

LOSS COSTS/RULES/FORMS – IMPLEMENTATION

NOVEMBER 15, 2017

COMMERCIAL PROPERTY

LI-CF-2017-155

## COMMERCIAL PROPERTY MULTISTATE FLOOD-RELATED FORMS REVISION AND FLOOD RULES AND LOSS COSTS TO BE IMPLEMENTED

### KEY MESSAGE

We are implementing revised and new multistate rules and new state-specific loss costs, which introduce flood rating information for Commercial Property, in 25 jurisdictions. We are also implementing incidental revisions to multistate endorsements.

**Effective Date:** **04/01/2018** (CT, IL, NC, NJ, OH, PA) and **07/01/2018** (AR, AZ, CO, IA, IN, KS, KY, MI, MN, MT, ND, NE, NM, NV, SD, TN, UT, WI, WY)

**Filing IDs:** CF-2017-OFLFR (Forms), CF-2017-RFLRU (Rules) and CF-2017-RFLLC (Loss Costs)

### JURISDICTIONS

- |               |             |                  |             |
|---------------|-------------|------------------|-------------|
| • Arizona     | • Kansas    | • New Jersey     | • Tennessee |
| • Arkansas    | • Kentucky  | • New Mexico     | • Utah      |
| • Colorado    | • Michigan  | • North Carolina | • Wisconsin |
| • Connecticut | • Minnesota | • North Dakota   | • Wyoming   |
| • Illinois    | • Montana   | • Ohio           |             |
| • Indiana     | • Nebraska  | • Pennsylvania   |             |
| • Iowa        | • Nevada    | • South Dakota   |             |

### BACKGROUND

In circulars:

- [LI-CF-2017-077](#) and [LI-CF-2017-121](#), we announced the submission of forms filing CF-2017-OFLFR, which revised multistate endorsements CP 03 20 Multiple Deductible Form (Fixed Dollar Deductibles) and CP 03 29 Deductibles By Location to explicitly state that these endorsements do not apply to Flood Coverage.
- [LI-CF-2017-078](#) and [LI-CF-2017-122](#), we announced the submission of rules filing CF-2017-RFLRU, which revised Commercial Lines Manual Division Five – Fire And Allied Lines to introduce rating information for the existing Flood Coverage Endorsement CP 10 65.

In subsequent circulars, which are listed in the attached multistate status report, we provided state-specific loss costs filings for the above jurisdictions.

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## INSURANCE DEPARTMENT ACTION

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the insurance departments in the jurisdictions listed in the Jurisdictions block.

**Note:** The announcement of implementation in a particular jurisdiction includes the implementation of the multistate filings and any state filing, supplement and/or amendment filing.

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## EFFECTIVE DATE

### Forms:

#### **Illinois, New Jersey, Ohio and Pennsylvania**

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies **written** on or after April 1, 2018.

**Arizona, Arkansas, Indiana, Iowa, Kansas, Kentucky, Michigan, Montana, Nebraska, Nevada, New Mexico, North Dakota, South Dakota, Tennessee, Utah, Wisconsin and Wyoming**

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies **written** on or after July 1, 2018.

#### **Connecticut and North Carolina**

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies **effective** on or after April 1, 2018.

#### **Colorado and Minnesota**

We do not establish an effective date for Commercial Property forms revisions in these states. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

### Rules:

#### **New Jersey, Ohio and Pennsylvania**

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies **written** on or after April 1, 2018.

**Arizona, Indiana, Iowa, Kansas, Kentucky, Michigan, Montana, Nebraska, North Dakota, South Dakota, Tennessee, Utah and Wisconsin**

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies **written** on or after July 1, 2018.

#### **Connecticut and North Carolina**

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies **effective** on or after April 1, 2018.

#### **Arkansas, Colorado, Illinois, Minnesota, Nevada, New Mexico and Wyoming**

We do not establish an effective date for Commercial Property rules revisions in these states. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

**Loss Costs:****New Jersey, Ohio and Pennsylvania**

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies **written** on or after April 1, 2018.

