



ISO EDUCATION

Course Catalog

Q4 2025



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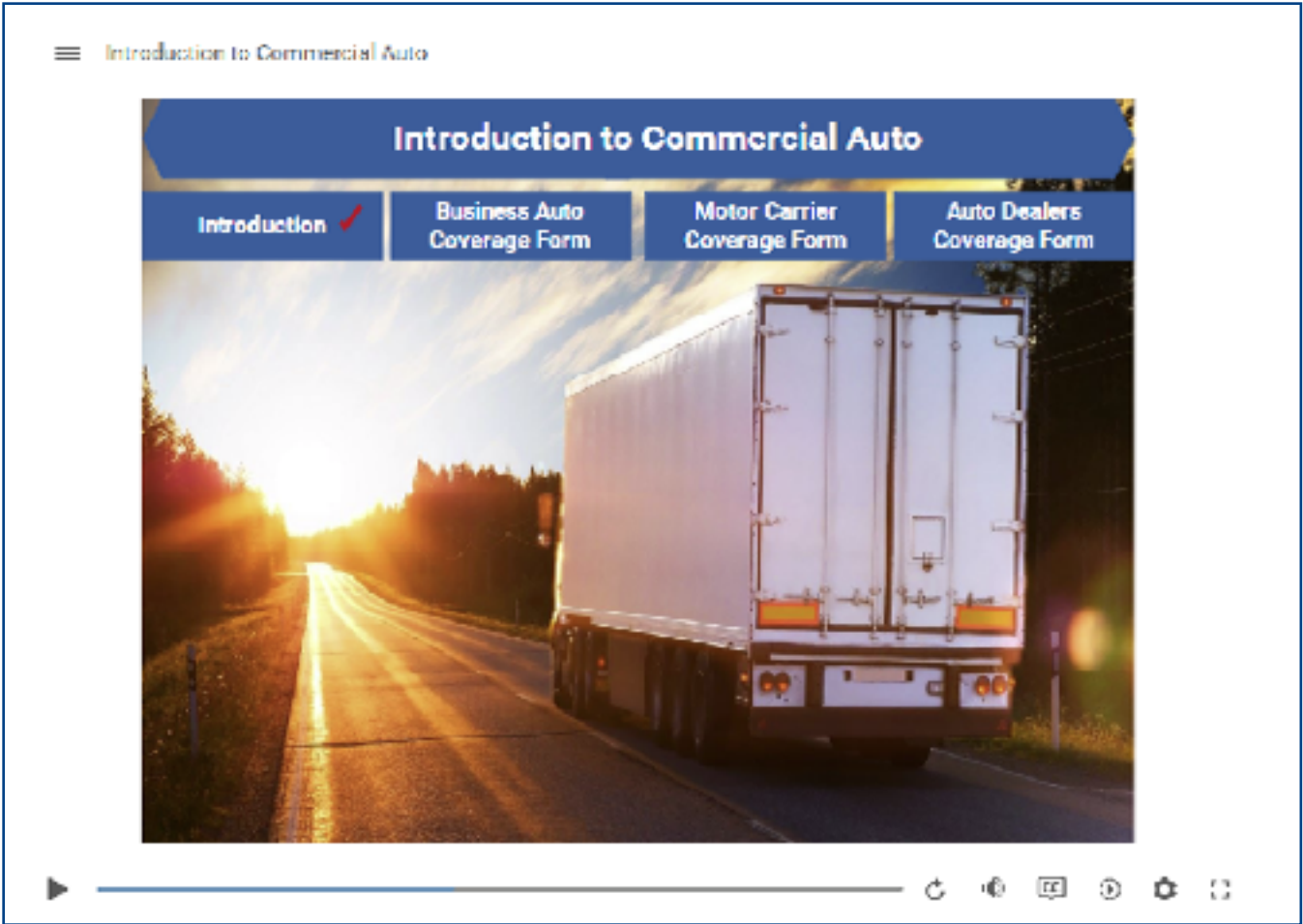
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Not sure where to start? Check out our learning plans for a variety of programs.

Using ISO Education

Our interactive online courses offer step-by-step, easy-to-understand guides to ISO products and services. From quick tips to in-depth tutorials, this searchable library enables you to get the most out of ISO’s products and services, learn new skills and brush up on old ones, and help new employees get up to speed.

ISO Education courses are interactive and require speakers or headsets to fully experience. Most courses are between 5 and 15 minutes in length, allowing you to fit education into your busy schedule. Courses are modular and can be consumed in their entirety or by specific course topics.



ISO Education is available via ISOnet, all you need is an ISOnet login. If you don’t have one, contact your local ISOnet Administrator or email isoeducation@verisk.com.

ISO Education Team

Gianna Martinez, Manager ISO Education

Gianna is responsible for the day to day operations of ISO Education. She also leads our General Liability, Commercial Property and Personal Property curriculum. Gianna holds a Master’s degree in Instructional Design and Technology from California State University, Fullerton.

Rachel Hershan, Senior Instructional Designer

Rachel leads the development of our Commercial and Personal Auto education as well as our ISOnet and Mozart training. In this role she has worked closely with our product subject matter experts to develop in-depth and comprehensive courses on complicated subject matter. Rachel graduated from Syracuse University with a Master of Science, Instructional Design, Development and Evaluation.

Heidy Penate, Instructional Designer

Heidy joined the ISO Education team in 2022 after transitioning to Instructional Design from K-12 education. She currently leads our efforts to expand our course offerings by converting existing PAAS content into interactive and engaging eLearning modules. Heidy holds a Master’s degree in Educational Technology from Texas A&M University – Commerce.

ISO Fundamentals

Using ISO Education

This course provides a tour of the features and functionality of the ISO Education Learning Management System (LMS).

Length: 2 Minutes

ISO: What We Do

Learn about what we do!

Length: 4 Minutes

Introduction to ISO Services

ISO has been a leading source of information about property/casualty insurance risk for more than 45 years. Our informative course introduces ISO and the products and services we offer. You’ll learn about our statistical service, pricing-related information, and policy forms. You’ll also get a behind-the-scenes look at how ISO responds to compliance issues and develops products that respond to market needs.

Modules include:

- Introduction
- Statistical services
- Pricing related information
- Policy forms
- Compliance and development

Length: 15 Minutes

A Guide to ISO Core Line Services

ISO core line services play a key role in the operations of many insurers. In this course, you will learn about each of these services and how they help meet insurers’ actuarial and compliance needs.

Modules include:

- Line service
- State service
- Actuarial service
- Statistical service
- Filing authorization
- Filing authorization exceptions

Length: 15 Minutes

ISO Fundamentals

How to Read and Understand ISO Circulars

Every day, our circulars give you vital information on a wide range of industry developments and ISO activities, including filings for loss costs, rules and forms, and actuarial analyses. In this course, we introduce the types of circulars distributed by ISO and an overview of how line-of-insurance circulars are structured.

Length: 15 Minutes

Value of ISO Core Services: Rating

ISO gathers premium, claim, and loss data to create standardized insurance policy programs, underwriting information, and rating integrity tools. In this course, we will cover the loss costs, rating rules, actuarial services, and other rate-making tools used to develop our core services and products.

Length: 15 Minutes

Value of ISO Core Services: Claims

Using ISO’s data, your company will be able to make better-informed decisions about product pricing, marketing, underwriting, reserve adequacy, and reinsurance needs. In this course, we will cover insurance reserve data and insights used to save time for your Claims team, achieve accurate reporting, and increase efficiency.

Length: 5 Minutes

An Overview of the Premium Report Form

ISO charges companies based on their premium volume by line and by state. This information is entered into Premium Report Forms. Therefore, each participating company must complete an annual Premium Report Form in order for ISO to properly charge each company. This course will provide an overview on how to submit Premium Report Forms via ISOnet and Excel.

Length: 20 Minutes

Core.Verisk.Com Platform

Vision of Reimagine Tutorial

See the vision of Reimagine and the tools that make the vision a reality.

Length: 2 Minutes

Core.Verisk.Com Tutorial

Learn about Core.Verisk.Com, your new gateway to Core services.

