

# Determining ISO Construction Types

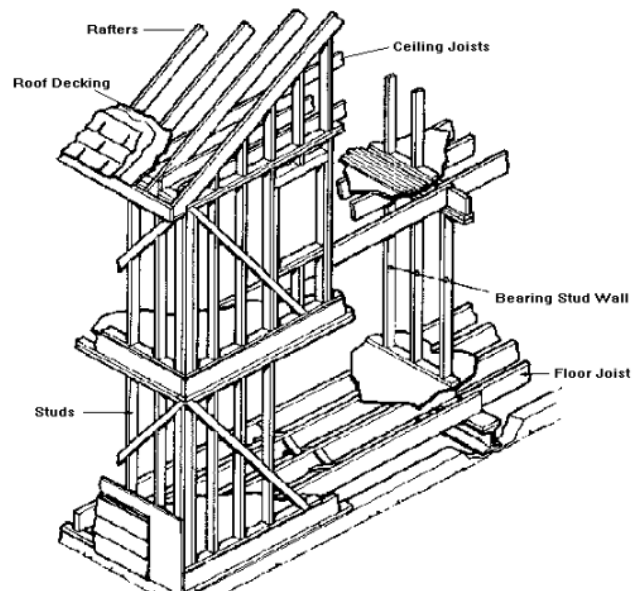
This job aid demonstrates the process of determining an ISO Construction Type in Policy Center for Commercial and Manufactured Home policies.

The construction type selected will be based on ISO Construction Types available in CoreLogic.

## The construction types are as follows:

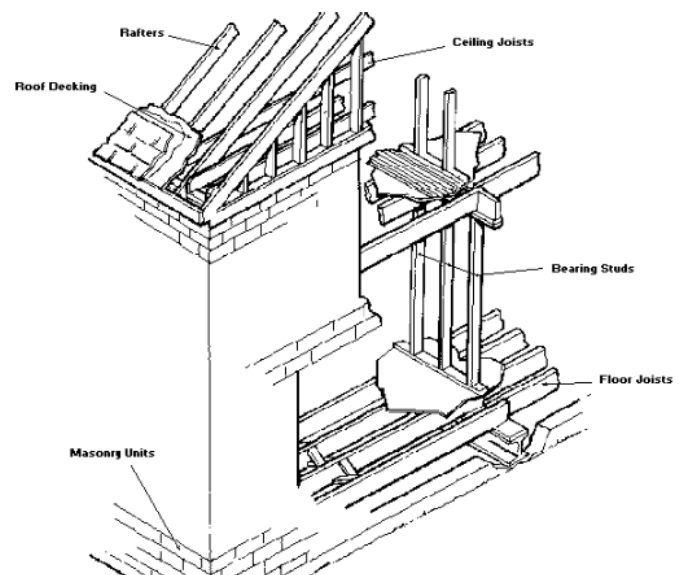
- 1. Frame (Frame ISO 1):** Risks under this construction type have exterior walls and bearing walls that are of wood or light-gauge metal. This construction type will also include risks that are of brick veneer, stone veneer, or stucco.

**BGII Symbol & Description option:** B-Ordinary (Frame)

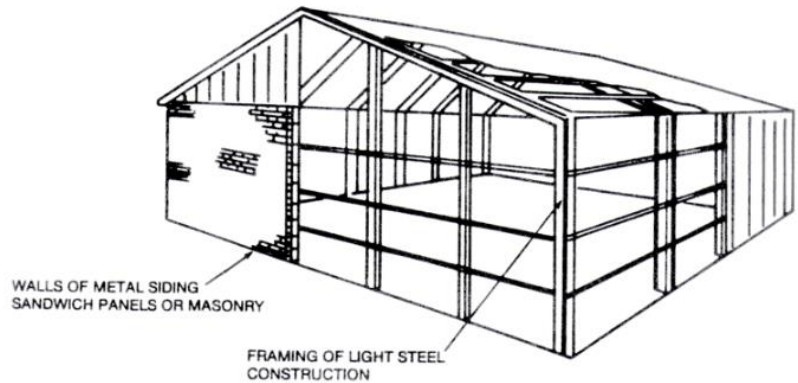


- 2. Masonry (Joisted Masonry ISO 2):** Risks under this construction type have exterior walls constructed of a material such as brick, hollow or solid concrete block, concrete, clay tile or other similar material.

