

LOSS COSTS/RULES/FORMS – IMPLEMENTATION

FEBRUARY 15, 2019

COMMERCIAL PROPERTY

LI-CF-2019-011

## GEORGIA: COMMERCIAL PROPERTY MULTISTATE FORMS, RULES AND LOSS COSTS TO BE IMPLEMENTED, INCLUDING RULES SUPPLEMENT AND FORMS AMENDMENT

---

### KEY MESSAGE

Multistate forms filing CF-2016-OFR16 including a state amendment, rules filing CF-2016-RRU16 including a state supplement and loss costs filing CF-2016-RLC16 are being implemented.

**Effective Date:** 09/01/2019

**Filing IDs:** CF-2016-OFR16, CF-2016-RRU16 and CF-2016-RLC16

---

### BACKGROUND

In circular:

- [LI-CF-2016-100](#), we announced the submission of multistate forms filing CF-2016-OFR16, which introduces new and revised forms to address: water damage; building items coverage for tenants; protective safeguards; time element waiting period options for utility services coverage; post-loss changes to building codes; and ordinance/law coverage for tenant's improvements and betterments.
- [LI-CF-2016-101](#), we announced the submission of multistate rules filing CF-2016-RRU16 in support of various new and revised endorsements addressed in the companion forms filing; and also included rating information for the current Commercial Property unmanned aircraft coverage option.
- [LI-CF-2016-102](#), we announced the submission of multistate loss cost filing CF-2016-RLC16, which introduces loss costs for rating unmanned aircraft written under the current Commercial Property coverage option for such property.
- [LI-CF-2017-044](#), we provided final copies of the new and revised multistate forms and endorsements, i.e., without the revision marks which characterized the set included in the filing.
- [LI-CF-2017-075](#), we provided a sample Notice to Policyholders.

---

## SUBSEQUENT ISO ACTION

- Subsequent to the submission of multistate rules filing CF-2016-RRU16 in Georgia, we filed multistate filing CF-2017-RFLRU. Implementation of the latest edition of the manual is based on the assumption that prior editions of the multistate rules have been implemented in a particular state. Consequently, in order to implement filing CF-2017-RFLRU, the revisions in the multistate portion of that filing were relocated to the state exceptions. In order to adopt the changes in the multistate portion of CF-2016-RRU16 we are withdrawing the state exceptions introduced in filing CF-2017-RFLRU.
- Subsequent to the submission of multistate forms filing CF-2016-OFR16 and following discussions with the Georgia Department of Insurance, we are withdrawing CP 04 11 09 17, Protective Safeguards, and CP 12 11 09 17, Burglary And Robbery Protective Safeguards, from the filing. [CP 04 11 10 12](#) and [CP 12 11 10 00](#), the current editions of the endorsements, will continue to apply. We plan to revisit the changes made in the 09 17 editions in the future.

Refer to the attachment to this circular for details on the rules supplement and forms amendment.

---

## INSURANCE DEPARTMENT ACTION

The Georgia Department of Insurance has approved the multistate forms filing CF-2016-OFR16 including the state amendment. In addition, the Department has acknowledged the multistate rules filing CF-2016-RRU16 including the state supplement and the multistate loss cost filing CF-2016-RLC16.

---

## EFFECTIVE DATE

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

These changes are applicable to all policies written on or after September 1, 2019.

For loss costs, 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.

---

## COMPANY ACTION

### Forms and Rules

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 Insurance Department on this revision, you should refer to ISO Filing Designation Number CF-2016-OFR16 (Forms) and CF-2016-RRU16 (Rules), 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.

## Loss Costs

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.

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

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number CF-2016-RLC16, not this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial Property in Georgia. 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.

---

## RATING SOFTWARE IMPACT

Refer to multistate circulars [LI-CF-2016-100](#), [LI-CF-2016-101](#) and [LI-CF-2016-102](#).

---

## 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-2018-044](#) 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.

---

## FUTURE ISO ACTION

In future circulars, we will:

- Inform you of filing and implementation status of these filings in additional jurisdictions.
- Provide an updated multistate status report summarizing filing activity.

---

## REVISION DISTRIBUTION

### Forms

We will issue a Notice to Portfolioholders with an edition date of 9-19 (or the earliest possible subsequent date), along with any new and/or revised forms.

### Rules and Loss Costs

We will issue a Notice to Manualholders with an edition date of 9-19 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

---

**REFERENCE(S)**

- [LI-CL-2018-044](#) (11/27/2018) Revised Lead Time Requirements Listing
  - [LI-CF-2017-075](#) (07/11/2017) Advisory Notice To Policyholders For Commercial Property Multistate Forms Revision Available For Use
  - [LI-CF-2017-044](#) (04/18/2017) Commercial Property Multistate Forms And Endorsements Available
  - [LI-CF-2016-102](#) (12/23/2016) Commercial Property Multistate Loss Costs Revision Being Filed
  - [LI-CF-2016-101](#) (12/23/2016) Commercial Property Multistate Rules Revision Being Filed
  - [LI-CF-2016-100](#) (12/23/2016) Commercial Property Multistate Forms And Endorsements Revision Being Filed
- 

**ATTACHMENT(S)**

- Georgia Amendment to Forms Filing [CF-2016-OFR16](#)
  - Georgia Supplement to Rules Filing [CF-2016-RRU16](#)
  - Status Reports
- 

**CONTACT INFORMATION**

If you have any questions concerning:

- The content of this circular, please contact:  
Joseph Ameen  
Compliance & Product Services – Property  
201-469-2589  
[Joseph.Ameen@verisk.com](mailto:Joseph.Ameen@verisk.com)  
[property@verisk.com](mailto:property@verisk.com)
- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at [www.verisk.com/iso](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://www.verisk.com/ils).

# Georgia Amendment to Commercial Property Multistate Revision

## About This Filing

---

This amendment withdraws 09 17 editions of CP 04 11, Protective Safeguards, and CP 12 11, Burglary And Robbery Protective Safeguards, from this filing.

