



**Verisk**

**TEXAS OPERATING PROCEDURES MANUAL**  
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**GENERAL INSTRUCTIONS FOR CSP PLUS & TCLSP  
REPORTERS**

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**SECTION A -  
GENERAL INSTRUCTIONS FOR CSP PLUS & TCLSP REPORTERS**

**I. ISO: STATISTICAL AGENT DESIGNATION**

On March 28, 1996, the Texas Department of Insurance (TDI) designated ISO as the statistical agent in the state for all commercial lines of insurance, except Workers' Compensation, Farm/Ranch and Farm/Ranchowners.

**II. WHO WE ARE AND WHAT WE DO**

Insurance Services Office, Inc. (ISO) provides information about property/casualty insurance including statistical information, actuarial analyses, policy language and related services.

ISO's mission is to serve participating companies by gathering and disseminating statistical and actuarial information to regulators, as required by law, and to insurers for their own use. ISO has no adherence requirements.

In our role as statistical agent, ISO maintains statistical plans providing reporting requirements for all lines and states supported by ISO. **Please note: The rules and guidelines outlined in the attached manual - Texas Operating Procedures - provide unique Texas commercial lines instructions, and supersede some of the multi-state procedures outlined in the Statistical plans.**

**III. PROVISIONS OF ISO STATISTICAL AGENCY**

Texas has established data reporting standards for insurers writing all lines of business in the state. These data standards allow the TDI regulators to monitor the appropriateness of insurers' activities. As a statistical agent, ISO is a representative of the state insurance department and in this capacity, ISO compiles and reports data in a standard format to TDI regulators on your group/company's behalf.

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The following are provisions of ISO's statistical agent designation in Texas:

*A. Applicable Lines of Business:*

All insurers licensed to write property/casualty insurance in Texas must report **commercial lines and miscellaneous personal lines data** to ISO. County Mutual insurance companies are also required to report their experience, as are Texas Lloyds companies. The Texas lines of insurance reportable to ISO are those included in the Texas Commercial Lines Statistical Plan (TCLSP) promulgated by the TDI effective January 1, 1995.

These include:

Liability (Medical Professional and General Liability)

Property

Businessowners

Fidelity & Surety

Commercial Automobile

Miscellaneous Commercial business (Inland Marine, Burglary & Theft, Glass, Boiler & Machinery/Equipment Breakdown, Special Risks)

Miscellaneous Personal business (Personal Inland Marine, Personal Burglary & Theft, Personal Glass, Personal Liability, Special Risks)

**NOTE:** *Personal Lines data for Inland Marine, Burglary & Theft, Glass, and Liability that is reported to ISO under PLSP(OTA) or PLSAP(OTA) does not satisfy all Texas requirements, and must still be reported for Texas as Miscellaneous Personal business under CSP Plus or TCLSP.*

Mortgage Guaranty business is not to be reported at this time. Farm/Ranch and Farm/Ranchowners were added by the TDI to the TCLSP effective January 1, 1998 but the Texas Insurance Checking Office (TICO) is presently the statistical agent for these two lines.

*B. Due Dates:*

Submissions will be due to ISO within 45 days after the end of each quarter, i.e.:

**First Quarter** data is due to ISO by **May 15**.

**Second Quarter** data is due to ISO by **August 15**.

**Third Quarter** data is due to ISO by **November 15**.

**Fourth Quarter** data is due to ISO by **February 15**.

If your company cannot meet these due dates, an **extension** should be requested from the TDI. See **Section A-IX - Extensions** for further details.

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*C. Reporting Options:*

Companies may report Texas Commercial Lines data to ISO under either ISO Commercial Statistical Plan Plus (CSP Plus) format or the format of the Texas Commercial Lines Statistical Plan (TCLSP).

ISO's CSP Plus can be accessed on ISONet. If you currently subscribe to ISO's Commercial Stat Plan (CSP), click on Data Services -- Statistical Services/Reporting Guide, otherwise, contact the ISO Customer Support Center at 1-800-888-4476. For Companies reporting data through the TCLSP, the stat plan can be accessed at <http://www.tdi.texas.gov/rules/2016/documents/abrstatplan.pdf>.

*D. Statistical Credit:*

Data reported under CSP Plus may, with insurer consent, be utilized in ISO Loss Cost development -- in which case ISO's statistical reporting credit program will apply. See **Section A-IV – Participation** for further details.

Please Note: Texas data is not accepted by ISO under the CSP (non-CSP Plus), CSP-i - Commercial Statistical Plan - Intermediate, nor CSAP - Commercial Statistical Agent Plan. (Exceptions are Texas earthquake and flood data. See *Section A-IX* - ISO Programs, Flood Coverage and *Section A-XVI* - Earthquake and Crop Hail Reporting for further details.)

**IV. PARTICIPATION: THE BEGINNING OF THE TEXAS STATISTICAL REPORTING PROCESS**

*A. Participation Supplement:*

All companies licensed to write commercial lines insurance in Texas (except Workers' Compensation and Farm) must report their premium and loss data to ISO. Companies must complete and submit to ISO a [Participation Supplement - Texas form](#). This Participation Supplement provides ISO with the necessary information to accept and process your data. This form should fully represent your reporting options for all commercial lines you write in Texas. Separate Participation Supplement forms are needed for each company with unique statistical reporting information. The form should be completed and signed by your company's participation official. Online submission of the Participation Supplement is available on ISONet. Contact the ISO Customer Support Center (800-888-4476) for more information. Hardcopy forms (accessible at <http://www.verisk.com/texas-reporting>) should be returned to the ISO Customer Support Center. Companies new to ISO that will be reporting Texas data must also complete an ISO Master Agreement. The submission of the ISO Master Agreement should be coordinated with Customer Support or your ISO account representative.

Among the information required are:

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Company name(s) and NAIC company number(s), NAIC group number, and Company IRD number.

Lines of Business to be reported - **If data is being reported by a vendor (e.g., TICO, Hartford Steam Boiler, etc.), your company should indicate on the Participation Supplement form the applicable lines of business and vendor.**

Reporting Option(s) selected (CSP Plus/TCLSP)

Data Use Authorization (Loss Cost/Non- Loss Cost)

Statistical Reporting Date (earliest **quarter/year** of the data being submitted to ISO).

It should be noted; this form is strictly for reporting Texas data under either CSP Plus or TCLSP. It does not apply to Texas data under the Personal Automobile Statistical Plan - PASP, Personal Lines Statistical Plan (Other Than Auto) - PLSP(OTA), Personal Lines Statistical Agent Plan - PLSAP(AUTO), and the Personal Lines Statistical Agent Plan (Other Than Auto) - PLSAP(OTA).

**Companies are billed based on lines submitted on the Participation Supplement form, so this form should accurately reflect the lines of business being submitted.** For additional information see *Section D-II – ISO Billing Procedures for Texas Statistical Agent Services*.

*B. Changes to Participation Status:*

Should there be any revisions to any selection, expansion into new lines of insurance, or deletion of a prior selection (if you no longer write that type of insurance) subsequent to completing the Participation Supplement form, **your company must submit a revised form to ISO**. The revised Participation Supplement form must be completed if any of the following changes occur:

Companies wishing to switch from TCLSP reporting to CSP Plus reporting including, but not limited to, vendor no longer reporting under TCLSP format and company will begin to report under CSP Plus format.

Company writes a new line of business.

Company is being added to the group. (To add a company from your group, please indicate on the last page of the Participation Supplement form).

Any revisions to existing Participation Supplement form.



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Any deletion of a prior line of insurance selection or a company. In all cases, the deletion of a line of insurance or a company requires an exemption from the Texas Department of Insurance (TDI). **ISO will not process a revised Participation Supplement without an exemption approval from the TDI.** (See *Section A-VIII – Exemptions for further details.*)

If a company was previously granted an exemption, but subsequently begins to write business in Texas, a **new** Participation Supplement form must be submitted to ISO prior to reporting.

*Companies wishing to switch from TCSLP reporting to CSP Plus reporting are encouraged to do so on an inception date basis (with continuation of run-off reporting under TCLSP). However, ISO will accommodate companies that prefer to switch on an accounting date basis, with all data reported under CSP Plus requirements. In either case, ISO requests sufficient advance notification.*

Companies are not required to resubmit Participation Supplement forms previously submitted, if there are no changes.

**Note:** Revised Texas Participation Supplement may be submitted via ISOnet or hardcopy form.

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**V. COMPARISON OF THE CSP PLUS VS. TEXAS COMMERCIAL LINES  
STATISTICAL PLAN**

The following will provide you with a comparison of CSP Plus vs. Texas Commercial Lines Statistical Plan data reporting similarities and differences.

*A. Lines of Insurance – Structure*

CSP Plus	TCLSP
Commercial Fire & Allied Lines (COMFAL)	Property Report
Inland Marine, Glass, Crime, Boiler & Machinery/Equipment Breakdown	Miscellaneous Commercial Report <i>(includes Glass, Burglary &amp; Theft, Boiler &amp; Machinery/Equipment Breakdown, Inland Marine and Special Risks)</i>
Medical Professional, General Liability	Liability Report
Commercial Automobile	Commercial Auto Report
Fidelity & Forgery (package)	Fidelity & Surety Report
Businessowners (BOP)	Businessowners Report
Miscellaneous Coverages: <i>Personal Inland Marine, Personal Theft, Personal Glass, Personal Liability</i>	Miscellaneous Personal Report <i>(includes Personal Inland Marine, Personal Burglary &amp; Theft, Personal Glass, Personal Liability and Special Risks)</i>
<i>Surety and Monoline Fidelity</i>	Fidelity & Surety Report
Company Program Exception	Miscellaneous Commercial Report <i>(Special Risks)</i> Miscellaneous Personal Report <i>(Special Risks)</i>

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*B. Differences in Data Elements:*

There are data elements that are captured in CSP Plus and the TCLSP in different ways, yet identify similar information, such as:

CSP Plus	TCLSP
For COMFAL and BOP Territory Code plus Zip Code provide Place Code information.	Under TCLSP Place Code is required
Transaction Identifier and Transaction Type data elements are both used to identify transaction type.	Transaction Identifier is used solely to identify type of transaction.

*C. Differences in Field Lengths:*

There are also differences in field length for some common data elements, such as:

CSP Plus	TCLSP
MGA Indicator ( <i>1 position</i> )	MGA Code ( <i>3 positions</i> )
Classification Codes ( <i>vary by module</i> )	Classification ( <i>additional zero preceding code</i> )
Policy Identifier ( <i>13 positions</i> )	Policy Identifier ( <i>14 positions</i> )
Coverage Code ( <i>2 positions</i> )	Coverage Code ( <i>BOP - 5 positions</i> )
Exposure ( <i>COMFAL – 7 positions</i> )	Exposure ( <i>Property – 10 positions</i> )

*D. Other Similarities and Differences:*

CSP Plus	TCLSP
due 45 days after end of quarter.	due 45 days after end of quarter.
Miscellaneous personal lines must be reported in the Miscellaneous Coverages Module, and is also reportable in the PLSP (OTA) or PLSAP (OTA).	Miscellaneous personal lines are reportable in Miscellaneous Personal Report only.
Must be coded in 150-byte format.	Must be coded in 300-byte format.
Several fields unique to CSP Plus ( <b>See Section D-Appendix, Exhibit F for additional details</b> )	TCLSP includes minimum reporting requirements. ( <b>See Section C-IV</b> )

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**VI. SUBMISSION OPTIONS:**

*A. PART 1 - GENERAL REPORTING REQUIREMENTS*

All files must be submitted electronically using one of the following options:

**ISOeSubm** requires the use of a personal computer with an internet connection via a standard browser or Windows-based Secure Transport software package.

**UNIRA PGP** requires a company to have an encryption and decryption process in place as well as the knowledge on how to transfer files via any FTP client.

**Statistical Web Services** requires the use of a personal computer with an internet connection. A high-speed connection is recommended for optimal performance.

**Note also that:**

no headings or footnotes should appear

no blank lines

no numbered lines

no “/” in date fields

no “,” in amount fields

no “-” to indicate negative or credit

only whole dollar amounts are to be reported

data should not be reported in a directory

*B. PART 2 - FTP SUBMISSION REQUIREMENTS VIA ISOeSubm<sup>SM</sup>*

ISOeSubm requires the use of a personal computer or FTP Client with an internet connection. We suggest a high-speed connection to ensure optimal performance. ISOeSubm requires that all data files be zipped prior to transmission to ISO.

ISO offers two main options for connecting to ISO's Secure Transport server.