Length: 2 Minutes

State Filing Handbook Tutorial

State Filing Handbook is your trusted source for full compliance details on filing property/casualty rates, rules, and forms in all jurisdictions.

Length: 3 Minutes

Filing Intelligence Tutorial

Filing Intelligence delivers a digital, topic centric experience that allows you to access forms, rules loss costs and related content all in one place.

Length: 3 Minutes

Legislative Monitoring Tutorial

Our Legislative Monitoring tool helps track legislative, regulatory, and case law activity across the United States.

Length: 4 Minutes

Actuarial Hub Tutorial

The Actuarial Hub serves as the home for many new tools and capabilities, including the ISO Loss Cost Activity Dashboard and ISO Experience Index.

Length: 2 Minutes

Core.Verisk.Com Platform

Actuarial Hub Loss Cost Activity Dashboard Tutorial

Learn about the Loss Cost Activity Dashboard, which offers you an interactive way to explore recent and historical filing activity from our loss cost review for most lines of business.

Length: 3 Minutes

Future Of Forms Tutorial

The Future Of Forms platform provides an easier way for our customers to review and understand changes we have filed.

Length: 5 Minutes

Premium Audit Advisory Service (PAAS) Tutorial

Learn more about the reimagined Premium Audit Advisory Service (PAAS) experience.

Length: 4 Minutes

Indications Center Tutorial

The Indications Center, located within the Actuarial Hub on core.verisk.com, contains key information from our Experience Reviews in a new digital format.

Length: 3 Minutes

Reimagining Core Line Services: Explore core.verisk.com Webinar

Learn about the tools available to you on our new platform Core.Verisk.Com in this webinar. Topics include Insights, Line of Business Hubs, Panels, Products, Actuarial Hub, and Platform Migration.

Length: 1 Hour

Reimagining Core Line Services: Actuarial Hub Deep Dive Webinar

Learn more about the Actuarial Hub on our new platform Core.Verisk.Com in this webinar. Topics include Indications Center, Executive Insights, Actuarial Hub, and Platform Migration.

Length: 55 Minutes

Reimagining Core Line Services: Online Tools for Compliance & Filing Teams Webinar

Learn more about our online tools for compliance and filing teams in this webinar. Topics include Emerging Issues, Line of Business Hubs and Roadmaps, Regulatory Data Exchange, and the Legislative Monitoring Tool.

Length: 57 Minutes

Manuals Tutorial

Learn about the new Manuals product on core.verisk.com, which combines the Commercial Lines Manual and Print Ready Manuals into on central place.

Length: 1 Minute

Content Catalog Tutorial

Learn about the Content Catalog, which provides catalog entries for ISO content across existing Circulars and our various products.

Length: 4 Minutes





An Overview of Consolidated Loss Costs Download (CLCD)

This course will provide an overview of Consolidated Loss Costs Download, which is a new addition to the ISONet Circulars product.

Length: 3 Minutes

Using the ISO Insurance Professionals Directory

Learn how to locate and use the Insurance Professionals Directory.

Length: 3 Minutes

Using the Verisk ISO Forms Library

In this course, you will learn about searching for forms and reports in the reimagined Forms Library accessed via [core.verisk.com](#). You will learn how to search for English and Spanish ISO Forms using a form number and forms library characteristics. In addition, you will learn about the results returned after you have searched for a form or report. Modules include:

- Forms Library
- Reports
- Additional Resources

Length: 20 Minutes

Using ISONet Forms Library

NOTE: This course addresses the legacy Forms Library, accessed via [products.verisk.com](#) (ISONet). For information on our reimagined Forms Library, accessed via [core.verisk.com](#), please take the "Using the Verisk ISO Forms Library" course.

In this 12-minute course, you will learn how to use ISONet Forms Library. This course is recommended for all ISO Forms Library users. You will learn how to search for English and Spanish ISO Forms using a form number and forms library characteristics. In addition, you will learn about the results returned after you have searched for a form. Modules include:

- Forms selection
- Search activity
- Search results
- Additional information

Length: 12 Minutes

Using ISONet Print Ready Manuals

ISO provides print-ready manuals for many personal and commercial lines. In this course, you'll learn how to find these manuals. You'll also learn how to search the repository for current and previous manuals and manual revisions.

Modules include:

- Search options
- Search activity
- Search results
- Alert service and help

Length: 12 Minutes

Using ISONet FIRST Reports

NOTE: This course addresses the legacy FIRST Reports, accessed via [products.verisk.com](#) (ISONet). On [core.verisk.com](#), FIRST Reports have been integrated into the reimagined Forms Library. For more information on accessing FIRST reports on this platform, please take the "Using the Verisk ISO Forms Library" course.

ISONet FIRST Reports provide the effective dates, expiration dates, and state applicability information for ISO forms and endorsements. In this course, you'll learn how to use ISONet FIRST and create FIRST reports. Modules include:

Modules include:

- ISONet forms
- Generating a report
- Additional information

Length: 10 Minutes

An Overview of the ISO Commercial Lines Manual

The ISO Commercial Lines Manual, also known as the CLM, includes a complete electronic version of the current ISO Commercial Lines Manual and historical information dating back to 1994. This course will provide an overview of navigating the Commercial Lines Manual and how to assemble and view a publication.

Length: 20 Minutes

ISONet®

Using ISONet Circulars

At ISO, we issue more than 75 circulars a week to keep customers informed about updates to our extensive library of policy language, advisory prospective loss costs, and rules. In this 15-minute course for new users, you'll learn how to search for ISONet® circulars using a circular number, various circular characteristics, and searching by Forms Filing ID within ISO Circulars. Modules include:

- Circular Selection
- Search Activity
- Search Results
- Circular Alert Service
- Locating Circulars in the CLM
- Locating Circulars in the Forms Library

Length: 15 Minutes

How to Sign Up for the ISONet Circular Alerts

Learn how to stay up to date on changes to our extensive library of policy language, advisory prospective loss costs, and rules by taking advantage of the ISONet Circulars Alert notification service.

Length: 5 Minutes

Discover ISO Emerging Issues

Emerging issues aren't just trends that may affect insurers in the years to come. They're changes that could influence the current marketplace and create new areas of insurance coverage needs. ISO Emerging Issues, accessible to ISO participating insurers through ISONet®, is a source for information regarding emerging issues.

In this course, you'll learn how to access the Emerging Issues site, how to navigate the site, and how to use the search functionality. This course is recommended for any ISONet® customer who would like to learn more about Emerging Issues and the resources available.

Length: 12 Minutes

ISONet® Administration Overview

A guide for the ISONet® Administration Application, from registering users for products to reporting user data and their products. This course aims to provide product administrators a greater understanding of using the secure and convenient ISONet® Administration.

Modules include:

- Authorize or deauthorize user access to ISONet® products
- Invite individuals to register as product administrators
- Generate user reports for products for your company

Length: 10 Minutes

ISO's Report 12 Guide

ISO's Report 12 provides an itemized listing and record of the ISO services your company licenses. In this course you'll learn how to better understand the report, which is updated each month and can be accessed from Core Lines Services Management (CLSM).

Modules include:

- Lines of service
- Jurisdictions
- Participation codes

Length: 15 Minutes

Commercial Lines Programs

General Liability Program

Overview of the ISO General Liability Program: Introduction

This course provides a high-level overview of the ISO General Liability Program.

Length: 5 Minutes

Overview of the ISO General Liability Program: Coverage Forms

This course will familiarize you with the 13 multistate coverage forms available in ISO’s General Liability program.

Length: 10 Minutes

Overview of the ISO General Liability Program: Forms and Endorsements

This course will familiarize you with the multistate forms and endorsements used in conjunction with various coverage parts and policy forms available in ISO’s General Liability program.

Length: 10 Minutes

General Liability Coverage Topic Series: CGL Additional Insured Endorsements

The General Liability Coverage Topic Series is designed to increase your knowledge of General Liability exposures by providing an in-depth review of liability coverage forms or endorsements specific to particular liability exposure topics. This course addresses Additional Insured coverage in the ISO Commercial General Liability program.