## Explanation of Changes

---

Following discussions with the Georgia Department of Insurance, we are withdrawing CP 04 11 09 17, Protective Safeguards, and CP 12 11 09 17, Burglary And Robbery Protective Safeguards, from the filing. CP 04 11 10 12 and CP 12 11 10 00, the current editions of the endorsements, will continue to apply.

We plan to revisit the changes made in the 09 17 editions in the future.

## Copyright Explanation

---

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner.

## Important Note

---

Insurance Services Office, Inc. (ISO) makes available advisory services to property/casualty insurers. ISO has no adherence requirements. ISO policy forms and explanatory materials are intended solely for the information and use of ISO's participating insurers and their representatives, and insurance regulators. Neither ISO's general explanations of policy intent nor opinions expressed by ISO's staff necessarily reflect every insurer's view or control any insurer's determination of coverage for a specific claim. ISO does not intercede in coverage disputes arising from insurance policies. If there is any conflict between a form and any other part of the attached material, the provisions of the form apply.

# Georgia Supplement – State Exceptions Withdrawn

## About This Filing

---

In order to adopt the multistate changes in this filing, we are deleting state exceptions that were adopted subsequent to this filing.

## Withdrawn Rules

We are withdrawing the state exceptions for the following rules:

- ◆ Rule 33. Deductible
- ◆ Rule 76. Flood Coverage Endorsement
- ◆ Rating example for Rule 76. Flood Coverage Endorsement

## Background

---

Subsequent to the submission of the multistate filing in Georgia, we filed multistate filing CF-2017-RFLRU. Implementation of the latest edition of the manual is based on the assumption that prior editions of the multistate rules have been implemented in a particular state. Consequently, in order to implement filing CF-2017-RFLRU, the revisions in the multistate portion of that filing were relocated to the state exceptions.

## Explanation of Changes

---

In order to adopt the changes in the multistate portion of this filing we are withdrawing the state exceptions introduced in Filing CF-2017-RFLRU.

## Copyright Explanation

---

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file or use same in any manner without the written permission of the copyright owner.

## **Important Note**

---

Insurance Services Office, Inc. (ISO) makes available advisory services to property/casualty insurers. ISO has no adherence requirements. ISO rules and explanatory materials are intended solely for the information and use of ISO's participating insurers and their representatives, and insurance regulators. Neither ISO's general explanations of rules intent nor opinions expressed by members of ISO's staff necessarily reflect every insurer's view or control any insurer's application of manual rules.

## STATE EXCEPTIONS

### 33. DEDUCTIBLE

Rule ~~33~~ is replaced by the following:

- ~~A. All property damage rates for buildings and personal property contemplate a minimum deductible of \$500 unless otherwise provided.~~
- ~~B. See Rule 81, if higher fixed dollar deductibles are desired, for Windstorm or Hail, Theft, and for all other causes of loss except Earthquake and Flood. See Rule 82, for Windstorm or Hail percentage deductibles.~~
- ~~C. If a deductible of \$250 applies, multiply the rates otherwise applicable by the appropriate factor(s) from Table 33.C.~~

Causes Of Loss	Factor
Basic Causes Of Loss	1.05
Broad Causes Of Loss	1.05
Special Causes Of Loss	1.10
All Other Except Earthquake and Flood	1.10

**Table 33.C. \$250 Deductible Option Factors**

- ~~D. Use Deductibles By Location Endorsement CP 03-29 when fixed dollar deductibles will be applied at each location in the event that one occurrence results in loss at more than one location. (This endorsement differs from Multiple Deductible Form CP 03-20, under which only the highest deductible applies when an occurrence results in loss at multiple locations.)~~

~~In the Schedule of Endorsement CP 03-29, show applicable locations and corresponding deductibles. If a location is not shown in the Schedule, Endorsement CP 03-29 will not apply to that location. For the purpose of this endorsement, a location may consist of an entire site or a separate building, depending on the description entered in the Schedule. The amount of the deductible may be the same for all locations or may vary by location. All property at a particular location is subject to the same deductible for a particular cause of loss. The deductibles for Windstorm Or Hail and/or Theft may vary from other causes of loss.~~

~~Endorsement CP 03-29 does not apply to Earthquake or Flood.~~

~~When Endorsement CP 03-29 is used, multiply the otherwise applicable rates by a factor of .995. For deductibles in excess of the base deductible, also multiply by the appropriate factors in Rule 81. Factors apply multiplicatively.~~

### 76. FLOOD COVERAGE ENDORSEMENT

Paragraph 7. is replaced by the following:

#### ~~7. Rating Methodology~~

##### ~~a. Property Damage Coverage~~

~~Loss costs are provided separately for building coverage and business personal property coverage. The following rating procedure applies separately to development of the building premium and business personal property premium.~~

- ~~(1) Select the Flood loss cost from Rule 76, in the state rates based on construction and location, including Flood zone. Flood zones are based on those applicable to the location under the National Flood Insurance Program (NFIP). The following site can be used as a source of NFIP Flood zones: <http://msc.fema.gov/portal>.~~
- ~~(2) Select a factor from the applicable table in Paragraph C.8. of this rule. These tables provide for selection of a single factor that adjusts for both the deductible and insurance to value level. Each table recognizes the base deductible, higher deductibles, and all insurance to value levels (80%, less than 80%, and more than 80%).~~

~~Select the table based on the amount of the deductible. Within that table, select the factor shown at the intersection of the applicable "total property value" and "insurance to value level", subject to the following:~~



~~(a) The "total property value" is the sum of the 100% values of the building and business personal property in that building and property in the open, if such coverages apply. When there is more than one building, then the "total property value" look up for each building is the combined total property value of all buildings, including business personal property in those buildings and property in the open, if such coverages apply.~~

~~(b) To determine the insurance to value level, divide the actual limit of insurance by the 100% value of the insured property. For example, if a building has a value of \$1 million and is being insured for \$600,000, then the insurance to value level is 60% ( $\$600,000 \div \$1,000,000 = .60$ ).~~