**Option 1 - Browser:** ISO suggests using a standard browser, such as Microsoft® Internet Explorer or Firefox, to connect directly to a mailbox established here on ISO's Secure Transport server for your exclusive use. If you opt to use your browser to connect directly to the ISO server, your particular browser must support SHA256 SSL encryption. Note that all recent browser versions do support this encryption with the exception of unsupported Windows XP pre-SP3 and Windows Server 2003. Customers using these OS may see issues connecting. There are some hot fixes from Microsoft which may be tried.

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**Option 2 - Windows Software or FTP Client:** You can instead choose to use a Windows-based software package or FTP Client which is compatible to SecureTransport and connect to the ISO server using one of the protocols below:

<b>Protocol</b>	<b>Firewall port-Customer end outgoing should be open</b>	<b>Client Software</b>
SFTP	TCP-22	generic/Unix/Linux client/WinSCP/CoreFTP/FileZilla/MOVEit (WS_FTP not supported for SFTP)
HTTPS	TCP-443	Browser/ST Client (no longer supported as of Dec 2015)/SecureClient
FTP over SSL/TLS explicit - Active and Passive mode both	TCP -2100, and TCP -60000 to 61000 for DATA ports	Generic client/CoreFTP/ST Client (no longer supported as of Dec 2015)/IpSwitch WS_FTP/SecureClient/WinSCP (Filezilla not supported)

Whether using the browser or the Windows software option (or any other option you may choose to implement, compatible with our SecureTransport server), you may need some hard drive space on your PC to store your submission files, if only temporarily. The amount of space required depends on the size of your files and how you choose to integrate ISOeSubm into your workflow.

How to compress (Zip) files:

All data files, regardless of size, must be zipped. This requirement allows ISO to offer ISOeSubm as a data reporting option to all statistical reporting companies regardless of size, and ensures the speedy transfer of data. Your options for zipping are numerous. Any PKZIP MVS 5.0 compatible compression utility, run on your mainframe, AS/400 system, or personal computer, will create compressed files meeting the ISOeSubm requirement. If you will be zipping data files on your PC, you may find the SecureTransport Windows software particularly useful. It allows you to set a default to automatically zip all files just prior to sending.

If you are interested in submitting CSP Plus and/or TCLSP data using ISOeSubm or Statistical Web Services, please complete the appropriate order form (accessible at <http://www.verisk.com/texas-reporting>) and return it to the ISO Customer Support Center via e-mail to [isonet@verisk.com](mailto:isonet@verisk.com). You will then be set up with a user ID and password. This information, along with instructions for getting started, will be sent to you via e-mail.

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**C. PART 3 - FTP SUBMISSION REQUIREMENTS VIA UNIRA PGP**

Your company should have an encryption process in place and know how to transfer files via any FTP client

In order to send data to and/or receive data from ISO for the UNIRA PGP System, below are the steps necessary in order to set up the process.

E-mail the [ISOeSubm and UNIRA PGP Enrollment Form](#) (accessible at <http://www.verisk.com/texas-reporting>) to the ISO Customer Support Center **via e-mail to [isonet@verisk.com](mailto:isonet@verisk.com)**.

Your company will be set up with a UNIRA PGP account, which will allow you to send your files to and receive from ISO.

The User ID assigned to your company is: UNIRAPxxxx.  
To get your password, you must call the ISO Customer Support Center at 1-800-888-4476.

ISO will e-mail you with ISO's encryption key to be used for sending your data to UNIRA PGP System.

The testing URL is: FTP.ACCP-ISO.COM  
The production URL is: FTP.ISO.COM

The file name you will send for input is: **"your\_file\_name.PGP"**

Input file for encryption must be originally in txt format not zipped

The data file must be encrypted compressed file

When encrypting an ASCII text submission file, the TEXTMODE option must be set to YES (for exm: add a "-t" or "--textmode")

File name must be either all in upper case or all in lower case letters, but not mixed cases

File name cannot have any spaces between the characters. Be careful with special characters

Filename cannot contain 'pgp' anywhere before encryption

The encrypted file must have a .pgp extension otherwise our script will not pick up the file for decryption

Input file(s) should be put in the "IN" subdirectory in order to be processed

TL record must be the first record in the data file

SC records must be included in the data file

The receipt file name you will receive in the "IN" directory of your mailbox is:  
receipt-Date-Time.ReceiptID.txt

If you plan to receive an electronic return for SARs from UNIRA PGP System, please provide **your** Public Encryption Key via e-mail to the following person:

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Satya Deshpande, [Satyajit.Deshpande@verisk.com](mailto:Satyajit.Deshpande@verisk.com).

SARs will be put in the "OUT" directory of your mailbox, and will be named:

ISO47.SAR.REPORTS.JOBID.pgp

JOBID is a unique name that is generated by our internal System.

The receipt file name you will receive for output is:  
encrypt\_receipt-Date-Time.ReceiptID.txt

**File Transfer Requirements:**

PGP compression should be turned “on”.  
Public Key Length of 1024 bits.  
Acceptable Ciphers: minimum of 128-bit cipher keys.  
AES  
DES  
3 DES  
CAST  
IDEA

PGP may be used with Native FTP, not secure FTP, on Port 21 *or* with SFTP using SSH (secure shell) on Port 22.

If you want to use SFTP, you need to provide us with your external IP address so that we can open our external firewall for SFTP communication.

**D. PART 4 - SUBMISSION REQUIREMENTS VIA STATISTICAL WEB SERVICES**

Statistical Web Services requires the use of a personal computer with an internet connection. We suggest a high-speed connection to ensure optimal performance. Statistical Web Services requires that all data files be either text files or zipped prior to transmission to ISO.

Statistical Web Services files may also be submitted via Secure FTP and PGP Encrypted File Transfer.

**Browser:** Statistical Web Services is compatible with Microsoft Internet Explorer 8.0 and above. Earlier versions of Microsoft Internet Explorer and other browsers are not supported.

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**Features:**

Company Edit Package (Web CEP) — the online version of ISO's Company Edit Package that is used for streamlining the error correction and data submission process.

Submission History File (SHF) - SHF allows companies to view their last five years (19 quarters) submission history and status, helping them to determine corrective action, as necessary, in their submitted data. *For TCLSP, only current and prospective history is available.*

Also available are: *(Only the SARs are available for TCLSP)*

Submission Analysis Reports (SARs)

Volume Reports summarizing quarterly and annual data of Premiums, Paid Losses, and Outstanding Losses submitted.

Zero Submission Control Record — ability to create a Zero submission online when there is no data (e.g., no premiums, no paid losses, or no outstanding losses) to report for a given quarter. *(Will be available for TCLSP in the future.)*

NIL Transmittal - ability to create applicable countrywide NIL Transmittal submission.

**(See Section B-IV - When to Use the Countrywide NIL Transmittals).**

Annual Statement Lines of Business (ASLOB) distributions — breakdown of submission totals by ASLOB and State

Data Quality Review (DQR) - DQR gives companies access to their last 10 years of reported data that has been processed through ISO's statistical data submission systems. The data is organized by Statistical Plan, Type of Statistic, Accounting Period and Module. You will be able to restore and download the text file of all the records of a given module for a given quarter.

Other Features: *Only available for CSP Plus*

Summary of error corrections performed on the web

Submission Distributions by Company/Line/State that is used to assess volume fluctuation.

Technical Requirements

Your company should have an encryption process in place and know how to transfer files via any FTP client.

In order to send data to or receive data from ISO for Statistical Web Services, send an e-mail to [statisticalwebservices@iso.com](mailto:statisticalwebservices@iso.com).

The production URL is: <https://secureftp.verisk.com>



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The file name you will send for input is:

for CSP Plus Submissions only:

SWS\_CSP\_AccountingDate\_SubmissionType(42 Texas)\_UniqueID.pgp

example: SWS\_CSP\_092016\_42\_UniqueID.txt.pgp

for TCLSP only:

SWS\_TCLSP\_AccountingDate\_UniqueID.zip

example: SWS\_TCLSP\_092016\_UniqueID.zip

UNIQUEID field is optional for PGP submissions, but may be used to help customers locate their files.

Input file for encryption can be originally in text or zipped format.

The data file must be encrypted compressed file.

The file name must be either all in upper case or all in lower case letters, but not mixed cases.

The file name cannot have any spaces between the characters. Be careful with special characters.

The file name cannot contain 'pgp' anywhere before encryption.

The encrypted file must have a .pgp extension otherwise our script will not pick up the file for decryption.

Input file(s) should be put in the "IN" subdirectory in order to be processed.

The receipt file name you will receive in the "OUT" directory of your mailbox is: receipt  
Date-Time.ReceiptID.txt

Statistical Web Services results will be put in the "OUT" directory of your mailbox, and will be named:

StatPlan\_TRGroup\_MM\_YYYY\_SubmissionType(TX)\_JobID\_UniqueID (assigned by SWS)\_UniqueID(assigned by customer).zip.PGP

example: CSP\_3333\_09\_2014\_TX\_3551\_12\_TestFile5.zip.PGP

JOBID is a unique name that is generated by our internal system.

**VII. CONTACT INFORMATION-CSP PLUS and TCLSP**

Per the Texas Department of Insurance, all companies reporting commercial lines data in Texas must provide contact information ([Form TX 101A](#) - accessible at <http://www.verisk.com/texas-reporting>) for correspondence from/to the TDI and ISO concerning Texas issues. For control purposes, insurers are asked to designate a single contact for all correspondence/issues, including:

statistical plan reporting instructions and requirements  
submission preparation  
data quality and correction  
special calls  
billing  
participation

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Please note that though insurers will now be required to maintain a single contact for correspondence from/to the TDI and ISO, insurers may/should utilize internal distribution procedures for appropriate staff/disciplines

Submission of TX 101A is required by every new reporting company. It is also required to be resubmitted if contact information changes from the existing contact information on record. The completed form should be returned **via e-mail to [texasstat@verisk.com](mailto:texasstat@verisk.com)**.

**VIII. EXEMPTIONS-CSP PLUS and TCLSP**

**A. Exemption Request Criteria**

- Exemptions may be granted for select lines, or for all commercial lines.
- Companies licensed in Texas, but not writing commercial lines business, or who have ceased writing commercial lines business, should apply for an exemption as instructed under Exemption Requests Procedures (see D. below).
- Except for insurers and lines for which exemptions have been granted, and/or categories listed in B & C below for which reporting is waived, data is subject to Texas reporting requirements and must be submitted to ISO.
- Exemptions for reporting, including waiving of statistical agent service fees, apply on a prospective basis. *[Note: The Texas Department of Insurance may, in some instances, grant retroactive reporting exemptions. However, all previous fees and/or fines assessed are the responsibility of the company].*

Exemptions granted are in effect for a limited period of time, up to 3 years, at which point the exemptions will expire and companies must reapply in order for exemption status to be extended.

**B. Reporting under CSP Plus or TCLSP is waived for the following insurer categories-- exemption requests to the TDI are not required:**

- Surplus or excess lines carriers
- Non Admitted insurance companies
- Reinsurance companies who write no direct written premium
- Risk Purchasing Groups
- *Individual* Farm Mutual companies operating under Insurance Code Chapter 911; their affiliate insurance companies are required to report

**C. Reporting under CSP Plus or TCLSP is waived for the following lines of business -- exemption requests to the TDI are not required:**

- Earthquake
- Crop Hail
- Flood
- Pet Health Insurance

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**D. Exemption Request Procedures:**

Requests for an exemption from Texas Commercial Lines statistical reporting should always be directed to the Texas Department of Insurance:

**Brian Ryder**  
**Regulatory Policy Division – Property and Casualty Actuarial Office**  
**Texas Department of Insurance**  
**333 Guadalupe Street**  
**Austin, Texas 78701**  
[brian.ryder@tdi.texas.gov](mailto:brian.ryder@tdi.texas.gov)

The request should include a justification of the request and your company's most recent three years of Annual Statement Statutory Page 14 data for Texas.

**IX. EXTENSIONS- CSP PLUS and TCLSP**

Companies who are unable to meet a specific due date or require additional time for data corrections, should request an extension directly from the Texas Department of Insurance.

Extension requests should be forwarded to Brian Ryder via contact information listed above in **Section A-VIII, D-Exemption Requests Procedures.**

**X. SPECIAL RISK REPORTING-CSP PLUS and TCLSP**

The Texas Department of Insurance has made provisions for less-than-full-detail reporting for "Special Risks...programs so unique they could not reasonably be reported elsewhere in the TCLSP". **The Special Risks reporting category requires TDI consent.** ISO performs the review of each program and advises the TDI of what we determine to be the appropriate reporting instructions. When ISO receives the TDI's agreement, the company will be notified and provided reporting instructions as needed. Companies requesting approval must submit information regarding each program to **ISO**, as noted below.

