

STATISTICAL PLAN HOLDERS

NOVEMBER 9, 2020

BUSINESSOWNERS

SP-BP-2020-003

BUSINESSOWNERS CYBER INCIDENT EXCLUSION CODING INTRODUCED

KEY MESSAGE

This circular announces the introduction of statistical coding in the Businessowners module in support of the Cyber Incident Exclusion endorsements.

INTRODUCTION

On August 7, 2020, ISO released circulars [LI-BP-2020-077](#) and [LI-BP-2020-078](#), Introduction Of Businessowners Multistate Forms/Rules Revisions Addressing Cyber Incident Exclusion Endorsements Being Filed. In these circulars, ISO announced the introduction of explicit Businessowners exclusion endorsements for cyber exposures – Cyber Incident Exclusion (BP 15 60) and Cyber Incident Exclusion with Ensuing Cause of Loss (BP 15 61). These new endorsements are mandatory and have a filing effective date of February 1, 2021.

Accordingly, a data capture mechanism is required to ascertain the presence of these exclusions for cyber incidents or company equivalents as well as identify property losses caused by cyber incidents.

ISO ACTION

We are establishing the Coverage Exclusion Indicator Code for premium **Field Position 68** and additional Type of Loss codes applicable to the following Businessowners coverages:

- Building and Contents Property coverage (Coverage Codes 01, 02, 21, 22)
- Optional endorsement Spoilage coverage (Coverage Code 31)*

***Note:** Spoilage coverage does not require a Type of Loss but will capture Coverage Exclusion Indicator Code.

We will be introducing the following Coverage Exclusion Indicator (CEI) Codes for Premium reporting only:

- CEI code **1** to identify Cyber Incident Exclusion (ISO BP 15 60 or company equivalent)
- CEI code **2** to identify Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exception (ISO BP 15 61 or company equivalent)
- CEI code **3** to identify All Other types of Cyber Exclusions
- CEI code **9** to identify the complete absence of a Cyber Exclusion

We will be introducing the following Type of Loss (TOL) Codes to identify losses due to Cyber Incident resulting in:

<u>Type of Loss</u>	Property Damage	Time Element
Fire and Lightning	2A	2B
Wind	2C	2D
Hail	2E	2F
Explosion	2G	2H
Riot or Civil Commotion	2J	2K
Vandalism	2L	2M
Sprinkler Leakage	2N	2P
Burglary, Theft and Robbery – Money & Securities	2Q	2R
Burglary, Theft, and Robbery – Other Than Money & Securities	2S	2T
Water Damage	2U	2V
Freeze	2W	2Y

COMMENTS

These changes:

- Apply to the Commercial Statistical Plan (CSP, CSP Plus).
- Apply to the Commercial Statistical Plan – Intermediate (CSP-i).
- Do not apply to the Commercial Statistical Agent Plan (CSAP).

STATISTICAL REPORTING EFFECTIVE DATE

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

Note: A mandatory reporting period will be established in conjunction with the statistical reporting requirements that will be developed and released for the upcoming Businessowners Multistate filing.

FUTURE ISO ACTION

We will include these changes in:

- The Fourth Quarter, 2020 release of the Company Edit Package (CEP).
- A future release of the Commercial Lines Manual (CLM).

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.

REFERENCE(S)

- [LI-BP-2020-078](#) (08/07/2020) Introduction Of Businessowners Multistate Rules Revision Addressing Cyber Incident Exclusion Endorsements Being Filed
- [LI-BP-2020-077](#) (08/07/2020) Introduction Of Businessowners Multistate Forms Revisions Addressing Cyber Incident Exclusion Endorsements Being Filed

ATTACHMENT(S)

- Commercial Statistical Plan (CSP, CSP Plus) pages BP-i, BP-5, BP-8, BP-9, BP-10, BP-21, BP-22, BP-53, BP-80.1, BP-80.2, BP-84.1 and BP-84.2
- Commercial Statistical Plan – Intermediate (CSP-I) pages BP-i, BP-7, BP-12, BP-27, BP-28, BP-55, BP-96, BP-103.1 and BP-103.2

NOTE: The page(s) attached hereto as "revised page(s)" reflect(s) all revisions to the current statistical plan page(s) associated with the change announced by this circular. These page(s) may not reflect changes announced in other circulars that affect the same page(s).

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REPORTING INSTRUCTIONS

27. Liability Form Code (Field: Position 61)

Report the appropriate Liability Form Code for Coverage Codes 01, 02, 18, 23, 24 and 49.

28. Entry Into Claims-Made Program (Field: Positions 62-64)

Where liability coverage is on a Claims-Made basis, report the month and year of entry into the Claims-Made Program, as used in determining the applicable Claims-Made rate. Month requires a one-digit code, and year a two-digit code. See Rule 9. of the Common General Rules for instructions on the reporting of month.

For occurrence coverage, report blank.

+29. State Exception Indicator Code II (Field: Position 65)

Report the appropriate State Exception Indicator Code II.

30. Reserved For Future Use (Field: Positions 66-678)

Report blank.

30.1. Coverage Exclusion Indicator Code (Field: Position 68)

Coverage Exclusion Indicator Code currently identifies the presence or absence of a Cyber Incident Exclusion endorsement. Applies to Building and Contents Combined/Divisible Property Coverage Codes 01, 02, 21 and 22.

31. Mold Damage Coverage Code (Field: Position 69)

For Coverage Codes 01, 02, 21, 22, 23, 24 and 62-73 only, report the appropriate Mold Damage Coverage Code.

32. Reserved For Future Use (Field: Position 70)

Report blank.

33. Lessor's/Owner-Occupant's Risk Indicator Code (Field: Position 71)

Report the appropriate Lessor's/Owner-Occupant's Risk Indicator Code.

34. Transaction Effective Day (Field: Positions 72-73)

For data reported for Texas, report the day of month the transaction became effective.

Otherwise, report blank.

35. Transaction Expiration Day (Field: Positions 74-75)

For data reported for Texas, report the day of month of the transaction expiration date.