~~**EXCEPTION:** When the ISO Flood Coverage Endorsement is written excess over the maximum NFIP coverage, in accordance with Paragraph C.6. of this rule, use the \$500,000 deductible table, because the NFIP maximum amount for building coverage is \$500,000 and the NFIP maximum amount for contents coverage is \$500,000. Select an "excess" factor separately for building coverage and business personal property coverage based on the respective values of the building and business personal property, and the insurance to value level for each such coverage. The insurance to value level is determined as indicated in (b) above, with respect to the limit of insurance being written by the excess insurer.~~

~~(3) Multiply the rate by the factor addressed in Paragraph a.(2).~~

~~(4) Multiply the result of Paragraph a.(3) by a Community Rating System factor if applicable. Refer to Paragraph 9. for eligibility and factors.~~

~~(5) Multiply the adjusted rate by the limit of insurance in hundreds to determine the premium.~~

**b. Time Element Coverage**

~~(1) Select the Flood building loss cost from Rule 76. in the state rates in accordance with Paragraph a.(1). (Do not apply the factors addressed in Paragraph a.(2). or a.(4).)~~

~~(2) Multiply the unadjusted building rate by the appropriate time element factor as specified in multistate Table 50.E.3.b.#1, 50.E.3.b.#2 or 52.D.2. to determine the adjusted rate. (If the Maximum Period Of Indemnity, Monthly Limit Of Indemnity or Expanded Limits On Loss Payment applies, use the appropriate factor from Rule 51.E., 51.F. or 53.A., respectively, instead of the aforementioned Tables.)~~

~~(3) Multiply the adjusted building rate by the limit of insurance in hundreds to determine the premium.~~

**c. Combined Blanket For Property Damage And Time Element Coverages**

~~(1) Determine the 100% value for each property damage item and time element item. To obtain the 100% values for property damage coverage, use the Statement Of Values Endorsement CP 16 15. For time element coverage, other than Extra Expense Only, use the annual net income as the 100% value. For Extra Expense Only Coverage, use the Extra Expense limit of insurance for other perils as the 100% value.~~

~~(2) Sum the 100% values for both property damage and time element coverages.~~

~~(3) Divide the blanket limit by the result of Paragraph c.(2) to determine the insurance to value level.~~

~~(4) For each item written under the blanket, determine the unadjusted Flood rate in accordance with Paragraph a.(1). (For time element items, use the building loss cost in determining the rate.)~~

~~(5) For each property damage item written under the blanket, select a factor from the applicable table in Paragraph C.8. based on the deductible applicable to that item, the total insured values at the building, and the blanket insurance to value level as determined in Paragraph c.(3). If the property is in a community participating in the Community Rating System, also select a factor from the table in Paragraph C.9.~~

~~For each time element item written under the blanket, select a factor from multistate Table 50.E.3.b.#1 or Table 50.E.3.b.#2. Apply a factor of 1.0 when coverage is for Extra Expense Only.~~

~~(6) For each item written under the blanket, multiply the unadjusted Flood rate by the applicable factor(s) as determined in Paragraph c.(5).~~

~~(7) For each item written under the blanket, multiply the 100% value determined in Paragraph c.(1) by the adjusted Flood rate determined in Paragraph c.(6). Total the results of these calculations.~~

~~(8) Divide the total determined in Paragraph c.(7) by the result of c.(2) to determine the Flood blanket average rate.~~

~~(9) Multiply the result of Paragraph c.(8) by the blanket limit (in hundreds) to develop the blanket premium.~~

~~(10) Refer to the Rating Examples Appendix for an illustration of the calculations set forth in this Paragraph c.~~

**d. Annual Aggregate**

~~When the annual aggregate limit is the same as the occurrence limit, multiply the Flood rates by a factor of .999. For rating an annual aggregate limit in excess of the occurrence limit, refer to rating provisions implemented by the company in compliance with regulatory requirements.~~

**8. Property Rate Modification Factors**

Deductible	Insurance-To-Value Level	Total Property Value			
		\$50,000 or less	\$50,001 – \$100,000	\$100,001 – \$250,000	More than \$250,000
\$500	1%	3.120	3.600	3.840	4.240
	2%	2.960	3.320	3.520	3.760
	3%	2.853	3.147	3.280	3.467
	4%	2.740	3.000	3.100	3.240
	5%	2.656	2.864	2.960	3.072
	10%	2.296	2.424	2.472	2.528
	15%	2.053	2.139	2.171	2.203
	20%	1.868	1.928	1.952	1.976
	25%	1.722	1.766	1.782	1.798
	30%	1.600	1.635	1.648	1.659
	35%	1.499	1.525	1.534	1.545
	40%	1.412	1.432	1.440	1.446
	45%	1.337	1.353	1.358	1.364
	50%	1.270	1.283	1.286	1.291
	55%	1.212	1.222	1.225	1.228
	60%	1.160	1.167	1.169	1.172
	65%	1.114	1.119	1.120	1.121
	70%	1.072	1.074	1.075	1.077
	75%	1.034	1.036	1.036	1.037
	80%	1.000	1.000	1.000	1.000
\$1,000	90%	0.950	0.950	0.950	0.950
	100%	0.900	0.900	0.900	0.900
	1%	2.640	3.200	3.600	4.239
	2%	2.520	3.040	3.320	3.759
	3%	2.427	2.907	3.120	3.440
	4%	2.360	2.780	2.980	3.239
	5%	2.304	2.672	2.848	3.062
	10%	2.032	2.288	2.400	2.527
	15%	1.840	2.037	2.117	2.202
	20%	1.688	1.844	1.908	1.972
	25%	1.565	1.696	1.747	1.797
	30%	1.464	1.573	1.616	1.658
	35%	1.376	1.470	1.506	1.543
	40%	1.300	1.384	1.414	1.445
	45%	1.236	1.308	1.335	1.363
	50%	1.178	1.242	1.266	1.290
	55%	1.126	1.184	1.206	1.227
	60%	1.080	1.132	1.152	1.171
	65%	1.039	1.086	1.104	1.120
	70%	1.001	1.045	1.061	1.076
	75%	0.967	1.007	1.022	1.036
	80%	0.933	0.973	0.986	0.996
	90%	0.886	0.924	0.937	0.946