Length: 15 Minutes

Commercial General Liability

Quick Look: Commercial General Liability Insurance

This course provides a quick look at what Commercial General Liability Insurance is and generally addresses.

Length: 3 Minutes

Commercial General Liability Coverage Part Structure

This course provides an overview of the Commercial General Liability coverage part structure.

Length: 5 Minutes

Commercial General Liability Coverage Form Structure

This introductory course provides you with an overview of the Commercial General Liability coverage form structure.

Length: 5 Minutes

Commercial General Liability Insurance - Who is an Insured?

This course takes an in-depth look at Section II - Who Is An Insured of the Commercial General Liability CG 00 01 and CG 00 02 forms.

Length: 20 Minutes

CGL Coverage A Insuring Agreement

This course reviews key terms and definitions used in the Coverage A Insuring Agreement, and takes an in-depth look at the coverage provided under the Coverage A Insuring Agreement of the unendorsed CG 00 01 and CG 00 02 forms.

Length: 15 Minutes

CGL Coverage A: Exclusions A - F

This course reviews and explains multistate Exclusions A through F of Coverage Part A of the CG 00 01 and CG 00 02 forms.

Length: 25 Minutes

CGL Coverage A: Exclusions G - Q

This course reviews and explains multistate Exclusions G - Q of Coverage Part A of the CG 00 01 and CG 00 02 forms.

Length: 25 Minutes

Commercial Lines Programs

Commercial General Liability

CGL Coverage B Insuring Agreement

This course examines the Coverage B Insuring Agreement of the unendorsed CG 00 01 and 02 forms, and includes a detailed look at the definition of “personal and advertising injury”.

Length: 12 Minutes

CGL Coverage B: Exclusions

This course reviews the Coverage B exclusions of the unendorsed CG 00 02 and CG 00 02 forms.

Length: 10 Minutes

CGL Coverage C

Learn about the Coverage C insuring agreement and exclusions of the unendorsed CG 00 02 and CG 00 02 forms.

Length: 10 Minutes

CGL Limits of Insurance

This course addresses the limits of insurance for the CG 00 01 and CG 00 02 forms, how the limits of insurance interact with one another, and the Supplementary Payments section.

Length: 15 Minutes

CGL Conditions

The CGL Conditions course reviews the Conditions section of the CG 00 01 and CG 00 02 forms.

Length: 15 Minutes

CG 00 02 Claims-Made Version

This course on the CG 00 02 Claims-Made Version form covers a variety of topics, including:

- Why an organization may choose to purchase the CG 00 02 form
- The CG 00 02 Claims-Made Version coverage trigger
- Retroactive Date and Extended Reporting Period
- Optional endorsements
- Difference between claims-made policies and claims-made and reported policies

Length: 20 Minutes

Classifying General Liability with the CLM

Properly classifying a risk can be difficult. If a policyholder’s operations are not properly classified, it may alter the credibility of statistics developed and distort rates developed by insurers. At ISO, our Commercial Lines Manual, or CLM, defines more than 1,100 different classifications that group organizations sharing similar characteristics in their daily operations: Each classification has unique rating criteria defined by the CLM.

In this course, you’ll learn about:

- Evaluation operations
- Classification rules
- Premium base
- ISOnet
- Other factors to consider

Length: 25 Minutes

General Liability: Multistate Coverage Form Revisions 2004 – 2012

This publication provides the 2004, 2007 and 2012 revision history of each multistate coverage form within the ISO General Liability program. Using details from the Forms Revision Circulars and Advisory Notice to Policyholders, we provide a history of the revisions to each coverage form to assist you in understanding the various versions. This publication addresses the Commercial General Liability Coverage Form as well as all of the miscellaneous coverage forms such as Owners and Contractors Protective Liability, Liquor Liability, Products/Completed Operations, Pollution and more. Links to the source information in ISOnet are included.

Commercial Lines Programs

Commercial General Liability Webinars

GL Classification Revisions: Mercantile Businesses

This recorded webinar describes the potential changes to:

- Restaurants
- Brewpubs
- Wineries
- Craft Distilleries
- Other Mercantile Businesses

GL Classification Revisions: Contracting or Service Businesses

This recorded webinar describes the potential changes to the contracting or service businesses assigned class codes beginning with the number 9.

GL Classification Revisions: Manufacturing or Processing Businesses

This recorded webinar describes the potential classification changes in the Manufacturing business group, and the Buildings or Premises business group. The Manufacturing classes represent all types of retail or wholesale businesses assigned class codes beginning with the number 5.

GL Classification Revisions: Technology-Related Businesses

This recorded webinar will focus on classification changes on Technology-related businesses, represented by a selection of classifications across various business groups, including Contractors and Services, Manufacturing, Mercantile and Miscellaneous. Included in this presentation are new classifications applicable to risks engaged in businesses specific to Autonomous Vehicle technology and Unmanned Aircraft products and services.

GL Classification Revisions: Miscellaneous Risks and Liquor Liability

This recorded webinar will focus on classification changes in the Miscellaneous Risks business group, and also Liquor Liability classifications. The Miscellaneous group classifications represent a variety of business assigned to class codes beginning with the number 4.

ISO GL Rules Revision: Classification-Related Rules

This webinar focuses on revisions being made to Classification-Related rules.

Length: 17 Minutes

ISO GL Rules Revision: Rating and Premium Base Rules

This webinar focuses on revisions being made to Rating and Premium Base Rules.

Length: 20 Minutes

ISO GL Rules Revision: General Rules and CGL Coverage Rules

This webinar focuses on revisions being made to General Rules and CGL Coverage Rules.

Length: 16 Minutes

ISO GL Rules Revision: Miscellaneous Coverage Rules

This webinar focuses on revisions being made to Miscellaneous Coverage Rules.

Length: 18 Minutes

ISO GL Multistate Forms Revisions Webinar 1

This presentation is one module of a series of three webinars that provide additional details about the anticipated General Liability Form revisions. This webinar focuses on changes affecting Coverage Forms.

Please note that as of the date of the recording, these changes have not yet been finalized or filed, and are subject to change.

This webinar was developed by Kat Ambrosino, Verisk/ISO GL Product Development Lead.

Kat.Ambrosino@verisk.com

Length: 17 Minutes

Commercial Lines Programs

Commercial General Liability Webinars

ISO GL Multistate Forms Revisions Webinar 2

This presentation is one module of a series of three webinars that provide additional details about the anticipated General Liability Form revisions. This webinar focuses on changes affecting classification-specific endorsements.

Please note that as of the date of the recording, these changes have not yet been finalized or filed, and are subject to change.

This webinar was developed by Kat Ambrosino, Verisk/ISO GL Product Development Lead.

Kat.Ambrosino@verisk.com

Length: 30 Minutes

ISO GL Multistate Forms Revisions Webinar 3

This presentation is one module of a series of three webinars that provide additional details about the anticipated General Liability Form revisions. This webinar focuses on changes affecting non-classification-specific endorsements.

Please note that as of the date of the recording, these changes have not yet been finalized or filed, and are subject to change.

This webinar was developed by Kat Ambrosino, Verisk/ISO GL Product Development Lead.

Kat.Ambrosino@verisk.com

Length: 14 Minutes

General Liability - Liquor Liability

Quick Look: Liquor Liability Coverage

This course provides a quick look at Liquor Liability coverage and what it generally addresses.

Length: 5 Minutes

Liquor Liability Coverage: State Laws Addressing Liquor Liability

This course is designed to address the role and potential impact of state laws on liquor liability upon organizations that are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

Length: 10 Minutes

Liquor Liability Coverage: Liquor Liability Hazard Grades

This course is designed to provide an overview of liquor liability hazard grades.

Length: 10 Minutes



Commercial Lines Programs

Commercial Auto

Introduction to Commercial Auto

ISO’s comprehensive Commercial Auto Program features coverage forms for three categories of insureds: business auto, motor carrier, and auto dealers. This course provides a detailed description of these forms and their uses.

Length: 50 Minutes

Getting Started with the Optional Classification Plan

The Optional Classification Plan, also referred to as the Optional Class Plan or OCP, is its own publication within the Commercial Lines Manual on ISO.net. This course will provide an overview of the OCP. The advantages of the OCP and additional OCP information will also be discussed.

