## Commercial Lines Manual

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# Commercial Lines Manual

## About ISOnet and the Commercial Lines Manual Information

ISOnet presents information from the Commercial Lines Manual (CLM) in a time-sensitive and searchable format. For example, CLM Information integrates multistate and state rules, loss costs, policy forms and endorsements into one State Insurance Manual. ISO has stored each iteration of rules, loss costs and forms and endorsements in effect since 1994 along with information about ISO's effective or implementation date by state. You can select the right information for your state by simply entering the date of the policy on which you are working.

Entitlement to view specific lines of business and jurisdictions is determined by your company's participation for those items.

# Publications Available Within the Commercial Lines Manual Information

The information supplied by Insurance Services Office (ISO) is outlined below. Your available choices are determined by your company's participation.

## Insurance Services Office (ISO)

### State Insurance Manual (SIM)

**Multistate Information**
Multistate material is available for both rules and loss costs for most lines of insurance. In the SIM, this information appears as *black* text.

**State Exceptions**
This material contains the rules (for all lines), loss costs (for most lines), and territories (where appropriate). "Additional Rules" may also appear, which need to be checked in addition to the exception rules to be sure you have the right information for the policy on which you are working. State exceptions appear as *blue* text above the corresponding multistate text.

**Forms**
The forms material includes multistate and state forms and endorsements. When you choose the SIM, you are provided with all the forms and endorsements in effect for your state for the date you chose.

**Notice To Manualholders**
The Notice To Manualholders (NTM) information is accessible in the Table of Contents (TOC) of the SIM or from a link within the **Profile** information icon at the top of each rule, loss cost or form.

### Classification Table (CT)

The Class Table (CT) will only appear in the Available Publications list for Businessowners (BP), Commercial Package Policy (CP), Commercial Property/Fire (CF), Crime (CR) and General Liability (GL) lines of business through the CT-MU-2002-RU-001 version of the Classification Table. Standard Industrial Classification (SIC) codes and the North American Industrial Classification System (NAICS) codes, which will replace SIC codes, are listed along with their descriptions.

ISO is replacing the Classification Table in the Commercial Lines Manual (CLM) with individual line of insurance (monoline) classification tables in the State Insurance Manual (SIM) as states approve them for each division of the CLM. A multi-line classification table is also available as a separate product on ISOnet:

**Multi-Line Classification Table**
The Multi-Line Classification Table on ISOnet has a database of classification information for various lines of business. It contains data beginning with the CT-MU-2002-RU-001 version of the Classification Table. The multi-line electronic classification table is accessed by entering a state name and the effective date of the policy. The correct classification information for each line of insurance is then assembled in the background, eliminating the problem of trying to determine which version of the Classification Table is in effect for that particular state at that point in time. A user can then search for certain classifications or descriptions to locate the classification for all map-able lines of insurance that best fits the risk being written.

### Classification Table Reference (CTREF)

The Class Table Reference (CTREF) manual announces new state adoptions and withdrawals from the Classification Table. The CTREF product replaces the Classification Table Notice to Manualholders, and announces state/LOB adoptions of revisions to the Class Table itself.

### Community Mitigation Classifications (CMC)

The Community Mitigation Classifications (CMC), also known as Public Protection Classifications (PPC), appear as an available publication for Businessowners (BP), Commercial Farm (FR), Commercial Package Policy (CP), and Commercial Property/Fire (CF) lines of business.

### Inland Marine Handbook (IMH)

As of January 1, 2005, the Inland Marine Handbook is available to all companies participating for Commercial Inland Marine (CM) forms. The Handbook material is displayed as a separate publication under the CM line of business in the ISOnet CLM. To access the Handbook, use an effective date of 1/1/2005 or later and either California to retrieve the California-specific version of the Handbook or any other jurisdiction to bring up the multistate version.

### Motor Carrier Digest (MC)

This publication is applicable to the Commercial Auto line of business.

### Public Protection Classifications (PPC)

See **Community Mitigation Classifications (CMC)** above.

### Rating Plans

Various ISO rating plans, including the Composite Rating Plan (CRP), the Retrospective Rating Plan (RRP) and rating plans applicable to specific lines of insurance, will appear in the Available Publications list when you select a line of business to which a rating plan applies.

