



# ISO DataCube™: Detail and Statistics



ISO DataCube™ is a dynamic tool that provides access to ISO's class-level data by line of business. Updated annually, the product is available for commercial auto, general liability, commercial property, businessowners, homeowners, personal auto, and dwelling. It includes premium and loss detail for the latest available five years of experience by state, classification, coverage, and type of loss.

**ISO DataCube can help with:**

- Profitability analysis
- Benchmarking
- Growth opportunity analysis
- Complement to credibility
- Support in pricing

The following pages contain descriptions of the related level of detail and statistics for each of the lines of business for which the product is available.





## Businessowners

### Level of Detail

- Year and quarter: Latest available five calendar/accident years/quarters
- State: All jurisdictions except Puerto Rico
- ZIP code
- Coverages: Indivisible property and liability buildings versus personal property (contents); divisible buildings, personal property (contents), and liability
- Class: ISO classification detail
- Type of loss: Property versus liability losses (property losses are further segmented into ten categories: fire and lightning; wind and hail; explosion; riot and civil commotion; vandalism; sprinkler leakage; burglary and theft; water damage; freezing; and all others)
- Size of loss range
- Major catastrophes: Major catastrophes (e.g., hurricanes, wildfires, hail events) identified separately
- Lessor vs. non-lessor risks

### Statistics

- Written premium
- Earned premium
- Written exposure (amount of insurance carried), where applicable
- Earned exposure (amount of insurance carried), where applicable
- Written risk count
- Earned risk count
- Losses and loss adjustment expenses combined\*
- Claim count\*
- Claim severity (loss/claim count)
- Claim frequency (claim count/earned risk count)
- Loss ratio (loss/earned premium)
- Pure premium (loss/earned exposure)

\* Both paid and incurred loss data and claim count data are provided. Losses include allocated loss adjustment expenses. Liability incurred losses are developed to their anticipated ultimate settlement levels, and all losses are adjusted for unallocated loss adjustment expenses. Losses without loss development and unallocated loss adjustment expenses are also provided.



## Commercial Auto

### Level of Detail

- Year: Latest available five calendar/accident years
- State: All jurisdictions except Massachusetts
- ZIP code (available in flat file delivery only)
- Territory: ISO rating territory, where applicable
- Coverages: Liability, no-fault, medical payments, uninsured motorist/underinsured motorist (UM/ UIM), collision, and other than collision; physical damage coverages are further split
- Major class groupings:
  - Trucks, tractors, and trailers
  - Garages and auto dealers
  - Miscellaneous and composite-rated
  - Private passenger types
  - Publics
  - Buses
  - Zone-rated trucks, tractors, and trailers
- Class: ISO classification detail
- Deductible: Physical damage only
- Type of loss: Bodily injury versus property damage for liability losses

### Statistics

- Written premium
- Earned premium
- Written exposure, where applicable
- Earned exposure, where applicable
- Aggregate loss costs at current level (ALCCL), where applicable (ALCCL is calculated at ISO's basic limit)
- Losses and loss adjustment expenses combined\*
- Claim count\*
- Claim severity (loss/claim count)
- Claim frequency (claim count/earned exposure)
- Loss ratio (incurred loss/earned premium)
- Pure premium (loss/earned exposure)

\* Both paid and incurred loss data and claim count data are provided. Losses include allocated loss adjustment expenses. Liability incurred losses are developed to their anticipated ultimate settlement levels, and all losses are adjusted for unallocated loss adjustment expenses. Losses without loss development and unallocated loss adjustment expenses are also provided. Liability losses are provided both by total limit and capped at ISO's basic limit.