	100%	0.840	0.876	0.887	0.896
--	------	-------	-------	-------	-------

**Table 76.C.8.#1 Property Rate Modification Factors**

Deductible	Insurance-To-Value Level	Total Property Value			
		\$100,000 or less	\$100,001 – \$250,000	\$250,001 – \$500,000	More than \$500,000
\$2,500	1%	2.320	3.120	3.520	4.160
	2%	2.280	2.960	3.240	3.720
	3%	2.187	2.827	3.067	3.440
	4%	2.140	2.700	2.920	3.220
	5%	2.080	2.608	2.784	3.056
	10%	1.856	2.232	2.360	2.520
	15%	1.691	1.984	2.080	2.197
	20%	1.556	1.800	1.880	1.968
	25%	1.446	1.654	1.722	1.795
	30%	1.355	1.536	1.592	1.656
	35%	1.275	1.438	1.486	1.541
	40%	1.208	1.352	1.396	1.444
	45%	1.148	1.278	1.317	1.360
	50%	1.096	1.214	1.250	1.288
	55%	1.049	1.158	1.190	1.225
	60%	1.007	1.108	1.137	1.169
	65%	0.970	1.062	1.089	1.120
	70%	0.935	1.022	1.047	1.074
	75%	0.905	0.986	1.009	1.035
	80%	0.869	0.952	0.974	0.993
	90%	0.826	0.904	0.925	0.943
	100%	0.782	0.857	0.877	0.894
Deductible	Insurance-To-Value Level	Total Property Value			
		\$250,000 or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More than \$1,000,000
\$5,000	1%	2.480	3.120	3.440	4.160
	2%	2.360	2.960	3.240	3.680
	3%	2.293	2.827	3.040	3.413
	4%	2.220	2.700	2.900	3.200
	5%	2.160	2.608	2.784	3.040
	10%	1.912	2.232	2.352	2.504
	15%	1.728	1.984	2.075	2.187
	20%	1.584	1.796	1.872	1.964
	25%	1.469	1.651	1.712	1.789
	30%	1.373	1.533	1.587	1.651
	35%	1.291	1.433	1.479	1.536
	40%	1.220	1.348	1.390	1.440
	45%	1.159	1.275	1.312	1.358
	50%	1.104	1.210	1.245	1.286
	55%	1.056	1.153	1.185	1.223
	60%	1.013	1.103	1.132	1.167
	65%	0.974	1.057	1.086	1.118

	70%	0.939	1.017	1.042	1.073
	75%	0.908	0.981	1.005	1.033
	80%	0.874	0.947	0.970	0.990
	90%	0.830	0.900	0.922	0.941
	100%	0.787	0.852	0.873	0.891

**Table 76.C.8.#2 Property Rate Modification Factors**

Deductible	Insurance-To-Value Level	Total Property Value				
		\$250,000 or Less	\$250,001–\$500,000	\$500,001–\$1,000,000	\$1,000,001–\$5,000,000	More than \$5,000,000
\$10,000	1%	1.920	2.720	3.120	3.760	4.160
	2%	1.880	2.600	2.960	3.400	3.680
	3%	1.813	2.480	2.800	3.200	3.413
	4%	1.780	2.400	2.700	3.040	3.200
	5%	1.744	2.336	2.592	2.896	3.040
	10%	1.576	2.032	2.224	2.424	2.504
	15%	1.451	1.829	1.973	2.128	2.187
	20%	1.344	1.668	1.792	1.912	1.964
	25%	1.258	1.539	1.645	1.747	1.789
	30%	1.184	1.435	1.525	1.616	1.651
	35%	1.120	1.346	1.426	1.506	1.536
	40%	1.066	1.268	1.342	1.412	1.440
	45%	1.017	1.202	1.269	1.333	1.358
	50%	0.973	1.144	1.205	1.262	1.285
	55%	0.934	1.092	1.149	1.201	1.222
	60%	0.899	1.047	1.099	1.148	1.167
	65%	0.868	1.006	1.054	1.099	1.118
	70%	0.839	0.968	1.014	1.056	1.072
	75%	0.814	0.934	0.977	1.018	1.033
	80%	0.775	0.902	0.944	0.979	0.986
	90%	0.736	0.857	0.897	0.930	0.937
	100%	0.698	0.812	0.850	0.881	0.887
Deductible	Insurance-To-Value Level	Total Property Value				
		\$500,000 or Less	\$500,001–\$1,000,000	\$1,000,001–\$5,000,000	\$5,000,001–\$10,000,000	More than \$10,000,000
\$25,000	1%	1.680	2.560	3.360	3.760	4.000
	2%	1.680	2.440	3.120	3.400	3.600
	3%	1.627	2.347	2.960	3.200	3.333
	4%	1.600	2.280	2.840	3.020	3.140
	5%	1.568	2.208	2.720	2.896	2.992
	10%	1.440	1.944	2.304	2.416	2.480
	15%	1.328	1.755	2.037	2.123	2.171
	20%	1.240	1.608	1.844	1.912	1.948
	25%	1.165	1.485	1.690	1.747	1.776
	30%	1.099	1.387	1.565	1.613	1.640
	35%	1.045	1.303	1.461	1.504	1.527
	40%	0.994	1.230	1.372	1.412	1.432
	45%	0.951	1.166	1.296	1.332	1.349

50%	0.912	1.110	1.230	1.262	1.278
55%	0.877	1.062	1.171	1.201	1.216
60%	0.845	1.017	1.119	1.147	1.161
65%	0.817	0.978	1.073	1.099	1.111
70%	0.791	0.943	1.031	1.055	1.067
75%	0.769	0.911	0.994	1.017	1.027
80%	0.726	0.878	0.960	0.975	0.983
90%	0.690	0.834	0.912	0.926	0.934
100%	0.653	0.790	0.864	0.878	0.885