# Selection Panel Features

## How to Find What's New

### Alert Service

With the ISOnet **CLM Alert Service** you can receive a weekly e-mail notifying you of Notices to Manualholders (NTMs) released to the Commercial Lines Manual each week that match your company's participation. The link to the **CLM Alert Service** is located at the upper left of the ISOnet CLM home page.

To view a manual revision, click on the NTM link provided in the e-mail and the desired NTM will open in your browser. The associated forms, loss costs or rules are accessible from table of contents entries in the NTM document window. You can also view the complete manual as of the NTM's effective date by clicking the Full Manual button.

*TIP:* You can avoid logging in to view each NTM document by leaving one NTM document window open.

### Search for NTMs

This link on the Selection Panel allows you to retrieve a list of NTMs for all lines of business that were released to the ISOnet Commercial Lines Manual during a date range that you specify. The effective date is shown next to each NTM and the list can be sorted in ascending or descending order by NTM number or effective date.

The text of individual NTMs and the contents of the revision associated with that NTM can be displayed by clicking the NTM link from the list as long as your company participates for that LOB/state. The associated forms, loss costs or rules are accessible from table of contents entries in the NTM document window. You can also view the complete manual as of the NTM's effective date by clicking the Full Manual button.

# Selection Criteria

The Commercial Lines Manual (CLM) Information contains legacy information for policies that date back to 1994. In the Selection Panel, select the publisher, the line of business and jurisdiction you want, and the effective date of the policy to access the rules, loss costs and forms which were in effect for ISO at that time.

Entitlement to view specific lines of business and jurisdictions is determined by your company's participation.

### Publisher

Select Insurance Services Office (ISO).

### Line of Business

Select the line of business that you would like to view from the drop-down menu.

### Jurisdiction

We currently list information for fifty-five jurisdictions including multistate. Select the jurisdiction that you would like to view from the drop-down menu.

### Effective As Of

By default the current date is displayed. You may use the provided calendar button or manually enter the date of the policy on which you are working. The information that will be returned to you will be the correct ISO information as of the date entered. You may choose a date as far back as 1994 or future dates to about 6 months ahead, provided we have published the information.

### Find Available Publications

After you have made your selections, click on this button. The manuals corresponding to the selections you have made will appear in the Available Publications list.

### Available Publications

This list displays all the publications that correspond to the selections you have made. If this list was not previously blank (see *Clear Publications* below), the newly added publications will appear below the others. To view a publication, see *Open Publication* below.

### Clear Publications

This will clear all manuals out of the Available Publications window. To allow you to retain a listing of the manuals you use most frequently during the day, the listing in the window does not automatically clear with each new set of criteria you enter in the upper half of the Selection Panel.

### Open Publication

Either double click on the manual in the Available Publications list or select it and click **Open Publication**. The manual will open in a new browser window that can be maximized or otherwise adjusted to suit your needs. Only one manual can be selected at a time but you can leave one manual open and return to the Selection Panel to open another manual. Each manual will open in its own browser window.

### Download Size

The Download Size value affects the amount of text displayed at one time in the Viewer text pane. Change the value to any size between 50kb and 1000kb that displays a good combination of enough text for scrolling and a comfortable refresh rate for your internet connection speed.

# Viewer Features

## The Views

When you select and open a publication from the Selection Panel, another browser window will open with a view of the integrated manual. The title of the manual you are viewing along with the specified effective date is listed in the blue bar at the top of the Table of Contents (TOC) and also in the window title bar. The Viewer is divided into two panes; each containing different types of data as outlined below.

### Table of Contents

The Table of Contents (TOC) is in the left vertical pane and opens to the main heading level of the collapsed table of contents for the manual you are viewing. You can use the Table of Contents to move quickly to the information you want. Clicking on the plus sign (+) next to a heading will expand the next sublevel of headings and clicking the minus sign (-) hides the information. Clicking on a sublevel heading in the TOC will open that document in the text pane.

### Text

The Text pane on the right-hand section of the screen displays the text of the manual. Text will appear in its pane once a sublevel TOC heading is selected (see **Table of Contents** above). The text is color-coded so that you can readily identify multistate information (*black*) and the ISO state exceptions (*blue*). Links to forms and NTMs are also available from within this pane (see **Using Links** below).

## Resizing the Views

You may resize the panes by placing your mouse cursor on the line between the two panes. When you are properly positioned, the mouse arrow changes to a right and left arrow symbol. If you then hold down your mouse button, the dividing line between the panels will move with you, enlarging or contracting the viewing area on either side. This is a standard Windows function.

