REPORTING INSTRUCTIONS

1. Company Number (Field: Positions 1-4)
   Report the Company Number assigned by ISO.

2. Transaction Type Code (Field: Position 5)
   Report the appropriate Transaction Type Code.

3. Accounting Date (Field: Positions 6-7)
   Report the accounting month and year the transactions were entered on the Company books except for transactions reported under the quarterly reporting option where accounting month shall be the last month of the quarter being reported.
   Month requires a one-digit code and year a one-digit code. See Rule 9. of the Common General Rules for instructions on the reporting of month.

4. Inception Date (Field: Positions 8-10)
   Refer to the Inception Date Rule in Part I Section B.
   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.

5. Transaction Effective Date (Field: Positions 11-13)
   Report the effective date of the transaction.
   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.

6. Transaction Expiration Date (Field: Positions 14-16)
   Report the expiration date of the transaction.
   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.

7. State Code (Field: Positions 17-18)
   Report the State Code of the location of property.

8. Territory Code (Field: Positions 19-21)
   Report the code of the territory used in determining the rate.
   For states that have adopted the ISO ZIP Code-based territories, report either the appropriate Territory Code, the Territory Identifier Code, or report this field blank (refer to the Territory Code Manual for state status and specific reporting instructions).

9. Type of Policy Code (Field: Positions 22-23)
   Report the appropriate Type of Policy Code.
10. **Annual Statement Line of Business Code (Field: Positions 24-26)**
   Report the Code of the Annual Statement Line of Business to which the transaction was assigned.

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.
    For all Lessor's risks, use the first four digits of the otherwise applicable Classification Code, and code the fifth digit as "0".
    Risks for which no Businessowners Classification Code is suitable, including wholesalers risks other than those uniquely identified in this module, must be identified with the appropriate CGL Classification Code 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.

    Report the appropriate Rating Identification Code.

15. **Construction Code (Field: Position 38)**
    Report the appropriate Construction Code.

    Report the appropriate Protection Code.

17. **Deductible (Field: Positions 41-45)**
    Report the actual Deductible amount right justified, with leading zeros in positions 41-45.

18. **Terrorism Coverage Code (Field: Position 46)**
    Report the appropriate Terrorism Coverage Code.

18.1 **Wind Coverage/Deductible Identifier (Field: Position 47)**
    Report the appropriate Wind Coverage/Deductible Identifier.

18.2 **Building Code Effectiveness Grading (BCEG) Classification Code (Field: Positions 48-49)**
    Report the appropriate BCEG Classification Code.

19. **Rating Basis Code (Field: Position 50)**
    Report the appropriate Rating Basis Code.

19.1 **State Exception Indicator Code (Field: Position 51)**
    Report appropriate State Exception Indicator Code when required.
    Reference the Decision Table for requirements.

20. **Reserved for Future Use (Field: Positions 52-53)**
    Report blank or zero.

21. **Liability Limit (Field: Positions 54-58)**
    Report the appropriate dollar amount in thousands, right justified, with leading zeros.

22. **Transaction ID (Field: Positions 59-60)**
    For data reported for Texas, report the appropriate Transaction ID code.
    Otherwise, report blank.
23. Liability Form Code (Field: Position 61)
   Report the appropriate Liability Form Code for coverage codes 01, 02, 18, 23 and 24.

24. 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.

25. Reserved For Future Use (Field: Positions 65-88)
   Report blank.

25.1. Mold Damage Coverage Code (Field: Position 69)
   For Coverage Codes 01, 02, 21, 22, 23 and 24 only, report the appropriate Mold Damage Coverage Code.

25.2. Reserved For Future Use (Field: Positions 70-71)
   Report blank.

25.3. Transaction Effective Day (Field: Positions 72-73)
   For data reported for Texas, report the day of the month the transaction became effective.
   Otherwise, report blank.

25.4. 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.

25.5. MGA Indicator (Field: Position 76)
   For data reported for Texas, 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 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 88-80.
   For other than Texas data, report the appropriate rating modification, reflecting the combined effect of all appropriate modifications, in positions 88-80, leaving positions 78-80 blank.