**Table 76.C.8.#3 Property Rate Modification Factors**

Deductible	Insurance-To-Value Level	Total Property Value				
		\$1,000,000 or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More than \$10,000,000
\$50,000	1%	1.680	2.800	3.200	3.440	3.840
	2%	1.680	2.680	3.000	3.200	3.480
	3%	1.627	2.560	2.853	3.040	3.253
	4%	1.600	2.480	2.720	2.880	3.060
	5%	1.568	2.400	2.624	2.768	2.928
	10%	1.432	2.080	2.240	2.336	2.440
	15%	1.323	1.861	1.989	2.064	2.139
	20%	1.232	1.696	1.800	1.864	1.924
	25%	1.158	1.562	1.654	1.706	1.757
	30%	1.093	1.453	1.533	1.579	1.624
	35%	1.038	1.362	1.433	1.474	1.513
	40%	0.988	1.284	1.348	1.384	1.418
	45%	0.946	1.216	1.273	1.307	1.339
	50%	0.906	1.157	1.210	1.238	1.267
	55%	0.871	1.104	1.152	1.180	1.206
	60%	0.840	1.056	1.101	1.127	1.152
	65%	0.812	1.014	1.056	1.081	1.103
	70%	0.787	0.976	1.016	1.038	1.059
	75%	0.764	0.942	0.979	1.001	1.021
	80%	0.722	0.910	0.949	0.967	0.980
	90%	0.686	0.865	0.902	0.919	0.931
	100%	0.650	0.819	0.854	0.870	0.882
\$75,000	1%	1.360	2.560	2.960	3.280	3.680
	2%	1.360	2.440	2.800	3.080	3.400
	3%	1.333	2.347	2.667	2.907	3.173
	4%	1.320	2.280	2.580	2.780	3.000
	5%	1.296	2.208	2.480	2.672	2.864
	10%	1.200	1.944	2.144	2.272	2.408
	15%	1.120	1.749	1.915	2.011	2.117
	20%	1.056	1.600	1.736	1.820	1.904
	25%	0.998	1.482	1.600	1.670	1.741
	30%	0.949	1.381	1.485	1.547	1.608
	35%	0.905	1.298	1.392	1.445	1.499
	40%	0.868	1.226	1.310	1.358	1.408

45%	0.834	1.163	1.239	1.284	1.328
50%	0.802	1.107	1.178	1.219	1.259
55%	0.774	1.059	1.123	1.161	1.197
60%	0.749	1.015	1.075	1.109	1.144
65%	0.727	0.975	1.031	1.065	1.095
70%	0.707	0.939	0.992	1.023	1.053
75%	0.689	0.908	0.957	0.986	1.013
80%	0.634	0.875	0.928	0.954	0.975
90%	0.602	0.831	0.882	0.906	0.926
100%	0.571	0.788	0.835	0.859	0.878

**Table 76.C.8.#4 Property Rate Modification Factors**

Deductible	Insurance-To-Value Level	Total Property Value					
		\$100,001 – \$750,000	\$750,001 – \$1,000,000	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More than \$10,000,000
\$100,000	1%	1.040	1.600	2.320	2.800	3.120	3.600
	2%	1.040	1.560	2.240	2.680	2.960	3.320
	3%	1.040	1.520	2.160	2.560	2.800	3.120
	4%	1.020	1.500	2.120	2.480	2.700	2.960
	5%	1.008	1.472	2.048	2.384	2.592	2.816
	10%	0.944	1.352	1.824	2.080	2.224	2.376
	15%	0.896	1.253	1.653	1.861	1.973	2.091
	20%	0.852	1.172	1.520	1.692	1.788	1.884
	25%	0.813	1.104	1.411	1.562	1.642	1.725
	30%	0.781	1.045	1.320	1.453	1.523	1.595
	35%	0.750	0.994	1.243	1.362	1.424	1.488
	40%	0.722	0.948	1.176	1.282	1.340	1.396
	45%	0.699	0.907	1.116	1.214	1.266	1.317
	50%	0.677	0.870	1.064	1.155	1.202	1.250
	55%	0.657	0.838	1.018	1.103	1.146	1.190
	60%	0.640	0.809	0.977	1.056	1.096	1.136
	65%	0.625	0.783	0.940	1.013	1.051	1.089
	70%	0.613	0.760	0.907	0.976	1.010	1.046
	75%	0.604	0.738	0.877	0.942	0.974	1.008
	80%	0.641	0.720	0.850	0.911	0.942	0.973
	90%	0.609	0.684	0.808	0.865	0.895	0.924
	100%	NA	NA	0.765	0.820	0.848	0.876
Deductible	Insurance-To-Value Level	Total Property Value					
		\$250,001 – \$750,000	\$750,001 – \$1,000,000	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More than \$10,000,000
\$250,000	1%	0.640	0.960	1.600	2.160	2.560	3.120
	2%	0.600	0.920	1.560	2.080	2.440	2.960
	3%	0.613	0.907	1.547	2.027	2.373	2.827
	4%	0.600	0.900	1.520	1.980	2.280	2.700
	5%	0.592	0.880	1.488	1.920	2.224	2.592
	10%	0.576	0.840	1.368	1.720	1.952	2.224
	15%	0.560	0.800	1.264	1.568	1.755	1.979
	20%	0.544	0.764	1.184	1.448	1.608	1.792

25%	0.531	0.733	1.114	1.347	1.488	1.645
30%	0.517	0.704	1.053	1.264	1.387	1.525
35%	0.507	0.679	0.999	1.191	1.303	1.426
40%	0.500	0.658	0.954	1.128	1.230	1.342
45%	0.494	0.638	0.912	1.074	1.166	1.268
50%	0.499	0.621	0.875	1.026	1.110	1.203
55%	0.534	0.605	0.844	0.982	1.062	1.148
60%	0.556	0.591	0.813	0.943	1.017	1.097
65%	0.551	0.580	0.786	0.908	0.977	1.052
70%	0.526	0.585	0.763	0.878	0.942	1.011
75%	NA	0.593	0.759	0.849	0.910	0.976
80%	NA	NA	0.755	0.824	0.881	0.943
90%	NA	NA	0.717	0.783	0.837	0.896
100%	NA	NA	0.680	0.742	0.793	0.849