Otherwise, report blank.

36. MGA Indicator (Field: Position 76)

For data reported for Texas, report the MGA Indicator assigned by ISO, if applicable.

Otherwise, report blank.

37. Liability Exposure Indicator Code (Field: Position 77)

Report the appropriate Liability Exposure Indicator Code for Liability-Only records.

38. Individual Risk Rating Modification (Field: Positions 78-80)

For data reported for Texas, report the individual risk rating premium modification used to rate the coverage in positions 78-80. The rating modification of positions 78-80 shall reflect the composite effect of all individual risk rating adjustments based on judgment rather than explicit formula and shall be reported as a percentage of the unmodified premium. In addition, report the appropriate total rating modification, reflecting the combined effect of **all** appropriate modifications, in positions 88-90.

For other than Texas data, report the appropriate rating modification, reflecting the combined effect of **all** appropriate modifications, in positions 88-90, leaving positions 78-80 blank.

39. Exposure (Field: Positions 81-87)

For exposure based on amount or limit of insurance, report the amount of insurance/limit of insurance to the nearest hundred dollars of coverage. Policies for amounts under \$150 shall be reported as "0000001".

± ±

– Any signed or unsigned numeric value from 0000000 to 9999999 is valid. Amounts should be reported right justified with leading zeros. See Rule 9. on page **GR-3** of the Common General Rules for instructions on the reporting of negative amounts and signed and unsigned positive amounts.

– See Coverage Code Notes and Exposure pages, as well as the Liability Exposure Indicator page, for the applicable exposure requirements.

REPORTING INSTRUCTIONS

11. Commercial Statistical Plan (CSP) Subline Code (Field: Positions 27-29)

Report the appropriate CSP Subline Code.

12. Classification Code (Field: Positions 30-34)

Report the appropriate five-digit Classification Code.

Risks for which no Businessowners Classification Code is suitable, must be identified with the appropriate CGL Classification Codes on the Businessowners Record. However, when reporting data to the General Liability module, a Businessowners classification cannot be used on a General Liability record.

13. Coverage Code (Field: Positions 35-36)

Report the appropriate two-digit Coverage Code.

14. Reserved For Future Use (Field: Positions 37-40)

Report blank.

15. Deductible (Field: Positions 41-45)

For Texas data, report the actual Deductible amount right justified with leading zeros.

For all other states, for Coverage Codes 81-88 only, report the actual Deductible amount right justified with leading zeros.

Otherwise, report blank.

16. Terrorism Coverage Code (Field: Position 46)

Report the appropriate Terrorism Coverage Code.

17. Reserved For Future Use (Field: Positions 47-49)

Report blank.

17.1. Rating Basis Code (Field: Position 50)

Report the appropriate Rating Basis Code.

18. Rating Modifier Code (Field: Positions 51-53)

For Coverage Codes 81-88, report the appropriate Cyber Insurance Rating Modifier Code.

Otherwise, report blank.

19. Liability Limit (Field: Positions 54-58)

Report the Liability Limit applicable to Coverage Codes 13, 14, 15, 33, 43, 50-56 and A3 only.

Otherwise, report blank.

20. Transaction ID (Field: Positions 59-60)

For Texas data, report the appropriate Transaction ID Code.

Otherwise, report blank.

21. Reserved For Future Use (Field: Positions 61-67)

Report blank.

21.1. Coverage Exclusion Indicator Code (Field: Position 68)

Coverage Exclusion Indicator Code currently identifies the presence or absence of a Cyber Incident Exclusion endorsement. Applies only to Spoilage Coverage Code 31.

21.2. Reserved For Future Use (Field: Positions 69-70)

Report blank.

22. Lessor's/Owner-Occupant's Risk Indicator Code (Field: Position 71)

Report the appropriate Lessor's/Owner-Occupant's Risk Indicator Code.

23. Transaction Effective Day (Field: Positions 72-73)

For Texas data, report the day of the month the transaction became effective.

Otherwise, report blank.

24. Transaction Expiration Day (Field: Positions 74-75)

For Texas data, report the day of the month of the transaction expiration date.

Otherwise, report blank.

25. MGA Indicator (Field: Position 76)

For Texas data, report the MGA Indicator assigned by ISO, if applicable.

Otherwise, report blank.

26. Liability Exposure Indicator Code (Field: Position 77)

Report the appropriate Liability Exposure Indicator Code for Liability-only records.

~~27. Individual Risk Rating Modification (Field: Positions 78-80)~~

~~For Texas data, report the individual risk rating premium modification used to rate the coverage in positions 78-80. The rating modification of positions 78-80 shall reflect the composite effect of all individual risk rating adjustments based on judgment rather than explicit formula and shall be reported as a percentage of the unmodified premium.~~

~~For data not applicable in Texas, report the appropriate rating modification, reflecting the combined effect of all appropriate modifications, in positions 88-90, leaving positions 78-80 blank.~~

REPORTING INSTRUCTIONS

27. Individual Risk Rating Modification (Field: Positions 78-80)

For Texas data, report the individual risk rating premium modification used to rate the coverage in positions 78-80. The rating modification of positions 78-80 shall reflect the composite effect of all individual risk rating adjustments based on judgment rather than explicit formula and shall be reported as a percentage of the unmodified premium.

For data **not** applicable in Texas, report the appropriate rating modification, reflecting the combined effect of all appropriate modifications, in positions 88-90, leaving positions 78-80 blank.

28. Exposure (Field: Positions 81-87)

For exposure based on amount or limit of insurance, report the amount of insurance/limit of insurance to the nearest hundred dollars of coverage. Policies for amounts under \$150 shall be reported as "0000001".

- Any signed or unsigned numeric value from 0000000 to 9999999 is valid. Amounts should be reported right justified with leading zeros. See Rule 9. of the Common General Rules for instructions on the reporting of negative amounts and signed and unsigned positive amounts.
- See Coverage Code Notes and Exposure pages, as well as the Liability Exposure Indicator page, for the applicable exposure requirements.
- For Coverage Code 30, exposure to be reported represents the limit of insurance for property at each Job Site, NOT the aggregate limit for all covered Job Sites combined.
- For Coverage Codes 81-88, exposure to be reported represents the limit of insurance chosen, regardless of whether the coverage is property or liability.

