



ISO's Policy Forms

ISO is a recognized leader in developing standardized insurance policy programs that can help you address many of the risks your policyholders face. ISO's programs feature court-tested policy language and are updated regularly in response to new trends and developments.

Our program options feature many specialty lines, including cyber, professional liability, and financial institutions.

You can leverage our vast library of policy wording to help you enter new lines of business and new markets with ease or develop customized insurance contracts.

What's the benefit?

Our programs can help you satisfy regulatory requirements, meet basic coverage needs, tap into an arsenal of options to address various risks, stay up to date on trends and developments, simplify claim settlements, and enter new markets and lines of business.

Our programs are:

- **reliable:** ISO's expertise and knowledge of judicial interpretations of policy language across the country are unsurpassed.
- **easy to implement:** Our policy forms, advisory policy declarations, schedules, and endorsements can make your product development process smoother—and help free up resources to build and maintain your business.
- **a sound benchmark:** Our policy language can help you conduct critical coverage comparisons.
- **maintained, monitored, and evaluated on an ongoing basis:** We regularly monitor judicial, regulatory, and legislative activities to keep our language up to date and responsive to developments.
- **revised to address new risk exposures:** We track emerging industry and business trends—from cyber and drones to home sharing—and revise our forms accordingly.
- **able to reduce compliance risk:** Our programs can help reduce the likelihood of regulatory compliance issues, including failing to comply with mandated changes.
- **designed for ease of entry and faster time to market:** You can use our standard forms “off the shelf” to help achieve increased productivity, growth, and profitability.

What do you get?

With ISO's policy forms you receive:

- **policy forms and endorsements** that we submit to government regulators and include input from broad industry perspectives.
- **circulars** that offer advance notice, detailed explanations, and status of ISO policy wording activities.
- **personalized form alerts**, which you can customize, keeping you informed of new and revised ISO forms.
- **reports** about approved and required forms, including effective dates, expiration dates, and state applicability information.
- **filing authorization** that enables us to submit policy forms and rules to government regulators on your behalf.
- **policywriting support forms**, such as advisory policyholder notices, underinsured/uninsured and PIP selection and rejection forms, fraud notices, and new state-mandated notices.

ISO policy forms and rules are available for the following insurance lines:

Personal Lines

- automobile
- dwelling property
- homeowners
- inland marine
- liability
- motorcycle
- personal umbrella
- watercraft

Commercial Lines

- automobile
- businessowners
- capital assets (output policy)/agricultural capital assets
- crime and fidelity
- cyber
- directors and officers (D&O)
- electronic commerce
- employment-related practices liability (EPL)
- equipment breakdown
- excess/umbrella
- farm
- financial institutions
- general liability
- inland marine (including nonfiled inland marine)
- management protection
- market segments
- medical professional liability
- package policy
- professional liability (E&O)
- property

ISO is constantly developing and updating standardized and specialty insurance policy programs to help define and cover new risks. Our industry experts develop policy language, rules, loss costs, and many other products that help you compete in the insurance marketplace.



For more information

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online at www.verisk.com/iso