The manner of reporting data for Special Risk varies between the TCLSP and CSP Plus. Under TCLSP, data is reportable under Subline Code 999 of the Miscellaneous Commercial and Miscellaneous Personal Experience Reports. Under CSP Plus, ISO provides unique instructions for each risk, which corresponds to the equivalent requirements under TCLSP.

For certain programs, insurers do not have to contact ISO for review and instructions. If you report under TCLSP the following programs can be reported as Special Risks utilizing Subline 999 and Class 99983, though if your company is not currently participating for these modules, you must contact ISO before reporting:

ISO's Market Segments - Auto Service Risks Program - report in the Miscellaneous Commercial Report

Employment Related Practices Coding - report in the Miscellaneous Commercial Report

Flood Coverage Endorsement - report in the Miscellaneous Commercial Report

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Trip Cancellation - report in the Miscellaneous Personal Report

Excess Workers Compensation - report in the Miscellaneous Commercial Report

For those insurers who report these programs under CSP Plus, contact ISO for appropriate reporting instructions.

*Please note the following:*

A Request for Special Risk Reporting (**Form TX 105** - accessible at <http://www.verisk.com/texas-reporting>) should be sent via e-mail to [texasstat@verisk.com](mailto:texasstat@verisk.com) along with the program details and a cover email requesting Special Risk permission.

When ISO receives a multistate program or a Texas specific program for review, Texas reporting requirements will be provided by ISO to the insurer reflecting the TDI's consent.

In some special cases the TDI reporting requirements may be provided to the insurer by the TDI.

Insurers who are CSP Plus reporters, will receive instructions from ISO. **(Please note, data may not be reported under ISO's Company Program Exception module without prior instructions from ISO).**

If applicable, please forward to ISO copies of all correspondence received from the TDI regarding Special Risk reporting instructions. All correspondence sent to ISO should be emailed to [texasstat@verisk.com](mailto:texasstat@verisk.com).

## **XI. ISO PROGRAMS**

Based on industry wide input, ISO develops various specific programs that expand or enhance the various commercial lines of business. Below are ISO programs that have been approved for use in Texas. These programs can be reported via CSP Plus using the coding instructions found in the applicable modules as noted for each program. For TCLSP reporting, companies must submit a Special Risk Reporting request to ISO for their review and appropriate instructions, unless otherwise noted below. **(See previous Section A-X – Special Risk Reporting.)**

### **Employment Related Practices Liability**

ISO's Employment Related Practices Liability Program (ERPL) expands the existing commercial lines insurance program to provide employers with a means to protect themselves against claims for injury to an employee resulting from certain employment related practices. The ERPL Program is reported in the CSP Plus General Liability module.

### **Capital Assets (Output Policy) Program**

ISO's Capital Assets (Output Policy) Program (CAP) is a broad coverage contract which includes coverage such as Property, Inland Marine, Crime and Business Income. The Capital Assets Program supersedes ISO's previous Manufacturer's Output Policy. Coverages that are often optional in other insurance products are built into the ISO Capital Assets Program. The CAP Program is reported in the CSP Plus COMFAL module.

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**Management Protection Program**

ISO's Management Protection Program (MPP) is a product designed for publicly or privately held companies covering liability and other exposures faced by management. The MPP consists of four separate coverage parts:

mandatory

Executive Liability (also referred to as Directors and Officers Liability)

optional

CGL Employment Related Practices Liability

Kidnap/Ransom and Extortion

Crime and Fidelity

Additional statistical coding was established to support new 'Side A' Coverage Forms written under the Executive Liability Coverage Part and the Financial Institutions Executive Liability Coverage Part. With some exceptions, these primary coverage forms apply to liability arising out of claims for wrongful acts or interrelated wrongful acts committed by the named organizations directors or officers.

The MPP Program is reported in the CSP Plus General Liability or Crime module depending on the coverage part.

**Cyber Program**

ISO's Commercial Cyber Program, which replaces the previous E-Commerce Program, has introduced a new all inclusive Cyber coverage module applicable to CSP Plus. This new Cyber module eliminates the current requirements to report first party Cyber coverage in the Crime module and third party Cyber coverage in the General Liability module.

Companies reporting E-Commerce/Cyber data using the current statistical coding and reporting instructions outlined in the Crime or General Liability modules, are encouraged to consider reporting data utilizing the new Cyber module coding and reporting requirements.

Companies previously granted Company Program Exception status for their ECommerce/ Cyber coverage programs due to either the absence of comparable coverage or indivisible rating methodology will now be eligible to report statistics using the new Cyber coding and reporting requirements. At some point, ISO will be discontinuing the reporting of Cyber data as CPE business. At that time, your CPE Cyber program reporting instructions will be invalidated. Please contact ISO for instructions on reporting data through the Cyber module.

**Commercial Auto Program**

ISO's Commercial Auto Program's multistate forms, declarations and endorsements have been modified for use in Texas. The Commercial Auto Program is reported in the CSP Plus Commercial Auto module.

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**Financial Institutions Program**

**Phase 1**

ISO's Financial Institutions Program (FI) introduced a product designed to protect financial institutions against losses resulting from a variety of perils including employee dishonesty, forgery, computer crime, kidnap and ransom, and safe depository liability. The FI Banks and Savings & Loans Program consist of four policies:

Financial Institution Crime Policy  
Financial Institution Combination Safe Depository Policy  
Financial Institution Computer Crime Policy  
Financial Institution Kidnap/Ransom and Extortion Policy

**Phase 2**

ISO's Financial Institutions Program introduced Securities Brokers and Dealers, Finance Companies and Insurance Companies as eligible insureds.

The FI Program is reported in the CSP Plus Crime module.

**Agricultural Capital Assets (Output Policy) Program**

The Agricultural Capital Assets (Agri-CAP) Program further expands the existing commercial lines insurance program offerings and provides coverage and pricing flexibility to address present and predicted agricultural exposures. Agri-CAP can be written as a monoline policy, or can be packaged together with other ISO products such as General Liability, Commercial Automobile and Boiler and Machinery. Farms and any business operation related to agri-business are eligible for the Agri-CAP program. The Agri-CAP Program is reported in the CSP Plus COMFAL module.

**Flood Coverage**

The ISO Flood Coverage Endorsement (CP1065) permits flood coverage to be written in conjunction with the ISO Commercial Property Program. The optional flood endorsement may be written on its own or on property already covered by a National Flood Insurance Program (NFIP) policy. ISO's Flood Coverage Endorsement can be reported in the CSP Plus COMFAL module. Under TCLSP, this data can be reported as Special Risks, utilizing Subline 999 and Class 99983.

**Market Segments Programs**

The ISO Market Segments program incorporates a base policy, which provides both monoline Commercial Fire and Allied Lines and Commercial General Liability Coverage parts, a mandatory "wrap-around" endorsement, along with optional coverage endorsements. The program's "wrap-around" endorsements modify existing ISO property or liability forms to enhance coverage to meet the needs of each market segment. The Market Segments include: Apartment Building Owners, Auto Services Risks, Dry Cleaning and Laundry Facilities, Florists, Funeral Homes, Golf Courses, Hardware and Home Improvement Stores, Health Clubs and Gyms, Hotels, Motels, and Inns, Janitorial Services, Landscapers, Personal Care Services, Pet Services, Plumbing and HVAC Contractors, Restaurants, Self-Storage Facilities, Staffing Firms and Supermarkets. The Market Segment programs are reported in the CSP Plus COMFAL module.

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**Green Upgrade Coverages**

Green building or green construction alternatives support the practice of creating structures, or using processes to repair structures, that are environmentally responsible and resource efficient in an attempt to reduce the current impact of buildings on the environment and human health. ISO Green Upgrades coverage options augments coverages to building or business personal property, as well as Business Interruption coverages, to allow loss settlement of damaged property using more energy-efficient, environmentally-preferable materials.

Statistical coding for Green Upgrade coverage options have been implemented in the CSP Plus for several lines of business -- Commercial Property, Businessowners, Equipment Breakdown, and ISO Programs -- Capital Assets and Agricultural Capital Assets.

**Commercial General Liability Unmanned Aircraft ("Drones") Program**

ISO's unmanned aircraft ("drones") coverage addresses the liability exposures arising out of the use of drones, including risks that design, manufacture, sell, operate, hire or otherwise use drones in the course of its business (e.g., delivery, shipping, photography, search and rescue). This coverage is reportable via the CSP Plus General Liability Module. In the TCLSP, this data is reportable via the Liability Experience Report with Subline Code 325 and Classification Code \*\*009 (where \*\* is the applicable Industry Classification Group Code).

**Commercial Property Coverages for Equipment Breakdown**

Commercial Property Coverages for Equipment Breakdown, previously reported as Special Risk is now reportable under the CSP Plus COMFAL module utilizing Subline Code 070. Equipment Breakdown/Boiler and Machinery coverage when endorsed to a Commercial Property policy is reportable under the TCLSP Property Experience Report with limited coding, under Subline 099 and Classification Code 99999.

**XII. COUNTY MUTUALS-CSP PLUS and TCLSP**

The Texas commercial lines requirements stipulate that County Mutual insurance companies must report their experience to ISO. If your group has a County Mutual, each County Mutual must participate for statistical reporting.

In addition, all County Mutuals that front for one or more Managing General Agents writing direct business in the state of Texas are required to identify the servicing MGA on each transaction. In the TCLSP, the MGA code is a three-digit code. For insurers reporting under CSP Plus, ISO provides corresponding one-digit codes.

Every County Mutual must notify ISO of any additions, deletions, or changes to the list of relevant MGAs. You must complete the [County Mutual/MGA Form TX 107](#) (accessible at <http://www.verisk.com/texas-reporting>) indicating specific changes and **send via e-mail to [texasstat@verisk.com](mailto:texasstat@verisk.com)**.

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**XIII. RISK PURCHASING GROUPS**

Risk purchasing groups are formed under the provisions of the Federal Liability Risk Retention Act (LRRRA) of 1986. A purchasing group consists of individuals or firms of like characteristics who share similar insurance needs. The eligibility criteria for members of a purchasing group are set by the LRRRA. Once formed and registered with the state of Texas, the group may use its purchasing power to obtain insurance and benefits at prices lower than individuals or businesses could negotiate separately. Policies sold to risk purchasing groups by licensed insurers are not filed with the TDI for approval, and quarterly statistical reporting requirements are waived for this data.

**XIV. EXCESS LOSS REPORTING**

The Texas Commercial Lines Statistical Plan stipulates that individual commercial auto claims resulting from an occurrence should be identified under the Claimant Identifier. Companies unable to identify individual claims resulting from an occurrence are subject to special excess loss reporting requirements.

If you are unable to report the appropriate claimant identification you should contact ISO for further reporting instructions.

**XV. TEXAS LLOYDS COMPANIES REPORTING REQUIREMENTS**

Insurers regulated under the Insurance Code and Chapter 941 (former Chapters 17-19) and subject to Insurance Code, Article 5.35 and 5.36 are required to report their experience in accordance with the current Texas statistical plan for commercial risks. A Lloyds plan may write fire, automobile, liability, marine, burglary, glass, fidelity and surety bonds insurance in Texas.

**XVI. EARTHQUAKE AND CROP HAIL REPORTING**

The Texas Department of Insurance does not have requirements for Earthquake and Crop Hail coverage experience in the state. Accordingly, Texas Earthquake data is not reportable via CSP Plus nor TCLSP, but is reportable under the CSP/CSP-i in the same manner, detail, timeframes and submission guidelines as applicable in other states.

Crop Hail is not reportable to ISO under the CSP/CSP-i/CSAP, CSP Plus nor TCLSP.

**XVII. TERRORISM COVERAGE**

On November 26, 2002, the Terrorism Risk Insurance Act of 2002 (TRIA) was passed creating a program in which the costs of future terrorist attacks meeting certain criteria will be shared by the federal government. The main objective of the terrorism reporting requirements is to separately identify all premium and loss data under the Terrorism Risk Insurance Act. New Terrorism Coverage Codes and Terrorism Type of Loss Coding to identify and segregate premiums and losses for certified acts under the federal program were established in the CSP Plus and TCLSP.



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On December 22, 2005, the Terrorism Risk Insurance Extension Act of 2005 (TRIEA) was enacted which extended TRIA for an additional two years, until December 31, 2007, with some modifications to the original act. Applicable lines of business, Terrorism Coverage Codes and Terrorism Type of Loss Coding were revised.

