

LOSS COSTS/RULES/FORMS – IMPLEMENTATION

MAY 8, 2019

BUSINESSOWNERS

LI-BP-2019-039

## BUSINESSOWNERS MULTISTATE FORMS, RULES AND LOSS COSTS REVISIONS TO BE IMPLEMENTED

### KEY MESSAGE

We are implementing Businessowners multistate and state-specific endorsements, rules and loss costs in 35 jurisdictions.

**Effective Date:** 9/1/2019

**Filing IDs:** BP-2019-OMITF (Forms), BP-2019-RMITR (Rules) and BP-2019-RMITL (Loss Costs)

### JURISDICTIONS

- |                        |             |                 |                  |
|------------------------|-------------|-----------------|------------------|
| • Alabama              | • Iowa      | • Nevada        | • South Carolina |
| • Arizona              | • Kansas    | • New Hampshire | • Tennessee      |
| • Colorado             | • Maine     | • New Jersey    | • Texas          |
| • Connecticut          | • Maryland  | • New Mexico    | • Utah           |
| • District of Columbia | • Michigan  | • North Dakota  | • Virginia       |
| • Guam*                | • Minnesota | • Ohio          | • West Virginia  |
| • Idaho                | • Missouri  | • Oklahoma      | • Wisconsin      |
| • Illinois             | • Montana   | • Oregon        | • Wyoming        |
| • Indiana              | • Nebraska  | • Rhode Island  |                  |

\* Only forms filing BP-2019-OMITF. Rules/Loss costs not applicable.

### BACKGROUND

In circular:

- [LI-BP-2019-024](#), we announced the submission of multistate forms filing BP-2019-OMITF, which introduced cannabis-related exclusionary endorsements and revised **BP 07 01 – Contractors' Installation, Tools And Equipment Coverage** under ISO's Businessowners Program.
- [LI-BP-2019-025](#), we announced the submission of multistate rules filing BP-2019-RMITR, which revised multistate rules in Division Ten – Businessowners of the Commercial Lines Manual to reflect, in part, changes made in companion forms filing BP-2019-OMITF.

- [LI-BP-2019-026](#), we announced the submission of multistate loss costs filing BP-2019-RMITL, which revised advisory prospective loss costs associated with the ISO Contractors' Installation, Tools And Equipment Coverage Endorsement **BP 07 01** and introduced a loss cost for the new coverage option for Blanket Contractors' Tools And Equipment with a \$1,000 per tool sublimit.
- [LI-BP-2019-040](#), we provided you with final copies of the multistate endorsements included in forms filing BP-2019-OMITF.

In subsequent circulars, which are listed in the attached multistate status report, we provided state-specific forms, rules and loss costs supplements to these filings in certain 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 supplement and/or amendment filing.

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## EFFECTIVE DATE

### Forms Filing BP-2019-OMITF

**Alabama, Arizona, District of Columbia, Idaho, Illinois, Indiana, Iowa, Kansas, Maine, Michigan, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, Tennessee, Utah, Virginia, West Virginia, 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 September 1, 2019.

**Colorado, Guam, Minnesota, South Carolina and Texas**

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

**Connecticut and Maryland**

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

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

### Rules Filing BP-2019-RMITR

**Alabama, Arizona, District of Columbia, Idaho, Indiana, Iowa, Kansas, Maine, Michigan, Missouri, Montana, Nebraska, New Hampshire, New Jersey, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, Tennessee, Utah, Virginia, West Virginia and Wisconsin**

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.

**Colorado, Illinois, Minnesota, Nevada, New Mexico, South Carolina, Texas and Wyoming**

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

**Connecticut and Maryland**

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

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

**Loss Costs Filing BP-2019-RMITL**

**Alabama, Arizona, Colorado, District of Columbia, Idaho, Indiana, Iowa, Kansas, Maine, Michigan, Missouri, Montana, Nebraska, New Hampshire, New Jersey, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, Tennessee, Utah, Virginia, West Virginia and Wisconsin**

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.