## Commercial Property

### Level of Detail

- Year and quarter: Latest available five calendar/accident years/quarters
- Subline: Basic Group I, Basic Group II, and Special Causes of Loss
- State
- ZIP code
- Territory: ISO rating territories (available in flat file delivery only)
- Coverages: Indivisible buildings and personal property; divisible buildings versus personal property (contents) versus business interruption (time element)
- Class: ISO classification detail
- Type of policy: Monoline versus commercial fire and allied lines business written on a package policy (other than businessowners)
- Construction type: Frame, joisted masonry, non-combustible, masonry non-combustible, modified fire resistive, and fire resistive, where applicable
- Rating: Class rated versus schedule (specific) rated, where applicable
- Sprinklered: Sprinklered versus non-sprinklered, where applicable
- Type of loss: Property losses segmented by category (fire and lightning; wind and hail; explosion; riot and civil commotion; vandalism; sprinkler leakage; theft; water damage; freezing; and all others)
- Size of loss range
- Major catastrophes: Major catastrophes (e.g., hurricanes, wildfires, hail events) identified separately

### Statistics

- Written premium
- Earned premium
- Written exposure (amount of insurance), where applicable for property damage coverages
- Earned exposure (amount of insurance), where applicable for property damage coverages
- Written aggregate loss costs at current level, where applicable
- Earned aggregate loss costs at current level, where applicable
- Losses and loss adjustment expenses\*
- Claim count\*
- Claim severity (loss/claim count)
- Claim frequency (claim count/earned exposure)
- Loss ratio (loss/earned premium)
- Pure premium (loss/earned exposure)

\*Both paid and incurred loss data and claim count data are provided. Losses are adjusted to include loss adjustment expenses. Losses without loss adjustment expenses are also provided.



## Dwelling

### Level of Detail

- Year and quarter: Latest available five calendar/accident years/quarters
- Policy form
- Subline (fire/extended coverage)
- State: All jurisdictions except Alaska, District of Columbia, Montana, Puerto Rico, and Texas
- ZIP code
- Amount of insurance range
- Buildings versus contents
- Status (seasonal/non-seasonal)
- Non-wind deductible size
- Wind deductible size
- Decade and year of construction
- Construction type
- Public Protection Classification
- Number of families
- Cause of loss by individual cause, including catastrophe versus non-catastrophe breakdown
- Size of loss range

### Statistics

- Written premium
- Earned premium
- Written house-years
- Earned house-years
- Written amount-of-insurance (AOI) years (000s)
- Earned AOI years (000s)
- Losses\*
- Claim count\*
- Claim severity (loss/claim count)
- Claim frequency (claim count/earned exposure)
- Loss ratio (incurred loss/earned premium)
- Pure premium (loss/earned exposure)

\* Both paid and incurred loss data and claim count data are provided. Incurred losses are developed to their anticipated ultimate settlement levels. Losses without loss development are also provided. Paid and incurred losses are net of salvage and subrogation. Expenses are not included.





## General Liability

### Level of Detail

- Year and quarter: latest available five calendar/accident years/quarters
- Subline:
  - Premises operations
  - Products/completed operations
  - Composite-rated classes
  - Liquor law liability
  - Owners or contractors protective liability
  - Pollution liability
  - Professional liability (other than medical)
  - Employment practices liability
  - Special classes including umbrella and excess
- State: All jurisdictions except Puerto Rico
- Territory: ISO rating territories (some premises operations only)
- Coverages: Occurrence versus claims-made
- Class: ISO classification detail
- Type of policy: Monoline versus general liability business written on a package policy (other than businessowners)
- Exposure base
- Type of loss: Bodily injury versus property damage versus other (e.g., medical payments)
- Size of loss range

### Statistics

- Written premium
- Earned premium
- Written exposure, where applicable\*
- Earned exposure, where applicable\*
- Aggregate loss costs at current level at ISO's basic limit\*
- Losses (loss, allocated loss adjustment expenses, and unallocated loss adjustment expenses are provided separately)\*\*
- Occurrence count\*\*
- Occurrence severity (loss/occurrence count)
- Occurrence frequency (occurrence count/earned exposure)
- Loss ratio (loss/earned premium)
- Pure premium (loss/earned exposure)

\*Applicable for some premises operations and products/completed operations classes only.

\*\*Both paid and incurred loss data and occurrence count data are provided. Incurred losses and occurrence counts are developed to their anticipated ultimate settlement levels. These statistics are also provided without development. Losses are provided both by total limit and capped at ISO's basic limit.