This effective date applies only to those insurers who have filed their Commercial Property loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

**Arizona, Colorado, Indiana, Iowa, Kansas, Kentucky, Michigan, Montana, Nebraska, North Dakota, South Dakota, Tennessee, Utah and Wisconsin**

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies **written** on or after July 1, 2018.

This effective date applies only to those insurers who have filed their Commercial Property loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

**Connecticut and North Carolina**

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies **effective** on or after April 1, 2018.

This effective date applies only to those insurers who have filed their Commercial Property loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

**Arkansas, Illinois, Minnesota, Nevada, New Mexico and Wyoming**

We do not establish an effective date for Commercial Property loss costs revisions in these states. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

**COMPANY ACTION**

Refer to the Summary of Company Action Requirements attached.

**RATING SOFTWARE IMPACT****CF-2017-OFLFR:**

New attributes being introduced with this revision:

- New edition dates of an existing form number are being introduced.

**CF-2017-RFLRU:**

New attributes being introduced with this revision:

- Additional information will be required from the policyholder to complete a rating calculation.
- A new code is being introduced.
- New, additional factors are being introduced.
- A new calculation is being introduced.

**CF-2017-RFLLC:**

New attributes being introduced with this revision:

- New, additional loss costs are being introduced.
- New, additional factors are being introduced.
- A new calculation is being introduced.

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**IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER (LOSS COSTS)**

For Commercial Statistical Plan (CSP) full reporters, the new flood requirements include the reporting of both Loss Cost Multiplier/Rate Departure Factor and Rating Modification Factor. The effective date of our statistical change is October 1, 2018. Statistical reporting of Flood will be within our COMFAL module.

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**IMPACT ON STATISTICAL REPORTING (RULES, FORMS)**

Statistical Plan Holders circular [SP-BP-2017-002/SP-CF-2017-002/SP-FC-2017-001](#), entitled "Commercial Flood Reporting Enhancements Announced," was issued on July 26, 2017, announcing the establishment of statistical coding in support of the Commercial Flood filings.

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**POLICYHOLDER NOTIFICATION**

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2016-091](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

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**FUTURE ISO ACTION**

In future circulars, we will:

- Inform you of implementation status of these filings in additional jurisdictions.
- Provide an updated multistate status report summarizing filing activity.
- Provide a sample Advisory Notice to Policyholders.

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**REVISION DISTRIBUTION**
**Loss Costs/Rules:**

**Connecticut, Illinois, New Jersey, North Carolina, Ohio and Pennsylvania**

We will issue a Notice to Manualholders with an edition date of 4-18 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

**Arizona, Arkansas, Colorado, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, South Dakota, Tennessee, Utah, Wisconsin and Wyoming**

We will issue a Notice to Manualholders with an edition date of 7-18 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

#### **Forms:**

**Connecticut, Illinois, New Jersey, North Carolina, Ohio and Pennsylvania**

We will issue a Notice to Portfolioholders with an edition date of 4-18 (or the earliest possible subsequent date), along with any new and/or revised forms.

**Arizona, Arkansas, Colorado, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, South Dakota, Tennessee, Utah, Wisconsin and Wyoming**

We will issue a Notice to Portfolioholders with an edition date of 7-18 (or the earliest possible subsequent date), along with any new and/or revised forms.

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#### **REFERENCE(S)**

- [LI-CF-2017-122](#) (10/02/2017) Commercial Property Multistate Rules Revision Introducing Flood Rating Provisions Being Filed In Additional Jurisdictions
- [LI-CF-2017-121](#) (10/02/2017) Commercial Property Multistate Flood-related Forms Revision Being Filed In Additional Jurisdictions
- [SP-CF-2017-002](#) (07/26/2017) Commercial Flood Reporting Enhancements Announced
- [LI-CF-2017-078](#) (07/17/2017) Commercial Property Multistate Rules Revision Introducing Flood Rating Provisions Being Filed
- [LI-CF-2017-077](#) (07/17/2017) Commercial Property Multistate Flood-related Forms Revision Being Filed
- [LI-CL-2016-091](#) (11/17/2016) Revised Lead Time Requirements Listing

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#### **ATTACHMENT(S)**

- Summary of Company Action Requirements
- Status Report

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#### **CONTACT INFORMATION**

If you have any questions concerning:

- The forms and rules content of this circular, please contact:

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[Marc.Treacy@verisk.com](mailto:Marc.Treacy@verisk.com)

- The loss cost content of this circular, please contact:  
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[propertyactuarial@verisk.com](mailto:propertyactuarial@verisk.com)
- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

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## **IMPORTANT NOTICE FOR USERS OF ISO PRODUCTS AND SERVICES**

Please make sure that your company has authorized your use of this product and has complied with the requirements applicable in the jurisdiction where you plan to use it.