On December 26, 2007, the Terrorism Risk Insurance Program Reauthorization Act of 2007 (H.R. 2761) was signed into law, which extended TRIA for an additional seven years, until December 31, 2014. The new legislation revised the criteria for certification of an act of terrorism by eliminating the distinction between foreign and domestic terrorist attacks (both would be certified). While ISO filed revised policy endorsements and rules filings to respond to the new law, Terrorism coding in the commercial statistical plans were consistent with the new requirements and were not amended.

On January 12, 2015, the Terrorism Risk Insurance Program Reauthorization Act of 2015 (H.R. 26) was signed into law, which extends TRIA for an additional six years until December 31, 2020. Current Terrorism coding in the commercial statistical plans are consistent with the Reauthorization Act and were not amended.

**XVII. ANNUAL STATEMENT LINE OF BUSINESS**

Several years ago, the National Association of Insurance Commissioners (NAIC) Blanks Working Group (BWG) adopted revisions to the Annual Statement Line of Business Page Statutory 14 which changed Line of Business 170 to Lines of Business 171 - 'Other Liability Occurrence', 172 - 'Other Liability Claims Made', and 173 - 'Excess Workers Compensation'.

Line of Business 310 changed to Line of Business 300 - 'Warranty' business and 340 - 'Aggregate Write-ins for other lines of business'.

For Texas data reporting, ASLOB codes 171, 172, 173, 300, and 340 are applicable under CSP Plus and TCLSP. Optionally, ASLOBs 170 and 310 may still be used under the TCLSP only. Excess Work Comp/Employers Liability data reported under ASLOB 173 may be submitted to ISO for Special Risk Reporting review. **(See Section A-X - Special Risk Reporting for further details)**

Additionally:

ASLOBs 193, 194, and 212 are available for use under CSP Plus and TCLSP in the Commercial Inland Marine module to accommodate coverages such as Transportation Cargo.

ASLOBs 051 and 052 are available for use under CSP Plus in the Miscellaneous module and the TCLSP Miscellaneous Personal Experience Report to accommodate insurers who financially book certain personal lines business reportable in Texas under a Commercial Multiple Peril line of business.

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ASLOB 270 is available for use under CSP Plus in the COMFAL module to accommodate insurers who financially book this business under the Boiler and Machinery Line 27 on the Annual Statement and also in the TCLSP Property Experience Report.

ASLOB 025 is available for use under CSP Plus and in the TCLSP Property, Miscellaneous Commercial and Miscellaneous Personal Experience Reports, to accommodate insurers who financially book this business under Private Flood Line 2.5 on the Annual Statement.

All of the above changes are reflected in the CSP Plus but may not be listed in the TCLSP.

**XVIII. INSURER TRAINING- CSP PLUS and TCLSP**

ISO offers various Texas commercial lines statistical reporting educational and consulting services, including customized seminars and training on data reporting, data quality and the application and use of the CSP Plus and TCLSP statistical plans. WebEx training is periodically conducted. Individual company sessions are available as well and tailored towards each insurer's data reporting needs. Insurers interested in Texas commercial lines educational training sessions should visit our website at <http://www.verisk.com/texas-reporting> or contact our office at [texasstat@verisk.com](mailto:texasstat@verisk.com).

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**SUBMISSION AND PROCESSING INSTRUCTIONS FOR CSP PLUS**  
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**I. PREPARING SUBMISSIONS - CSP Plus**

CSP Plus data is reportable quarterly or monthly (ISO's preference is quarterly). **Separate submissions are required for Premiums, Paid Losses (including Paid Allocated Loss Adjustment Expenses, where required) and Outstanding Losses (including Outstanding Allocated Loss Adjustment Expenses, where required) per accounting period.**

The Texas Department of Insurance requires that premium and loss data be submitted to ISO 45 days after the end of the quarter. Monthly reporters may submit their data by the normal countrywide due dates, provided that all Texas data is received by ISO within 45 days after the end of the quarter. (See **Section B-I. F. - Reporting Frequency**). Outstanding Losses as of March 31, June 30, September 30 and December 31 must be received by ISO within 45 days after the close of the respective accounting quarters.

Please refer to **Section A-VI. - Submission Options** for specific instructions.

*A. Transmittal Record: (See Section D-Appendix, Exhibit A)*

A Transmittal Record identifies the statistical data submission for a Group/Company reporting to ISO under the CSP Plus. The Transmittal Record **must** precede the first data record in a submission.

The following are the Transmittal Record instructions and the record layout, which are to be used for all premium, paid loss and paid allocated loss adjustment expenses (where required), and outstanding loss and outstanding allocated loss adjustment expenses (where required), submissions reported under the ISO CSP Plus.

*B. Transmittal Record - Fields and Codes*

**Transmittal Record Identification (Positions: 1-2)** – A two-digit alpha field which identifies the record as a “transmittal” record. The valid code of this field is always “TL”.

**TR Group (Positions: 3-6)** – Specifies the four-digit identification number assigned by ISO which specifies your group. Only the reporting Group Number will be used in the Transmittal Record. The Group number will be referred to as the Transmittal Record Group or TR Group. Individual company numbers must be reported on detail records.

**Statistical Plan (Positions: 7-8)** – A two-digit numeric field. The valid code is 01 – CSP Plus (Commercial Statistical Plan), 150 Character – Full Level.

**Accounting Date (Positions: 9-12)** – Specifies accounting month and year. Month requires a two-digit numeric code with valid values ranging from 01 to 12. Year requires a two-digit numeric value equal to the last two digits of the accounting year (e.g., 2014 = 14, 2015 = 15).

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For Companies/Groups who elect to report monthly, this date represents the month and year the transactions were entered on the company books.

For Companies/Groups who elect to report to ISO on a quarterly basis, the experience represents transactions entered on the company books during the quarter while the accounting month represents the last month of the quarter.

**Type of Statistics (Position 13)** – A one-digit field that identifies one of the three categories of statistics to which experience, in the form of detail records, is assigned. A transmittal record represents one Type of Statistics and each Type of Statistics must have one Transmittal Record when reported. The valid codes representing the three types of statistics are:

**Code 1** - Premiums; representing the direct premiums written for transactions entered on the company books for the accounting period.

**Code 2** - Paid Losses and Paid Allocated Loss Adjustment Expenses (where required); representing claim payments entered on the company books for the accounting period.

**Code 3** - Outstanding Losses and Outstanding Allocated Loss Adjustment Expenses (where required); representing reserves for future payments as of the end of the accounting period. Code 3 can only be reported for the accounting months of March, June, September and December.

**Type of Submissions (Position 14)** – A one-digit field which represents the manner in which the experience accompanying the transmittal record is being reported to ISO. The valid Type of Submission codes for Texas are:

**Code 3** – Resubmission – Indicates that the Company/Group is reporting experience previously rejected by ISO, or replacing previously submitted data that was subsequently found to have contained company detected errors. Prior notification and approval by ISO is necessary in the second case. Furthermore, if notification is received subsequent to the specified cut-off date, a supplemental submission shall be used to correct the company detected errors.

**Code 5** – Error Correction – Indicates that parameter records are being reported by the Company/Group which will perform corrective action on detail records found in error by ISO for the Type of Statistics and the Accounting Period indicated. No Submission Control Records are required for Type of Submission “5”.

If a resubmission or error correction to the supplemental is required, the count of that submission must be 42 or greater. Thus, the first resubmission of Texas data would be a 3-42 (correcting the 6-42). The next resubmission, if necessary, would be a 3-43. Similarly, the first error correction for the accounting period and type of statistics would be 5-42, the next would be 5-43 and so on.

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**Code 6** – Supplemental – All CSP Plus original submissions must be coded as a Supplemental Type of Submission 6.

Texas CSP Plus data must be submitted as a separate supplemental submission -- type of submission 6 on the transmittal record. The submission count of the CSP Plus submission must always be 42 or greater -- 42 would identify the first submission for a particular type of statistics and type of submission.

Additional data for an accounting period must be sent in as an additional supplemental submission. For example, if you sent in a 6-42 and realize that you have additional data to report for the same accounting period, you would then send in a 6-43 submission. Another situation requiring a Company/Group to produce and submit additional Texas supplemental submissions results from the **need to correct** Texas submissions, which include **valid but incorrect data**.

For example, if detail records were submitted with an incorrect class code (albeit a *valid* class code, thus precluding an error from occurring), the company may wish to "back out" or credit the records coded with the incorrect class code and debit or replace them with records containing the correct class code. This can be accomplished by providing:

one supplemental submission containing offset (credit) records, essentially coding "offset" duplicates of the records which included incorrect class code, thereby negating the premium and/or loss amounts, as well as the exposure and/or claim counts recorded in the incorrect class. To offset a record, submit a duplicate record with a reverse sign in the premium/loss/exposure/claim count. Negative signs must be reported with an alpha in the last position of the field that is being cancelled out.

a second supplemental submission containing the corresponding re-entry records, that is the identical positive (onset) records as originally submitted but with the new, corrected class code reported.

When reporting a supplemental submission to correct valid/incorrect situations, some companies prefer to send one supplemental submission containing both the onset and offset records. Since the net dollar amount of this one supplemental will equal zero, a greater risk of rejection exists. For that reason, ISO recommends and prefers that the onsets and offsets be submitted in separate supplemental submissions.

**Count of Submission (Positions: 15-16)** – A two-digit numeric field (42-99) that shows the count of the submission being reported. The count begins at 42 and is increased by one each time a submission of the same **type** is sent to ISO for the same type of statistics and accounting period.

**Blank (Position 17)** – Leave position blank.

**Type of Submission to be Corrected (Position 18)** – A one-digit alphanumeric field specifying the Type of Submission in which the data being corrected was originally reported (i.e. supplemental). Therefore, position 18 can **never** be coded with a 3 or a 5.

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If Type of Submission code 3 (Resubmission) or 5 (Error Correction) is indicated in position 14, report code 6 in position 18.

If Type of Submission code 6 is indicated in position 14, report blank.

**Count of Submission to be Corrected (Positions: 19-20)** – A two-digit alphanumeric field specifying the count of the submission being corrected.

When Type of Submission (in position 14) is a 3 or 5, then valid codes are 42 or higher.

If Type of Submission code 6 is indicated in position 14, report blank.

If the Type of Submission (in position 14) is a 3 or a 5, then positions 18-20 must be coded with the type and count of the submission in which the data being corrected was originally reported (i.e. supplemental).

**Filler (Positions: 21-150)** – Unused area of the record. The filler area is 130 positions. The filler area **must** be blank.

C. Submission Control Record: (See Section D-Appendix, Exhibit C)

Submission Control Records are required for all types of submissions except Error Correction submissions. This record indicates the record count and dollar amount contained for each module in the submission.

A Zero Submission Control Record (SCR) indicates that no data exist for the indicated module(s). Refer to section on “No Data To Report” for further instructions concerning No Statistics to Report.

Submission Control Records are required separately for each module in a submission. A Module is a major subdivision of insurance or lines of business for which the CSP Plus provides a separate set of General Instructions, Reporting Instructions, and Coding Section.

Submission Control Records may appear in any order after the Transmittal Record in the data submission.

Submission Control Records should be in the data file.

The module Identification field must be 01, 03, 04, 05, 06, 07, 08, 09, 10, 11, 13 or 14. No other codes are valid.

On the following pages are the valid Submission Control Record Codes applicable to Submission Control Records:

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**CSP PLUS - SUBMISSION CONTROL RECORD CODES**

<b>POSITION</b>	<b>DESCRIPTION</b>	<b>VALID CODES</b>	<b>CRITERIA</b>	<b>REMARKS</b>
1-2	CONTROL RECORD IDENTIFICATION	SC		SC identifies Submission Control Record.
3-4	MODULE IDENTIFICATION	01 – Comm. Fire & Allied Lines	Subline = 0XX (excluding 003 & 004) or 1XX (excluding 100, 105 & 106)  TOP ≠ 9X, WX, YX or ZX*	
		03 – Inland Marine	Subline = 920 TOP ≠ 9X or ZX	
		04 – Med. Prof. Liab.	Subline = 2XX TOP ≠ 9X, WX, YX or ZX*	
		05 – General Liability	Subline = 3XX TOP ≠ 9X, WX, YX or ZX*	
		06 – Miscellaneous Coverages	Subline = 003, 004, 199, 470, 480, 490, 492	
		07 – Commercial Auto	Subline = 6XX TOP ≠ 9X, WX, YX or ZX*	
		08 – Fidelity and Forgery	Subline = 940 TOP ≠ 9X, WX, YX or ZX*	

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		09 – Glass	Subline = 950 TOP ≠ 9X, WX, YX or ZX*	Glass is alternatively reportable under COMFAL Module ID 01
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\* TOP 9X, WX, YX or ZX denotes two-digit Type of Policy Codes in 9\_, W\_, Y\_ or Z\_ series where the 'X' in the lower order position denotes a variable code, specifically assigned and validated by ISO for a program granted Special Risk reporting.

