may:

- Use the "Accept Feature" of the CEP for records flagged in error after all other errors are corrected; and/or
- Request the "Accept Option" to reprocess records flagged in error by ISO due to the use of new codes.

To keep informed of the latest news that effects data reporting in Texas, refer to the Texas Department of Insurance website at <http://www.tdi.texas.gov/index.html>.

**Please note:** ISO will be requesting companies that are currently reporting Micro-Businessowners type of business with their current Businessowners module data to adopt these new statistical reporting code requirements as of the statistical reporting mandatory effective date. For questions, please contact the author of this circular.

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**REFERENCE(S)**

- [SP-BP-2019-005](#) (09/19/2019) Micro-Businessowners Program Introduced
- [LI-BP-2019-099](#) (09/13/2019) New Micro-Businessowners Multistate Loss Costs Being Submitted
- [LI-BP-2019-098](#) (09/13/2019) New Micro-Businessowners Multistate Rules Being Submitted
- [LI-BP-2019-097](#) (09/13/2019) New Micro-Businessowners Multistate Forms Program Being Submitted

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**ATTACHMENT(S)**

Revised CSP/CSP Plus Pages: BP-22.1, BP-MB-13, BP-MB-66 and BP-MB-67

**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 page. However, all changes will be cumulatively assimilated into the ISOnet online releases of the CSP, CSP Plus and CSP-i.

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**STATISTICAL REPORTING E-TRAINING AVAILABLE**

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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# COMMERCIAL STATISTICAL PLAN

## MODULE: BUSINESSOWNERS MICRO-BUSINESSOWNERS

### PREMIUM RECORD LAYOUT

1	COMPANY NUMBER	
2		
3		
4	TRANSACTION TYPE	
5	MONTH	ACT.
6	YEAR	
7	MONTH	INC.
8	YEAR	
9	TRANSACTION	
10	MONTH	EFF.
11	YEAR	
12	MONTH	EXP.
13	YEAR	
14	STATE	
15		
16	TERRITORY	
17		
18	TYPE OF POLICY	
19		
20	ANNUAL STATEMENT LINE OF BUSINESS	
21		
22	CSP SUBLINE	
23		
24	CLASSIFICATION	
25		
26	COVERAGE	
27		
28	HOURS PER WEEK	
29	NUMBER OF EMPLOYEES	
30	RADIUS OF OPERATION	
31	LEGAL FORM OF OWNER	
32	DEDUCTIBLE/RETENTION	
33		
34	TERRORISM COV. CODE	
35	B	
36	LIABILITY LIMITS (PER AGGREGATE)	
37		
38	LIABILITY LIMITS (PER OCCURRENCE)	
39		
40	TRANSACTION (TX)	
41	I.D.	
42	LIABILITY FORM	
43	MONTH	ENTRY INTO CLAIMS MADE
44	YEAR	
45	B	
46		
47		
48		

CONTINUED

9	B	
70		
1		
2	TRANS. EFF.	DAY (TX)
3	TRANS. EXP.	
4	MGA (TX)	
5	LIABILITY EXP. INDICATOR	
6	INDIVIDUAL RISK RATING	
7	MODIFICATION (TX)	
8		
9	EXPOSURE	
10		
11		
12		
13		
14		
15		
16		
17	RATING MODIFICATION FACTOR	
18		
19		
20	B	
21		
22		
23		
24		
25		
26	PREMIUM AMOUNT (WHOLE DOLLARS)	
27		
28		
29		
30	X	
31	B	
32		
33	ZIP CODE (INSURED LOCATION)	
34		
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### LOSS RECORD LAYOUT