Length: 5 Minutes

A Comparison Between the OCP and SIM

This course will provide a brief comparison between the Optional Class Plan, also known as the OCP, and the current class plan, located in the State Insurance Manual, also referred to as the SIM. 5 major updates will be covered: Fleet Size, NAICS, Secondary Factors, Physical Damage Vehicle Value Factors, and Liability Age and OCN Factors.

Length: 5 Minutes

Key Commercial Auto Endorsements: Part I

This course is the first of two courses that will highlight select multistate Commercial Auto endorsements. While all Commercial Auto endorsements can be important depending on one’s individual coverage needs, this course will highlight 11 key endorsements.

Length: 10 Minutes

Key Commercial Auto Endorsements: Part II

This course is the first of two courses that will highlight select multistate Commercial Auto endorsements. While all Commercial Auto endorsements can be important depending on one’s individual coverage needs, this course will highlight 11 key endorsements.

Length: 10 Minutes

Commercial Auto: Multistate Form Changes

This publication provides the change history of the multistate forms for Commercial Auto. Using details from the Advisory Notice to Policyholders and Forms Revision Circulars, we provide a history of the program’s form changes to assist you in understanding the various versions. The publication provides links to the source information in ISO.net.

Commercial Auto Common Coverages and Rating Procedures: Part I

This course will provide an overview of Rules 88.-101. in the Commercial Auto, Commercial Lines Manual. Common Coverages and Rating Procedures apply to trucks, tractors and trailers, private passenger types, public transportation, auto dealers, garages, and special types.

Length: 20 Minutes

Commercial Auto Common Coverages and Rating Procedures: Part II

This course will provide an overview of Rules 102.-113., and Rules 115. and 116., in the Commercial Auto, Commercial Lines Manual. Common Coverages and Rating Procedures apply to trucks, tractors and trailers, private passenger types, public transportation, auto dealers, garages, and special types.

Length: 20 Minutes

Commercial Auto Challenges

Learn about the challenges that Commercial Auto insurers face.

Length: 3 Minutes

Commercial Auto - Rating Premium Development

Rating Trucks, Tractors and Trailers

Commercial auto rating generally is determined by the type of coverage(s) provided, where the vehicle is located, how it’s used, and its physical characteristics. Many underwriters refer to the ISO Commercial Lines Manual, also known as the CLM, to assist in the rating process. This course will provide an overview on how to use the CLM to rate commercial auto trucks, tractors, and trailers. It will instruct you on how to determine eligibility, classifications, and premium development for both zone-rated autos and other-than-zone-rated autos.

Length: 40 Minutes

Commercial Lines Programs

Commercial Auto - Rating Premium Development

Rating Private Passenger Types

This course will provide an overview on how to use the Commercial Lines Manual to rate private passenger types. It will instruct you on how to determine eligibility, rating territory, premium determination, farmers autos, and towing and labor costs

Length: 20 Minutes

Rating Public Transportation

This course will provide you an overview on how to use the Commercial Lines Manual to rate commercial auto public transportation. It will instruct you on how to determine eligibility, classifications, premium development for both zone-rated autos and other than zone-rated autos and gross receipts or mileage basis.

Length: 35 Minutes

Rating Auto Dealers

This course will provide an overview on how to use the Commercial Lines Manual to rate commercial auto dealers. It will instruct you on how to determine eligibility, rating territory, and premium development for common coverages. Additional provisions and general liability coverages additional interests will also be discussed.

Length: 30 Minutes

Rating Garagekeepers’ Insurance

This course will provide an overview on how to use the Commercial Lines Manual to rate garagekeepers’ insurance. It will instruct you on how to determine eligibility and garagekeepers’ insurance premiums. Year 2000 computer-related endorsements will also be discussed.

Length: 12 Minutes

Rating Commercial Auto Special Types

This course will provide an overview on the special type vehicles within the Commercial Lines Manual and the general rating procedures . Commercial auto special types include autos that are not classified and not rated as trucks, tractors and trailers, private passenger types, public transportation autos, or auto dealers.

Length: 20 Minutes

Commercial Auto Common Coverages and Rating Procedures: Part I

This course will provide an overview of Rules 88.-101. in the Commercial Auto, Commercial Lines Manual. Common Coverages and Rating Procedures apply to trucks, tractors and trailers, private passenger types, public transportation, auto dealers, garages, and special types.

Length: 20 Minutes

Commercial Auto Common Coverages and Rating Procedures: Part II

This course will provide an overview of Rules 102.-113., and Rules 115. and 116., in the Commercial Auto, Commercial Lines Manual. Common Coverages and Rating Procedures apply to trucks, tractors and trailers, private passenger types, public transportation, auto dealers, garages, and special types.

Length: 20 Minutes

Developing the Liability Premium with the OCP

This course will instruct on how to use the OCP when you develop the liability premium for Trucks, Tractors and Trailers and Private Passenger Types.

Length: 10 Minutes

Developing the Physical Damage Premium with the OCP

This course will instruct on how to use the OCP when you develop the physical damage premium for Trucks, Tractors and Trailers and Private Passenger Types.

Length: 10 Minutes

Commercial Property

Introduction to Commercial Property

Commercial property insurance covers sole proprietors, business partnerships, joint ventures, and small or large corporations that may experience direct physical loss due to perils that can include fire, theft, windstorm, flood, earthquake, and terrorism among others. In this course, you will learn about the commercial property coverage forms with focus on the Building and Personal Property, Business Income, and Extra Expense Coverage forms.

Length: 20 Minutes

Commercial Lines Programs

Commercial Property

A Guide to Understanding COPE

To underwrite commercial property, underwriters need to verify the values of properties exposed to loss. A key part of verifying property values and underwriting is COPE, which stands for construction, occupancy, protection, and external exposure. This course offers you a guide to understanding COPE.

Length: 25 Minutes

10 Key Factors for Commercial Property Underwriters

Commercial property insurers know there are many important factors to consider when underwriting and rating a property. Verisk Insurance Solutions has developed a Top 10 list based on more than 45 years of experience surveying buildings and sites.

Length: 15 Minutes

Introduction to Business Income and Extra Expense

The Introduction to Business Income and Extra Expense coverage course reviews the coverage provided under the CP 00 30 form, including causes of loss and exclusions, additional coverages, coverage limitations and coverage extensions, loss determination, optional coverages and coinsurance.

Length: 15 Minutes

Introduction to the Business Income Report/Worksheet

This course will walk you through the Business Income Report/Worksheet at a high level and give you a basic understanding of how to approach filling out this form. Prior to taking this course, we recommend taking the Introduction to Business Income and Extra Expense Coverage course..

Length: 16 Minutes

Understanding Ordinance or Law Coverage

The Understanding Ordinance or Law Coverage course defines and explains Ordinance or Law Coverage. It also covers the types of Ordinance or Law Coverage that respond to direct physical loss or damage and time element losses.

Length: 15 Minutes

Underwriting Catastrophic Perils: Inland Flood

From an underwriting perspective, it can be challenging to determine a commercial property’s risk and exposure to catastrophic perils.

This course helps you understand underwriting considerations such as:

- The peril of inland flood
- Determination of inland flood exposure
- Susceptibility to property damage from inland flood based on individual risks
- Available ISO products to insure against flood

Length: 15 Minutes

Underwriting Catastrophic Perils: Hurricanes, Cyclones and Tropical Storms

From an underwriting perspective, it can be challenging to determine a commercial property’s risk and exposure to catastrophic perils.

This course helps you understand underwriting considerations such as:

- Determination of hurricane exposure
- Susceptibility to property damage from hurricanes based on individual risks
- Available ISO products to insure against hurricanes

Length: 30 Minutes

Commercial Property Construction Briefs

One of the primary goals of underwriting for any property insurance policy is determining the risk of fire, and one of the main considerations in making that determination is assigning the proper construction class. Properly identifying the construction class can help the underwriter rate the risk more accurately. This course will help you understand how ISO defines 6 construction classes for commercial buildings.