29. Rating Modification Factor (Field: Positions 88-90)

Rating Modification Factor is not required.

30. Reserved For Future Use (Field: Positions 91-93)

Report blank.

31. Reserved For Future Use (Field: Positions 94-95)

Report blank.

32. Premium Amount (Field: Positions 96-103)

Report the appropriate whole dollar amount.

Any signed or unsigned numeric value from 00000000 to 99999999 is valid. Amounts should be reported right justified with leading zeros. See Rule 9. of the Common General Rules for instructions on the reporting of negative amounts and signed and unsigned positive amounts.

Rounding, when required, is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing the dollar amount by 1 (depending on whether the amount is positive or negative) for 50 through 99 cents.

33. Reserved For Future Use (Field: Position 104)

Report blank.

34. ZIP Code (Field: Positions 105-113)

Report the five-digit ZIP code of the insured location in positions 105-109.

The sixth through ninth digits of the ZIP code of the insured location may be optionally reported in positions 110-113, otherwise report blank or zero.

For Texas data, ZIP code is effective 1-1-96.

35. Business Interruption Off-Premises Exposure Code (Field: Positions 114-117)

For off-premises business interruption only (Coverage Codes 57, 58 and 59), report the insured's estimated maximum off-premises business interruption exposure to loss in thousands of dollars.

36. Premium Record Identification (Field: Positions 118-130)

Reporting of this field is mandatory for all states.

For other than Texas data, report the policy number or any other alphanumeric identification as significant digits which will make it possible to locate all records pertaining to a single policy. It must be unique to a particular policy, and must be the same on all records for a particular policy. The matching of records originating from the same policy can become essential in our role as statistical agent on a company's behalf, including monitoring of data quality and the fulfillment of certain regulatory audit requirements.

For Texas data, report the policy identifier. Valid codes are any alphanumeric string that uniquely identifies the policy.

REPORTING INSTRUCTIONS

37. Positions For Company Use (Field: Positions 131-150)

This field is for company use only, and may be reported blank, or may contain any alphanumeric combination that suits the individual carrier's purposes.

~~RESERVED FOR FUTURE USE~~

COMMERCIAL STATISTICAL PLAN

MODULE: Businessowners Building and Contents Records

PREMIUM RECORD LAYOUT

1		
2	COMPANY NUMBER	
3		
4		
5	TRANSACTION TYPE	
6	MONTH	ACT.
7	YEAR	
8	MONTH	INC.
9	YEAR	
10		
TRANSACTION		
1	MONTH	EFF.
2	YEAR	
3		
4	MONTH	EXP.
5	YEAR	
6		
7	STATE	
8		
9		
20	TERRITORY	
1		
2	TYPE OF POLICY	
3		
4	ANNUAL STATEMENT	
5	LINE OF BUSINESS	
6		
7		
8	CSP SUBLINE	
9		
30		
1		
2	CLASSIFICATION	
3		
4		
5	COVERAGE	
6		
7	RATING I.D.	
8	CONSTRUCTION	
9	PUBLIC	
40	PROTECTION	
1		
2		
3	DEDUCTIBLE	
4		
5		
6	TERRORISM COV CODE	
7	WIND COV. /DEDUCT. I.D.	
8	BCEG CLASS	
9		
50	RATING BASIS	
1	STATE EXCEPTION	
2	B/EE	
3	LIMIT	LIAB. COV. IND.
4		
5	LIABILITY LIMITS	
6		
7		
8		
9	TRANSACTION	
60	I.D.	
1	LIABILITY FORM	
2	MONTH	ENTRY INTO CLAIMS MADE
3		
4	YEAR	MADE
5	STATE EXCEPTION II	
6		
7	B	
8	COVERAGE EXCLUSION IND.	
9	MOLD DAMAGE COV. CODE	

CONTINUED

X – SEE RULE 9. OF THE COMMON GENERAL RULES FOR INSTRUCTIONS ON THE REPORTING OF CREDIT AMOUNTS.
B – REPORT BLANK.

LOSS RECORD LAYOUT

1		
2	COMPANY NUMBER	
3		
4		
5	TRANSACTION TYPE	
6	MONTH	ACT.
7	YEAR	
8	MONTH	INC.
9	YEAR	
10		
1	MONTH	LOSS DATE
2	YEAR	
3		
4	DAY	
5		
6	MGA	
7	STATE	
8		
9		
20	TERRITORY	
1		
2	TYPE OF POLICY	
3		
4	ANNUAL STATEMENT	
5	LINE OF BUSINESS	
6		
7		
8	CSP SUBLINE	
9		
30		
1		
2	CLASSIFICATION	
3		
4		
5	COVERAGE	
6		
7	RATING I.D.	
8	CONSTRUCTION	
9	PUBLIC	
40	PROTECTION	
1		
2		
3	DEDUCTIBLE	
4		
5		
6	TERRORISM COV. CODE	
7	WIND COV./DEDUCT. I.D.	
8	BCEG CLASS	
9		
50	RATING BASIS	
1	STATE EXCEPTION	
2	B/EE	
3	LIMIT	LIAB. COV. IND.
4		
5	LIABILITY LIMITS	
6		
7		
8		
9	TRANSACTION	
60	I.D.	
1	LIABILITY FORM	
2	MONTH	ENTRY INTO CLAIMS MADE
3		
4	YEAR	RCPT. OF CLAIMS NOTICE
5	MONTH	
6	YEAR	
7		
8	LIABILITY EXP. INDICATOR	
9	MOLD DAMAGE COV. CODE	

CONTINUED

COMMERCIAL STATISTICAL PLAN

MODULE: Businessowners Records Other Than Building and Contents

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		
25	CLASSIFICATION	
26		
27	COVERAGE	
28		
29	B	
30		
31		
32	DEDUCTIBLE	
33		
34		
35	TERRORISM COV CODE	
36		
37	B	
38		
39	RATING BASIS	
40		
41	RATING MODIFIER CODE	
42		
43	LIABILITY LIMITS	
44		
45	TRANSACTION I.D.	
46		
47		
48	B	
49		
50	COVERAGE EXCLUSION IND.	