We distribute both state-specific and multi-state products and services. We do not distribute all the multi-state products and services for use in every jurisdiction due to corporate policy, regulatory preference, or variations or lack of clarity in state laws.

We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

### **FORMS filing: CF-2017-OFLFR**

<b>Arizona</b>	<b>Nevada</b>	<p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"> <li>to use our revision and effective date, you are not required to file anything with the Insurance Department.</li> <li>to use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.</li> </ul> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Designation Number <u>CF-2017-OFLFR</u>, NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.</p>
<b>Arkansas</b>	<b>New Mexico</b>	
<b>Connecticut</b>	<b>North Dakota</b>	
<b>Illinois</b>	<b>Ohio</b>	
<b>Indiana</b>	<b>Pennsylvania</b>	
<b>Iowa</b>	<b>South Dakota</b>	
<b>Kansas</b>	<b>Tennessee</b>	
<b>Kentucky</b>	<b>Utah</b>	
<b>Michigan</b>	<b>Wisconsin</b>	
<b>Montana</b>	<b>Wyoming</b>	
<b>Nebraska</b>		
<b>Colorado</b>	<b>Minnesota</b>	<p>ISO has not filed this revision on behalf of insurers.</p> <p>You must independently determine what revision to make and when to make any revision effective. If you decide to use all or any part of our revision, you are NOT required to file anything with the Insurance Department.</p> <p>You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Revision Designation Number <u>CF-2017-OFLFR</u>, NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.</p>
<b>New Jersey</b>		<p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"> <li>to use our revision and effective date, you are not required to file anything with the Insurance Department.</li> <li>to use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.</li> </ul> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the New Jersey Department of Banking &amp; Insurance on this revision, you should refer to ISO Filing Designation Number <u>CF-2017-OFLFR</u>, and the New Jersey Dept. File No. <u>17-1359</u>, NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.</p>
<b>North Carolina</b>		<p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"> <li>to use our revision and effective date, you are not required to file anything with the Insurance Department.</li> <li>to use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.</li> </ul> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the North Carolina Department of Insurance (NCDOL) on this revision, you should refer to ISO Filing Designation Number <u>CF-2017-OFLFR</u> and the SERFF Tracking Number <u>ISO-131091764</u>. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.</p>



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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

### **RULES filing: CF-2017-RFLRU**

<b>Arizona</b>	<b>New Jersey</b>	<p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"> <li>to use our revision and effective date, you are not required to file anything with the Insurance Department.</li> <li>to use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.</li> </ul> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Designation Number <u>CF-2017-RFLRU</u>, NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.</p>
<b>Connecticut</b>	<b>North Dakota</b>	
<b>Indiana</b>	<b>Ohio</b>	
<b>Iowa</b>	<b>Pennsylvania</b>	
<b>Kansas</b>	<b>South Dakota</b>	
<b>Michigan</b>	<b>Tennessee</b>	
<b>Montana</b>	<b>Utah</b>	
<b>Nebraska</b>	<b>Wisconsin</b>	
<b>Arkansas</b>	<b>New Mexico</b>	<p>ISO has not filed this revision on behalf of insurers.</p> <p>You must independently determine what revision to make and when to make any revision effective. If you decide to use all or any part of our revision, you are NOT required to file anything with the Insurance Department.</p> <p>You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Revision Designation Number <u>CF-2017-RFLRU</u>, NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.</p>
<b>Minnesota</b>	<b>Wyoming</b>	
<b>Colorado</b>		<p>ISO has not filed this revision on behalf of insurers.</p> <p>You must independently determine what revision to make and when to make any revision effective. If you decide to use all or any part of ISO's revision to revise your rules, you must make an appropriate submission with the Insurance Department.</p> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number <u>CF-2017-RFLRU</u>, NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.</p>
<b>Illinois</b>		<p>ISO has not filed this revision.</p> <p>You must independently determine what revision to make and when to make any revision effective. You are NOT required to file anything with the Illinois Insurance Department and you must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Revision Designation Number <u>CF-2017-RFLRU</u>, NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.</p>
<b>Kentucky</b>		<p>If you have authorized us to file on your behalf and you decide to use any or all of our revision, you should evaluate the changes in light of Kentucky's flex rating statutes. Any submission you are required to make to the Kentucky Insurance Department as a result of your decisions should comply with applicable regulatory requirements.</p> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the Department of Insurance on this revision, you should refer to ISO Filing Designation Number <u>CF-2017-RFLRU</u>, NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.</p>
<b>Nevada</b>		<p>ISO has not filed this revision.</p> <p>You must independently determine what revision to make and when to make any revision effective. If you decide to use all or any part of our revision, you are NOT</p>