Length: 15 Minutes

Commercial Lines Programs

Commercial Property

Commercial Property - Identifying Hazards

Every underwriter should have a good understanding of hazards. When you’re underwriting a commercial property, everyone benefits when you give your insured recommendations for reducing hazards and improving protection deficiencies at the property.

In this course you’ll find some specific areas where we’ve developed guidelines to reduce and/or eliminate hazardous conditions.

Course topics include:

- Cooking Hazards - cooking equipment, exhaust systems, extinguishing systems, and more
- Flammable and Combustible Liquids - identifying liquids, storage, ignition sources, and more

Length: 20 Minutes

Commercial Property: Multistate Form Changes

This publication provides the change history of the multistate forms for Commercial Property. Using details from the Advisory Notice to Policyholders and Forms Revision Circulars, we provide a history of the program’s form changes to assist you in understanding the various versions. The publication provides links to the source information in ISOnet.

Businessowners

Businessowners Policy Overview

The ISO Businessowners Program (BOP) is a package policy used by many insurers to provide broad property and liability coverage for small and midsize businesses.

You’ll learn about:

- Types of business/risks covered by the policy
- Eligibility criteria, including size and sales limitations
- Property coverage, including additional coverages, extensions, limits of insurance, deductibles, and valuation
- Liability coverage, including limit of insurance and supplementary payments
- Endorsements available
- Using ISOnet to locate forms and rating rule information

Length: 20 Minutes

Businessowners: Multistate Form Changes

This publication provides the change history of the multistate forms for Businessowners. Using details from the Advisory Notice to Policyholders and Forms Revision Circulars, we provide a history of the program’s form changes to assist you in understanding the various versions. The publication provides links to the source information in ISOnet.

Introduction to ISO’s Micro-Businessowners Program

The ISO Micro-Businessowners Program (Micro-BOP) addresses the different coverage needs between traditional brick and mortar businesses and micro businesses.

Modules include:

- Program structure and eligibility requirements
- Micro-BOP Coverage Form BP 00 04
- Optional endorsements
- Rating structure

Length: 12 Minutes

2023 Businessowners Program Multistate Revision - Updated Rating Examples

This PDF contains updated rating examples for the 2023 BOP Multistate Revision.

Businessowners Webinars

ISO Businessowners Class Table Enhancements Webinar

This presentation will address filed changes to the ISO Businessowners classifications. These classifications are an essential part in rating and coding of Businessowners premiums and exposure data.

Length: 22 Minutes

ISO Businessowners Forms and Rules Enhancements and New and Revised Loss Costs Webinar

This webinar addresses filed changes to the ISO Businessowners Forms, Rules, and Loss Costs.

Length: 18 Minutes

Personal Lines Programs

Personal Property

Introduction to ISO’s Standard Homeowners Forms

This course will introduce you to each of ISO’s standard homeowners forms, discuss the coverage breakdown, review the causes of loss and methods for loss settlement, and go over select optional endorsements. This course will also address the eligibility requirements for each form.

Length: 12 Minutes

ISO Homeowners Policy: Who is an Insured?

This course covers who generally qualifies as an insured under an ISO Homeowners Policy.

Length: 5 Minutes

ISO’s Home-Sharing Endorsements

The ISO’s Home-Sharing Endorsements course will cover what constitutes home-sharing, potential home-sharing exposure considerations, and what coverage is amended with endorsements HO 06 53 – Home-Sharing Host Activities Amendatory Endorsement and HO 06 63 – Broadened Home-Sharing Host Activities Coverage Endorsement.

Length: 10 Minutes

Select Optional Homeowners Endorsements

This course provides summaries of various optional endorsements available for use with ISO’s Home-owners program.

Length: 5 Minutes

Coverage Characteristics of an HO 00 06 Unit-Owners Form

An HO 00 06 policy may be issued to the owner or owners of a condominium or cooperative unit which is used exclusively for residential purposes. This course will look at the coverage characteristics of an HO 00 06 Unit-Owners Form.

Length: 10 Minutes

Homeowners: Multistate Form Changes

This publication provides the change history of the multistate forms for Homeowners. Using details from the Advisory Notice to Policyholders and Forms Revision Circulars, we provide a history of the program’s form changes to assist you in understanding the various versions. The publication provides links to the source information in ISOnet.

Personal Property - Rating and Development

Using ISO Rules and Loss Costs to Develop a Rate for an HO 00 03 Homeowners Policy

This course will cover sample instructions for rating the HO 00 03 Homeowners Policy. Prior to taking this course, we recommend completing the ISO Standard Homeowners Forms course.

Length: 25 Minutes

Using ISO’s By-peril Supplement to Develop a Final Premium for an HO 00 03 Homeowners Policy

This course will cover sample instructions for rating the HO 00 03 Homeowners Policy with the By-Peril Supplement. The By-peril manual provides by-peril rating only for the Owners forms (HO 00 02, HO 00 03, HO 00 05 and HO 00 08 not HO 00 04 and HO 00 06). Prior to taking this course, we recommend completing the ISO Standard Homeowners Forms course.

Length: 20 Minutes

Personal Auto

Introduction to Personal Auto

The ISO Personal Auto Policy includes definitions, four coverage parts, a section on duties after an accident or loss, and general provisions. This course will provide an overview of personal auto and the provisions in the 2018 ISO Personal Auto Policy.

Length: 20 Minutes

Personal Lines Programs

Personal Auto

An Overview of the 2018 ISO Personal Auto Program: Revisions and New Coverages

The 2005 ISO Personal Auto Policy has been revised and the newest edition is the 2018 ISO Personal Auto Policy. This course will provide an overview of the 2018 ISO Personal Auto Program, revisions and new coverages. Personal Vehicle Manual Revisions will also be discussed.

Length: 15 Minutes

Overview of the 2022 Personal Auto Program Revisions and New Coverages

Revisions were made to the 2018 Personal Auto Program and the Special Personal Auto Program. This course will provide an overview of the 2022 ISO Personal Auto Program revisions and new coverages, along with the revisions made to the Personal Vehicle Manual.

Length: 16 Minutes

Key Multistate Personal Auto Policy Endorsements

This course highlights key multistate Personal Auto endorsements.

Length: 10 Minutes

Differences Between the Personal Auto Policy and the Special Personal Auto Policy

In this course, you will learn about the differences between the Personal Auto Policy and the Special Personal Auto Policy.

Length: 50 Minutes

Personal Auto: Multistate Form Changes

This publication provides the change history of the multistate forms for Personal Auto. Using details from the Advisory Notice to Policyholders and Forms Revision Circulars, we provide a history of the program's form changes to assist you in understanding the various versions. The publication provides links to the source information in ISOnet.

Special Issue: UM/UIM Insurance

Want to get a firm grip on the often confusing world of uninsured and underinsured motorist coverages? This advisory publication provides an in-depth analysis of these two coverages from a personal auto perspective, along with some commercial auto considerations as well. You'll get a high-level overview of the different coverage options as well as a more detailed, state-by-state examination of some of the applicable rules and the critical factors behind state loss costs.

Personal Auto - Premium Development

Developing the Premium for a Basic Personal Auto Policy

This course will instruct you on how to use the ISO Personal Auto Manual when you develop the premium for a Basic Personal Auto Policy.

Length: 20 Minutes

Developing the UM and UIM Premiums for a Basic Personal Auto Policy

This course will instruct you on how to use the ISO Personal Auto Manual when you develop the uninsured and underinsured premiums for a Basic Personal Auto Policy.

Length: 10 Minutes

Specialty Markets

Capital Assets

Capital Assets Program

This course will introduce you to ISO’s Capital Assets Program. We will cover the program structure, the Capital Assets Program Coverage Form (Output Policy) OP 00 01, select optional endorsements, and rating information.

Length: 17 Minutes

Agricultural Capital Assets Program

This course will cover the AgriCap policy forms, the Agricultural Capital Assets (Output Policy) Coverage Form AG 00 01, and select optional endorsements. Please note that we recommend first taking the ISO’s Capital Assets Program course as this course will focus primarily on the coverage differences between the two.