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

**Illinois, Minnesota, Nevada, New Mexico, South Carolina, Texas and Wyoming**

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

**Connecticut and Maryland**

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

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

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

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**COMPANY ACTION**

Refer to the Summary of Company Action Requirements attached.

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**FUTURE ISO ACTION**

In future circulars, we will:

- Update the status of this revision. This status report will be updated periodically to provide you with the latest status. For interim updates, please check the Insurance Lines Services web site ([www.verisk.com/ils](http://www.verisk.com/ils)). In addition to other information, this web site contains copies of major multistate filing status reports that are updated approximately every two weeks.
- Inform you of implementation status of these filings in additional jurisdictions.
- Provide an updated multistate status report summarizing filing activity.

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## **RATING SOFTWARE IMPACT**

### **BP-2019-OMITF**

Refer to circular [LI-BP-2019-024](#) for the impact of the multistate filing.

### **BP-2019-RMITR**

Refer to circular [LI-BP-2019-025](#) for the impact of the multistate filing.

### **BP-2019-RMITL**

Refer to circular [LI-BP-2019-026](#) for the impact of the multistate filing.

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## **IMPACT ON STATISTICAL REPORTING**

Statistical Plan Holders circular [SP-BP-2019-001](#), entitled "Businessowners Contractors' Installation, Tools And Equipment Coding Established," was issued on March 26, 2019 announcing the establishment of additional Businessowners coding in support of ISO's Businessowners Contractors' Installation, Tools And Equipment Coverage Endorsement.

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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-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.

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## **REVISION DISTRIBUTION**

### **Rules/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.

### **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.

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## **REFERENCE(S)**

- [LI-BP-2019-040](#) (05/08/2019) Businessowners Multistate Endorsements (Edition 09 19) Available
- [SP-BP-2019-001](#) (03/26/2019) Businessowners Contractors' Installation, Tools And Equipment Coding Established
- [LI-BP-2019-026](#) (03/13/2019) Businessowners Multistate Loss Costs Revision Being Submitted
- [LI-BP-2019-025](#) (03/13/2019) Businessowners Multistate Rules Revision Being Submitted
- [LI-BP-2019-024](#) (03/13/2019) Businessowners Multistate Forms Revision Being Submitted
- [LI-CL-2018-044](#) (11/27/2018) Revised Lead Time Requirements Listing

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**ATTACHMENT(S)**

- Summary of Company Action Requirements
  - Status Report
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- 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).

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

### **FORMS filing: BP-2019-OMITF**

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<b>Arizona</b>	<b>Nebraska</b>	If you have authorized us to file on your behalf and decide:
<b>Connecticut</b>	<b>Nevada</b>	
<b>District of Columbia</b>	<b>New Hampshire</b>	<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>
<b>Idaho</b>	<b>New Jersey</b>	
<b>Illinois</b>	<b>North Dakota</b>	For guidance on submission requirements, consult the ISO State Filing Handbook.
<b>Iowa</b>	<b>Oklahoma</b>	In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Designation Number <u>BP-2019-OMITF</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. In addition, for:
<b>Kansas</b>	<b>Oregon</b>	<ul style="list-style-type: none"> <li><b>Maine</b>, refer to SERFF Tracking Number <u>ISOF-131840846</u>.</li> <li><b>New Jersey</b>, refer to the New Jersey Dept. File No. <u>19-0392</u>.</li> <li><b>Oklahoma</b>, refer to Type of Insurance Code (TOI) <u>05.0 CMP Liability and Non-Liability</u> and Sub-TOI <u>05.0002 Businessowners</u>, the Oklahoma File Number <u>ISOF-131840861</u> and the approval date April 2, 2019.</li> </ul>
<b>Maine</b>	<b>Rhode Island</b>	
<b>Maryland</b>	<b>Virginia</b>	
<b>Michigan</b>	<b>West Virginia</b>	
<b>Montana</b>	<b>Wyoming</b>	