## The Profile Information Icon

Links to reference information are contained in each iteration of a rule, loss cost or form document. To access this information, click on the **Profile** information icon (the blue folder with the letter "i" in it) provided at the start of the text for each document. The effective date, expiration date, Notice to Manualholders (NTM) reference number, filing identification number and final disposition circular number are listed when the icon expands. You may click on the Notice to Manualholders reference number to view the actual NTM in a pop-up window. Clicking on the Final Disposition Circular will open another browser window and link you to the circular if you participate for ISOnet Circulars.

## Using Links

Links are built into the CLM Information to help you find key information quickly.

### Form Links

Links are available from a form reference in a rule to the form itself regardless of whether the form is in the same publication. The links are identified by bolding and underlining in the text. Click on the link and the link data will open

in a pop-up window that can be maximized or otherwise adjusted to an appropriate size window. Close the pop-up to return to the publication.

## NTM Links

When looking at rule, loss cost or form information in the SIM for a particular state, the reference information will be linked to a state notice, unless such state has no exception(s) to the multistate rule, loss cost or form. In those cases, the reference information will be linked to the multistate notice. For example, if state notice CG-CA-1999-FO-001 announced California's adoption of a multistate revision announced in multistate notice GL-MU-1999-FO-001 *and California had no state-specific endorsements that were being introduced with that multistate revision*, the GL-MU-1999-FO-001 link will be attached to the multistate forms included in that revision. However, if a California-specific form (i.e., CG21160999) was revised concurrent with the multistate revision, state notice GL-CA-1999-FO-001 would be available as a link in the **Profile** information icon of CG21160999.

# Search Features

## The Search Function

The simplest, fastest way to find what you are looking for in a controlled manner is by searching for it. Instead of moving from hit to hit from beginning to end, the search function is empowered with indexing and linking capabilities. Choosing a search result that links from a displayed title with related text provides quick and accurate access to specific information.

For verification, the results window will also list the type of search used and the words that were specified. Selecting a result will return you to the manual with the chosen section of text displayed, beginning with its title. The Table of Contents will show the title of the chosen section in bold with its subentries expanded.

## Search from the Selection Panel

You may invoke a search from the Selection Panel if you wish to go to a specific point in the manual that you are opening. Select from the list of available publications, select your Search Type (see **Types of Searches** below), then enter the search words in the provided area (the search function is not case sensitive), and click Search. A numbered list of results appears with a percentage indicating the relevancy to the search phrase and 3 or 4 lines of text for each result to enable you to consider your choices from those listed. Click on a linked result to open to that section in the selected manual. If you need to narrow or otherwise change your search, use the back button or the Return to Selection Panel link to return to the Selection Panel. The words remain in the **Search** box so they can be modified. To clear the **Search** box, highlight and delete the search words.

## Search from within a Publication

You may invoke a search from within a publication if you wish to find specific information. Enter the search words in the provided area (the search function is not case sensitive), the type of search (see **Types of Searches** below) and click on the Search button. A numbered list of results appears along with 3 or 4 lines of text for each result so that you can consider your choices from those listed. Click on a linked result to open to that document in the current manual. If you need to narrow or otherwise change your search, use the back button or the Return to Viewer link to return to the open manual.

# Types of Searches

There are three (3) types of full text searches: Simple (looks for word or word variations), Advanced (uses Boolean operators), or Natural Language (searches on each word separately even within a multiple word search).

All searches disregard "noise". Noise can be defined as common words (the, is, for, etc.) or reserved characters (- ! # $ & ' ( ) + , . / : ; < = > @ [ ] ^ ` { | } ~ % ). For example if you entered "Bodily Injury in the workplace" the search engine will only use the words Bodily, Injury and Workplace when performing the search.

In all searches, the Wildcard * can find variations of a word with similar root. This means you can enter a partial word with an asterisk after the word and you'll find all variations of that partial word. You can also use ? to find any one missing letter– like "*ap?le*" will find "*apple*".