Length: 10 Minutes

Commercial Inland Marine

Introduction to Commercial Inland Marine

ISO’s Commercial Inland Marine offerings enable you to provide truly customized solutions for your policyholders. This course provides you with an introduction to Commercial Inland Marine insurance, including ISO filed and non-filed classes, types of coverage, policy conditions, common exclusions, and rating information. Due to the nature of Commercial Inland Marine insurance, an overview of terms and documents involved in transportation insurance is also covered.

Length: 20 Minutes

CIM Nonfiled Classes

These documents provide you with insights into Commercial Inland Marine Nonfiled Classes.

CIM Filed Classes

These documents provide you with insights into Commercial Inland Marine Filed Classes.

Commercial Inland Marine: Multistate Form Changes

This publication provides the change history of the multistate forms for Commercial Inland Marine. Using details from the Advisory Notice to Policyholders and Forms Revision Circulars, we provide a history of the program’s form changes to assist you in understanding the various versions. This publication also provides information relating to the classes of Commercial Inland Marine business generally exempted from state filing requirements (non-filed classes). The publication provides links to the source information in ISOnet.

Commercial Liability Umbrella

Quick Look: Commercial Liability Umbrella Insurance

This course provides a quick look at what Commercial Umbrella Insurance is and what it generally addresses.

Length: 3 Minutes

Commercial Liability Umbrella: Coverage Part Structure

This course provides an overview of the Commercial Umbrella coverage part structure.

Length: 5 Minutes

Commercial Liability Umbrella: Coverage Form Structure

This course will provide you with an overview of the Commercial Liability Umbrella coverage form structure.

Length: 3 Minutes

Commercial Liability Umbrella: Who Is An Insured?

This course takes an in-depth look at Section II - Who Is An Insured of the Commercial Liability Umbrella CU 00 01 Form.

Length: 15 Minutes

Commercial Liability Umbrella: Coverage A Insuring Agreement

This course reviews key terms and definitions used in the Coverage A Insuring Agreement, and takes an in-depth look at the coverage provided under the Coverage A Insuring Agreement of the CU 00 01 Form.

Length: 15 Minutes

Specialty Markets

Commercial Liability Umbrella

Commercial Liability Umbrella: Coverage A Exclusions A - I

This course will cover Exclusions A through I of Coverage Part A of the CU 00 01 Form. We recommend having a copy of the CU 00 01 04 13 Form nearby, so you can review the exclusions as you go through the course.

Length: 15 Minutes

Commercial Liability Umbrella: Coverage A Exclusions J - U

This course will cover Exclusions J through U of Coverage Part A of the CU 00 01 Form. We recommend having a copy of the CU 00 01 04 13 Form nearby, so you can review the exclusions as you go through the course.

Length: 20 Minutes

Commercial Liability Umbrella: Coverage B Insuring Agreement

This course examines the Coverage B Insuring Agreement of the CU 00 01 Form and provides a detailed look at the key terms and definitions used.

Length: 10 Minutes

Commercial Liability Umbrella: Coverage B Exclusions

This course will cover the Coverage B Exclusions of the CU 00 01 Form. We recommend having a copy of the CU 00 01 04 13 Form nearby, so you can review the exclusions as you go through the course.

Length: 15 Minutes

Commercial Liability Umbrella: Supplementary Payments - Coverages A and B

This course will take a deep dive into the Supplementary Payments – Coverages A and B of the CU 00 01 Form.

Length: 12 Minutes

Commercial Liability Umbrella: Limits Of Insurance

This course will cover the Limits Of Insurance for the CU 00 01 Form.

Length: 10 Minutes

Commercial Liability Umbrella: Conditions

This course will examine the fourteen Conditions located in the CU 00 01 Form.

Length:20 Minutes

Commercial Excess Liability

Quick Look: Commercial Excess Liability

This course is the first in our Commercial Excess Liability curriculum. We'll look at what Commercial Excess Liability insurance is and what it generally addresses.

Length: 5 Minutes

Commercial Excess Liability: Coverage Part Structure

This course will provide you with an overview of the Commercial Excess Liability coverage part structure.

Length: 5 Minutes

Commercial Excess Liability: Coverage Form Structure

This course will provide you with an overview of the Commercial Excess Liability coverage form structure.

Length: 5 Minutes

Commercial Excess Liability: Introduction/Preamble

This course reviews the Introduction, also known as the Preamble, within the Commercial Excess Liability Coverage Form, CX 00 01.

Length: 5 Minutes

Specialty Markets

Commercial Excess Liability

Commercial Excess Liability: Insuring Agreement

This course will cover definitions found within the Insuring Agreement, as well as how coverage is provided, and an in depth look at each section of the Insuring Agreement.

Length: 10 Minutes

Commercial Excess Liability: Coverage Form Exclusions

This course will address the four Exclusions in the Commercial Excess Liability Coverage Form, CX 00 01.

Length: 5 Minutes

Commercial Excess Liability: Limits of Insurance

This course covers the Limits of Insurance section in the Commercial Excess Liability Coverage Form, CX 00 01.

Length: 10 Minutes

Commercial Excess Liability: Conditions

This course examines the 13 conditions in the Commercial Excess Liability Coverage Form, CX 00 01.

Length: 15 Minutes

Cyber

An Overview of the ISO Cyber Insurance Program

ISO’s cyber insurance program offers an assortment of coverage options to meet the needs of small businesses to multinational enterprises. 5 individual policies are available for small to mid-size businesses, large commercial, government, and non-profits, media/publishing companies, and financial institutions.

Length: 20 Minutes

Dwelling Property

Introduction to ISO’s Dwelling Property Program

This introductory level course will review Dwelling Property program coverage forms DP 00 01, DP 00 02, and DP 00 03, as well as program eligibility. Additionally, the course will discuss key differences between the Dwelling Property program and the Homeowners program, and review optional endorsements.

Length: 13 Minutes

Farm

Introduction to ISO’s Farm Insurance Program

Farms have seen an increase in revenue streams in the form of entertainment activities for visitors such as corn mazes, pick-your-own fields, and petting zoos. ISO’s Farm Insurance Program has helped protect farmers from the risks they face living and working off the land. In this course, we will review the coverage forms, expanded endorsements, and wide range of exposures.

Length: 15 Minutes

Flood

Introduction to the ISO Commercial Flood Property Program

ISO’s new Commercial Flood Property Program – separate from the Commercial Property license - features a stand-alone policy form as well as related endorsements, rules, loss costs, and rating information. This program is designed to meet the wide range of flood insurance needs for medium and large sized businesses. This course covers Commercial Flood Policy forms, including portions of the commercial flood policy, endorsements, declarations, as well as underwriting information for the program.

Length: 20 Minutes

Specialty Markets

Introduction to ISO’s Personal Lines Flood Program

ISO’s new Personal Lines Flood Insurance Program features broad and flexible coverage options in a template similar to the standard homeowner’s policy that’s already familiar to most consumers. This course covers personal flood policy forms, including portions of the policy, endorsements, declarations, and underwriting information.

Length: 20 Minutes

Home Healthcare

Introduction to the ISO Home Healthcare Program

The ISO Home Healthcare Program is a unified solution designed and customized to uniquely address this market. This course covers several key areas of the program including the base policy form and coverage structure, various endorsements and underwriting information.

Length: 20 Minutes

Management Liability

Understanding the Management Liability Module Policy

This course provides an overview of the Management Liability Module Policy, an in depth look at each coverage provided under this policy, and information regarding the location of policy forms and rules.

Length: 15 Minutes

Motorcycle

Overview of the ISO Motorcycle Program

ISO developed a Personal Lines Motorcycle Policy Program that complements the ISO Personal Lines Programs and provides a combination of property and liability coverage, as well as medical payments and uninsured motorists coverage, under a single policy form. In this course, we discuss the features of the ISO Motorcycle Program.

Length: 20 Minutes

Personal Inland Marine

An Overview of Personal Inland Marine

This course will provide an overview of Personal Inland Marine insurance. The following topics will be covered:

- Eligibility
- Policy Declarations
- Common Policy Provisions
- Class-Specific Forms
- Personal Articles Forms

Length: 30 Minutes

Professional Liability

An Overview of the ISO Professional Liability Programs

The ISO Professional Liability Program is comprised of, the Lawyers Professional Liability Program, Real Estate Agents and Brokers Professional Liability Program, Insurance Agents and Brokers Professional Liability Program, and Miscellaneous Professional Liability Program.