**BGII Symbol & Description options:** You will select either B-Ordinary (Brick) or AB – Semi Wind Resistive. (Loss Cost Quote required)



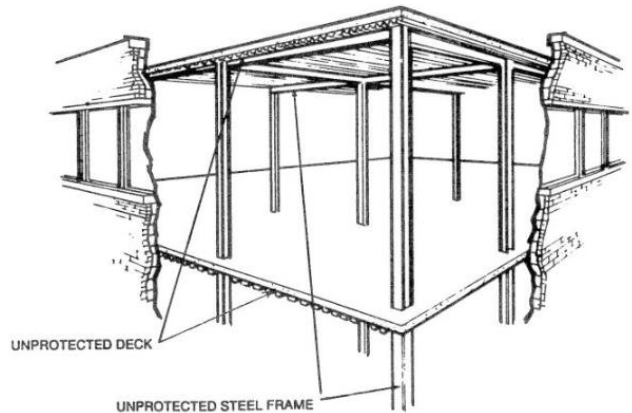
- 3. Pre-Engineered Metal (Non-Combustible ISO 3):** Risks under this construction type employ a system of pre-engineered rigid steel framing member, with exterior walls that are of metal siding, sandwich panels or masonry with a roof that is clad with metal roofing or sandwich panels.



**BGII Symbol & Description options:** You will select either B-Ordinary (Brick), A – Wind Resistive or AB – Semi Wind Resistive (Loss Cost Quote required for Wind Resistive or Semi Wind Resistive options)

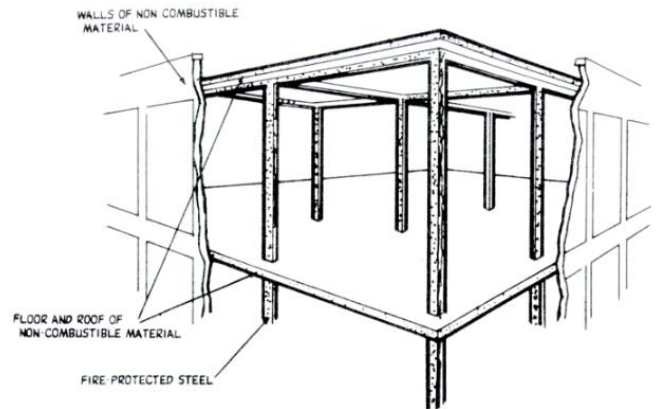
- 4. Steel Frame (Masonry Non-Combustible ISO 4):** This risk has structural floors and roofs that are of unprotected non-combustible materials and are supported by an unprotected structural steel frame.

**BGII Symbol & Description options:** You will select either B-Ordinary (Brick), A – Wind Resistive, AA – Wind Resistive or AB – Semi Wind Resistive (Loss Cost Quote required for Wind Resistive or Semi Wind Resistive options)



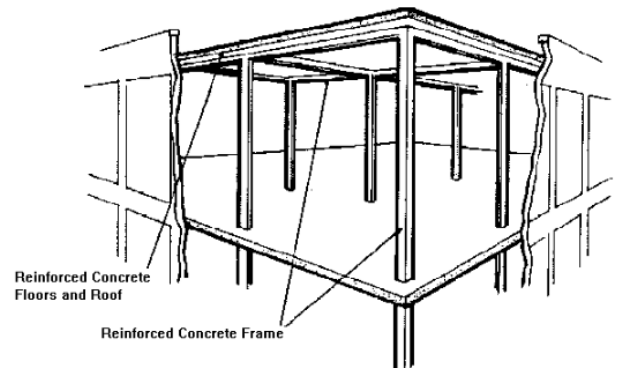
5. **Protected Steel Frame (Modified Fire Resistive ISO 5):** A risk of this construction has structural floors, roofs and their supports are of non-combustible construction.

**BGII Symbol & Description options:** You will select either B-Ordinary (Brick), A – Wind Resistive, AA – Wind Resistive or AB – Semi Wind Resistive (Loss Cost Quote are required for Wind Resistive or Semi Wind Resistive options)



6. **Reinforced Concrete Frame (Fire Resistive ISO 6):** Risk with this type of construction have structural floors and roof and their supports that are of material such as precast or poured-in-place reinforced construction.

**BGII Symbol & Description options:** B-Ordinary (Brick), A – Wind Resistive, AA – Wind Resistive or AB – Semi Wind Resistive (Loss Cost Quote required for Wind Resistive or Semi Wind Resistive options)



Additional information can be found under the Help menu in CoreLogic.  
<https://twia.msbcommercial.com/Help/en-us/Content/Home.htm>