POSITION	DESCRIPTION	VALID CODES	CRITERIA	REMARKS
		10 – Crime	Subline = 960 TOP ≠ 9X, WX, YX or ZX*	
		11 – Boiler and Machinery/Equipment Breakdown	Subline = 970 TOP ≠ 9X, WX, YX or ZX*	
		13 - Businessowners	Subline = 915 TOP ≠ 9X, WX, YX or ZX *	
		14 – Company Program Exception	TOP = 9X, WX, YX or ZX* only	
5-8	TR GROUP			Same as associated Transmittal Record
9	ACCOUNTING MONTH	MONTHLY REPORTING COS:  MONTH January thru September	QUARTERLY REPORTING COS:  QUARTER 3 First Qtr.  6 Second Qtr.	



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**SUBMISSION AND PROCESSING INSTRUCTIONS FOR CSP PLUS**  
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		(Zero) October  - November & December	Third Qtr.  & Fourth Qtr.	
10	ACCOUNTING YEAR	Last digit of year		
11	TYPE OF STATISTICS	- Premium - Paid Losses - Outstanding Losses		Same as associated Transmittal Record

\* TOP 9X, WX, YX or ZX denotes two-digit Type of Policy Codes in 9\_, W\_, Y\_ or Z\_ series where the 'X' in the lower order position denotes a variable code, specifically assigned and validated by ISO for a program granted Special Risk reporting.

POSITION	DESCRIPTION	VALID CODES	CRITERIA	REMARKS
12	TYPE OF SUBMISSION	- Supplemental 3 - Resubmission		Same as associated Transmittal Record NOTE: If type of submission is 5 on Transmittal Record, then submission control records are not required.
13-14	COUNT OF SUBMISSION	42 or higher		Same as associated Transmittal Record
15-24	DOLLAR AMOUNT			Show dollar amounts by Module, report right justified with leading zeros. If zero, enter zeros in fields. Indicate

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**SUBMISSION AND PROCESSING INSTRUCTIONS FOR CSP PLUS**  
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				credit in the units (position 24). Refer to the CSP Plus for valid codes.
25-33	RECORD COUNT			Show record count by Module, report right justified with leading zeros. If zero, enter zeros in field.
34-150		Leave Blank		

*D. Affidavit:*

An affidavit attesting to the completeness and accuracy of each account year’s data must be completed by a company official responsible for compilation of statistical data and electronically submitted via an online process to ISO annually by June 15 of the subsequent year. A single affidavit may be completed for all companies within the group provided that all companies in the group are listed on the affidavit. When filling out your affidavit, you will need to check off the modules to which the affidavit applies. Affidavits must also be filed for companies that reported a Zero Submission Control Record (CSP Plus) and/or a Zero Transmittal Record (TCLSP).

**Please Note:** The affidavit cannot be submitted via ISOeSubm, UNIRA PGP or Statistical Web Services. The online submission process can be accessed on the ISO website at <http://www.verisk.com/affidavits>.

*E. Reporting Frequency:*

CSP Plus is not reported in duplicate, except for: (i) personal inland marine, personal theft and personal liability data, which is also reportable under **PLSP(OTA) or PLSAP (OTA)**, and (ii) surety and monoline fidelity business that is sent to ISO under the statistical plan of the Surety & Fidelity Association of America, for submission to the SFAA.

Insurers which currently report to ISO on a monthly basis, and wish to report their Texas data quarterly, should notify ISO. Unless notified otherwise, we will assume your reporting frequency for Texas will be the same as current CSP countrywide reporting.

**II. RECEIPT AND ACCEPTANCE PROCESSING – CSP PLUS**

Each CSP Plus reporting company or group completes a Transmittal Record and includes it with the applicable experience to ISO. The transmittal record must precede the first data record in a submission.

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**SUBMISSION AND PROCESSING INSTRUCTIONS FOR CSP PLUS**  
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Before the submission is processed through ISO's Receipt and Acceptance (R&A) phase, the Transmittal Record is validated. That is, the Transmittal Record is edited to allow for R&A processing.

Validations will be performed (in addition to those performed on the Transmittal Records) which may be cause for rejection, such as receiving a "Resubmission" before an "Original Supplemental". Also technical problems (including any that might be associated with submitting data electronically using ISOeSubm, UNIRA PGP or Statistical Web Services.

Submissions which pass through the initial Receipt phase are processed through ISO's R&A programs. Edits are performed on detail records, grand total and module totals are taken, an "error listing" (i.e. a Submission Analysis Report or SAR) is produced summarizing the results of processing, sequence numbers are assigned to invalid records for parameter record error correction purposes, and a processing status is determined.

*A. Unreadable Submissions*

At this point a submission may be returned unprocessed for one of two reasons:

The data cannot be read.

There are technical problems such as improperly named or zipped ISOeSubm data files, improperly named or encrypted UNIRA PGP or Statistical Web Services files.

A replacement submission must be sent to ISO whenever a submission is returned unprocessed. This replacement submission must have the same submission type and count as the one returned unprocessed. For example, if an original supplemental submission is returned unprocessed, an original supplemental must replace it.

*B. Module Acceptance/Rejection Criteria*

After ISO has processed your data through our editing systems, our computer performs calculations to decide whether you must take further corrective action. These calculations fall into two categories, balancing and error tolerance, and are performed separately on each module. If a module fails either the balancing or excessive error test, it is rejected and receives the status "Resubmission Required".

**Balancing**

The system compares both the dollar amount and the number of detail records reported for a particular module with the dollar amount and record count reported on the submission control record for the module. If either the dollar amounts or record counts are out of balance by 1% or more, the system rejects the module. The system will also reject any module that does not contain a valid submission control record for that module.

For example, if you submit 5,000 records totaling \$50,000 for the Commercial Fire and Allied Lines module, and the submission control record indicates 5,020 records and 50,500, the system will reject the module because the dollar amount is out of balance by 1%.

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**SUBMISSION AND PROCESSING INSTRUCTIONS FOR CSP PLUS REPORTERS**

**Error Tolerances – Excessive Errors**

ISO's processing systems assign each detail record to a module and calculate the percentage of the total dollar amount and record count containing errors. If 25% or more of the dollar amount or 35% or more of the records reported are in error, the system rejects the module.

**Procedure for Modules – Rejected, Resubmission Required**

Each Module rejected must be accounted for in a Resubmission. Experience for a Module in a submission may not be split into two or more Resubmissions. Experience in two or more submissions may **not** be combined in a Resubmission. The Type of Submission and Count of Submission applicable to the experience in a Resubmission must be entered in positions 14 and 15-16 respectively on the Transmittal Record. Accepted Modules **must not** be resubmitted.

**Data in the “Invalid Module”- Rejected, Resubmission Not Allowed**

If some data is incorrectly coded such that ISO's editing programs cannot assign it to any module, this data is routed to the “Invalid Module” – Module 15 in CSP Plus and receives the status “Rejected, Resubmission Not Allowed”.

If data is routed to the Invalid Module, and this data should not be reported, no further action is required.

However, if the data should be reported to a CSP Plus module, the procedure for reporting it is as follows:

If the module to which it should be routed was rejected, include the corrected additional data in the resubmission.

If the module to which it should be routed was accepted, send the corrected additional data in a supplemental submission.

*C. Module Accepted – Module Error Correction Tolerance*

If 25% or more of the dollar amount or 35% or more of the records reported are in error, the system rejects the module. If the system does not reject the module, but 5% or more of the dollar amount or 5% or more of the records reported are in error, you must submit error corrections.

*D. Parameter Record Capabilities and Observations*

- 1) Provides the ability to Change or Delete the records in question. (Options to Re-Edit or Accept records in question are also available under special circumstances that are detailed in item number 7. below).
- 2) provides the ability to correct a range of records that have the same corrective action with one Parameter Record.

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- 3) Using the Parameter Record approach, only the data element(s) to be corrected and not the entire record need be submitted. It is **not** necessary to re-code the entire field. One needs only to change the incorrect data element(s) in the field.
- 4) A **CHANGE** capability permits the correcting of the field(s) in error of any record or range of records identified by sequence numbers. Fields not in error can be ignored.  
Multiple parameter records with an action code "C" (Change) may be submitted for the same range of sequence numbers.
- 5) A **DELETE** capability allows for the deletion of records in error. The **DELETE** capability is to be used with **discretion** since legal requirements dictate that all applicable recorded statistics shall be reported for a given accounting period.
- 6) **CHANGE and DELETE** Parameter Records may be included in the same Error Correction submission.
- 7) The **RE-EDIT** capability allows records flagged with error codes due to an edit problem to be re-edited, as is, after an edit or table modification has been made at ISO. On records where other errors exist, corrective action should be taken before records are re-edited. The **ACCEPT** capability allows the acceptance of records which have been incorrectly assigned an error code. The **ACCEPT** capability also cannot be used until all other errors on the record are corrected. ISO must be contacted to request use of the **ACCEPT** or the **RE-EDIT** options. ISO staff will then review the questionable records. There is no limit to the number of Parameter Records that may be used to correct the records in an error listing. ISO prefers global changes where possible. Parameter Records are to be submitted using ISOeSubm, UNIRA PGP or Statistical Web Services. The record length of the parameter records within a given error correction submission is 150 characters for CSP Plus. Submission Control Records should not be included in an Error Correction submission.

*E. Parameter Record Processing Steps*

1. Parameter Records are to be submitted only for accepted modules.
2. Parameter Records are edited.
3. Parameter Records are matched to the appropriate records in the error file by sequence number and offset records are generated for the record in the error file.
4. If a match is found and the action indicator is "C", then detail records are generated from the record in the error file with the data elements on the Parameter Record substituted.
5. The generated detail records are reprocessed through the ISO edits.
6. If the generated detail record is incorrect, then it appears on the error listing with a new sequence number.

If no match is found, the Parameter Record will be listed separately with a message indicating that the Parameter Record could not be matched to a record in the error file.

*F. Parameter Record Field Descriptions*

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1) **CHANGE Capabilities (See Section D-Appendix, Exhibit D)**

<b>Position</b>	<b>Field</b>	<b>Values</b>
1	Action Indicator	C-Change
2-9	Starting Error Sequence Number	From error listing
10-17	Ending Error Sequence Number	From error listing
18-20	Start Position	Three-digit number identifying the first (left) position of the field(s) to be corrected. Leading zeros are required.
21	Length	Single digit number having a value of 1 through 9, which specifies the length of the field(s) to be corrected.
22-30	New Value	Proper value(s) needed to correct the error(s), must be left justified. Remaining portions of the field are to be left blank. Length must be equal to length in position 21.
31-33	Start Position	Three-digit number identifying the first (left) position of the field(s) to be corrected. Leading zeros are required.
34	Length	Single digit number having a value of 1 through 9, which specifies the length of the field(s) to be corrected.
35-43	New Value	Proper value(s) needed to correct the error(s), must be left justified. Remaining portions of the field are to be left blank. Length must be equal to length in position 34.
44-46	Start Position	Three-digit number identifying the first (left) position of the field(s) to be corrected. Leading zeros are required.
<b>Position</b>	<b>Field</b>	<b>Values</b>

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47	Length	Single digit number having a value of 1 through 9, which specifies the length of the field(s) to be corrected.
48-56	New Value	Proper value(s) needed to correct the error(s), must be left justified. Remaining portions of the field are to be left blank. Length must be equal to length in position 47.
57-59	Start Position	Three-digit number identifying the first (left) position of the field(s) to be corrected. Leading zeros are required.
60	Length	Single digit number having a value of 1 through 9, which specifies the length of the field(s) to be corrected.
61-69	New Value	Proper value(s) needed to correct the error(s), must be left justified. Remaining portions of the field are to be left blank. Length must be equal to length in position 60.
70-150	Reserved For Future Use	Blank

**DELETE Capabilities (See Section D-Appendix, Exhibit E)**

Position	Field	Values
1	Action Indicator	D-Delete
2-9	Starting Error Sequence Number	From error listing
10-17	Ending Error Sequence Number	From error listing
18-150	Reserved For Future Use	Blank

*G. Texas Submission Receipt Notices - Delinquent Data*

**SECTION B-**  
**SUBMISSION AND PROCESSING INSTRUCTIONS FOR CSP PLUS REPORTERS**

Texas data is recorded as **DELINQUENT** if it is not **RECEIVED and ACCEPTED** at ISO by the due date.