CONTINUED

9	B	
10	LESSOR/OCC RISK IND	
11		
12	TRANS. EFF.	DAY
13	TRANS. EXP.	
14	MGA	
15	LIABILITY EXP. INDICATOR	
16		
17	INDIVIDUAL RISK RATING	
18	MODIFICATION	
19		
20	EXPOSURE	
21		
22		
23		
24		
25		
26		
27		
28	RATING MODIFICATION	
29		
30		
31	B	
32		
33		
34	B	
35		
36		
37		
38		
39	PREMIUM AMOUNT (WHOLE DOLLARS)	
40		
41		
42		
43	X	
44	B	
45		
46		
47		
48		
49	ZIP CODE	
50		
51		
52		
53		
54		
55	BUSINESS INTER OFF-PREM EXPOSURE CODE	
56		
57		
58		
59		
60		
61	PREMIUM RECORD I.D.	
62		
63		
64		
65		
66		
67		
68		
69		
70	RESERVED FOR COMPANY USE	
71		
72		
73		
74		
75		
76		
77		
78		
79		
80		

LOSS RECORD LAYOUT

1	COMPANY NUMBER	
2		
3		
4	TRANSACTION TYPE	
5	MONTH	ACT.
6	YEAR	
7	MONTH	INC.
8	YEAR	
9	TRANSACTION	
10	MONTH	LOSS DATE
11	YEAR	
12	DAY	
13		
14	MGA	
15	STATE	
16		
17	TERRITORY	
18		
19	TYPE OF POLICY	
20		
21	ANNUAL STATEMENT LINE OF BUSINESS	
22		
23		
24	CSP SUBLINE	
25		
26		
27		
28		
29		
30	CLASSIFICATION	
31		
32		
33		
34	COVERAGE	
35		
36		
37	B	
38		
39		
40		
41		
42	DEDUCTIBLE	
43		
44		
45		
46	TERRORISM COV CODE	
47		
48	B	
49		
50	RATING BASIS	
51		
52	RATING MODIFIER CODE	
53		
54		
55	LIABILITY LIMITS	
56		
57		
58	TRANSACTION I.D.	
59		
60		
61		
62		
63		
64		
65		
66		
67		
68		
69	LIABILITY EXP. INDICATOR	
70	B	

CONTINUED

70	TYPE OF LOSS
71	
72	X CLAIM COUNT
73	
74	ZIP CODE (FIRST 5 POSITIONS)
75	
76	
77	LESSOR/OCC RISK IND
78	
79	B
80	
81	EXPOSURE
82	
83	
84	
85	
86	
87	
88	ZIP CODE (LAST 4 POSITIONS)
89	
90	
91	
92	
93	BUSINESS INTER OFF-PREM EXPOSURE CODE
94	
95	
96	
97	
98	
99	LOSS AMOUNT (WHOLE DOLLARS)
100	
101	
102	
103	X
104	LOSS RECORD I.D.
105	
106	
107	
108	
109	OCCURRENCE I.D.
110	
111	
112	
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138	
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148	
149	
150	RESERVED FOR COMPANY USE

X – SEE RULE 9. OF THE COMMON GENERAL RULES FOR INSTRUCTIONS ON THE REPORTING OF CREDIT AMOUNTS.

B – REPORT BLANK

CODING SECTION

COVERAGE CODE NOTES

The following pages include optional coverage and endorsement coding.

* Construction, Year of Construction, Public Protection and Rating ID Codes **not** required. For Coverage Code 24, Rating Basis Code is **not** required. (Premium and Loss Records).

** **Report only the following fields:** Company/Group Number, Accounting Month and Year, Transaction Type, Inception Month and Year, Transaction Effective Month and Year, Loss Date, Transaction Expiration Month and Year, State, Territory, Type of Policy, Annual Statement Line, CSP subline, Classification, Coverage, Exposure, Premium/Loss Amount, ZIP Code, Premium/Loss Record Identification, Terrorism Coverage Code, Type of Loss, Claim Count.

For Coverage Codes 46, 47, 75 and 76, Rating Basis is required.

For Coverage Codes 13-15, 43 and 50-56, Liability Exposure Indicator Code and Liability Limits are also required.

For off-premises business interruption coverage (Coverage Codes 57, 58 and 59), Business Interruption Off-Premises Exposure Code is also required. Territory Code and ZIP Code are optional.

For Coverage Codes 81-88, Deductible Amount and Rating Modifier Code are also required.

For Texas data, for Coverage Code 33, reporting of Liability Limits is required and reporting of Liability Exposure Indicator Code is optional.

For Spoilage Coverage (Coverage Code 31), Type of Loss is **not** required. For Spoilage Coverage (Coverage Code 31), Coverage Exclusion Indicator Code is required.

For Coverage Codes 12, 19, 32 and 33, Exposure is **not** required. For Texas data, for Coverage Codes 32 and 33, reporting of Exposure is optional.

For Texas data, the following additional data elements must be reported: Deductible Amount, Liability Limits (for Coverage Codes 13-15, 33, 43, 50-56 only), Transaction ID, Transaction Effective/Expiration Date, MGA Code and Individual Risk Rating Modification.

**** Construction, Year of Construction, Public Protection, Rating ID, Rating Basis, Deductible, Terrorism Coverage Code, Mold Damage Coverage Code, Rating Modification, Territory Code, ZIP Code, State Exception Indicator Code and Lessor's/Owner-occupant's Risk Indicator Code are **not** required.

***** Report all fields required for property coverage records except for Liability Limits, Liability Form Code and Year of Construction.