<b>Alabama</b>	If you have authorized us to file on your behalf and decide:
<b>Indiana</b>	
<b>Missouri</b>	<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>
<b>New Mexico</b>	
<b>Ohio</b>	For guidance on submission requirements, consult the ISO State Filing Handbook.
<b>Tennessee</b>	WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON:
<b>Utah</b>	<ul style="list-style-type: none"> <li>AUGUST 7, 2019 (ALABAMA)</li> <li>AUGUST 1, 2019 (INDIANA, TENNESSEE, WISCONSIN)</li> <li>AUGUST 12, 2019 (MISSOURI)</li> <li>AUGUST 10, 2019 (NEW MEXICO)</li> <li>JULY 1, 2019 (OHIO)</li> <li>JULY 26, 2019 (UTAH)</li> </ul>
<b>Wisconsin</b>	
	IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.
	In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Designation Number <u>BP-2019-OMITF</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.

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

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### **FORMS filing: BP-2019-OMITF (Cont'd)**

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**Guam**

You must independently determine what forms and endorsements you will use and when to make them effective. If you decide to use all or any part of ISO's filing, you must make an appropriate submission with the Department of Revenue and Taxation.

The Department of Revenue and Taxation has approved ISO Reference Filing Number BP-2019-OMITF and ISO participating insurers may now file by reference to adopt this filing. To adopt this filing you must:

- make an appropriate submission in accordance with applicable statutes and regulatory filing requirements;
- include a statement in your filing with the Department identifying that you are a participating insurer of ISO for Businessowners and that you wish to adopt, as your own filing, the forms and endorsements in ISO's Reference Filing Number BP-2019-OMITF;
- include with your filing, as appropriate, any modification you are making to the ISO filing as well as the reason for the modification;
- request approval of the modification;
- select an effective date;
- include the appropriate filing fee for each form being adopted; and
- advise your production forces of your decisions.

If you decide to utilize ISO's submission to support your filing, you need only reference it. You do NOT have to attach it to your filing.

In all correspondence on this revision with the Department of Revenue and Taxation, you should refer to ISO Reference Filing Number BP-2019-OMITF, 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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**Colorado****Minnesota****South Carolina**

ISO has not filed this revision on behalf of insurers.

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.

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 BP-2019-OMITF, 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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**Texas**

You must independently determine what **forms and endorsements** you will use and when to make any revision effective.

If you decide to use our **forms and endorsements** submission in support of your filing, then you must:

- determine what modifications, if any, are appropriate for your company;
- make an appropriate submission in accordance with applicable statutes and the filing requirements promulgated by the Texas Department of Insurance (TDI) and contained in its filing manual ("Property and Casualty Filings Made Easy");
- select an effective date; and
- advise your production forces of your decisions.

If you decide to utilize ISO's submission(s), you need only reference the submission(s) in your filing. You do not have to attach it to your filing.

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

In all correspondence with the TDI on this revision, you should refer to the State Tracking Number(s) S664273. Do NOT refer to this circular number or ISO Filing Designation 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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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

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### **RULES filing: BP-2019-RMITR**

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<b>Arizona</b> <b>District of Columbia</b> <b>Idaho</b> <b>Iowa</b> <b>Kansas</b> <b>Maine</b> <b>Maryland</b> <b>Montana</b> <b>Nebraska</b> <b>Oklahoma</b>	<b>Oregon</b> <b>Rhode Island</b> <b>Virginia</b> <b>West Virginia</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>BP-2019-RMITR</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. In addition, for:</p> <ul style="list-style-type: none"> <li>• <b>Maine</b>, refer to SERFF Tracking Number <u>ISOF-131840950</u>.</li> <li>• <b>Oklahoma</b>, refer to Type of Insurance Code (TOI) <u>05.0 CMP Liability and Non-Liability</u> and Sub-TOI <u>05.0002 Businessowners</u>, the Oklahoma File Number <u>ISOF-131840965</u> and the approval date April 2, 2019.</li> </ul>
<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>WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON JULY 26, 2019. ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number <u>BP-2019-RMITR</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>BP-2019-RMITR</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>