Within two weeks after each quarterly due date, you will receive Texas Submission Receipt notices showing the status of your data submission(s) for the current quarter and the immediate past quarter (no other past quarters will be displayed). Any line showing a status of DATA REQUIRED BUT NOT REPORTED is considered DELINQUENT and ISO must report it to the TDI as such. Any line showing a status of REJECTED-RESUBMISSION REQUIRED is also considered DELINQUENT.

Within (10) days from the RUN DATE of the Texas Submission Receipt notice, a Delinquency Report is sent to the TDI. This means in order to include your corrective or delinquent submissions prior to sending the updated Delinquency Report, those submissions must be received and accepted at ISO within (5) days from the run date of the initial notice to you.

Please be advised that it is imperative we receive your submissions early so we are able to return processing results to you quickly. Timely receipt of your data will enable ISO to provide you with information and assist you further if resubmissions are necessary.

*H. Submission Analysis Report (SAR)*

The Submission Analysis Report (SAR) contains detailed outcome of accepted/rejected submissions. It is generated after submission processing is completed. If the submission contains errors, the SAR will provide an error listing and the errors must be corrected. CSP Plus data is accepted/rejected by module. The status of each module submitted will be noted on the module processing status report in the CSP Plus SAR.

ISOeSubm, UNIRA PGP or Statistical Web Services provide electronic options for both the reporting of CSP Plus statistical submissions to ISO and for the receipt of SARs.

**III. NO DATA TO REPORT - CSP PLUS**

*A. Companies licensed and writing in Texas:*

In some instances, you may not have any Texas data (e.g., no premiums, no paid losses, or no outstanding losses) to report either for a specific module, or for all modules for an entire accounting period.

When you do not have any Texas data to report for a particular type of statistics for a module for a given accounting period, you must include in your Texas submission a Zero Submission Control Record for the module and type of statistics.

If you do not have any Texas data whatsoever for a given account period and type of statistics, you should send in a Texas data submission consisting entirely of Zero Submission Control Records for all your eligible modules.



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In order to code a Zero Submission Control Record, you must follow the record format for coding a CSP Plus Submission Control Record (See **Section D-Appendix, Exhibit C**). The dollar amount field and the record count field (positions 15-33) must contain all zeros.

*B. Companies licensed but not writing in Texas:*

Companies that are licensed, but do not and will not write any commercial business (including Miscellaneous Personal lines) in the state of Texas, must request an exemption from statistical reporting. (See **Section A-VIII - Exemptions for further details**).

Unless granted an exemption for a line of business, companies are required to report zero submissions in order to not be included on the Delinquency Status reports sent to the TDI.

**IV. WHEN TO USE THE COUNTRYWIDE NIL TRANSMITTALS**

Companies who are eligible to report Texas data and do not report data to ISO for any other state (via CSP or CSP-i), must submit the countrywide NIL transmittals (**CW 108** - accessible at <http://www.verisk.com/texas-reporting>) **via e-mail to [niltransmittals@verisk.com](mailto:niltransmittals@verisk.com)**, on a quarterly basis, thus reporting zero (NIL) as their countrywide submission. Remember to complete and e-mail **three** nil transmittals, one each for premiums, paid losses, and outstanding losses.

The NIL transmittals are used to report zero for countrywide (states other than Texas) and never to be used if reporting zero for Texas (CSP+).

Effective January 1, 2008, ISO introduced the Commercial Statistical Plan - Intermediate (CSP-i), and Commercial Statistical Agent Plan (CSAP), in place of the Commercial Minimum Statistical Plan (CMSP). As a result, the following instructions apply:

Companies who report Texas data in the CSP+ format and do not report any commercial lines data to ISO for any other state, must submit countrywide Nil transmittals for statistical plan 01 on a quarterly basis, thus reporting zero (NIL) as their countrywide submission. Remember to complete and e-mail **three** nil transmittals, one each for premiums, paid and outstanding losses.

Companies who report Texas data in the CSP+ format and do report data to ISO for other states under CSAP (statistical plan 02), must submit countrywide Nil transmittals for statistical plan 01 on a quarterly basis, thus reporting zero (NIL) as their countrywide submission for stat plan 01. Remember to complete and e-mail **three** nil transmittals, one each for premiums, paid and outstanding losses.

Companies who report Texas data in the CSP+ format and do report data to ISO for other states under CSP (statistical plan 01), must **not** submit countrywide Nil transmittals unless the company has no CSP full level countrywide data to report for any type of statistics.

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Companies who report Texas data in the CSP+ format and do report data to ISO for other states under CSP-i (statistical plan 01), must **not** submit countrywide Nil transmittals unless the company has no CSP-i countrywide data to report for any type of statistics.

**Please Note:** Countrywide NIL Transmittals cannot be submitted via ISOeSubm or UNIRA PGP, but instead should be sent using form **CW108** via e-mail to **niltransmittals@verisk.com**.

Alternatively, Countrywide NIL Transmittals can be submitted via the Statistical Web Services (SWS).

**V. MINIMUM REPORTING ELIGIBILITY - CSP PLUS**

Previously in certain situations, insurers electing to report Texas data to ISO under CSP Plus, were allowed to report in less-than-full CSP Plus detail. This option was referred to as CSP Plus - Level 2. **Per the TDI, this option is no longer applicable for new reporters.**

For insurers currently reporting data via CSP Plus - Level 2, your premium volume is subject to review to determine if your company still qualifies to continue reporting CSP Plus - Level 2.

**VI. MISCELLANEOUS COVERAGES - CSP PLUS**

A Miscellaneous Coverage module was established by ISO in the CSP Plus, applicable only to Texas reporting. This module provides the means to report data for **personal inland marine, personal theft, personal glass, personal liability, surety, and monoline fidelity** under CSP Plus. The requirements under the Miscellaneous Coverages module are in addition to existing requirements under ISO's Personal Lines Statistical Plan (Other Than Automobile), Personal Lines Statistical Agent Plan (Other Than Auto) and monoline fidelity and surety (SFAA) business. Reporting under the Miscellaneous Coverages module does not supersede otherwise applicable Texas reporting requirements for PLSP (OTA), PLSAP (OTA), Surety, and monoline Fidelity data.

**SECTION C-**  
**SUBMISSION AND PROCESSING INSTRUCTIONS FOR TCLSP REPORTERS**

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**I. PREPARING SUBMISSIONS - TCLSP**

Texas Department of Insurance requires that data be submitted to ISO no later than 45 days after the end of the quarter. **Premiums, paid losses, and outstanding losses may be reported in one submission for each accounting period.**

Every company licensed in Texas to write direct commercial lines or “miscellaneous personal lines” business is required to report experience in the following “plan codes”:

**Plan Codes (Full Reporting):**

01: Quarterly Liability  
02: Quarterly Property  
03: Quarterly Businessowners  
04: Miscellaneous Commercial  
05: Miscellaneous Personal  
06: Fidelity and Surety  
26: Commercial Automobile

**Plan Codes (Minimum Reporting):**

81: Quarterly Liability  
82: Quarterly Property  
83: Quarterly Businessowners  
86: Commercial Automobile  
87: Fidelity and Surety

Please refer to **Section A-VI. - Submission Options** for specific instructions.

*A. Transmittal Records:*

**All TCLSP submissions must contain an electronic transmittal record.** The transmittal record **should** be the first record on the file. TCLSP companies are required to generate separate electronic transmittal records, which can be done via the TCLSP Company Edit Package (CEP).

The information on the transmittal records must exactly match the sum of the amount fields on the detail records in the file. A separate transmittal record is required for each company and plan code reported. For example, if your group reports data for two companies, each with three plan codes, you must include six transmittal records. Each transmittal record must contain all types of statistics (premiums, paid losses, outstanding losses and ALAE) for that individual company and plan code. A sample transmittal record is included in **Section D-Appendix, Exhibit B.**

*B. Affidavit:*

An affidavit attesting to the completeness and accuracy of each account year's data must be completed by a company official responsible for compilation of statistical data and electronically submitted via an online process to ISO annually by June 15 of the subsequent year. A single affidavit may be completed for all companies within the group provided that all companies in the group are listed on the affidavit. When filling out your affidavit, you will need to check off the reports to which the affidavit applies.

Affidavits must also be filed for companies that reported a Zero Submission Control Record (CSP Plus) and/or a Zero Transmittal Record (TCLSP).

**SECTION C-**  
**SUBMISSION AND PROCESSING INSTRUCTIONS FOR TCLSP REPORTERS**

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**Please Note:** The affidavit can not be submitted via ISOeSubm, UNIRA PGP or Statistical Web Services. The online submission process can be accessed on the ISO website at <http://www.verisk.com/affidavits>.

**II. RECEIPT AND ACCEPTANCE - TCLSP**

*A. Error Tolerances:*

The Texas Department of Insurance has developed the following error tolerance thresholds for data quality. Individual company premium and loss submissions must pass **one of the two** tests below to be allowed into the database. For a test to be passed, both the dollar and record criteria must be satisfied:

Test 1: Percentages

Test 2: Amount

Lines	% of Total Records with Non-Fatal Errors	% of Total Dollars on Records with Non-Fatal Errors	# of Records with Non-Fatal Errors	Total Dollars on Records with Non-Fatal Errors
All Commercial and Miscellaneous Personal	Less than or equal to 5%	Less than or equal to 5%	Less than or equal to 20	Less than or equal to \$2,500

*B. Resubmissions:*

When a TCLSP submission exceeds error tolerances, and/or the information on the transmittal letter does not agree with the data and/or greater than 5% of the records are in error, and/or you have used an incorrect company number, your submission will be rejected and returned to you for correction and resubmission.

**Rejected submission means that none of your data has entered our database, even the data in plan codes receiving an “A” (accepted) status. Therefore, your resubmission must contain all the data in the original submission, including all the data (if any) from accepted plan codes as well as the data from rejected plan codes receiving “R” status.**

Once we have received your resubmission at ISO, we will process your data through the TCLSP editing systems. Then, if your data is accepted, that is, the submission meets balancing and error tolerance acceptance criteria as defined by the Texas Department of Insurance, no further action is required.

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**SUBMISSION AND PROCESSING INSTRUCTIONS FOR TCLSP REPORTERS**

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If you subsequently find an error in previously reported and accepted data, you must send us a supplemental submission containing onsets and offsets, reversing the original entries and making new entries showing the proper codes. All supplementals must be accompanied by a letter of explanation.

*C. Texas Submission Receipt Notices - Delinquent Data:*

Texas data is recorded as **DELINQUENT** if it is not **RECEIVED and ACCEPTED** at ISO by the due date.

Within two weeks after each quarterly due date, you will receive Texas Submission Receipt notices showing the status of your data submission(s) for the current quarter and the immediate past quarter (no other past quarters will be displayed). Any line showing a status of **DATA REQUIRED BUT NOT REPORTED** is considered **delinquent** and ISO must report it to the TDI as such. Any line showing a status of **REJECTED-RESUBMISSION REQUIRED** is also considered **delinquent**.

Within (10) days from the run date of the Texas Submission Receipt notice, a Delinquency Report is sent to the TDI. This means in order to include your corrective or delinquent submissions prior to sending the Delinquency Report, those submissions must be received and accepted at ISO within (5) days from the run date of the initial notice to you.

Please be advised that it is imperative we receive your submissions early so we are able to return processing results to you quickly. Timely receipt of your data will enable ISO to provide you with information and assist you further if resubmissions are necessary.

*D. Submission Analysis Report (SAR)*

The Submission Analysis Report (SAR) contains detailed outcome of accepted/rejected submissions. It is generated after submission processing is completed. If the submission contains errors, the SAR will provide an error listing and the errors must be corrected. TCLSP data is accepted/rejected by submission. The status of each submission will be noted on the processing status report in the TCLSP SAR.

**III. NO DATA TO REPORT - TCLSP**

*A. Companies licensed and writing in Texas:*

*Zero Transmittal Records: What They Are and When to Use Them*

In an ongoing effort to provide accurate and timely information and to comply with Texas reporting requirements, ISO has developed a format for automated reporting of a Zero Transmittal Record (ZTR). A ZTR is used when reporting TCLSP data. Unlike a valued Transmittal Record, a ZTR is not automatically generated by the Company Edit Package (CEP).

**SECTION C-**  
**SUBMISSION AND PROCESSING INSTRUCTIONS FOR TCLSP REPORTERS**

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A ZTR should be reported when the **entire group** has zero to report in an eligible plan code, type of statistics [premiums, paid losses, outstanding losses], accounting quarter. If one or more companies in the group have data to report for that type of statistics/plan code/accounting period, you may not submit a ZTR for the group.