For Related Expenses (Coverage Code 74) Territory, Rating ID, Terrorism Coverage, ZIP Code, Rating Modification, Deductible, State Exception, State Exception II, SIC, Mold Coverage, Construction, Year of Construction, Exposure, Green Upgrade – Underlying Businessowners Exposure, BCEGS Codes, Fire Protection, Wind Coverage, Rating Basis, Liability Limits, Liability Form Code and BI/EE Limit Code are **not** required.

Rating Basis, Deductible, Terrorism Coverage Code, Mold Damage Coverage Code, BI/EE Limit Code, BCEG, Rating Modification, Year of Construction, Wind Coverage/Deductible Identifier, Liability Coverage Indicator Code, Liability Limits, Liability Form Code, Liability Exposure Indicator Code and Lessor's/Owner-occupant's Risk Indicator Code are **not** required.

Construction, Year of Construction, Public Protection, Rating ID, Rating Basis, Deductible, Terrorism Coverage Code, Mold Damage Coverage Code, BI/EE Limit Code, BCEG, Rating Modification, Wind Coverage/Deductible Identifier, Liability Coverage Indicator Code, State Exception Indicator Code and Lessor's/Owner-occupant's Risk Indicator Code are **not** required.

@ Applicable only for Texas data.

@@ Applicable only for Simplified Businessowners Program (Type of Policy Codes Other Than 84, 88, 8E and 8I).

CODING SECTION

COVERAGE EXCLUSION INDICATOR CODE

BUILDING AND CONTENTS PROPERTY RECORDS (COVERAGE CODES 01, 02, 21, 22)

SPOILAGE COVERAGE (COVERAGE CODE 31)

<u>DESCRIPTION</u>	<u>CODE</u>
<u>Cyber Incident Exclusion:</u>	
● Cyber Incident Exclusion (ISO BP 15 60 or company equivalent)	1
● Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exception (ISO BP 15 61 or company equivalent)	2
● All other types of cyber exclusions	3
● Complete absence of a cyber exclusion	9

|

RESERVED FOR FUTURE USE

TYPE OF LOSS (cont'd)BUILDING AND CONTENTS RECORDS (COVERAGE CODES 01, 02, 21, 22)

	<u>PROPERTY DAMAGE</u>	<u>TIME ELEMENT</u>
<u>PROPERTY LOSSES</u>		
<u>Cyber Incident resulting in:</u>		
<u>Fire and Lightning</u>	<u>2A</u>	<u>2B</u>
<u>Wind</u>	<u>2C</u>	<u>2D</u>
<u>Hail</u>	<u>2E</u>	<u>2F</u>
<u>Explosion</u>	<u>2G</u>	<u>2H</u>
<u>Riot or Civil Commotion</u>	<u>2J</u>	<u>2K</u>
<u>Vandalism</u>	<u>2L</u>	<u>2M</u>
<u>Sprinkler Leakage</u>	<u>2N</u>	<u>2P</u>
<u>Burglary, Theft and Robbery – Money and Securities</u>	<u>2Q</u>	<u>2R</u>
<u>Burglary, Theft and Robbery – Other Than Money and Securities</u>	<u>2S</u>	<u>2T</u>
<u>Water Damage</u>	<u>2U</u>	<u>2V</u>
<u>Freezing</u>	<u>2W</u>	<u>2Y</u>

RESERVED FOR FUTURE USE

BUSINESSOWNERS
CSP-INTERMEDIATE – PART XIV
INDEX

Topic	Section	Page
Annual Statement Line of Business Code	D	BP-38
Building Code Effectiveness Grading (BCEG) Classification Code	D	BP-80
Business Income/Extra Expense Limit Code	D	BP-81
Classification Codes:	D	BP-39.1 – BP-39.14
Classification Code Notes	D	BP-39.1
Convenience Food/Gasoline Stores	D	BP-39.8
Dwellings and Lodgings Including Apartments	D	BP-39.2
Apartments – No Mercantile Occupancy	D	BP-39.2
Apartments – With Mercantile Occupancy	D	BP-39.2
Motels	D	BP-39.2
Laundry/Dry Cleaning Stores	D	BP-39.9
Offices or Agencies Including Real Estate, Insurance and Condominiums	D	BP-39.10
Processing and Service Risks	D	BP-39.11
Restaurants	D	BP-39.7
Retail Stores	D	BP-39.3 – BP-39.6
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Wholesale Risks	D	BP-39.12
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Coverage Code Notes	D	BP-55, BP-62
<u>Coverage Exclusion Indicator Code</u>	<u>C</u>	<u>BP-96</u>
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Deductible Code	D	BP-69.2
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General Reporting Requirements	B	BP-1 – BP-4.1
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Green Upgrades	B	BP-4
Losses	B	BP-1
Premiums	B	BP-1
Green Upgrades – Underlying Businessowners Exposure	D	BP-101
Lessor's/Owner-Occupant's Risk Indicator Code	D	BP-97
Liability Coverage Indicator Code	D	BP-81
Liability Exposure Indicator Code	D	BP-76
Liability Exposure Indicator Decision Table	D	BP-77
Liability Form Code	D	BP-90 – BP-95
Liability Limits Code	D	BP-70
Liability Limits Code Decision Table	D	BP-71
Maryland Liability Coverage for Hazards of Lead	B	BP-3
Massachusetts Coverage for Lead Poisoning	B	BP-3
Massachusetts Residential Fuel Tank Coverage	B	BP-3

29. ENTRY INTO CLAIMS-MADE PROGRAM DATE (Field: Positions 62-64)

Where liability coverage is on a Claims-made basis, report the Month and Year of entry into the Claims-made Program as used in determining the applicable Claims-made Rate. Month requires a one-digit code and year a two-digit code. See Rule 9. of the Common General Rules for instructions on the reporting of month.

For occurrence policies, report blank.

30. STATE EXCEPTION INDICATOR CODE II (Field: Position 65)

Report the appropriate State Exception Indicator Code II.