This course will highlight the key features of each program.

Length: 5 Minutes

Specialty Markets

Professional Liability

ISO Miscellaneous Professional Liability Program

See the changes and updates to the ISO Miscellaneous Professional Liability Program.

Length: 3 Minutes

Personal Umbrella

Personal Umbrella Policy Program: 2026 Multistate Revisions

In response to the recently introduced revisions to ISO’s Homeowners and Personal Auto Programs, and forthcoming revisions to the ISO Personal Auto Program, we are incorporating several corresponding changes to the Personal Umbrella Policy Program (PUP).

This course details the changes being made to the PUP forms and rules.

Length: 27 Minutes

Overview of the Personal Umbrella Policy Program

This course will provide an overview of the 2015 ISO Personal Umbrella Policy Program, including the main features of the program and a description of the coverages.

Length: 15 Minutes

Watercraft

Introduction to Watercraft

This course will provide an overview on watercraft insurance and the associated coverages.

Length: 10 Minutes

Data Services Products and Analytical Products

DataCube

Using ISO DataCube

ISO DataCube provides aggregate premium and loss experience data at a granular level to help customers make important decisions about their portfolios. In this course for new ISO DataCube users, you’ll get an overview of the product and learn how to build and customize tables with its many features.

Modules include:

- Data Background
- Start Building
- Using the Toolbar
- Customize Your View
- Additional information

Length: 10 Minutes

ISO DataCube Details for Businessowners

With ISO DataCube, you can explore business-owners loss ratios, severities, and frequencies in granular detail by state, year, classification, and coverage. In this 15-minute course, you’ll learn about the businessowners details provided within ISO DataCube. Modules include:

Modules include:

- Businessowners dimensions in ISO DataCube
- Businessowners measures in ISO DataCube

Length: 15 Minutes

ISO DataCube for General Liability

With ISO DataCube, you can explore general liability loss ratios, severities, and frequencies in granular detail by state, year, classification, and coverage. In this course, you’ll learn about the general liability details provided within ISO DataCube.

Modules include:

- General Liability dimensions in ISO DataCube
- General Liability measures in ISO DataCube

Length: 12 Minutes

Data Services Products and Analytical Products

Market Landscape

A Guide to ISO Market Landscape

This course is your guide to the new ISO Market Landscape product. ISO Market Landscape is an interactive dashboard and bench-marking tool powered by Tableau; it provides easy access to statistical data reported to ISO.

Modules include:

- Data background
- Definitions
- Summary Screen
- Benchmark
- Multi Metric

Length: 20 Minutes

Circular Navigator

Circular Navigator

The Preferred Data Partnership program saves time, increases accuracy and streamlines your statistical reporting.

Modules include:

- Circular process
- Circular Navigator features
- Circular Navigator functions

Length: 10 Minutes

Statistical Reporting

Statistical Reporting

Introduction to Statistical Reporting

Insurers in the United States have a legal responsibility to collect statistical data about their premiums and losses—and to report that data to regulators in every state. ISO’s statistical service helps you fulfill your responsibility accurately and economically.

In this course you’ll learn:

- The history, benefits, and process of reporting statistical data
- How to get started in statistical reporting if your company is new to ISO
- Information needed to support the reporting process
- Statistical plan levels available to insurers
- How to navigate the structure of a statistical plan methods ISO uses to notify customers of changes to statistical plans

Length: 20 Minutes

Essential Concepts for Data Quality

ISO Statistical Data forms the basis of our advisory prospective loss costs and manual rules. To ensure the data we collect is high quality, we test all data submitted by insurers for validity, reasonability, and completeness.

Topics include:

- How we check for quality during the process of submitting data
- Methods of analysis once data is aggregated
- Annual reviews that measure company performance and verify financial information

Length: 20 Minutes

Statistical Data Reporting FAQ’s

Do you have questions on Statistical Reporting? In this course our data experts have compiled the most frequently asked questions they receive in one simple to navigate course. From use cases to data examples, this course covers the multiple phases of data submission.

Length: 20 Minutes

Statistical Reporting

Statistical Reporting

You’ve Submitted Data to ISO, What’s Next?

After your company submits data to ISO, additional steps are necessary to certify your annual statements by using ISO’s data quality tool and reviewing a summary of performance related to statistical submissions. In this course we will cover the Annual Verification including the Affidavit, Data Quality Checks, Annual Data Quality Report, and more.

Length: 10 Minutes

Getting Started with Statistical Web Services

This course will cover the key features of the Statistical Web Services application. Statistical Web Services is an interactive online site for the reporting and management of statistical data submission to ISO. This application will streamline the process of editing and submitting data while also providing you the ability to keep track of submission history and status - all from a single source.

Length: 20 Minutes

Preferred Data Partnership

The Preferred Data Partnership program saves time, increases accuracy and streamlines your statistical reporting.

Length: 3 Minutes

Statistical Reporting Webinars

ISO Introduction to Statistical Reporting Webinar

In this first of four sessions of Verisk’s 2021 statistical reporting training workshop, an introduction to ISO’s Statistical Reporting is presented in a virtual training webinar.

Length: 1 hour and 20 Minutes

Introduction to ISO Data Validation and Reporting Webinar

This webinar provides an introduction to ISO data validation and reporting.

Length: 1 hour and 20 minutes

ISO The Submission Analysis Report Webinar

This webinar reviews an actual Submission Analysis Report – SAR.

Length: 1 hour and 12 minutes

ISO Data Quality for Usability Webinar

This webinar covers ISO’s initial data quality process, and changes to the Annual Data Quality Report.

Length: 49 Minutes



Underwriting and Rating Products

Mozart Form Composer

Mozart: Search

See how Mozart’s powerful search capabilities simplifies finding and managing your forms.

Length: 5 Minutes

Mozart: Compose

Take advantage of the templates provided by the Mozart Compose functionality to create your own forms.

Length: 5 Minutes

Mozart: My Projects

Mozart’s My Projects space provides a central location for you to access the forms you most frequently use and collaborate with co-workers.

Length: 5 Minutes

Mozart: Form Analytics

Rationalize your forms portfolio. Compare forms or endorsements against one another, find similar language across your form library, and compare clauses.

Length: 5 Minutes

Mozart: My Preferences

My Preferences allows you to customize your own Search Results screen by selecting different columns of Metadata.

Length: 2 Minutes

Mozart: Program Applicability

For companies that use ‘Programs’, customer admins, within the Admin Center, can now designate proprietary programs to be applicable on ISO forms.

Length: 5 Minutes

Mozart: Readability

Mozart Readability allows insurers to prepare and test filings for states that have readability requirements. Insurers can view a score of a single form or batch a group of forms to produce a composite readability score.

Length: 5 Minutes

Electronic Rating Content (ERC™)

Introduction to ERC™

ISO Electronic Rating Content™ (ERC™) helps insurers save time by automating the manually intensive implementation process for ISO loss costs, rules, and coverage updates. In this 30-minute introduction to ERC, you’ll learn how to: Search for an ERC package, Understand search results, Understand the files that make up an ERC Package, Download a batch of several ERC Packages, Use the ERC alert service, bulletins, and base content download.

Length: 30 Minutes

Exploring the Rating Content File

The Electronic Rating Content (ERC™) file contains the blueprint for a rating system. This course explores the rating content file, including various tabs and tables and how they interact with each other.

Length: 30 Minutes

ISO ERC™ - Introduction to the Algorithm File

The ISO ERC - Introduction to Algorithm File course will provide you with a basic understanding of how to read an Algorithm file. The course will walk you through the files and tabs within the Algorithm file, as well as the different types of algorithms. Prior to taking this course, we recommend you have completed both the Introduction to ERC and ISO ERC - Rating Content File courses.

Length: 20 Minutes

Underwriting and Rating Products

ERC™ Rating-as-a-Service (Raas)

ERC™ Rating-as-a-Service (RaaS)

This course explores the ERC ratebook package files associated with building out a user interface and an ERC RaaS JSON rate call request.