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

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required to file anything with the Nevada Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Revision Designation Number CF-2017-RFLRU, NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

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### **North Carolina**

If you have authorized us to file on your behalf and decide:

- to use our revision and effective date, you are not required to file anything with the Insurance Department.
- to use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.

For guidance on submission requirements, consult the ISO State Filing Handbook.

In all correspondence with the North Carolina Department of Insurance (NCDOI) on this revision, you should refer to ISO Filing Designation Number CF-2017-RFLRU and the SERFF Tracking Number ISOF-131091736. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

### **LOSS COSTS filing: CF-2017-RFLLC**

<b>Arizona</b>	<b>New Jersey</b>	<p>You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.</p> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number <u>CF-2017-RFLLC</u>, NOT this circular number.</p> <p>CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial Property in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.</p>
<b>Colorado</b>	<b>North Dakota</b>	
<b>Connecticut</b>	<b>Ohio</b>	
<b>Indiana</b>	<b>Pennsylvania</b>	
<b>Iowa</b>	<b>South Dakota</b>	
<b>Kansas</b>	<b>Tennessee</b>	
<b>Michigan</b>	<b>Utah</b>	
<b>Montana</b>	<b>Wisconsin</b>	
<b>Nebraska</b>		
<b>Arkansas</b>	<b>Nevada</b>	<p>You must independently determine the final rates you will use and the effective date of any rate change. If you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Insurance Department.</p> <p>You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Revision Designation Number <u>CF-2017-RFLLC</u>, NOT this circular number.</p>
<b>Kentucky</b>	<b>New Mexico</b>	
<b>Minnesota</b>	<b>Wyoming</b>	
<b>Illinois</b>		<p>ISO has not filed this revision.</p> <p>You must independently determine the final rates you will use and the effective date of any rate change. You are NOT required to file anything with the Illinois Insurance Department and you must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Revision Designation Number <u>CF-2017-RFLLC</u>, NOT this circular number.</p>
<b>North Carolina</b>		<p>You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.</p> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the North Carolina Department of Insurance (NCDI) on this revision, you should refer to ISO Filing Designation Number <u>CF-2017-RFLLC</u> and the SERFF Tracking Number <u>ISOF-131091802</u>.</p> <p>CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial Property in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.</p>

**Commercial Property Flood  
Multistate Forms (CF-2017-OFLFR), Rules (CF-2017-RFLRU)  
and Loss Costs Revisions (CF-2017-RFLLC)**

