

STATISTICAL PLAN HOLDERS

NOVEMBER 4, 2020

COMMERCIAL AUTOMOBILE

SP-CA-2020-006

AUTO HACKING EXPENSE COVERAGE CODE INTRODUCED FOR COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE – VOLUNTARY RISK BUSINESS

KEY MESSAGE

This circular announces the introduction of a new Auto Hacking Expense Coverage Code to the Commercial Automobile Statistical Plan (CSP/CSP+ and CSP-i) for Physical Damage – Voluntary Risk Business.

INTRODUCTION

In circular [LI-CA-2020-229](#), ISO announced the introduction of an optional multistate coverage endorsement that addresses certain expenses to diagnose, restore or repair an auto after an auto hacker attack, including ransom payments.

ISO is considering the potential exposures related to auto hacker attacks to become significant enough to warrant developing a proactive insurance solution. Part of this insurance solution is the creation of a new Coverage Code to identify the risk.

ISO ACTION

In order to support the introduction of this new Coverage Code and allow for the proper reporting of the premium and losses associated with this endorsement, we are establishing a new Commercial Automobile Other Than Collision (OTC) Coverage Code 920 – Auto Hacking Expense Coverage.

COMMENT(S)

These changes:

- Apply to the Commercial Statistical Plan (CSP/CSP+) and Commercial Statistical Plan Intermediate Level (CSP-i).
- Apply to Physical Damage only.
- Apply to Voluntary Risk business only.
- Are not applicable for Commercial Statistical Agent Plan (CSAP).

STATISTICAL REPORTING EFFECTIVE DATE

For statistical reporting purposes, these changes are effective for transactions with inception dates of **January 1, 2021** and subsequent on an optional basis, and **May 1, 2021** and subsequent on a mandatory basis.

FUTURE ISO ACTION

We will include this change in:

- Fourth Quarter 2020 release of the Company Edit Package (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.

IMPORTANT NOTES

Companies implementing this change before it is 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.

Please retain the revised statistical plan pages attached to this circular, and keep them readily accessible, until these pages are incorporated into the plan.

REFERENCE(S)

[LI-CA-2020-229](#) (05/20/2020) Multistate Endorsement For Auto Hacking Expense Coverage And Related Rule: Advance Planning Material Furnished.

ATTACHMENT(S)

Revised:

- CSP Page: CA-PH-70
- CSP-i Page: CA-PH-66

NOTE: These 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.

CONTACT INFORMATION

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**PHYSICAL DAMAGE – VOLUNTARY RISKS
COVERAGE CODES
OTHER THAN COLLISION**

COVERAGE	CODE
Rental Reimbursement	047
Retrospective Plan D. Premium Adjustments only – excluding Collision*	069
Single Interest	
– Comprehensive	050
– Fire and Theft	051
– Conversion, Embezzlement or Secretion	052
Audio, Visual and Data Electronic Equipment#	
– Actual Cash Value (ACV) Settlement	017
– First Dollar Stated Amount	016
Tapes, Records and Discs	
– Full Coverage Comprehensive	064
Trailer Interchange Legal Liability	
– Other Than Collision	040
– Specified Perils	020
Use of Other Automobiles – excluding Collision	038
Auto Loan Lease Gap Coverage+	700
Auto Home Contents@	900
Towing and Labor@	901
Towing and Labor##,	
– Per Limit Disablement – \$50	902
– Per Limit Disablement – \$100	903
– Per Limit Disablement – \$200	904
– Per Limit Disablement – \$300	905
– Per Limit Disablement – \$700	906
– Per Limit Disablement – \$1,000	907
– All Other Per Disablement Limits	909
<u>Auto Hacking Expense</u>	<u>920</u>
Sound Receiving and Transmitting Equipment	019
ALL OTHER COVERAGES – EXCLUDING COLLISION*	069
<p>@ Applicable for risks written under the Texas Automobile Insurance Plan only.</p> <p>* Loss Cost Multiplier, Rating Modification and Rating ID may not be reported.</p> <p>+ For Washington, the coverage is Auto Loan Coverage and applies to Private Passenger type only.</p> <p># Exposure is required on a limit of insurance basis.</p> <p>## These Coverage Codes apply to Texas only when written under the ISO Commercial Automobile Program.</p>	

**PHYSICAL DAMAGE – VOLUNTARY RISKS
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COVERAGE	CODE
RENTAL REIMBURSEMENT	047
RETROSPECTIVE PLAN D. PREMIUM ADJUSTMENTS ONLY – EXCLUDING COLLISION	069
SINGLE INTEREST	
– Comprehensive	050
– Fire and Theft	051
– Conversion, Embezzlement or Secretion	052
AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT#	
– Actual Cash Value (ACV) Settlement	017
– First Dollar Stated Amount	016
TAPES, RECORDS AND DISCS	
– Full Coverage Comprehensive	064
TRAILER INTERCHANGE LEGAL LIABILITY	
– Other Than Collision	040
– Specified Perils	020
USE OF OTHER AUTOMOBILES – EXCLUDING COLLISION	038
AUTO LOAN LEASE GAP COVERAGE+	700
TOWING AND LABOR	
– Per Limit Disablement – \$50	902
– Per Limit Disablement – \$100	903
– Per Limit Disablement – \$200	904
– Per Limit Disablement – \$300	905
– Per Limit Disablement – \$700	906
– Per Limit Disablement – \$1,000	907
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