**Search Type**

Three (3) types of full text searches are available from a pull-down window:

- **Simple**

  – Searches on the entire term rather than on each individual word (no need to enclose the term in quotes although you can do so).
  – Does not accept Boolean operators. (See **Advanced** search below for description of Boolean operators.)
  – Example: policy condition will find "policy condition" or "policy conditions"

- **Advanced**

  – Boolean operators (and, or, near) can be used to combine terms. These operators must be in upper case. AND requires all terms to appear in a record. OR retrieves records with either term. NEAR requires the terms to be within five (5) words of each other.
  – Example: policy conditions AND cancellation
  – NOT can be used to omit a term. Documents that include the words following NOT will not be listed.
  – Example: policy conditions NOT cancellation

- **Natural Language**

  – You may type in a word or phrase to search documents within your defined search parameters.
  – This search will search on any individual word in the search terms. For example, "policy condition" will find "policy", "condition", and "conditions."

- **Ignored Words**
  – words disregarded in searches: about, after, all, also, an, and, another, any, are, as, at, be, because, been, before, being, between, both, but, by, came, can, come, could, did, do, does, each, else, for, from, get, got, had, has, have,  he, her, here, him, himself, his, how, if, in, into, is, it, its, just, like, make, many, me, might, more, most, much,  must, my, never, now, of, on, only, or, other, our, out, over, re, said, same, see, should, since, so, some, still, such,  take, than, that, the, their, them, then, there, these, they, this, those, through, to, too, under, up, use, very, want,  was, way, we, well, were, what, when, where, which, while, who, will, with, would, you, your .
  – characters disregarded in searches: - ! # $ & ' ( ) + , . / : ; < = > @ [ ] ^ ` { | } ~ %

# Highlight Search Results

You can use Internet Explorer's Find feature (Edit/Find or Ctrl-F) to search for and highlight a word or phrase that falls within the material that has been generated in the text pane. Click in the text pane first to designate it as the search frame and be sure that the beginning of the text to search is available in the pane (i.e., don't expect to search in State Loss Costs/Rates when you have chosen Notice to Manualholders from further down in the TOC -- the search will not go beyond the boundaries of the "previous" and "next" arrows).

# Helpful Features

## Help Files

The following help files are available from the links at the upper left of the Selection Panel:

1. CLM Help – this document

2. CLM Quick Reference – detailed functionality for the Selection Panel and the Viewer along with hints that will make it easier to locate information and simplify your navigation through a publication

## Copying Text

Highlight the text you wish to copy and use **CTRL+C** or the **Edit/Copy** function from the Menu bar. Use **CTRL+V** or **Edit/Paste** to place the text where you need it in a document or e-mail.

## Printing Text

Highlight the text you wish to print. Select **File/Print** from the Menu bar and choose **Print Selection.**

or

Scroll to the top of the text pane and click the **Print** link at the top right to open a new window with all the text from the text pane. The print box will also open automatically. The amount of text that displays and prints is determined by the download size value on the Selection Panel (see **Download Size**).

## Shortcuts and Tips

### Selection Panel

When choosing a Line of Business or a Jurisdiction you can click in the appropriate drop-down box and press the first letter of the LOB or state you want to access. Press the same key again to go to the next item that starts with that letter (i.e., Nebraska, Nevada, etc.)

### Searching

Save time and effort by refining your search results. Use the CLM search function to find the proper section and then use Internet Explorer's Find function to highlight the desired search item (see **Search Features**).

### Printing from a Pop-Up Window

Print the contents of a pop-up-window containing an NTM, ISO Circular, form, or CT footnote by maximizing it and clicking the printer icon on its toolbar.

### Aligning Table Columns

Some legacy material in the Loss Costs sections such as trailer interchange agreements or zone-rating tables may display as misaligned columns rather than table cells. This material may be realigned for viewing and printing by selecting and copying it from the text pane of the Viewer and pasting it into Notepad (do not use WordPad because that program strips away all the spaces that are necessary for column alignment). For the best printing, use Notepad to select all the pasted

material (Edit/Select All), set your font to 9 pt. Courier or Courier New (Edit/Set Font...) and change to landscape orientation (File/Page Setup). The column headings and table text will be properly aligned within the page width.

## Opening Text in a New Window

To view text in a new Internet Explorer window without the table of contents frame, right click on the appropriate table of contents entry and select "Open in New Window". An amount of text based on your preferred text download size setting will display in a separate window beginning with the selected document. The benefits of this are:

- Print the contents of the window without concern over which frame will print
- Keep the text window available while you browse for more text
- Save the text to a file