28. Exposure (Field: Positions 81-87)
   For all Type of Policy Codes:
   Report the amount of insurance / limit of insurance to the nearest hundred dollars of coverage. Policies for amounts under $150 shall be reported as "000000.1".
   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 3 of the Common General Rules for instructions on the reporting of negative amounts and signed and unsigned positive amounts.
   For Type of Policy Codes 84, 88, 8E and 8I (2002 Simplified Businessowners Program) see Coverage Code Notes and Exposure pages, for applicable exposure requirements.
   For Type of Policy Codes other than 84, 88, 8E and 8I:
   For Liability-Only records (including Coverage Code 18), report the Liability exposure amount. If the exposure basis is Payroll or Gross Sales, the exposure to be reported shall be the estimated exposures (on deposits) or the actual exposures (on audits), in thousands of dollars, for the period of coverage of the transaction being reported. If the exposure basis is square feet, the full exposure shall be reported, in thousands of square feet, with no adjustment for the term of the transaction. For Coverage Code 18 (Massachusetts Lead Poisoning Liability) exposure basis is in number of units for which lead poisoning liability is provided.

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

30. Reserved For Future Use (Field: Position 91-95)
   Report blank.
31. Premium Amount (Field: Positions 96-103)
Report the appropriate whole dollar amount.

Any signed or unsigned numeric value from 0000000 to 99999999 is valid. Amounts should be reported right justified with leading zeroes. 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.

32. Reserved For Future Use (Field: Position 104)
Report blank.

33. 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 data reported for Texas, Zip Code is effective 1-1-95.

33.1 Standard Industrial Classification Code (Field: Positions 114-117)
Report the appropriate 4-digit Standard Industrial Classification Code.

Otherwise, report blank.

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

For all Businessowners data, reporting of this field is mandatory. 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.

35. 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.
1. Company Number (Field: Positions 1-4)
   Report the Company Number assigned by ISO.

2. Transaction Type Code (Field: Position 5)
   Report the appropriate Transaction Type Code.

3. Accounting Date (Field: Positions 6-7)
   Report the accounting month and year the transactions were entered on the Company books except for transactions reported under the quarterly reporting option where accounting month shall be the last month of the quarter being reported.
   Month requires a one-digit code and year a one-digit code. See Rule 9. of the Common General Rules for Instructions on the reporting of month.

4. Inception Date (Field: Positions 8-10)
   Refer to the Inception Date Rule in Part I Section B.
   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.

5. Transaction Effective Date (Field: Positions 11-13)
   Report the effective date of the transaction.
   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.

6. Transaction Expiration Date (Field: Positions 14-16)
   Report the expiration date of the transaction.
   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.

7. State Code (Field: Positions 17-18)
   Report the State Code of the location of property.

8. Territory Code (Field: Positions 19-21)
   Report the code of the territory used in determining the rate.
   For states that have adopted the ISO ZIP Code-based territories, report either the appropriate Territory Code, the Territory Identifier Code, or report this field blank (refer to the Territory Code Manual for state status and specific reporting instructions).

9. Type of Policy Code (Field: Positions 22-23)
   Report the appropriate Type of Policy Code.

10. Annual Statement Line of Business Code (Field: Positions 24-28)
    Report the Code of the Annual Statement Line of Business to which the transaction was assigned.
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.
   
   For all Lessor's risks, use the first four digits of the otherwise applicable Classification Code, and code the
   fifth digit as "0."

   Risks for which no Businessowners Classification Code is suitable, including wholesalers risks other than those
   uniquely identified in this module, must be identified with the appropriate CGL Classification Codes on the Business-
   owners 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.

14.1 Deductible (Field: Positions 41-45)
   For Texas data, report the actual Deductible amount right justified, with leading zeros in positions 41-45.
   Otherwise, report blank.

14.2 Terrorism Coverage Code (Field: Position 45)
   Report the appropriate Terrorism Coverage Code.

15. Reserved For Future Use (Field: Positions 47-53)
   Report blank.

15.1 Liability Limit (Field: Positions 54-58)
   – 2002 Simplified Businessowners Program
   Report the Liability Limit applicable to Coverage Codes 13, 14, 15, 33, 43, 50-56 and A3 only.
   Otherwise, report blank.
   – Simplified Businessowners Program
   For Texas data only, (Coverage Codes 13-15 and 33 only), report the appropriate dollar amount in thousands, right
   justified, with leading zeros.
   Otherwise, report blank.

15.2 Transaction ID (Field: Positions 59-60)
   For Texas data, report the appropriate Transaction ID Code.
   Otherwise, report blank.

15.3 Reserved For Future Use (Field: Positions 61-71)
   Report blank.

15.4 Transaction Effective Day (Field: Positions 72-73)
   For Texas data, report the day of the month the transaction became effective.
   Otherwise, report blank.