31. RESERVED (Field: Positions 66-70)

Report blank.

31.1. COVERAGE EXCLUSION INDICATOR CODE (Field: Position 68)

Coverage Exclusion Indicator Code currently identifies the presence or absence of a Cyber Incident Exclusion endorsement. Applies to Building and Contents Combined/Divisible Property Coverage Codes 01, 02, 21 and 22.

31.2. RESERVED (Field: Positions 69-70)

Report blank.

32. LESSOR'S/OWNER-OCCUPANT'S RISK INDICATOR CODE (Field: Position 71)

Report the appropriate Lessor's/Owner-Occupant's Risk Indicator Code.

33. RESERVED (Field: Positions 72-75)

Report blank.

34. STATISTICAL PLAN INDICATOR CODE (Field: Position 76)

Report the appropriate Statistical Plan Indicator Code.

35. LIABILITY EXPOSURE INDICATOR CODE (Field: Position 77)

For Liability Coverage-only records (Coverage Codes 13-15, 18, 23, 24, 43, 49, 50-56 and A3), report the appropriate Liability Exposure Indicator Code.

36. RESERVED (Field: Positions 78-80)

Report blank.

37. EXPOSURE (Field: Positions 81-87)

For exposure based on amount or limit of insurance, report the amount of insurance/limit of insurance to the nearest hundred dollars of coverage. Policies for amounts under \$150 shall be reported as "0000001".

± ±

Any signed or unsigned numeric value from 0000000 to 9999999 is valid. Amounts shall be reported right justified with leading zeros. See Rule 9. of the Common General Rules for instructions on the reporting of negative amounts and signed and unsigned positive amounts.

See Coverage Code Notes and Exposure pages, as well as the Liability Exposure Indicator page, for the applicable exposure requirements.

Refer to the Coding Section of this module for examples of reporting exposure.

16. TERRORISM COVERAGE CODE (Field: Position 46)

Report the appropriate Terrorism Coverage Code.

17. RESERVED (Field: Positions 47-49)

Report blank.

17.1. RATING BASIS CODE (Field: Position 50)

Report the appropriate Rating Basis Code.

18. RATING MODIFIER CODE (Field: Positions 51-53)

For Coverage Codes 81-88, report the appropriate Cyber Insurance Rating Modifier Code.

Otherwise, report blank.

19. LIABILITY LIMITS (Field: Positions 54-58)

Report the appropriate dollar amount in thousands right justified with leading zeros.

20. RESERVED (Field: Position 59)

Report blank.

21. RESERVED FOR ISO USE (Field: Position 60)

Report blank.

22. RESERVED (Field: Positions 61-67)

Report blank.

22.1. COVERAGE EXCLUSION INDICATOR CODE (Field: Position 68)

Coverage Exclusion Indicator Code currently identifies the presence or absence of a Cyber Incident Exclusion endorsement. Applies only to Spoilage Coverage Code 31.

22.2. RESERVED (Field: Positions 69-70)

Report blank.

23. LESSOR'S/OWNER-OCCUPANT'S RISK INDICATOR CODE (Field: Position 71)

Report the appropriate Lessor's/Owner-Occupant's Risk Indicator Code.

24. RESERVED (Field: Positions 72-75)

Report blank.

25. STATISTICAL PLAN INDICATOR CODE (Field: Position 76)

Report the appropriate Statistical Plan Indicator Code.

26. LIABILITY EXPOSURE INDICATOR CODE (Field: Position 77)

For Liability Coverage-only records (Coverage Codes 13-15, 18, 23, 24, 43, 50-56 and A3), report the appropriate Liability Exposure Indicator Code.

27. RESERVED (Field: Positions 78-80)

Report blank.

28. EXPOSURE (Field: Positions 81-87)

For exposure based on amount or limit of insurance, report the amount of insurance/limit of insurance to the nearest hundred dollars of coverage. Policies for amounts under \$150 shall be reported as "0000001".

± ±

Any signed or unsigned numeric value from 0000000 to 9999999 is valid. Amounts shall be reported right justified with leading zeros. See Rule 9. of the Common General Rules for instructions on the reporting of negative amounts and signed and unsigned positive amounts.

See Coverage Code Notes and Exposure pages for applicable exposure requirements.

For Coverage Code 30, exposure to be reported represents the limit of insurance for property at each Job Site, **not** the aggregate limit for all covered Job Sites combined.

For Coverage Codes 81-88, exposure to be reported represents the limit of insurance chosen, regardless of whether the coverage is property or liability.

GENERAL REPORTING INSTRUCTIONS
CSP-INTERMEDIATE

BUSINESSOWNERS
BUILDING AND CONTENTS RECORDS

PREMIUM RECORD LAYOUT

1		
2	COMPANY	
3	NUMBER	
4		
5	TRANSACTION TYPE	
6	MONTH	ACT.
7	YEAR	
8	MONTH	INC.
9	YEAR	
10		
	TRANSACTION	
1	MONTH	EFF.
2	YEAR	
3		
4	MONTH	EXP.
5	YEAR	
6		
7	STATE	
8		
9		
20	TERRITORY	
1		
2	TYPE OF POLICY	
3		
4	ANNUAL STATEMENT	
5	LINE OF BUSINESS	
6		
7		
8	SUBLINE	
9		
30		
1		
2	CLASSIFICATION	
3		
4		
5	COVERAGE	
6		
7	RATING I.D.	
8	CONSTRUCTION	
9	PUBLIC	
40	PROTECTION	
1		
2		
3	DEDUCTIBLE	
4		
5		
6	TERRORISM COVERAGE	
7	WIND COVERAGE/ DEDUCTIBLE I.D.	
8	BCEG CLASS	
9		
50	RATING BASIS	
1	STATE EXCEPTION (OPTIONAL)	
2	B/EE	B
3	LIMIT	LIAB. COV.
4		
5		
6	LIABILITY LIMITS	
7		
8		
9	B	
60	RESERVED FOR ISO USE	
1	LIABILITY FORM	
2	MONTH	ENTRY INTO CLAIMS MADE
3	YEAR	
4		
5	STATE EXCEPTION II	
6		
7	B	
8	COVERAGE EXCLUSION IND.	
9		