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

### **RULES filing: BP-2019-RMITR (Cont'd)**

<b>Alabama</b> <b>Connecticut</b> <b>Indiana</b> <b>Michigan</b> <b>Missouri</b> <b>New Hampshire</b> <b>New Jersey</b> <b>North Dakota</b> <b>Ohio</b> <b>Tennessee</b> <b>Utah</b> <b>Wisconsin</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>WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON:</p> <ul style="list-style-type: none"> <li>• AUGUST 7, 2019 (ALABAMA)</li> <li>• AUGUST 1, 2019 (CONNECTICUT, INDIANA, NEW HAMPSHIRE, NEW JERSEY, TENNESSEE)</li> <li>• AUGUST 12, 2019 (MISSOURI)</li> <li>• AUGUST 22, 2019 (MICHIGAN, NORTH DAKOTA, WISCONSIN)</li> <li>• JULY 1, 2019 (OHIO)</li> <li>• JULY 26, 2019 (UTAH)</li> </ul> <p>IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Designation Number <u>BP-2019-RMITR</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>New Mexico</b> <b>South Carolina</b> <b>Wyoming</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>BP-2019-RMITR</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 required to file anything with the Nevada 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>BP-2019-RMITR</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>

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

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### **RULES filing: BP-2019-RMITR (Cont'd)**

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#### **Texas**

You must independently determine what **rules** you will use and when to make any revision effective.

If you decide to use our **rules** submission in support of your filing, then you must:

- determine what modifications, if any, are appropriate for your company;
- make an appropriate submission in accordance with applicable statutes and the filing requirements promulgated by the Texas Department of Insurance (TDI) and contained in its filing manual (“Property and Casualty Filings Made Easy”);
- select an effective date; and
- advise your production forces of your decisions.

If you decide to utilize ISO’s submission(s), you need only reference the submission(s) in your filing. You do not have to attach it to your filing.

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

In all correspondence with the TDI on this revision, you should refer to the State Tracking Number(s) S664274. Do NOT refer to this circular number or ISO Filing Designation 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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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

### **LOSS COSTS filing: BP-2019-RMITL**

Arizona	Oregon	<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>BP-2019-RMITL</u>, NOT this circular number. In addition, for:</p> <ul style="list-style-type: none"> <li>• <b>Maine</b>, refer to SERFF Tracking Number <u>ISOF-131841083</u>.</li> <li>• <b>Oklahoma</b>, refer to Type of Insurance Code (TOI) <u>05.0 CMP Liability and Non-Liability</u> and Sub-TOI <u>05.0002 Businessowners</u>, the Oklahoma File Number <u>ISOF-131841098</u> and the approval date April 2, 2019.</li> </ul>
District of Columbia	Rhode Island	
Idaho	Virginia	
Iowa	West Virginia	
Kansas		
Maine		
Maryland		
Montana		
Nebraska		
Oklahoma		

**CAUTION:** This reference filing revises only certain advisory prospective loss costs for BUSINESSOWNERS 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.

Alabama	<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>WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON:</p> <ul style="list-style-type: none"> <li>• AUGUST 7, 2019 (ALABAMA)</li> <li>• JULY 26, 2019 (COLORADO)</li> <li>• AUGUST 1, 2019 (CONNECTICUT, INDIANA, MICHIGAN, NEW HAMPSHIRE, NEW JERSEY, TENNESSEE)</li> <li>• AUGUST 12, 2019 (MISSOURI)</li> <li>• AUGUST 22, 2019 (NORTH DAKOTA, WISCONSIN)</li> <li>• JULY 1, 2019 (OHIO)</li> <li>• JULY 26, 2019 (UTAH)</li> </ul>
Colorado	
Connecticut	
Indiana	
Michigan	
Missouri	
New Hampshire	
New Jersey	
North Dakota	
Ohio	
Tennessee	
Utah	
Wisconsin	

ANY SUBMISSION YOU MAY MAKE WITH THE INSURANCE DEPARTMENT WITH RESPECT TO THIS FILING SHOULD NOT BE SUBMITTED PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number BP-2019-RMITL, NOT this circular number.

**CAUTION:** This reference filing revises only certain advisory prospective loss costs for BUSINESSOWNERS 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.