15.5 Transaction Expiration Day (Field: Positions 74-75)
   For Texas data, report the day of the month of the transaction expiration date.
   Otherwise, report blank.

15.6 MGA Indicator (Field: Position 76)
   For Texas data, report the MGA Indicator assigned by ISO, if applicable.
   Otherwise, report blank.

15.7 Liability Exposure Indicator Code (Field: Position 77)
   Report the appropriate Liability Exposure Indicator Code for Liability-Only records.

15.8 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 appro-
   priate modifications, in positions 88-80, leaving positions 78-80 blank.
15.9. 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 $100 shall be reported as "0000001".

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.

For Type of Policy Codes 84, 88, 8E, and 8L (2002 Simplified Businessowners Program) see Coverage Code Notes and Exposure pages for the applicable exposure requirements.

For Type of Policy Codes Other Than 84, 88, 8E and 8L:
Exposure is required for Contractors, Tools, Equipment and Installation Coverages only (Coverage Codes 25-30).

For all Type of Policy Codes:
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.

16. Rating Modification Factor (Field: Positions 88-90)
Rating Modification Factor is not required.

17. Reserved For Future Use (Field: Positions 91-93)
Report blank.

18. Reserved For Future Use (Field: Positions 94-95)
Report blank.

19. 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.

20. Reserved For Future Use (Field: Position 104)
Report blank.

20.1. 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.

21. Standard Industrial Classification Code (Field: Positions 114-117)
Report the appropriate 4-digit Standard Industrial Classification Code. Otherwise, report blank.

22. Premium Record Identification (Field: Positions 118-130)
For all Businessowners data, reporting of this field is mandatory. 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.

23. 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.
REPORTING INSTRUCTIONS

1. Company Number (Field: Positions 1-4)
   Report the Company Number assigned by ISO.

2. Transaction Type Code (Field: Position 5)
   Report the appropriate Transaction Type Code.

3. Accounting Date (Field: Positions 6-7)
   Report the accounting month and year the transactions were entered on the Company books except for transactions reported under the quarterly reporting option where accounting month shall be the last month of the quarter being reported.
   Month requires a one-digit code and year a one-digit code. See Rule 9. of the Common General Rules for instructions on the reporting of month.

4. Inception Date (Field: Positions 8-10)
   Refer to the Inception Date Rule in Part I Section C.
   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.

5. Loss Date (Field: Positions 11-15)
   Report the month, year and day in which the loss occurred.
   Month requires a one-digit code, year and day require two-digit codes. See Rule 9. of the Common General Rules for instructions on the reporting of month.

6. MGA Indicator (Field: Position 16)
   For data reported for Texas, report the MGA Indicator assigned by ISO, if applicable. Otherwise, report blank.

7. State Code (Field: Positions 17-18)
   Report the State Code of the location of property.

8. Territory Code (Field: Positions 19-21)
   Report the code of the territory used in determining the rate.
   For states that have adopted the ISO ZIP Code-based territories, report either the appropriate Territory Code, the Territory Identifier Code, or report this field blank (refer to the Territory Code Manual for state status and specific reporting instructions).

9. Type of Policy Code (Field: Positions 22-23)
   Report the appropriate Type of Policy Code.

10. Annual Statement Line of Business Code (Field: Positions 24-26)
    Report the Code of the Annual Statement Line of Business to which the transaction was assigned.

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.
    For all lessor's risks, use the first four digits of the otherwise applicable Classification Code, and code the fifth digit as "0".
    Risks for which no Businessowners Classification Code is suitable, including wholesalers risks other than those uniquely identified in this module, must be identified with the appropriate CGL Classification Code 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. Rating Identification Code (Field: Position 37)
   Report the appropriate Rating Identification Code.

15. Construction Code (Field: Position 38)
   Report the appropriate Construction Code where applicable.

   Report the appropriate Fire Protection Code where applicable.

17. Deductible Code (Field: Positions 41-45)
   Report the actual Deductible amount right justified, with leading zeros in position 41-45.

18. Terrorism Coverage Code (Field: Position 46)
   Report the appropriate Terrorism Coverage Code.

18.1 Wind Coverage / Deductible Identifier (Field: Position 47)
   Report the appropriate Wind Coverage / Deductible Identifier.

18.2 Building Code Effectiveness Grading (BCEG) Classification Code (Field: Positions 48-49)
   Report the appropriate BCEG Classification Code.