**Table 76.C.8.#5 Property Rate Modification Factors**

Deductible	Insurance-To-Value Level	Total Property Value					
		\$500,001 – \$750,000	\$750,001 – \$1,000,000	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More than \$10,000,000
\$500,000	1%	0.480	0.560	1.120	1.600	2.000	2.720
	2%	0.440	0.560	1.080	1.560	1.960	2.600
	3%	0.453	0.560	1.067	1.547	1.920	2.507
	4%	0.440	0.540	1.040	1.520	1.880	2.420
	5%	0.448	0.544	1.040	1.488	1.840	2.336
	10%	0.448	0.528	0.968	1.360	1.648	2.040
	15%	0.448	0.512	0.917	1.264	1.509	1.829
	20%	0.468	0.500	0.872	1.180	1.396	1.668
	25%	0.454	0.490	0.832	1.110	1.302	1.539
	30%	0.461	0.499	0.797	1.051	1.221	1.432
	35%	0.448	0.491	0.766	0.999	1.154	1.344
	40%	NA	0.486	0.736	0.952	1.094	1.266
	45%	NA	0.492	0.711	0.912	1.042	1.200
	50%	NA	0.498	0.690	0.875	0.997	1.141
	55%	NA	NA	0.683	0.842	0.956	1.089
	60%	NA	NA	0.676	0.813	0.919	1.044
	65%	NA	NA	0.679	0.786	0.885	0.974
	70%	NA	NA	0.681	0.762	0.855	0.938
	75%	NA	NA	0.666	0.759	0.828	0.907
	80%	NA	NA	0.653	0.755	0.820	0.878
	90%	NA	NA	0.620	0.717	0.779	0.834
	100%	NA	NA	NA	0.680	0.738	0.790
Deductible	Insurance-To-Value Level	Total Property Value					
		\$750,001 – \$1,500,000	\$1,500,001 – \$2,000,000	\$2,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More than \$10,000,000
\$750,000	1%	0.480	0.720	0.960	1.280	1.680	2.400
	2%	0.480	0.680	0.960	1.280	1.680	2.360
	3%	0.480	0.667	0.933	1.253	1.653	2.267
	4%	0.480	0.660	0.920	1.240	1.600	2.200

5%	0.480	0.672	0.912	1.216	1.584	2.144
10%	0.480	0.640	0.856	1.136	1.440	1.888
15%	0.469	0.619	0.816	1.061	1.328	1.707
20%	0.508	0.596	0.780	1.004	1.240	1.568
25%	0.509	0.579	0.749	0.950	1.162	1.453
30%	0.515	0.563	0.720	0.904	1.099	1.355
35%	0.505	0.587	0.693	0.864	1.040	1.275
40%	0.498	0.572	0.670	0.828	0.992	1.204
45%	0.492	0.558	0.649	0.796	0.948	1.143
50%	0.496	0.547	0.632	0.768	0.909	1.090
55%	NA	0.538	0.637	0.743	0.873	1.041
60%	NA	0.532	0.621	0.720	0.841	0.999
65%	NA	0.513	0.625	0.722	0.814	0.960
70%	NA	NA	0.613	0.703	0.810	0.926
75%	NA	NA	0.617	0.703	0.806	0.895
80%	NA	NA	NA	0.687	0.783	0.865
90%	NA	NA	NA	0.653	0.744	0.822
100%	NA	NA	NA	NA	0.705	0.778

**Table 76.C.8.#6 Property Rate Modification Factors**

Deductible	Insurance-To-Value Level	Total Property Value					
		\$1,000,001– \$1,500,000	\$1,500,001– \$2,000,000	\$2,000,001– \$3,500,000	\$3,500,001– \$5,500,000	\$5,500,001– \$10,000,000	More than \$10,000,000
\$1,000,000	1%	0.480	0.560	0.800	1.120	1.520	2.240
	2%	0.440	0.560	0.760	1.080	1.480	2.160
	3%	0.453	0.533	0.773	1.067	1.440	2.107
	4%	0.440	0.540	0.760	1.040	1.420	2.040
	5%	0.448	0.544	0.752	1.040	1.392	1.984
	10%	0.440	0.528	0.712	0.968	1.280	1.768
	15%	0.448	0.512	0.683	0.917	1.189	1.611
	20%	0.448	0.500	0.660	0.872	1.116	1.480
	25%	0.454	0.490	0.637	0.832	1.053	1.376
	30%	0.459	0.483	0.616	0.797	0.997	1.288
	35%	0.448	0.505	0.597	0.763	0.951	1.214
	40%	NA	0.498	0.582	0.736	0.908	1.150
	45%	NA	0.492	0.567	0.711	0.871	1.093
	50%	NA	0.496	0.555	0.688	0.837	1.043
	55%	NA	NA	0.544	0.668	0.806	0.999
	60%	NA	NA	0.572	0.649	0.780	0.959
	65%	NA	NA	0.571	0.657	0.754	0.923
	70%	NA	NA	0.571	0.642	0.757	0.890
	75%	NA	NA	0.545	0.629	0.759	0.861
	80%	NA	NA	NA	0.637	0.739	0.835
	90%	NA	NA	NA	0.605	0.702	0.793
	100%	NA	NA	NA	NA	NA	0.751

**Table 76.C.8.#7 Property Rate Modification Factors**



**9. Community Rating System**

- a. The Community Rating System (CRS) is a voluntary program administered as part of the NFIP. Under the CRS program, participating communities are graded from 1-10, with the goal of encouraging better floodplain management to reduce vulnerability to flood damage.
- b. Refer to the Community Rating System information published under the NFIP at <https://www.fema.gov/national-flood-insurance-program-community-rating-system>, for participating communities and their corresponding grades.
- c. For properties in participating communities, multiply the building and contents rates by the applicable factor from the following table as addressed in Paragraph 7.a.(4) of this rule:

CRS Grade	Factor
1	.70
2	.75
3	.75
4	.80
5	.80
6	.85
7	.90
8	.90
9	.95
10	1.00

**Table 76.C.9.c. Community Rating System Factors**

**RATING EXAMPLES APPENDIX**

**SECTION VI – CAUSES OF LOSS FORM RULES**

**76. FLOOD COVERAGE ENDORSEMENT**

**C. Rules**

**7. Rating Methodology**

**c. Combined Blanket For Property Damage And Time Element Coverages – Rating Example**

Flood Blanket Limit = \$250,000

Deductible = \$5,000

Individual Items Of The Blanket	100% Values	Flood Rate	Factor Reflecting \$5,000 Deductible & 25% Insurance-To-Value Level**	Flood Rate x Factor From Preceding Column = Adjusted Rate	Result Of 100% Value x Adjusted Rate
Building 1	\$ 400,000	.277	1.712	.474	\$ 189,600
Personal Property in Building 1	\$ 200,000	.277	1.712	.474	\$ 94,800
Building 2	\$ 300,000	.322	1.651	.532	\$ 159,600
Business Income and Extra Expense	\$ 100,000	.277 *	1.940 ***	.537	\$ 53,700
	Column Total \$1,000,000				Column Total \$497,700

\* Flood Building Rate

**\*\* Blanket Limit : Total of 100% Values = Insurance To Value Level**

**\*\*\* This column heading does not apply to time element factor selection. The Business Income/Extra Expense factor of 1.94 comes from Table 60.E.3.b.#1 under Rule 60.**

**Note:** This rating example assumes that a Community Rating System credit does not apply.

Total (100% Values x Adjusted Rate) : Total of 100% Values = **Blanket Average Rate**

\_\_\_\_\_ \$497,700 \_\_\_\_\_ : \_\_\_\_\_ \$1,000,000 \_\_\_\_\_ = **.498**

Blanket Average Rate x Blanket Limit (in hundreds) = Blanket Premium

\_\_\_\_\_ .498 \_\_\_\_\_ x \_\_\_\_\_ \$250,000 : 100 \_\_\_\_\_ = **\$1,245**

## Commercial Property Multistate Endorsements Filing CF-2016-OFR16

STATE	SUBMITTED	EFFECTIVE OR DISTRIBUTION DATE	SUBMITTED CIRCULAR	IMPLEMENTATION CIRCULAR
ALABAMA	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
ALASKA	X	1/1/2018	<a href="#">LI-CF-2017-066</a>	<a href="#">LI-CF-2017-076</a>
ARIZONA	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
ARKANSAS	X	9/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
CALIFORNIA	X	12/2017	<a href="#">LI-CF-2017-043</a>	<a href="#">LI-CF-2017-070</a>
COLORADO	X	9/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
CONNECTICUT	X	1/1/2018	<a href="#">LI-CF-2017-067</a>	<a href="#">LI-CF-2017-098</a>
DELAWARE	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
DIST. OF COLUMBIA	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
FLORIDA				
<b>GEORGIA</b>	<b>X</b>	<b>9/1/2019</b>	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2019-011</a>
GUAM	X	9/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
HAWAII				
IDAHO	X	11/1/2017		2017-CF-1(BUREAU)
ILLINOIS	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
INDIANA	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
IOWA	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
KANSAS	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
KENTUCKY	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
LOUISIANA	X	8/1/2018		LA-18-03(BUREAU)
MAINE	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
MARYLAND	X	10/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-069</a>
MASSACHUSETTS	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
MICHIGAN	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
MINNESOTA	X	1/2018	<a href="#">LI-CF-2017-065</a>	<a href="#">LI-CF-2017-100</a>
MISSISSIPPI				
MISSOURI	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
MONTANA	X	PENDING	<a href="#">LI-CF-2016-100</a>	
NEBRASKA	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
NEVADA	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
NEW HAMPSHIRE	X	2/1/2018	<a href="#">LI-CF-2017-029</a>	<a href="#">LI-CF-2017-104</a>
NEW JERSEY	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
NEW MEXICO	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
NEW YORK	X	11/1/2018	<a href="#">LI-CF-2018-022</a>	<a href="#">LI-CF-2018-072</a>
NORTH CAROLINA	X	12/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-055</a>
NORTH DAKOTA	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
OHIO	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
OKLAHOMA	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
OREGON	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
PENNSYLVANIA	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
PUERTO RICO				
RHODE ISLAND	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
SOUTH CAROLINA	X	9/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
SOUTH DAKOTA	X	9/1/2017	<a href="#">LI-CF-2017-030</a>	<a href="#">LI-CF-2017-045</a>
TENNESSEE	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
U.S. VIRGIN ISLANDS	X	9/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
TEXAS	X	4/2018	<a href="#">LI-CF-2017-053</a>	<a href="#">LI-CF-2017-156</a>
UTAH	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
VERMONT	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
VIRGINIA	X	10/1/2017	<a href="#">LI-CF-2017-031</a>	<a href="#">LI-CF-2017-068</a>
WASHINGTON	X	1/1/2018		CF-2017-06
WEST VIRGINIA	X	3/1/2018	<a href="#">LI-CF-2017-099</a>	<a href="#">LI-CF-2017-113</a>
WISCONSIN	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>
WYOMING	X	9/1/2017	<a href="#">LI-CF-2016-100</a>	<a href="#">LI-CF-2017-045</a>