1	COMPANY NUMBER	
2		
3		
4	TRANSACTION TYPE	
5	MONTH	ACT.
6	YEAR	
7	MONTH	INC.
8	YEAR	
9	LOSS DATE	
10		
11		
12		
13		
14		
15		
16	MGA (TX)	
17	STATE	
18		
19	TERRITORY	
20		
21	TYPE OF POLICY	
22		
23	ANNUAL STATEMENT LINE OF BUSINESS	
24		
25		
26		
27		
28	CSP SUBLINE	
29		
30		
31	CLASSIFICATION	
32		
33		
34		
35	COVERAGE	
36		
37	HOURS PER WEEK	
38	NUMBER OF EMPLOYEES	
39	RADIUS OF OPERATION	
40	LEGAL FORM OF OWNER	
41		
42	DEDUCTIBLE/RETENTION	
43		
44		
45		
46	TERRORISM COV. CODE	
47	B	
48		
49	LIABILITY LIMITS (PER AGGREGATE)	
50		
51		
52		
53		
54	LIABILITY LIMITS (PER OCCURRENCE)	
55		
56		
57		
58		
59	TRANSACTION (TX)	
60	I.D.	
61	LIABILITY FORM	
62	MONTH	ENTRY INTO CLAIMS MADE
63	YEAR	
64	MONTH	RCPT. OF CLAIMS NOTICE
65	YEAR	
66	LIABILITY EXP. INDICATOR	
67	B	
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70	TYPE OF LOSS
1	
2	X CLAIM COUNT
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4	ZIP CODE (INSURED LOCATION)
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6	
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9	B
10	
11	EXPOSURE
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18	
19	ZIP CODE (LOSS/INSURED LOCATION)
20	
21	
22	
23	
24	B
25	
26	
27	
28	
29	LOSS AMOUNT (WHOLE DOLLARS)
30	
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32	
33	X
34	LOSS RECORD I.D.
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X – SEE RULE 9. OF THE COMMON GENERAL RULES FOR INSTRUCTIONS ON THE REPORTING OF CREDIT AMOUNTS.

B – REPORT BLANK

**REPORTING INSTRUCTIONS SECTION**

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
69	<b>Reserved for ISO Use</b>	Required	1	Blank field.	<i>blank</i>
70-71	<b>Type of Loss</b>	Required	2	The types or causes of loss.  Refer to the Coding and Rules Section for coding and reporting instructions.	<i>code</i>
72	<b>Claim Count</b>	Required	1	The claim activity on a coverage basis.  Refer to the Coding and Rules Section for coding and reporting instructions.	0, 1 or -1
73-77	<b>ZIP Code (Insured Loss Location)</b>	Required	5	The five-digit ZIP code of the <del>Insured</del> location.	<i>numeric value</i>
78-80	<b>Reserved for ISO Use</b>	Required	3	Blank field.	<i>blank</i>
81-87	<b>Exposure</b>	Required	7	It is essential that the greatest possible care be taken to have the exposures accurately recorded in the necessary detail.  Full actual exposures must be reported with no adjustment for the term of the transaction.  Exposures must be reported "right justified" with leading zeros. For example, an exposure of 12 shall be reported as 0000012 in positions 81 through 87.  Refer to the Coding and Rules section for examples on the reporting of fixed and variable rating basis.  See Rule 9. of the Common General Rules for instructions on the reporting of credit exposures.	<i>numeric value</i>
88-92	<b>ZIP Code (Loss Insured Location)</b>	Required	5	The five-digit ZIP code of the <del>Loss</del> location.	<i>numeric value</i>
93-95	<b>Reserved for ISO Use</b>	Required	3	Blank field.	<i>blank</i>

**ZIP CODE (Insured Location)****1. Field Description**

The five-digit ZIP Code of the insured location.

**2. Field Positions**

RECORD TYPE	FIELD	POSITIONS
Premiums	ZIP Code (Insured Location)	105-109
Losses	ZIP Code (Insured Location)	<u>73-77</u> <del>88-92</del>

**3. ZIP Code**

ZIP Code	CODE
ZIP Code of the insured location.	<i>numeric value</i>

## ZIP CODE (Loss Location)

## 1. Field Description

The five-digit ZIP Code of the loss location.

## 2. Field Positions

RECORD TYPE	FIELD	POSITIONS
Losses	ZIP Code (Loss Location)	<u>88-9273-77</u>

## 3. ZIP Code

ZIP Code	CODE
ZIP Code of the loss location.	<i>numeric value</i>