CONTINUED

LOSS RECORD LAYOUT

70	TYPE OF LOSS	
1		
2	X CLAIM COUNT	
3		
4	ZIP CODE	
5	(FIRST 5 POSITIONS)	
6		
7		
8	LESSOR/OCC RISK IND	
9	B	
80	STATE EXCEPTION II	
1		
2		
3		
4	EXPOSURE	
5		
6		
7		
8	ZIP CODE (OPTIONAL)	
9	(LAST 4 POSITIONS)	
90		
1		
2	GREEN	
3	UPGRADE -	YEAR OF CONSTR.
4	UNDLY. BUSINESS OWNERS	B
5	EXPOSURE	
6		
7		
8		
9	LOSS AMOUNT	
100	(WHOLE DOLLARS)	
1		
2		
3	X	
4	LOSS RECORD I.D.	
5		
6		
7		
8		
9	OCCURRENCE	
110	I.D.	
1		
2		
3		
4		
5		
6	TERRORISM COVERAGE	
7	WIND COVERAGE/DEDUCT. I.D.	
8	BCEG CLASS	
9		
50	RATING BASIS	
1	STATE EXCEPTION (OPTIONAL)	
2	B/EE	B
3	LIMIT	LIAB. COV. IND.
4		
5		
6	LIABILITY LIMITS	
7		
8		
9	B	
60	RESERVED FOR ISO USE	
1	LIABILITY FORM	
2	MONTH	ENTRY INTO CLAIMS MADE
3	YEAR	
4		
5	MONTH	RCPT. OF CLAIMS NOTICE
6	YEAR	
7		
8	LIABILITY EXP. INDICATOR	
9	B	

CONTINUED

X – SEE RULE 9. OF THE COMMON GENERAL RULES FOR INSTRUCTIONS ON THE REPORTING OF CREDIT AMOUNTS.

B – REPORT BLANK

GENERAL REPORTING INSTRUCTIONS
CSP-INTERMEDIATE

BUSINESSOWNERS
OTHER THAN BUILDING AND CONTENTS RECORDS

PREMIUM RECORD LAYOUT

1		
2	COMPANY	
3	NUMBER	
4		
5	TRANSACTION TYPE	
6	MONTH	ACT.
7	YEAR	
8	MONTH	INC.
9	YEAR	
10		
	TRANSACTION	
1	MONTH	EFF.
2	YEAR	
3		
4	MONTH	EXP.
5	YEAR	
6		
7	STATE	
8		
9		
20	TERRITORY	
1		
2	TYPE OF POLICY	
3		
4	ANNUAL STATEMENT	
5	LINE OF BUSINESS	
6		
7		
8	SUBLINE	
9		
30		
1		
2	CLASSIFICATION	
3		
4		
5	COVERAGE	
6		
7		
8	B	
9		
40		
1		
2		
3	DEDUCTIBLE	
4		
5		
6	TERRORISM COVERAGE	
7		
8	B	
9		
50	RATING BASIS	
1		
2	RATING MODIFIER CODE	
3		
4		
5	LIABILITY	
6	LIMITS	
7		
8		
9	B	
60	RESERVED FOR ISO USE	
1		
2		
3		
4	B	
5		
6		
7		
8	COVERAGE EXCLUSION IND.	

CONTINUED

9	B	
70		
1	LESSOR/OCC. RISK IND.	
2		
3	B	
4		
5		
6	STAT PLAN INDICATOR	
7	LIABILITY EXP. INDICATOR	
8		
9	B	
80		
1		
2		
3		
4	EXPOSURE	
5		
6		
7		
8	RATING MODIFICATION	
9	(OPTIONAL)	
90		
1	B	
2		
3		
4		
5		
6		
7		
8		
9	PREMIUM	
100	AMOUNT	
1	(WHOLE DOLLARS)	
2		
3	X	
4	B	
5		
6	ZIP CODE	
7	(FIRST 4 POSITIONS)	
8		
9		
110		
1	ZIP CODE (OPTIONAL)	
2	(LAST 4 POSITIONS)	
3		
4		
5	BUSINESS INTER OFF-PREM	
6	EXPOSURE CODE	
7		
8		
9		
120		
1		
2		
3		
4		
5		
6	PREMIUM	
7	RECORD	
8	I.D.	
9		
130		
1		
2		
3		
4		
5		
...		
150		

LOSS RECORD LAYOUT

1		
2	COMPANY	
3	NUMBER	
4		
5	TRANSACTION TYPE	
6	MONTH	ACT.
7	YEAR	
8	MONTH	INC.
9	YEAR	
10		
1	MONTH	LOSS
2	YEAR	DATE
3		
4	DAY	
5		
6	STAT PLAN INDICATOR	
7	STATE	
8		
9		
20	TERRITORY	
1		
2	TYPE OF POLICY	
3		
4	ANNUAL STATEMENT	
5	LINE OF BUSINESS	
6		
7	SUBLINE	
8		
9		
30		
1		
2	CLASSIFICATION	
3		
4		
5	COVERAGE	
6		
7		
8	B	
9		
40		
1		
2	DEDUCTIBLE	
3		
4		
5		
6	TERRORISM COVERAGE	
7		
8	B	
9		
50	RATING BASIS	
1		
2	RATING MODIFIER CODE	
3		
4		
5	LIABILITY	
6	LIMITS	
7		
8		
9	B	
60	RESERVED FOR ISO USE	
1		
2		
3		
4	B	
5		
6		
7		
8	LIABILITY EXP. INDICATOR	
9	B	