**Bold Indicates Changes**

## Commercial Property Multistate Rules Filing CF-2016-RRU16

STATE	SUBMITTED	EFFECTIVE OR DISTRIBUTION DATE	SUBMITTED CIRCULAR	IMPLEMENTATION CIRCULAR
ALABAMA	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
ALASKA	X	1/1/2018	<a href="#">LI-CF-2017-066</a>	<a href="#">LI-CF-2017-076</a>
ARIZONA	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
ARKANSAS	X	9/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
CALIFORNIA	X	12/2017	<a href="#">LI-CF-2017-043</a>	<a href="#">LI-CF-2017-070</a>
COLORADO	X	9/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
CONNECTICUT	X	1/1/2018	<a href="#">LI-CF-2017-067</a>	<a href="#">LI-CF-2017-098</a>
DELAWARE	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
DIST. OF COLUMBIA	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
FLORIDA				
<b>GEORGIA</b>	<b>X</b>	<b>9/1/2019</b>	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2019-011</a>
GUAM	NOT APPLICABLE			
HAWAII				
IDAHO	X	11/1/2017		2017-CF-2/CF-3(BUREAU)
ILLINOIS	X	9/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
INDIANA	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
IOWA	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
KANSAS	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
KENTUCKY	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
LOUISIANA	X	8/1/2018		LA18-02(BUREAU)
MAINE	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
MARYLAND	X	10/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-069</a>
MASSACHUSETTS	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
MICHIGAN	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
MINNESOTA	X	1/2018	<a href="#">LI-CF-2017-065</a>	<a href="#">LI-CF-2017-100</a>
MISSISSIPPI				
MISSOURI	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
MONTANA	X	PENDING	<a href="#">LI-CF-2016-101</a>	
NEBRASKA	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
NEVADA	X	9/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
NEW HAMPSHIRE	X	2/1/2018	<a href="#">LI-CF-2017-029</a>	<a href="#">LI-CF-2017-104</a>
NEW JERSEY	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
NEW MEXICO	X	9/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
NEW YORK	X	11/1/2018	<a href="#">LI-CF-2018-022</a>	<a href="#">LI-CF-2018-072</a>
NORTH CAROLINA	X	12/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-055</a>
NORTH DAKOTA	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
OHIO	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
OKLAHOMA	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
OREGON	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
PENNSYLVANIA	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
PUERTO RICO				
RHODE ISLAND	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
SOUTH CAROLINA	X	9/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
SOUTH DAKOTA	X	9/1/2017	<a href="#">LI-CF-2017-030</a>	<a href="#">LI-CF-2017-046</a>
TENNESSEE	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
U.S. VIRGIN ISLANDS	NOT APPLICABLE			
TEXAS	X	4/2018	<a href="#">LI-CF-2017-053</a>	<a href="#">LI-CF-2017-156</a>
UTAH	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
VERMONT	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
VIRGINIA	X	10/1/2017	<a href="#">LI-CF-2017-031</a>	<a href="#">LI-CF-2017-068</a>
WASHINGTON	X	1/1/2018		CF-2017-06
WEST VIRGINIA	X	3/1/2018	<a href="#">LI-CF-2017-099</a>	<a href="#">LI-CF-2017-113</a>
WISCONSIN	X	9/1/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>
WYOMING	X	9/2017	<a href="#">LI-CF-2016-101</a>	<a href="#">LI-CF-2017-046</a>

**Bold Indicates Changes**

## Commercial Property Multistate Loss Costs Filing CF-2016-RLC16

STATE	SUBMITTED	EFFECTIVE OR DISTRIBUTION DATE	SUBMITTED CIRCULAR	IMPLEMENTATION CIRCULAR
ALABAMA	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
ALASKA	X	1/1/2018	<a href="#">LI-CF-2017-066</a>	<a href="#">LI-CF-2017-076</a>
ARIZONA	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
ARKANSAS	X	9/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
CALIFORNIA	X	12/2017	<a href="#">LI-CF-2017-043</a>	<a href="#">LI-CF-2017-070</a>
COLORADO	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
CONNECTICUT	X	1/1/2018	<a href="#">LI-CF-2017-067</a>	<a href="#">LI-CF-2017-098</a>
DELAWARE	X	9/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
DIST. OF COLUMBIA	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
FLORIDA				
<b>GEORGIA</b>	<b>X</b>	<b>9/1/2019</b>	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2019-011</a>
GUAM	NOT APPLICABLE			
HAWAII				
IDAHO	X	11/1/2017		2017-CF-4/CF-5(BUREAU)
ILLINOIS	X	9/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
INDIANA	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
IOWA	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
KANSAS	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
KENTUCKY	X	9/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
LOUISIANA	X	8/1/2018		LA-18-01(BUREAU)
MAINE	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
MARYLAND	X	10/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-069</a>
MASSACHUSETTS	X	9/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
MICHIGAN	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
MINNESOTA	X	1/2018	<a href="#">LI-CF-2017-065</a>	<a href="#">LI-CF-2017-100</a>
MISSISSIPPI				
MISSOURI	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
MONTANA	X	PENDING	<a href="#">LI-CF-2016-102</a>	
NEBRASKA	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
NEVADA	X	9/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
NEW HAMPSHIRE	X	2/1/2018	<a href="#">LI-CF-2017-029</a>	<a href="#">LI-CF-2017-104</a>
NEW JERSEY	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
NEW MEXICO	X	9/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
NEW YORK	X	11/1/2018	<a href="#">LI-CF-2018-022</a>	<a href="#">LI-CF-2018-072</a>
NORTH CAROLINA	X	12/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-055</a>
NORTH DAKOTA	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
OHIO	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
OKLAHOMA	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
OREGON	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
PENNSYLVANIA	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
PUERTO RICO				
RHODE ISLAND	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
SOUTH CAROLINA	X	9/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
SOUTH DAKOTA	X	9/1/2017	<a href="#">LI-CF-2017-030</a>	<a href="#">LI-CF-2017-047</a>
TENNESSEE	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
U.S. VIRGIN ISLANDS	NOT APPLICABLE			
TEXAS	X	4/2018	<a href="#">LI-CF-2017-053</a>	<a href="#">LI-CF-2017-156</a>
UTAH	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
VERMONT	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
VIRGINIA	X	10/1/2017	<a href="#">LI-CF-2017-031</a>	<a href="#">LI-CF-2017-068</a>
WASHINGTON	X	1/1/2018		CF-2017-06
WEST VIRGINIA	X	3/1/2018	<a href="#">LI-CF-2017-099</a>	<a href="#">LI-CF-2017-113</a>
WISCONSIN	X	9/1/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>
WYOMING	X	9/2017	<a href="#">LI-CF-2016-102</a>	<a href="#">LI-CF-2017-047</a>

**Bold Indicates Changes**