19. Rating Basis Code (Field: Position 50)
   Report the appropriate Rating Basis Code.

19.1 State Exception Indicator Code (Field: Position 51)
   Report appropriate State Exception Indicator Code when required. Reference Decision Table for requirements.

20. Reserved for Future Use (Field: Positions 52-53)
   Report blank or zero.

21. Liability Limit (Field: Positions 54-58)
   Report the appropriate dollar amount in thousands, right justified, with leading zeros.

22. Transaction ID (Field: Positions 59-60)
   For data reported for Texas, report the appropriate Transaction ID Code. Otherwise, report blank.

23. Liability Form Code (Field: Position 61)
   Report the appropriate Liability Form Code for Coverage Codes 01, 02, 16, 23 and 24.

24. 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 policies, report blank.
REPORTING INSTRUCTIONS

25. Receipt of Claims Notice Month and Year (Field: Positions 65-67)
   a. For all liability claims, report the earlier of the two dates.
      When written claim is first made against the insured
      or
      When the insured first gives written notice to the carrier of specific circumstances involving a particular incident
      which may result in a claim.
      If neither of the above dates can be identified, report the date a claim file was opened.
   b. All claims for all injuries sustained by an individual and arising out of the same incident shall be considered as
      having been reported at the time the first claim is reported for the injuries to that individual.
   c. All loss and allocated adjustment expense transactions shall show the date of receipt of claims notice.
   d. 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 all other claims, report blank.

26. Liability Exposure Indicator Code (Field: Position 68)
   Report the appropriate Liability Exposure Indicator Code for Liability-Only records.

26.1 Mold Damage Coverage Code (Field: Position 69)
   For Coverage Codes 01, 02, 21, 22, 23 and 24 only, report the appropriate Mold Damage Coverage Code.

27. Type of Loss Code (Field: Positions 70-71)
   Report the appropriate two-digit Type of Loss Code.

28. Claim Count (Field: Position 72)
   Report the appropriate claim count value 0, 1, -1.

The following rules are specific to the Businessowners module:
   a. Cases to be counted as claims must only be those in connection with which a loss payment has been made or a
      loss reserve established. A case must not be counted as a claim if it involves only the cost of a bail bond or
      involves only loss adjustment expense.
   b. A claim closed without a loss payment must not be counted as a claim.
   c. A claim partly paid and partly outstanding can carry the claim count either in a paid or outstanding loss record.
   d. A case involving a loss payment or the establishment of a loss reserve under two or more coverages or types of
      loss must be counted as a claim for each such loss under each coverage or type of loss.
   e. Salvage and subrogation (not reinsurance) must be reported as a credit to the claim count only if the recovery is
      the total cost of the claim reported under that statistical record.
   f. A claim on which more than one payment is made must only be counted once.
   g. In the case of a loss involving two or more claims, each claim must be counted and reported separately.
   h. A claim for Bodily Injury loss and claims for care and loss of services arising from the same injury must be counted
      as one claim.
   i. A claim for the insured's Building and Personal Property Damage loss and claims for loss of use arising out of the
      same accident must be counted as one claim.
   j. A claim involving only a fungus, wet rot, dry rot, or bacteria ("mold") loss must not be counted as a claim as these
      types of losses are consequential losses attributable to some other peril insured against for which a claim must
      have been reported and counted.
29. ZIP Code (Field: Positions 73-77)
   Report the five-digit ZIP code of the insured location. (The sixth through ninth digits may optionally be reported in positions 88-91.)
   For Texas data, ZIP Code is effective 1-1-95.

30. Reserved For Expansion of Exposure Field (Field: Positions 76-80)
   Report blank.

31. Exposure (Field: Positions 81-87)
   For all Type of Policy Codes:
   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".
   For Losses under Type of Policy codes 64, 88, 8E, and 8l (2002 Simplified Businessowners) see Coverage Code Notes and Exposure pages, for the applicable requirements.
   For Losses under Type of Policy codes other than 64, 88, 8E, and 8l:
   Exposure is required for all Property Damage Loss Records (Type of Loss Codes 20-29, 51, 61, 63-69, 80-83, 93, and 97). For all lead liability loss records (Massachusetts and New Jersey only, Type of Loss 47 only) report the appropriate liability exposure (e.g., for Coverage Code 18, report in number of units provided liability coverage).

32. ZIP Code (Field: Positions 88-91)
   The sixth through ninth digits of the ZIP code of the insured location may optionally be reported in positions 88-91.
   For Texas data, ZIP code is effective 1-1-95.