CONTINUED

70	TYPE OF LOSS	
1		
2	X CLAIM COUNT	
3		
4	ZIP CODE	
5	(FIRST 5	
6	POSITIONS)	
7		
8	LESSOR/OCC. RISK IND.	
9	B	
80		
1		
2		
3		
4	EXPOSURE	
5		
6		
7		
8	ZIP CODE (OPTIONAL)	
9	(LAST 4	
90	POSITIONS)	
1		
2		
3	BUSINESS INTER OFF-PREM	
4	EXPOSURE CODE	
5		
6		
7		
8		
9	LOSS AMOUNT	
100	(WHOLE DOLLARS)	
1		
2		
3	X	
	LOSS RECORD I.D.	
4		
5		
6		
7		
8		
9	OCCURRENCE	
110	I.D.	
1		
2		
3		
4		
5		
6	CLAIM I.D.	
7		
8		
9		
120		
1		
2		
3		
4		
5		
6	PREMIUM	
7	RECORD	
8	I.D.	
9		
130		
1		
2		
3		
4		
5		
...		
150		

X – SEE RULE 9. OF THE COMMON GENERAL RULES FOR INSTRUCTIONS ON THE REPORTING OF CREDIT AMOUNTS.

B – REPORT BLANK.

COVERAGE CODE NOTES

The following pages include optional coverage and endorsement coding.

- * **Report only the following fields:** Company/Group Number, Statistical Plan Indicator, Accounting Month and Year, Transaction Type, Inception Month and Year, Transaction Effective Month and Year, Loss Date, Transaction Expiration Month and Year, State, Territory, Type of Policy, Annual Statement Line, Subline, Classification, Coverage, Terrorism Coverage Code, Type of Loss, Claim Count, Exposure, Premium/Loss Amount and Premium/Loss Record Identification.

For Coverage Codes 46, 47, 75 and 76, Rating Basis is required.

For Coverage Codes 13-15, 43 and 50-56, Liability Exposure Indicator and Liability Limits Code(s) are also required.

For off-premises business interruption coverage (Coverage Codes 57, 58 and 59), Business Interruption Off-Premises Exposure Code is also required. Territory and ZIP Code are optional.

For Coverage Codes 81-88, Rating Modifier Code is also required.

For Spoilage Coverage (Coverage Code 31), Type of Loss is **not** required. For Spoilage Coverage (Coverage Code 31), Coverage Exclusion Indicator Code is required.

For Coverage Codes 12 and 19, Exposure is **not** required.

- ** Construction, Year of Construction, Public Protection, Rating ID and Rating Basis codes **not** required (Premium and Loss Records).
- *** Construction, Year of Construction, Public Protection, Rating ID, Rating Basis, Deductible, Rating Modification Factor, Terrorism Coverage Code, Territory Code, ZIP Code, State Exception Indicator Code and Lessor's/Owner-Occupant's Risk Indicator Code are **not** required.
- **** Report all fields required for property coverage records except for Liability Limits, Liability Form and Year of Construction Code.
For Related Expenses (Coverage Code 74), Territory, Rating ID, Terrorism Coverage, ZIP Code, Rating Modification Factor, Deductible, State Exception, State Exception II, SIC, Construction, Year of Construction, Exposure, Green Upgrade – Underlying Businessowners Exposure, BCEGS Codes, Public Protection, Wind Coverage, Rating Basis, Liability Limits, Liability Form Code and BI/EE Limit are **not** required.
- # Rating Basis, Deductible, Terrorism Coverage Code, BI/EE Limit Code, BCEGS, Rating Modification Factor, Year of Construction, Wind Coverage/Deductible Identifier, Liability Coverage Indicator Code, Liability Limits, Liability Form Code, Liability Exposure Indicator Code and Lessor's/Owner-Occupant's Risk Indicator Code are **not** required.
- ## Construction, Year of Construction, Public Protection, Rating ID, Rating Basis, Deductible, Terrorism Coverage Code, BI/EE Limit Code, BCEGS, Wind Coverage/Deductible Identifier, Rating Modification Factor, Liability Coverage Indicator Code and State Exception Indicator Codes and Lessor's/Owner-Occupant's Risk Indicator Code are **not** required.

@@ Applicable only for Simplified Businessowners Program (Type of Policy Codes Other Than 84, 88, 8E and 8I)

Fields not required may be optionally reported.

COVERAGE EXCLUSION INDICATOR CODE

BUILDING AND CONTENTS PROPERTY RECORDS (COVERAGE CODES 01, 02, 21, 22)

SPOILAGE COVERAGE (COVERAGE CODE 31)

<u>DESCRIPTION</u>	<u>CODE</u>
<u>Cyber Incident Exclusion:</u>	
● Cyber Incident Exclusion (ISO BP 15 60 or company equivalent)	1
● Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exception (ISO BP 15 61 or company equivalent)	2
● All other types of cyber exclusions	3
● Complete absence of a cyber exclusion	9

RESERVED FOR FUTURE USE

TYPE OF LOSS (cont'd)

BUILDING AND CONTENTS RECORDS (COVERAGE CODES 01, 02, 21, 22)

	<u>PROPERTY DAMAGE</u>	<u>TIME ELEMENT</u>
<u>PROPERTY LOSSES</u>		
<u>Cyber Incident resulting in:</u>		
<u>Fire and Lightning</u>	<u>2A</u>	<u>2B</u>
<u>Wind</u>	<u>2C</u>	<u>2D</u>
<u>Hail</u>	<u>2E</u>	<u>2F</u>
<u>Explosion</u>	<u>2G</u>	<u>2H</u>
<u>Riot or Civil Commotion</u>	<u>2J</u>	<u>2K</u>
<u>Vandalism</u>	<u>2L</u>	<u>2M</u>
<u>Sprinkler Leakage</u>	<u>2N</u>	<u>2P</u>
<u>Burglary, Theft and Robbery – Money and Securities</u>	<u>2Q</u>	<u>2R</u>
<u>Burglary, Theft and Robbery – Other Than Money and Securities</u>	<u>2S</u>	<u>2T</u>
<u>Water Damage</u>	<u>2U</u>	<u>2V</u>
<u>Freezing</u>	<u>2W</u>	<u>2Y</u>

| RESERVED FOR FUTURE USE