Your business
STRONGER
& BETTER
with ISO

We provide the foundational tools you need to operate effectively and efficiently every single day.

ISO's Core Line services are standardized insurance programs covering 29 lines of personal and commercial insurance in 54 jurisdictions. ISO programs provide a standard framework for insurance companies powered by the industry's largest insurance database. Our Core Line services include:

- **Forms:** The court-tested insurance policy language is constantly updated. ISO forms are easy to implement and are an excellent tool for benchmarking.

- **Rules:** We develop the rating related and policy-writing rules that insurers need to help them comply with state regulators, reduce costly litigation, and enter new lines of business.

- **Loss Costs:** We use historical data and industry-leading analysis to project average future claims costs and loss adjustment expenses.

- **Stat Services:** When authorized, we will file your premium and loss data statistics to state regulators on your behalf. Stat services help reduce your operating expenses while helping you address regulatory requirements.

- We also provide tools that help you keep abreast of critical regulatory changes and court judgements. By reducing the time and effort needed to remain current, we help you focus on achieving strategic business objectives.

What if you had to do all these things on your own?

What would it cost you in money and time?

19B	Records in ISO's statistical database
29	Insurance programs
54	Jurisdictions
5K	Regulatory filings annually

There's More in the Core

When you become an ISO Core Line member or subscriber you gain access to:

- electronic delivery of ISO circulars, manuals, and forms for the lines of insurance and jurisdictions you've licensed

- Property Claim Services® (PCS®), providing information on property loss related to ISO-designated catastrophes

- the Community Mitigation Classification Manual Plus, for timely granular data on building code effectiveness and levels of fire risk

- The ISO Emerging Issues portal, tracking over 40 topics to help you stay abreast of emerging trends

- ISO Education, for more information about your ISO programs, products and services, and hours of online training modules for onboarding new employees

Growing Stronger, Together

ISO has a deep bench of insurance industry talent that is at your service. Through the ISO Speakers Bureau you can:

- connect with an ISO executive over the phone

- participate in ISO panels and share your thoughts on industry trends

- invite ISO executives and subject matter experts to speak at your meetings and events

We're here to help you make better decisions with greater precision, efficiency, and discipline. And we're here to keep helping you succeed—no matter how events and markets twist and turn.

For more information, please visit verisk.com/core