## General Liability Size of Risk Dashboard

The General Liability Size of Risk dashboard is a dynamic tool that provides insights into policy-level data for certain General Liability class groups.

### Level of Detail

- Year: Latest available five calendar/accident years
- Size of risk bands
- Subline:
  - Premises operations
  - Products/completed operations
- Class: ISO classification detail
- Exposure base

### Statistics

- Loss Ratio (incurred loss/earned premium)\*
- Severity (incurred loss/occurrence count)\*
- Frequency (occurrence count/earned exposure)\*
- Average Premium (written premium/number of policies)\*
- Average Exposure (written exposure/number of policies)\*

\*Incurred losses and occurrence counts are developed to their anticipated ultimate settlement levels.





## Homeowners

### Level of Detail

- Year and quarter: Latest available five calendar/accident years/quarters
- Policy form
- State: All jurisdictions except Alaska, Texas, and Puerto Rico
- ZIP code
- Amount of insurance range
- Coverage E limit
- Non-wind deductible size
- Wind deductible size
- Decade and year of construction
- Construction type
- Public Protection Classification
- Number of families
- Cause of loss by individual cause, including catastrophe versus non-catastrophe breakdown
- Size of loss range

### Statistics

- Written premium
- Earned premium
- Written house years
- Earned house years
- Written amount-of-insurance (AOI) years (000s)
- Earned AOI years (000s)
- Losses\*
- Claim count\*
- Claim severity (loss/claim count)
- Claim frequency (claim count/earned exposure)
- Loss ratio (loss/earned premium)
- Pure premium (loss/earned exposure)

\*Both paid and incurred loss data and claim count data are provided. Incurred losses are developed to their anticipated ultimate settlement levels. Losses without loss development are also provided. Paid and incurred losses are net of salvage and subrogation. Expenses are not included.



## Personal Auto

### Level of Detail

- Year and quarter: Latest available five calendar/accident years
- Coverage: Liability, no-fault, physical damage
- State: All jurisdictions except Massachusetts and Texas
- ZIP code
- Class: ISO classification detail (flat file delivery only)
- Subline (bodily injury, property damage, combined single limit, medical payment, UM/UIM, no-fault, collision, other than collision)
- Deductible amount (no-fault and physical damage only)
- Limit per claim/limit per occurrence (liability only)
- No-fault coverage code/PIP limit code (no-fault only)
- Type of loss

### Statistics

- Written premium
- Earned premium
- Written car-years
- Earned car-years
- Paid indemnity\*
- Salvage\*
- Subrogation\*
- Losses (indemnity + salvage + subrogation)\*
- Occurrence count\*
- Claim count\*
- Allocated loss adjustment expenses (applicable to liability and no-fault only)\*
- Claim severity (loss/claim count)
- Claim frequency (claim count/earned exposure)
- Loss ratio (incurred loss/earned premium)
- Pure premium (loss/earned exposure)

\*Loss, claim count, occurrence count, and allocated loss adjustment expense (ALAE) data is provided on both a paid and incurred basis. Incurred losses are developed to their anticipated ultimate settlement levels. Losses without loss development are also provided. Losses are net of salvage and subrogation. Paid indemnity, salvage, subrogation, and ALAE are also provided separately and are not developed.



## Personal Liability

### Level of Detail

- Year: Latest available five calendar/accident years
- State: All jurisdictions except Texas
- ZIP code
- Liability limit
- Auto attachment point
- Homeowners attachment point

### Statistics

- Written premium
- Earned premium
- Written house years
- Earned house years
- Losses\*
- Claim count\*
- Allocated loss adjustment expense\*
- Claim severity (loss/claim count)
- Claim frequency (claim count/earned exposure)
- Loss ratio (loss/earned premium)
- Pure premium (loss/earned exposure)

\* Loss, claim count, and allocated loss adjustment expense (ALAE) data is provided on both a paid and incurred basis. Incurred losses are developed to their anticipated ultimate settlement levels. Losses without loss development are also provided. Paid and incurred losses are net of salvage and subrogation.



Want to learn more? Please contact us:  
[ISODATAPROD@verisk.com](mailto:ISODATAPROD@verisk.com)