Minnesota	<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>BP-2019-RMITL</u>, NOT this circular number.</p>
Nevada	
New Mexico	
South Carolina	
Wyoming	

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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

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**LOSS COSTS filing: BP-2019-RMITL (Cont'd)**

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**Illinois**

ISO has not filed this revision.

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 BP-2019-RMITL, NOT this circular number.

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**Texas**

You must independently determine whether to revise your rates and when to make any revision effective.

If you decide to use our loss costs in support of your rate filing, then you must:

- make an appropriate submission in accordance with applicable statutes and the filing requirements promulgated by the Texas Department of Insurance (TDI) and contained in its filing manual ("Property and Casualty Filings Made Easy");
- determine the expense and profit components to include in your rates;
- determine what modifications, if any, to the loss costs are appropriate for your company (any modification must be supported by your individual company data);
- select an effective date; and
- advise your production forces of your decisions.

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

If you decide to utilize ISO's submission(s), you need only reference the submission(s) in your filing. You do not have to attach it to your filing.

NOTE: The TDI has classified this filing as a rate filing.

In all correspondence with the TDI on this revision, you should refer to the State Tracking Number(s) S664275 for the rate filing. Do NOT refer to this circular number or the ISO Filing Designation Number.

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**Status of Businessowners 2019 Multistate Filings**  
**BP-2019-OMITF (Forms), BP-2019-RMITR (Rules), BP-2019-RMITL (Loss Costs)**

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC SUPPLEMENT/AMENDMENT CIRCULAR (FO, RU, LC)	IMPLEMENTATION CIRCULAR (FO, RU, LC)
ALABAMA	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
ALASKA			
ARIZONA	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
ARKANSAS			
CALIFORNIA		**	
COLORADO	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
CONNECTICUT	9/1/2019	<a href="#">LI-BP-2019-037</a>	<a href="#">LI-BP-2019-039</a>
DELAWARE			
DIST. OF COLUMBIA	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
FLORIDA		**	
GEORGIA		**	
GUAM *	9/2019	**	<a href="#">LI-BP-2019-039</a>
HAWAII***	BUREAU		
IDAHO	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
ILLINOIS	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
INDIANA	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
IOWA	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
KANSAS	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
KENTUCKY		**	
LOUISIANA			
MAINE	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
MARYLAND	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
MASSACHUSETTS		**	
MICHIGAN	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
MINNESOTA	9/2019	**	<a href="#">LI-BP-2019-039</a>
MISSISSIPPI		**	
MISSOURI	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
MONTANA	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
NEBRASKA	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
NEVADA	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
NEW HAMPSHIRE	9/1/2019	<a href="#">LI-BP-2019-036</a>	<a href="#">LI-BP-2019-039</a>
NEW JERSEY	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
NEW MEXICO	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
NEW YORK			
NORTH CAROLINA			
NORTH DAKOTA	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
OHIO	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
OKLAHOMA	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
OREGON	9/1/2019	<a href="#">LI-BP-2019-028</a>	<a href="#">LI-BP-2019-039</a>
PENNSYLVANIA			
PUERTO RICO		<a href="#">LI-BP-2019-029</a>	
RHODE ISLAND	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
SOUTH CAROLINA	9/2019	**	<a href="#">LI-BP-2019-039</a>
SOUTH DAKOTA			
TENNESSEE	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
TEXAS	9/2019	**	<a href="#">LI-BP-2019-039</a>
U.S. VIRGIN ISLANDS *		**	
UTAH	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
VERMONT		**	
VIRGINIA	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
WASHINGTON***	BUREAU		
WEST VIRGINIA	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
WISCONSIN	9/1/2019	**	<a href="#">LI-BP-2019-039</a>
WYOMING	9/1/2019	**	<a href="#">LI-BP-2019-039</a>

\* ISO has no jurisdiction for rules/loss costs.

\*\* There are no state supplements.

\*\*\* Under the jurisdiction of an independent bureau

MULTISTATE FILED CIRCULAR		
FORMS	RULES	LOSS COSTS
<a href="#">LI-BP-2019-024</a>	<a href="#">LI-BP-2019-025</a>	<a href="#">LI-BP-2019-026</a>