33. Standard Industrial Classification Code (Field: Positions 92-95)
   Report the appropriate 4-digit Standard Industrial Classification Code.
   Otherwise, report blank.
34. Loss Amount (Field: Positions 96-103)
Report the amount of the loss rounded to the nearest dollar.

Any signed or unsigned numeric value from 00000000 to 99999999 is valid. Amounts should be reported right justified with leading zeros. See Rule 8, 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.

35. Loss Record Identification (Field: Positions 104-117)

A. Occurrence Identifier
This field shall be reported using any combination of alphabetic and numeric characters, blanks or zeros.

All blanks and/or zeros are not valid.

Insert in positions 104-115 the occurrence identifier. It is imperative that the occurrence identifier be the same for all claims that arise from a single occurrence regardless of the type of loss. Claims arising out of different occurrences must have different occurrence identifiers.

B. Claim Identifier
This field may be reported using one of the following two methods:

1) Insert in positions 116-117 the claim identifier. The claim identifier is used to distinguish claims that arise from a single occurrence.

You may use any combination of alphabetic and numeric characters in the 2 digit claim identifier field. The use of a combination of alphabetic and numeric characters will allow for reporting of multiple claims in a single occurrence up to a limit of 1,285.

You may report a blank in the left position of this two-digit field.

You may report a blank in the right position of this two-digit field if the occurrence involves less than ten (10) claims.

2) Report blank in positions 116 and 117.

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

For all Businessowners data, reporting of this field is mandatory. 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 of a particular policy.

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.
REPORTING INSTRUCTIONS

1. Company Number (Field: Positions 1-4)
   Report the Company Number assigned by ISO.

2. Transaction Type Code (Field: Position 5)
   Report the appropriate Transaction Type Code.

3. Accounting Date (Field: Positions 6-7)
   Report the accounting month and year the transactions were entered on the Company books, except for transactions reported under the quarterly reporting option, where accounting month shall be the last month of the quarter being reported.
   Month requires a one-digit code and year a one-digit code. See Rule 9. of the Common General Rules for instructions on the reporting of month.

4. Inception Date (Field: Positions 8-10)
   Refer to the Inception Date Rule in Part I Section C.
   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.

5. Loss Date (Field: Positions 11-15)
   Report the month, year and day in which the loss occurred.
   Month requires a one-digit code, year and day require two-digit codes. See Rule 9. of the Common General Rules for Instructions on the reporting of month.

6. MGA Indicator (Field: Position 16)
   For data reported for Texas, report the MGA Indicator assigned by ISO, if applicable. Otherwise, report blank.

7. State Code (Field: Positions 17-18)
   Report the State Code of the location of property.

8. Territory Code (Field: Positions 19-21)
   Report the code of the territory used in determining the rate.
   For states that have adopted the ISO ZIP Code-based territories, report either the appropriate Territory Code, the Territory Identifier Code, or report this field blank (refer to the Territory Code Manual for state status and specific reporting Instructions).

9. Type of Policy Code (Field: Positions 22-23)
   Report the appropriate Type of Policy Code.

10. Annual Statement Line of Business Code (Field: Positions 24-26)
   Report the Code of the Annual Statement Line of Business to which the transaction was assigned.

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.
   For all lesser's risks, use the first four digits of the otherwise applicable Classification Code, and code the fifth digit as "0".
   Risks for which no Businessowners Classification Code is suitable, including wholesalers risks other than those uniquely identified in this module, must be identified with the appropriate CGL Classification Code 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.

14.1 **Deductible (Field: Positions 41-45)**
   For Texas data, report the actual Deductible amount right justified, with leading zeros in positions 41-45. Otherwise, report blank.

14.2 **Terrorism Coverage Code (Field: Position 46)**
   Report the appropriate Terrorism Coverage Code.

14.3 **Reserved For Future Use (Field: Positions 47-53)**
   Report blank.

14.4 **Liability Limit (Field: Positions 54-58)**
   - 2002 Simplified Businessowners Program
     Report the Liability Limit applicable to Coverage Codes 13, 14, 15, 33, 43, 50-56 and A3 only. Otherwise, report blank.
   - Simplified Businessowners Program
     For Texas data only, (Coverage Codes 13, 14, 15, and 33 only), report the appropriate dollar amount in thousands, right justified, with leading zeros. Otherwise, report blank.