If you have data to report for some lines within the Miscellaneous Commercial Plan Code, but zero for other lines within that plan code, you must include a Zero Transmittal Record along with your valued transmittal record(s). For example, if you are eligible to report both Inland Marine and Burglary and Theft, but have no data for Burglary and Theft, you must include a valued Transmittal Record for Miscellaneous Commercial (to balance to the Miscellaneous Commercial Inland Marine Data) and a Zero Transmittal Record for Miscellaneous Commercial for the lack of Burglary and Theft data. This is true for the Liability Plan Code, as well. For example, assume you are eligible to report both Medical Professional Liability and General Liability, two lines within the Liability Plan Code. If you have data for Medical Professional Liability and no data for General Liability, then you must submit a valued Transmittal Record for the Liability Plan Code (to balance to the Medical Professional Liability data) and a Zero Transmittal Record for the Liability Plan Code for the lack of General Liability data.

**YOU ARE RESPONSIBLE FOR CHECKING ALL PROCESSING RESULTS INCLUDING THE RESULTS OF ANY ZERO TRANSMITTAL RECORDS REPORTED. UNPROCESSED ZERO TRANSMITTAL RECORDS MUST BE RESUBMITTED.**

Incorrect coding of zero-transmittal records or failure to comply with this requirement will result in a delinquent status that ISO must send to the TDI.

*Zero Transmittal Record Requirements:*

The ZTR(s) for the group may be reported in any submission containing data records and valued transmittal records or may be reported in a separate submission.

The ZTR(s) should be positioned at the beginning or the end of the dataset if they are being included in a data submission.

The ZTR(s) must be coded according to the specified coding format below. An incorrectly coded ZTR will not be processed.

Any submission containing ZTR(s) will generate an EXHIBIT A in the Submission Analysis Report (Error Listing). This exhibit will provide a processing status of the ZTR(s) and will identify by an asterisk (\*\*) any field that does not contain a valid code.

The ZTR(s) will be reflected on the Texas Submission Receipt Status, indicating that there was no Texas data to report. If neither data nor a ZTR is received for an eligible plan code, the group will receive a status of DATA REQUIRED BUT NOT REPORTED and will be considered delinquent.

*Coding Format for TCLSP Zero Transmittal Record:*

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Description	Position	Valid Codes
Plan	1-2	*Full: 01-06, 26 *Mini: 81-83, 86, 87
filler	3	blank
NAIC Company Number	4-7	Report all zeroes
Type of Statistics	8	Premiums: 1 Paid Losses: 2 Outstanding Losses: 3
filler	9	blank
MGA Code	10-12	If not applicable, code zeroes
filler	13	blank
Accounting Date	14-17	YYMM (MM=03, 06, 09, 12)
filler	18-22	blank
Record Count	23-34	Report all zeroes
filler	35	blank
Premium Amount	36-47	Report all zeroes
filler	48	blank
Paid Loss Amount	49-60	Report all zeroes
filler	61	blank
Outstanding Loss Amount	62-73	Report all zeroes
filler	74	blank
Paid ALAE Amount	75-84	Report all zeroes
filler	85	blank
Outstanding ALAE Amount	86-95	Report all zeroes
filler	96	blank
Submission Type	97	1 - original 3 - resubmission
filler	98-104	blank
NAIC Group	105-107	3 position code
Filler	108	blank
Transmittal Record Code	109-113	Report 5 asterisks (*****)
filler	114-300	blank

If you have any questions regarding the Zero Transmittal Record, please contact ISO.

*Code	Description	*Code	Description
01	Liability Full	81	Liability Mini
02	Property Full	82	Property Mini
03	Businessowners Full	83	Businessowners Mini
04	Miscellaneous Commercial		
05	Miscellaneous Personal		
06	Fidelity & Surety Full	87	Fidelity & Surety Mini
26	Automobile Full	86	Automobile Mini

**SECTION C-**  
**SUBMISSION AND PROCESSING INSTRUCTIONS FOR TCLSP REPORTERS**

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*B. Companies licensed but not writing in Texas:*

Companies that are licensed, but do not and will not write any commercial business (including Miscellaneous Personal lines) in the state of Texas, must request an exemption from statistical reporting. (See **Section A-VII on Exemptions** for further details).

Unless granted an exemption for a line of business, companies are required to report zero submissions in order to not be included on the Delinquency Status reports sent to the TDI.

**IV. MINIMUM REPORTING - TCLSP**

Insurers previously granted minimum reporting approval by the TDI for reporting under the TCLSP may continue doing so for submissions being sent to ISO. **Per the TDI, minimum reporting is no longer applicable for new reporters.**

For insurers who currently have approval for minimum reporting, via TCLSP, your premium is subject to review to determine if your company still qualifies to continue minimum reporting.

**V. TCLSP PLACE CODES**

In August 2007, the Texas Department of Insurance (TDI) expanded the list of acceptable TCLSP Place Codes beyond those listed in Attachment 3 of the TCLSP, to include Place Codes established by TICO. This greatly expanded the range of valid Place Codes and valid 3-digit county code prefixes. The new Place Codes, established by TICO, are incorporated into both the TCLSP Company Edit Package and the ISO TCLSP Submission Processing/Edits that reference Place Codes.

Up-to-date Place Codes are available on the following TICO website:  
<http://www.ticostat.com/ResiDocs/PlaceWeb.pdf>



**SECTION D-  
MISCELLANEOUS**

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**I. PERSONS TO CONTACT**

To assist you in contacting the proper individual to answer your important data reporting question(s), please contact the appropriate ISO or TDI representative listed below or send an e-mail to [texasstat@verisk.com](mailto:texasstat@verisk.com).

**A. ISO CONTACTS**

**Questions on:**

**Please Direct to:**

Insurer Training

Rich Morales, CIDM, CPCU, PMP, Manager  
Statistical Data Management  
(201) 469-2272  
[Richard.Morales@verisk.com](mailto:Richard.Morales@verisk.com)

Statistical Plan Requirements and  
Reporting Options

Carol Guidera, CPCU  
Statistical Data Management  
(630) 288-2005  
[Carol.Guidera@verisk.com](mailto:Carol.Guidera@verisk.com)

Texas Statistical Agent Service  
Special Risk Reporting  
Extensions  
Exemptions  
Billing Invoices  
Electronic Submission of Texas Affidavits

Donna Geller  
Statistical Data Management  
(201) 469-2264  
[Donna.Geller@verisk.com](mailto:Donna.Geller@verisk.com)

Eligibility Table Updates  
Performance Evaluation Program (Report  
Cards)

Marcy Gillman-Harris  
Statistical Data Management  
(201) 469-2255  
[Marcy.Gillman-Harris@verisk.com](mailto:Marcy.Gillman-Harris@verisk.com)

Preparation and Submission of Data,  
Technical Requirements and Processing  
Status  
Annual Verification

Nicolette Plummer Smith  
Statistical Data Management  
(201) 469-2281  
[Nicolette.Smith@verisk.com](mailto:Nicolette.Smith@verisk.com)

Error Code Assignments, Edit Definitions  
and Company Edit Packages

Winnell Turpin, CPCU  
Statistical Data Management  
(201) 469-2271  
[Winnell.Turpin@verisk.com](mailto:Winnell.Turpin@verisk.com)

Texas Participation

ISO Customer Support Center  
(800) 888-4476  
[participation@verisk.com](mailto:participation@verisk.com)

**SECTION D-  
MISCELLANEOUS**

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**B. TDI CONTACTS**

**Questions on:**

TCLSP Data Reporting Requirements

**Please Direct to:**

Brian Ryder  
Texas Department of Insurance  
Regulatory Policy Division – Property and  
Casualty Actuarial Office  
Phone: (512) 676-6709  
FAX: (512) 490-1060  
[brian.ryder@tdi.texas.gov](mailto:brian.ryder@tdi.texas.gov)

Website:

<http://www.tdi.state.tx.us/company/indexpc.html>

**SECTION D-  
MISCELLANEOUS**

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II. ISO BILLING PROCEDURES FOR TEXAS STATISTICAL AGENT SERVICES

ISO charges are calculated to cover ISO expenses by line, reflecting record detail, premium volume and number of transactions.

For each line, a flat fee is charged by company, with fees varying by line. Additionally, an assessment per \$1,000 of premium, with rates varying by line, is made covering balance of charges.

Total anticipated annual statistical agent operating expense is allocated to each of the seven service lines -- Liability, Property, Businessowners, Commercial Auto, Miscellaneous Commercial, Fidelity & Surety, and Miscellaneous Personal Lines. The basis of allocation is the degree of activity (i.e., the number of companies and premium volume) and degree of complexity (i.e., the number of data elements). After expenses are allocated to the service lines, fixed and variable charges are established in such a way as to equitably reflect the number of companies per group and the corresponding premium volume. Fixed and variable charges are evaluated on an annual basis, and revised as necessary.

The applicability of flat charges by company, rather than by group, reflects the insurance department's stipulation that submission, processing and correction of data are to be done on a company-by-company basis. The additional use of variable charges reflects the department's stipulating one of the goals of the fee schedule as equitably spreading the costs of statistical agent activities among policyholders.

For each billing year, the variable portion of each company's charge is based on the statistical plan data from two years prior. *Example: For year 20XX billing, the variable portion of each company's charge is based on statistical plan data for year 20XX-2.* For those insurers for whom statistical plan data could not be used, annual statement premium for the corresponding experience year is used instead.

Bills are issued annually, in December or January, for the forthcoming calendar year.

**SECTION D-  
MISCELLANEOUS**

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**II. SUMMARY**

**The following are brief highlights of the more important facts presented above:**

ISO is the designated Statistical Agent in Texas for all commercial lines of insurance, except Workers' Compensation, Farm/Ranch and Farm/Ranchowners.

All companies, including County Mutuals and Lloyd's companies **must** report Texas commercial lines statistical data to ISO.

Insurers can report their data to ISO using either the CSP Plus format or TCLSP format.

For each reporting company, ISO must have a signed and completed Participation Supplement form.

The Participation Supplement form includes a note that companies are required to also complete an ISO Master Agreement. An online version of the Participation Supplement is available on ISOnet. Contact the ISO Customer Support Center for more information.

If an insurer makes any changes to the Participation Supplement form currently on file at ISO, a revised form must be submitted.

Insurers are required to designate a single contact person for all correspondence/issues from/to the TDI and ISO by completing the Contact Information Form ([TX101A](#)). Insurers should advise ISO regarding any subsequent changes to the contact information.

CSP Plus reporters who have no Texas data to report (in a specific accounting period) are still required to submit to ISO Zero Submission Control Records.

TCLSP reporters who have no Texas data to report must submit a Zero Transmittal Record (ZTR).

Insurers with County Mutuals that front for one or more Managing General Agents must notify ISO of additions, deletions or changes to this information.

Earthquake, Crop Hail and Flood reporting is not required under CSP Plus nor TCLSP.

ISOeSubm and UNIRA PGP currently provide FTP options for both the reporting of statistical submissions to ISO and for the receipt of Submission Analysis Reports, for CSP Plus and TCLSP. (See ISO circulars [SD-AL-2005-004/SP-AL-2005-002](#), dated February 2, 2005, [SD-AL-2005-016/SP-AL-2005-008](#), dated December 7, 2005, and [SD-AL-2009-020/SP-AL-2009-011](#), dated October 28, 2009).

SWS provide electronic options for both the reporting of statistical submissions to ISO and for the receipt of Submission Analysis Reports for CSP Plus and TCLSP. (See ISO circular [SD-AL-2013-010/SD-AL-2013-010](#), dated October 9, 2013).

Statistical Web Services provides the ability to create:

**SECTION D-  
MISCELLANEOUS**

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Zero submission control record online when there is no data (e.g., no premiums, no paid losses, or no outstanding losses) to report for a given quarter.

Countrywide NIL Transmittal submissions. (See **Section B-IV - When to Use the Countrywide NIL Transmittals**).

Affidavits for both CSP Plus and TCLSP are required to be filed on an annual basis for each complete account year online at <http://www.verisk.com/affidavits>. (See ISO circular [SD-AL-2016-007](#), dated March 28, 2016.) The due date is June 15 of the subsequent year.

Exemptions granted are in effect for a limited period, up to 3 years, at which point the exemptions will expire and companies must reapply in order for exemption status to be extended.

