

## CRIME AND FIDELITY MULTISTATE FORMS, RULES, RATING PLAN AND LOSS COSTS REVISIONS TO BE IMPLEMENTED IN VARIOUS JURISDICTIONS

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### KEY MESSAGE

We are implementing Crime and Fidelity multistate and state-specific forms, rules, rating plan, and loss costs revisions in **26** jurisdictions.

**Effective Date: 6/1/2022**

**Filing IDs:** CR-2021-OFR21 (Forms), CR-2021-RRU21 (Rules), RP-2021-RCR21 (Rating Plan) and CR-2021-RLC21 (Loss Costs)

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### UPGRADE TO WORD AND EXCEL DOCUMENTS

As previously noted, ISO is implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format to be phased in by product/service. In addition to **form** documents, we are pleased to announce that during the third quarter 2021, you will be receiving **circular cover letter** and **Notice To Manualholders (NTM)** documents in .docx format delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library, PRM and Suite +. Changes continue for other document types to be phased in by product/service. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), PRM, Statistical Plans and Suite +.

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### JURISDICTIONS

- |               |                 |                  |                 |
|---------------|-----------------|------------------|-----------------|
| • Alabama     | • Kentucky      | • Nevada         | • South Dakota  |
| • Arizona     | • Maine         | • New Mexico     | • Tennessee     |
| • Arkansas    | • Massachusetts | • North Carolina | • Utah          |
| • Colorado    | • Michigan      | • North Dakota   | • West Virginia |
| • Connecticut | • Mississippi   | • Ohio           | • Wisconsin     |
| • Idaho       | • Missouri      | • Rhode Island   | • Wyoming       |
| • Indiana     | • Montana       |                  |                 |

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## BACKGROUND

In circular:

- [LI-CR-2021-007](#), we announced the submission of forms filing CR-2021-OFR21, which introduced extensive changes to the ISO Crime and Fidelity Program for commercial and governmental entities.
- [LI-CR-2021-008](#), we announced the submission of rules filing CR-2021-RRU21, which introduced revisions to the rules in CLM Division Three – Crime and Fidelity as a result of the changes to the Crime and Fidelity forms portfolio in related forms filing CR-2021-OFR21.
- [LI-CR-2021-009](#), we announced the submission of loss costs filing CR-2021-RLC21, which explained and showed the derivation of the proposed loss costs and rating factors to be filed as part of a rewrite of the Crime and Fidelity Program.
- [LI-CR-2021-010](#), we announced the submission of rating plan filing RP-2021-RCR21, which described the revision of the Crime and Fidelity Experience and Schedule (CRES) Rating Plan to complement the rewrite of the current Crime and Fidelity (CR) program.
- [LI-CR-2021-061](#), we provided sample advisory policyholder notices outlining the broadenings, reductions and/or other changes included in multistate forms filing CR-2021-OFR21.
- [LI-CR-2021-111](#), we provided replacement multistate forms for forms filing CR-2021-OFR21.
- [LI-CR-2021-115](#), we provided updated multistate rules for rules filing CR-2021-RRU21.
- [LI-CR-2021-120](#), we provided you with final copies of multistate applications, forms, Declarations and endorsements included in forms filing CR-2021-OFR21.

In subsequent circulars, which are listed in the attached multistate status report, we provided state supplements to the multistate forms and rules filings for certain jurisdictions, where appropriate.

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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 CR-2021-OFR21:

**Alabama, Arizona, Arkansas, Idaho, Indiana, Kentucky, Maine, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nevada, New Mexico, North Dakota, Ohio, South Dakota, Tennessee, Utah, West Virginia, Wisconsin, Wyoming**

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

These changes are applicable to all policies **written** on or after June 1, 2022.

### **Connecticut, North Carolina**

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

These changes are applicable to all policies **effective** on or after June 1, 2022.

**Colorado, Rhode Island**

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

**RULES FILING CR-2021-RRU21:**

**Alabama, Arizona, Idaho, Indiana, Kentucky, Maine, Massachusetts, Michigan, Mississippi, Missouri, Montana, North Dakota, Ohio, South Dakota, Tennessee, Utah, West Virginia, Wisconsin**

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

These changes are applicable to all policies **written** on or after June 1, 2022.

**Connecticut, North Carolina**

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

These changes are applicable to all policies **effective** on or after June 1, 2022.

**Arkansas, Colorado, Nevada, New Mexico, Rhode Island, Wyoming**

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

**LOSS COSTS FILING CR-2021-RLC21:**

**Alabama, Arizona, Colorado, Idaho, Indiana, Maine, Michigan, Mississippi, Missouri, Montana, North Dakota, Ohio, South Dakota, Tennessee, Utah, West Virginia, Wisconsin**

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

These changes are applicable to all policies **written** on or after June 1, 2022.

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

**Connecticut, North Carolina**

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

These changes are applicable to all policies **effective** on or after June 1, 2022.

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

**Arkansas, Kentucky, Massachusetts, Nevada, New Mexico, Rhode Island, Wyoming**

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

**RATING PLAN FILING RP-2021-RCR21:**

**Alabama, Arizona, Connecticut, Idaho, Indiana, Kentucky, Maine, Massachusetts, Michigan, Mississippi, Missouri, Montana, North Carolina, North Dakota, Ohio, South Dakota, Tennessee, Utah, West Virginia, Wisconsin**

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

These changes apply to all rating plans made on or after June 1, 2022.