14.5 **Transaction ID (Field: Positions 59-60)**
   For Texas data, report the appropriate Transaction ID code. Otherwise, report blank.

14.6 **Reserved For Future Use (Field: Positions 61-67)**
   Report blank.

14.7 **Liability Exposure Indicator Code (Field: Position 68)**
   Report the appropriate Liability Exposure Indicator Code for Liability-Only records.

14.8 **Reserved For Future Use (Field: Position 69)**
   Report blank.

15. **Type of Loss Code (Field: Positions 70-71)**
   Report the appropriate two-digit Type of Loss Code.

16. **Claim Count (Field: Position 72)**
   Report the appropriate claim count value 0, 1, -1.

   The following rules are specific to the Businessowners module:
   
a. Cases to be counted as claims must only be those in connection with which a loss payment has been made or a loss reserve established. A case must not be counted as a claim if it involves only a loss adjustment expense.

   b. A claim closed without a loss payment must not be counted as a claim.

   c. A claim partly paid and partly outstanding can carry the claim count either in a paid or outstanding loss record.

   d. A case involving a loss payment or the establishment of a loss reserve under two or more coverages or types of loss must be counted as a claim for each such loss under each coverage or type of loss.

   e. Salvage and subrogation (not reinsurance) must be reported as a credit to the claim count only if the recovery is the total cost of the claim reported under that statistical record.

   f. A claim on which more than one payment is made must only be counted once.

   g. In the case of a loss involving two or more claims, each claim must be counted and reported separately.

17. **ZIP Code (Field: Positions 73-77)**
   Report the five-digit ZIP code of the insured location. (The sixth through ninth digits may optionally be reported in positions 88-91.)

18. **Reserved For Expansion of Exposure Field (Field: Positions 78-80)**
   Report blank.
REPORTING INSTRUCTIONS

19. Exposure (Field: Positions 81-87)
   For all Type of Policy Codes:
   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".
   For Losses under Type of Policy codes 84, 88, 8E and 8i (2002 Simplified Businessowners) see Coverage Code Notes and Exposure pages, for the applicable requirements.
   For Losses under Type of Policy Codes Other Than 84, 88, 8E and 8i:
   Exposure is required for losses under Coverage codes 25-30 only. Exposure is not required for all other coverages.

20. Zip Code (Field: Positions 88-91)
   The sixth through ninth digits of the zip code of the insured location may optionally be reported in positions 88-91.
   For Texas data, Zip Code is effective 1-1-95.

21. Standard Industrial Classification Code (Field: Positions 92-95)
   Report the appropriate 4-digit Standard Industrial Classification Code.
   Otherwise, report blank.

22. Loss Amount (Field: Positions 96-103)
   Report the amount of the loss rounded to the nearest dollar.
   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.

23. Loss Record Identification (Field: Positions 104-117)
   A. Occurrence Identifier
      This field shall be reported using any combination of alphabetic and numeric characters, blanks or zeros.
      All blanks and/or zeros are not valid.
      Insert in positions 104-115 the occurrence identifier. It is imperative that the occurrence identifier be the same for all claims that arise from a single occurrence regardless of the type of loss. Claims arising out of different occurrences must have different occurrence identifiers.
   B. Claim Identifier
      This field may be reported using one of the following two methods:
      1) Insert in positions 116-117 the claim identifier. The claim identifier is used to distinguish claims that arise from a single occurrence.
         You may use any combination of alphabetic and numeric characters in the 2 digit claim identifier field. The use of a combination of alphabetic and numeric characters will allow for reporting of multiple claims in a single occurrence up to a limit of 1,295.
         You may report a blank in the left position of this two-digit field.
         You may report a blank in the right position of this two-digit field if the occurrence involves less than ten (10) claims.
      2) Report blank in positions 116 and 117.

24. Premium Record Identification (Field: Positions 118-130)
   For all Businessowners data, reporting of this field is mandatory. 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 of a particular policy.

25. 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.
X – SEE RULE 8. OF THE COMMON GENERAL RULES FOR INSTRUCTIONS ON THE REPORTING OF CREDIT AMOUNTS.
B – REPORT BLANK.

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CSP - PART XIV - SECTION B

### COMMERCIAL STATISTICAL PLAN

**MODULE:** Businessowners Records Other Than Building And Contents

#### PREMIUM RECORD LAYOUT

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<th>Company Number</th>
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#### LOSS RECORD LAYOUT

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

B - REPORT BLANK.

CSP - PART XIV - SECTION B