ISO reports to the Texas Department of Insurance (TDI) those insurers who fail to timely comply with data reporting requirements. The TDI may pursue disciplinary action against insurers who fail to comply with reporting requirements as provided by the Texas Insurance Code. In lieu of the IAP program, ISO's focus is on developing new quality reporting metrics and resources to help reporting companies identify issues and improve their data quality. Starting with your first-quarter 2017 Participation invoice, IAP charges will no longer apply.

New Cyber Program introduced to be reported via separate Cyber module. Companies reporting E-Commerce/Cyber data using the current statistical coding via Crime or General Liability modules are encouraged to consider reporting data utilizing the new Cyber module.

All Texas forms are available for downloading at <http://www.verisk.com/texas-reporting>. A copy of any form may also be requested via e-mail to [texasstat@verisk.com](mailto:texasstat@verisk.com). The forms are:

[Texas Participation Supplement](#)  
[CW 108 - Countrywide NIL Transmittals for Texas Reporters](#)  
[TX 101A - Contact Information](#)  
[TX 105 - Request for Special Risk Reporting](#)  
[TX 107 - County Mutual/MGA](#)  
[ISOeSubm and UNIRA PGP Enrollment Form](#)

**SECTION D-  
MISCELLANEOUS**

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**APPENDIX**

- [Exhibit A](#) – CSP Plus Transmittal Record Layout
- [Exhibit B](#) – TCLSP Transmittal Record Layout
- [Exhibit C](#) – CSP Plus Submission Control Record Layout
- [Exhibit D](#) – Change Parameter Record Layout
- [Exhibit E](#) – Delete Parameter Record Layout
- [Exhibit F](#) – Fields Not Required for CSP Plus – Level 2



***CSP Plus***  
***TRANSMITTAL RECORD LAYOUT***

1	TRANSMITTAL RECORD IDENTIFICATION	
2		
3	TR GROUP *	
4		
5		
6		
7	STATISTICAL PLAN	
8		
9	MONTH	ACCOUNTING DATE
10		
11	YEAR	
12		
13	TYPE OF STATISTICS	
14	TYPE OF SUBMISSION	
15	COUNT OF SUBMISSION	
16		
17	<b>FILLER (LEAVE BLANK)</b>	
18	TYPE OF SUBMISSION TO BE CORRECTED**	
19	COUNT OF SUBMISSION	
20	TO BE CORRECTED	
21	<b>FILLER (LEAVE BLANK)</b>	
150		

\* See Transmittal Record Group Instructions.

\*\* Fields required if submission type = 3 or 5. Refer to Section B of the TOPM - Type of Submission To be corrected.



**TCLSP**  
**Transmittal Record**  
(Included in Submission)

**EXHIBIT B**

<i>Description</i>	<i>Position</i>	<i>Valid Codes</i>
Plan	1-2	Full: 01-06, 26; Mini: 81-83, 86, 87 #
filler	3	blank
NAIC Company Number	4-8	5 position numeric
filler	9	blank
MGA Code	10-12	if not applicable, leave blank
filler	13	blank
Accounting Date	14-17	YYMM
filler	18-22	blanks
Record Count	23-34	reporting with leading zeros
filler	35	blank
Premium Amount	36-47	whole dollar amount (leading zeros)
filler	48	blank
Paid Loss Amount	49-60	whole dollar amount (leading zeros)
filler	61	blank
Outstanding Loss Amount	62-73	whole dollar amount (leading zeros)
filler	74	blank
Paid ALAE Amount	75-84	whole dollar amount (leading zeros)
filler	85	blank
O/S ALAE Amount	86-95	whole dollar amount (leading zeros)
filler	96	blank
Type of Submission	97	1 if original, 3 if resubmission
filler	98-104	blank
NAIC Group	105-107	3 position code
filler	108	blank
Transmittal Record Code	109-113	Report 5 asterisks (*****)
filler	114-300	blanks

**# Valid Codes and Descriptions**

01 - Liability Full	05 - Miscellaneous Personal	82 - Property Mini
02 - Property Full	06 - Fidelity & Surety Full	83 - Businessowners Mini
03 - Businessowners Full	26 - Automobile Full	87 - Fidelity & Surety Mini
04 - Miscellaneous Commercial	81 - Liability Mini	86 - Automobile Mini



**CSP Plus  
SUBMISSION CONTROL  
RECORD LAYOUT**

1	CONTROL RECORD IDENTIFICATION	
2		
3	MODULE IDENTIFICATION	
4		
5	TRANSMITTAL RECORD (TR) GROUP*	
6		
7		
8		
9	MONTH**	ACCOUNTING
10	YEAR	DATE
11	TYPE OF STATISTICS	
12	TYPE OF SUBMISSION	
13	COUNT OF SUBMISSION	
14		
15	DOLLAR AMOUNT	
16		
17		
18		
19		
20		
21		
22		
23		
24		
25	RECORD COUNT	
26		
27		
28		
29		
30		
31		
32		
33		
34	LEAVE BLANK	
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.		
150		

\* Only the Reporting Group Number shall be used on the Transmittal Record and Submission Control Records. The Group Number will be referred to as the Transmittal Record Group or TR Group. Individual Company Numbers must be reported on detail records.

\*\* For October, use **0** (Zero); November use **-** (Hyphen); December use **&** (Ampersand). Refer to Section B of the TOPM - Submission Control Record Codes.



**CSP Plus**  
**PARAMETER RECORD**

**PARAMETER**  
**C - CHANGE**

1	ACTION INDICATOR
2	STARTING ERROR SEQUENCE NUMBER
3	
4	
5	
6	
7	
8	
9	
10	
11	ENDING ERROR SEQUENCE NUMBER
12	
13	
14	
15	
16	
17	
18	START POSITION
19	
20	
21	LENGTH
22	NEW VALUE
23	
24	
25	
26	
27	
28	
29	
30	
31	
32	START POSITION
33	
34	LENGTH
35	NEW VALUE
36	
37	
38	
39	
40	
41	
42	
43	
44	
45	START POSITION
46	
47	LENGTH
48	NEW VALUE
49	
50	
51	
52	
53	
54	
55	
56	
57	START POSITION
58	
59	
60	LENGTH
61	NEW VALUE
62	
63	
64	
65	
66	
67	
68	
69	
70	
.	<b>RESERVED FOR FUTURE USE</b>
80	
.	
.	
150	

**CSP Plus**  
**PARAMETER RECORD**

**PARAMETERS**

**D - DELETE**

1	ACTION INDICATOR
2	STARTING ERROR SEQUENCE NUMBER
3	
4	
5	
6	
7	
8	
9	
10	ENDING ERROR SEQUENCE NUMBER
11	
12	
13	
14	
15	
16	
17	
18	RESERVED FOR FUTURE USE
19	
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148	
149	
150	



**CSP Plus - LEVEL 2**  
**Premium Records**

@= Property Damage Policy Limits Code is only required for transactions reported under Transaction Identifier 4.  
 NA= NOT APPLICABLE  
 R= DATA ELEMENT REQUIRED  
 X= DATA ELEMENT IS NOT REQUIRED

DATA ELEMENTS	COMFAL	IM	MPL	GL	CA	F&F	Glass	B&T	B&M	BOP
Age Code	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Aggregate Policy Limits	N/A	N/A	R	R	N/A	N/A	N/A	N/A	N/A	N/A
Anti-Theft Device	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
BCEG Class	X	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	X
Class Limit	R	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Classification Code	R	R	R	R	R	R	R	R	R	R
Construction Code	R	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	R
Coverage Code	R	N/A	R	R	R	N/A	N/A	N/A	R	R
Deductible Amount	R	N/A	R	R	R	N/A	N/A	N/A	R	R
Driver Record Surcharge	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Entry Into Claims Made Program Date	N/A	N/A	R	R	X	N/A	N/A	N/A	N/A	R
Exposure	R	N/A	R	R	R	N/A	N/A	N/A	N/A	R
Exposure Indicator Code	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A	X
Fire Protection Code	R	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	R
Form Code	N/A	N/A	N/A	N/A	N/A	R	X	R	X	R
Garage Aggregate Limit ID	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Individual Risk Rating Modification	R	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	R
Limits ID	N/A	N/A	N/A	R	R	N/A	N/A	N/A	N/A	N/A
Loss Cost Obtained Date	R	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
No-Fault Limit	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Original New Cost Code	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Per Claimant Limit (Liability)	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
PIP Deductible	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
PIP Limit	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
PIP Rating Basis Code	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Policy Limit per Occurrence (Liability)	N/A	N/A	R	R	R	N/A	N/A	N/A	N/A	N/A
Policy Limits Code (Liability)	N/A	N/A	R	@	R	N/A	N/A	N/A	N/A	N/A
Rate Departure Factor/LCM	X	X	X	X	X	X	X	X	X	X
Rating Basis	X	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	R
Rating Group/Trade Group	R	N/A	N/A	N/A	N/A	N/A	N/A	X	N/A	N/A
Rating ID	R	N/A	X	X	X	N/A	N/A	N/A	R	R
Rating Modification Factor	X	X	X	X	X	X	X	X	X	X
Risk ID	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A	N/A
Schedule Rating Modification	N/A	N/A	R	R	R	R	N/A	N/A	N/A	N/A
SIC Code	X	X	X	X	X	X	X	X	X	X
State Exception Code	N/A	N/A	X	X	R	N/A	N/A	N/A	N/A	N/A
Type of Equipment	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	R	N/A
Value Per Rating Unit	N/A	N/A	N/A	N/A	R	X	N/A	N/A	N/A	N/A
Zip Code	R	X	X	X	X	X	X	X	X	R
Zone Rating	N/A	N/A	N/A	N/A	R	X	N/A	N/A	N/A	N/A

**FOR EACH MODULE, ALL OTHER DATA ELEMENTS NOT LISTED ABOVE ARE REQUIRED.**



**CSP Plus - LEVEL 2**  
**Loss Records**

@= Property Damage Policy Limits Code is only required for transactions reported under Transaction Identifier 4.  
 NA= NOT APPLICABLE  
 R= DATA ELEMENT REQUIRED  
 X= DATA ELEMENT IS NOT REQUIRED

DATA ELEMENTS	COMFAL	IM	MPL	GL	CA	F&F	Glass	B&T	B&M	BOP
Accident State	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Age Code	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Aggregate Policy Limits	N/A	N/A	R	R	N/A	N/A	N/A	N/A	N/A	N/A
Anti-Theft Device	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
BCEG Class	X	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	X
Catastrophe Indicator	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Claim Report Year	N/A	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A
Class Limit	R	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Classification Code	R	R	R	R	R	R	R	R	R	R
Construction Code	R	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	R
Coverage Code	R	N/A	R	R	R	N/A	N/A	N/A	R	R
Deductible Amount	R	N/A	R	R	R	N/A	N/A	N/A	R	R
Driver Record Surcharge	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Entry Into Claims Made Month & Year	N/A	N/A	R	R	X	N/A	N/A	N/A	N/A	R
Exposure	R	N/A	N/A	N/A	N/A	N/A	N/A	N/A	R	N/A
Exposure Indicator Code	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A	X
Form Code	N/A	N/A	N/A	N/A	N/A	R	X	R	X	R
Garage Limit ID	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Limits ID	N/A	N/A	N/A	R	R	N/A	N/A	N/A	N/A	R
Notice of Claim Month, Year and Day	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A	N/A
Notice of Occurrence Month and Year	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A	N/A
No-Fault Limit	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Original New Cost Code	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Per Claimant Limit (Liability)	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
PIP Deductible	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
PIP Limit	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
PIP Rating Basis Code	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Policy Limit per Occurrence (Liability)	N/A	N/A	R	R	R	N/A	N/A	N/A	N/A	R
Policy Limits Code	N/A	N/A	R	@	R	N/A	N/A	N/A	N/A	N/A
Rating Group/Trade Group	R	N/A	N/A	N/A	N/A	N/A	N/A	X	N/A	N/A
Rating Basis	X	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	R
Rating ID	R	N/A	X	X	X	N/A	N/A	N/A	R	R
Receipt of Claims Month, Year and Day	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SIC Code	X	X	X	X	X	X	X	X	X	X
State Exception Code	N/A	N/A	X	X	R	N/A	N/A	N/A	N/A	N/A
Status of Claim Code	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Type of Equipment	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	R	N/A
Type of Loss	R	R	N/A	R	R	X	N/A	N/A	R	R
Value Per Rating Unit	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A
Zip Code	R	X	X	X	X	X	X	X	X	R
Zone Rating	N/A	N/A	N/A	N/A	R	NA	N/A	N/A	N/A	N/A

**FOR EACH MODULE, ALL OTHER DATA ELEMENTS NOT LISTED ABOVE ARE REQUIRED.**