STATE	EFFECTIVE OR DISTRIBUTION DATE	FILED CIRCULARS			IMPLEMENTATION CIRCULARS
		FORMS	RULES	LOSS COSTS	
ALABAMA					
ALASKA					
ARIZONA	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-129</a>	<a href="#">LI-CF-2017-155</a>
ARKANSAS	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-130</a>	<a href="#">LI-CF-2017-155</a>
CALIFORNIA		<a href="#">LI-CF-2017-077</a>	<a href="#">LI-CF-2017-078</a>	<a href="#">LI-CF-2017-079</a>	
COLORADO	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-131</a>	<a href="#">LI-CF-2017-155</a>
CONNECTICUT	4/1/2018	<a href="#">LI-CF-2017-077</a>	<a href="#">LI-CF-2017-078</a>	<a href="#">LI-CF-2017-080</a>	<a href="#">LI-CF-2017-155</a>
DELAWARE					
DIST. OF COLUMBIA					
FLORIDA					
GEORGIA		<a href="#">LI-CF-2017-077</a>	<a href="#">LI-CF-2017-078</a>	<a href="#">LI-CF-2017-081</a>	
GUAM					
HAWAII					
IDAHO					
ILLINOIS	4/1/2018	<a href="#">LI-CF-2017-077</a>	<a href="#">LI-CF-2017-078</a>	<a href="#">LI-CF-2017-086</a>	<a href="#">LI-CF-2017-155</a>
INDIANA	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-125</a>	<a href="#">LI-CF-2017-155</a>
IOWA	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-128</a>	<a href="#">LI-CF-2017-155</a>
KANSAS	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-132</a>	<a href="#">LI-CF-2017-155</a>
KENTUCKY	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-138</a>	<a href="#">LI-CF-2017-155</a>
LOUISIANA					
MAINE					
MARYLAND					
MASSACHUSETTS		<a href="#">LI-CF-2017-077</a>	<a href="#">LI-CF-2017-078</a>	<a href="#">LI-CF-2017-082</a>	
MICHIGAN	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-134</a>	<a href="#">LI-CF-2017-155</a>
MINNESOTA	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-135</a>	<a href="#">LI-CF-2017-155</a>
MISSISSIPPI					
MISSOURI		<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-136</a>	
MONTANA	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-142</a>	<a href="#">LI-CF-2017-155</a>
NEBRASKA	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-126</a>	<a href="#">LI-CF-2017-155</a>
NEVADA	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-146</a>	<a href="#">LI-CF-2017-155</a>
NEW HAMPSHIRE					
NEW JERSEY	4/1/2018	<a href="#">LI-CF-2017-077</a>	<a href="#">LI-CF-2017-078</a>	<a href="#">LI-CF-2017-083</a>	<a href="#">LI-CF-2017-155</a>
NEW MEXICO	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-147</a>	<a href="#">LI-CF-2017-155</a>
NEW YORK					
NORTH CAROLINA	4/1/2018	<a href="#">LI-CF-2017-077</a>	<a href="#">LI-CF-2017-078</a>	<a href="#">LI-CF-2017-084</a>	<a href="#">LI-CF-2017-155</a>
NORTH DAKOTA	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-127</a>	<a href="#">LI-CF-2017-155</a>
OHIO	4/1/2018	<a href="#">LI-CF-2017-077</a>	<a href="#">LI-CF-2017-078</a>	<a href="#">LI-CF-2017-085</a>	<a href="#">LI-CF-2017-155</a>
OKLAHOMA		<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-139</a>	
OREGON					
PENNSYLVANIA	4/1/2018	<a href="#">LI-CF-2017-077</a>	<a href="#">LI-CF-2017-078</a>	<a href="#">LI-CF-2017-087</a>	<a href="#">LI-CF-2017-155</a>
PUERTO RICO					
RHODE ISLAND					
SOUTH CAROLINA					
SOUTH DAKOTA	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-143</a>	<a href="#">LI-CF-2017-155</a>
TENNESSEE	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-144</a>	<a href="#">LI-CF-2017-155</a>
TEXAS		<a href="#">LI-CF-2017-077</a>	<a href="#">LI-CF-2017-078</a>	<a href="#">LI-CF-2017-088</a>	
U.S. VIRGIN ISLANDS					
UTAH	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-140</a>	<a href="#">LI-CF-2017-155</a>
VERMONT					
VIRGINIA					
WASHINGTON					
WEST VIRGINIA		<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-123</a>	<a href="#">LI-CF-2017-124</a>	
WISCONSIN	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-141</a>	<a href="#">LI-CF-2017-155</a>
WYOMING	7/1/2018	<a href="#">LI-CF-2017-121</a>	<a href="#">LI-CF-2017-122</a>	<a href="#">LI-CF-2017-145</a>	<a href="#">LI-CF-2017-155</a>

**BOLD INDICATES CHANGES.**