Course topics include:

- Naming conventions used with ERC ratebook packages
- Source of rate request data
- The required rating fields, format for those fields, and the valid values associated with the rating fields along with the sequence order for capturing the rating fields to build a User Interface (UI)
- Writing a JSON rate call request and JSON rate response via API for any rating calculation
- ERC RaaS data returned from a successful rate request

Length: 1 Hour

Risk Analyzer

Risk Analyzer Personal Lines

This course will cover the personal lines of Risk Analyzer and the predictive models used to estimate future losses throughout its line of business. The personal line modules covered include:

- Personal Auto (RAPA)
- Homeowners (RAHO)
- Building Characteristics (RAHO-BC)

Length: 15 Minutes

Risk Analyzer Businessowners

This course provide a closer look at location-specific, environmental modules and building characteristics ranging from property features to by-peril rating factors.

Length: 5 Minutes

Risk Analyzer Commercial Auto

Learn more about the predictive models used for businesses to leverage relevant data sources based on vehicle symbols by VIN digits, and loss costs by refined census block groups and zip code territories. The modules covered include:

- Environmental Modules
- Symbols
- CBG/ZIP Territory

Length: 10 Minutes

ISO Portal

Using ISO Portal

The ISO portal is an easy-to-use online dashboard that can zoom in on loss costs and rating factors and help you make more informed pricing decisions. This 5-minute course introduces the Portal’s key functionality, including the tool bar. This course should be taken as a prerequisite to Accessing Detailed Loss Cost Information.

Modules include:

- Portal functionality
- Understanding the tool bar

Length: 5 Minutes

Accessing Detailed Loss Cost Information

The ISO portal, designed for the excess and surplus (E&S) and reinsurance markets, provides multiple views of loss costs for 17 different lines of insurance. This course provides a detailed overview of the lines of business available and show you how to look up loss costs and use the mini rate engine in the ISO portal.

Modules include:

- Lines of business with loss cost lookups
- Lines of business with rating engine
- Loss cost lookup and rating examples

Length: 20 Minutes

Underwriting and Rating Products

Lloyd’s Portal

Using the Lloyd’s Portal

The Lloyd’s Portal is a database that offers you easy access to ISO’s advisory prospective loss costs for key lines of business relevant to the Lloyd’s market. This course will provide you an introduction to the Lloyd’s Portal. This course will cover the Lloyd’s Portal functionality, tool bar, and main menu.

Length: 5 Minutes

ISO Suite+

ISO Suite+ Overview

ISO Suite+ lets you combine your company specific material with ISO’s to publish your own integrated electronic manuals and forms. ISO Suite+ includes two products: ISO Suite+ Administrator and ISO Suite+ Viewer.

Length: 5 Minutes

Using the ISO Suite+ Administrator

Program administrators can access the latest ISO commercial lines data and documents which can be easily integrated and managed with your own company information to create a customized library of insurance information. This course will provide an overview on how to use the ISO Suite+ System Administrator.

Length: 20 Minutes

Using the ISO Suite+ Viewer

The ISO Suite+ Viewer, allows anyone in your company to view the ISO information or material that was customized in the ISO Suite+ System Administrator. This course will provide an overview on how to use the ISO Suite+ Viewer.

Length: 5 Minutes

Regulatory Compliance

State Filing Services

Understanding ISO State Filing Services

ISO submits thousands of product filings to state regulators every year. This course offers an introduction to the insurer’s role within the ISO filing process.

Topics include:

- When to file
- Filing methods
- Filing details
- Filing process

Length: 20 Minutes

Adoption Guide for ISO State Filing Services

To benefit from ISO’s state filing services, participating insurers must first file an initial adoption of the ISO product with each state regulator. This course will help you get started with an initial adoption for forms, manual rules, and advisory prospective loss costs.

This course is intended for insurers who:

- Are new to participating in ISO services
- Are expanding into a state or line of business

Length: 10 Minutes

Actuarial and Strategic Data Insights

Advisory Prospective Loss Costs

How ISO Develops Advisory Prospective Loss Costs

Unlike companies in other industries, property/ casualty insurers don’t know the ultimate cost of the policies they sell until all losses have occurred and claims have been settled. ISO’s advisory prospective loss costs provide estimates to help insurers make informed pricing decisions. In this course, you’ll learn about:

- Components of a rate
- The process of data collection, data adjustments, and creating indications and classes
- Actuarial analyses within the process, including loss adjustment, loss development, credibility, stabilization and trend
- How ISO handles filing and communicating revisions

Length: 40 Minutes

Actuarial Services

Actuarial Services: Loss Trend

ISO provides several loss trend offerings that can enhance your decision making. This course will focus on Actuarial Services Loss Trend - specifically: Fast Track, State Loss Cost Circulars, and Actuarial Service Trend Circulars. This course will help you understand:

- What each service offers
- When to use a particular service
- How to access content
- What content is available to you

Length: 12 Minutes

Learning Plans

New to ISO

If you’re new to ISO, we suggest taking the courses listed below.

Course 1: ISO: What We Do

Course 2: Introduction to ISO Services

Course 3: A Guide to Core Line Services

Course 4: How to Read and Understand ISO Circulars

Learning ISOnet

These courses will get you up to speed with ISOnet.

Course 1: Using ISOnet Circulars

Course 2: Using ISOnet Forms Library

Course 3: Using ISOnet Print Ready Manuals

Course 4: An Overview of the ISO Commercial Lines Manual

Course 5: Using ISOnet FIRST Reports

Commercial Property

If you’re new to the Commercial Property line of business, we suggest taking the courses below.

Course 1: Introduction to Commercial Property

Course 2: A Guide to Understanding COPE

Course 3: Understanding Ordinance or Law Coverage

Course 4: 10 Key Factors for Commercial Property Underwriters

Learning Plans

Personal Property

If you’re new to the Personal Property line of business, we suggest taking the courses below.

- Course 1:** Introduction to ISO’s Standard Homeowners Forms
- Course 2:** Who is an “Insured” under an ISO Homeowners Policy?
- Course 3:** ISO’s Home-sharing Endorsements
- Course 4:** Select Optional Homeowners Endorsements

Commercial Auto

If you’re new to the Commercial Auto line of business, we suggest taking the courses below.

- Course 1:** Introduction to Commercial Auto
- Course 2:** Key Commercial Auto Endorsements: Part I
- Course 3:** Key Commercial Auto Endorsements: Part II

Rating Commercial Auto

If you’re new to rating Commercial Auto, we suggest taking the courses below.

- Course 1:** A Comparison Between the OCP and SIM
- Course 2:** Getting Started with the Optional Classification Plan

Personal Auto

If you’re new to Personal Auto, we suggest taking the courses below.

- Course 1:** Introduction to Personal Auto
- Course 2:** An Overview of the 2018 ISO Personal Auto Program: Revisions and New Coverages
- Course 3:** Key Multistate Personal Auto Policy Endorsements

General Liability

If you’re new to the General Liability line of business, we suggest taking the courses below.

- Course 1:** Quick Look: Commercial General Liability Insurance
- Course 2:** Commercial General Liability Coverage Part Structure
- Course 3:** Commercial General Liability Coverage Form Structure
- Course 4:** Commercial General Liability Insurance - Who is an Insured?

Commercial Liability Umbrella

If you’re new to the Commercial Liability Umbrella line of business, we suggest taking the courses below.

- Course 1:** Quick Look: Commercial Liability Umbrella Insurance
- Course 2:** Commercial Liability Umbrella: Coverage Part Structure
- Course 3:** Commercial Liability Umbrella: Coverage Form Structure
- Course 4:** Commercial Liability Umbrella: Who is an Insured?

Commercial Excess Liability

If you’re new to the Commercial Excess Liability line of business, we suggest taking the courses below.

- Course 1:** Quick Look: Commercial Excess Liability
- Course 2:** Commercial Excess Liability: Coverage Part Structure
- Course 3:** Commercial Excess Liability: Coverage Form Structure
- Course 4:** Commercial Excess Liability: Introduction/Preamble