**Arkansas, Colorado, Nevada, New Mexico, Rhode Island, Wyoming**

We do not establish an effective date for Crime and Fidelity rating plan 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.

**EFFECT OF ISO REVISION ON FLEX RATING (KENTUCKY)**

A company that decides to revise its supplementary rating information should determine the overall rate level impact of its revision and any other revisions that it has implemented over the preceding 12 months. ISO has not made any revision of supplementary rating information for Crime and Fidelity over the preceding 12 months which would result in percent indications different than those contained in CR-2021-RRU21 and RP-2021-RCR21.

**RATING SOFTWARE IMPACT**

Refer to the circulars in the Reference(s) block for the impact of the multistate filings.

**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-2021-004](#) 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 implementation status of these filings in additional jurisdictions.
- Provide an updated multistate status report summarizing filing activity. 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.

**REVISION DISTRIBUTION****Forms:**

We will issue a Notice to Portfolioholders with an edition date of 6-22 (or the earliest possible subsequent date), along with any new and/or revised forms.

**Rules/Rating Plan/Loss Costs:**

We will issue a Notice to Manualholders with an edition date of 6-22 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CR-2021-120](#) (11/19/2021) Crime And Fidelity Multistate Forms And Endorsements (Edition 06 22) Available
  - [LI-CR-2021-115](#) (11/04/2021) Crime And Fidelity Multistate Rules Updated In The 2021 Multistate Rules Filing; Updated Rules Provided
  - [LI-CR-2021-111](#) (10/22/2021) Crime And Fidelity Multistate Forms Replaced In The 2021 Multistate Forms Filing; Replacement Forms Provided
  - [LI-CR-2021-061](#) (09/21/2021) Advisory Sample Notices To Policyholders For 2021 Crime And Fidelity Multistate Forms Revisions Furnished
  - [LI-CR-2021-010](#) (08/25/2021) Crime And Fidelity Multistate Rating Plan Revision Being Submitted
  - [LI-CR-2021-009](#) (08/25/2021) Crime And Fidelity Multistate Loss Costs Revision Being Submitted
  - [LI-CR-2021-008](#) (08/25/2021) Crime And Fidelity Multistate Rules Being Submitted
  - [LI-CR-2021-007](#) (08/25/2021) Crime And Fidelity Multistate Forms Being Submitted
  - [LI-CL-2021-004](#) (02/17/2021) 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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- The loss costs and rating plan content of this circular, please contact:  
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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: CR-2021-OFR21**

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<b>Arizona</b>	<b>Montana</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 Number <u>CR-2021-OFR21</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>Arizona</b>, refer to SERFF Tracking Numbers <u>ISOF-132935113</u> and <u>ISOF-133015660</u>.</li> <li><b>Maine</b>, refer to SERFF Tracking Number <u>ISOF-132935128</u>.</li> <li><b>North Carolina</b>, refer to SERFF Tracking Numbers <u>ISOF-132935142</u> and <u>ISOF-133015689</u>.</li> <li><b>Arizona, Arkansas, Idaho, Kentucky, Michigan, Mississippi, Montana, Nevada, North Carolina, North Dakota, South Dakota, West Virginia, Wisconsin</b> reference both <b>CR-2021-OFR21</b> and <b>CR-2021-OFR21(A)</b>.</li> </ul>
<b>Arkansas</b>	<b>Nevada</b>	
<b>Connecticut</b>	<b>North Carolina</b>	
<b>Idaho</b>	<b>North Dakota</b>	
<b>Kentucky</b>	<b>South Dakota</b>	
<b>Maine</b>	<b>West Virginia</b>	
<b>Massachusetts</b>	<b>Wisconsin</b>	
<b>Michigan</b>	<b>Wyoming</b>	
<b>Mississippi</b>		
<b>Alabama</b>	<b>Ohio</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>APRIL 01, 2022 (OHIO)</li> <li>APRIL 27, 2022 (UTAH)</li> <li>APRIL 29, 2022 (INDIANA &amp; TENNESSEE)</li> <li>MAY 06, 2022 (ALABAMA)</li> <li>MAY 12, 2022 (MISSOURI &amp; NEW MEXICO)</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 Number <u>CR-2021-OFR21</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>Indiana</b>	<b>Tennessee</b>	
<b>Missouri</b>	<b>Utah</b>	
<b>New Mexico</b>		

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

### **FORMS filing: CR-2021-OFR21 (Cont'd)**

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#### **Colorado**

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 Filing Number CR-2021-OFR21, 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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#### **Rhode Island**

ISO has not filed this revision.

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.

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

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### **RULES filing: CR-2021-RRU21**

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<b>Arizona</b> <b>Connecticut</b> <b>Idaho</b> <b>Kentucky</b> <b>Maine</b> <b>Massachusetts</b>	<b>Michigan</b> <b>Mississippi</b> <b>Montana</b> <b>North Carolina</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 Number <u>CR-2021-RRU21</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>Arizona</b>, refer to SERFF Tracking Number <u>ISOF-132936176</u>.</li> <li><b>Maine</b>, refer to SERFF Tracking Number <u>ISOF-132936191</u>.</li> <li><b>North Carolina</b>, refer to SERFF Tracking Numbers <u>ISOF-132936204</u> and <u>ISOF-133031938</u>.</li> <li><b>Idaho, Kentucky, Montana, North Carolina, West Virginia</b>, reference both <b>CR-2021-RRU21</b> and <b>CR-2021-RRU21(A)</b>.</li> </ul>
<b>Alabama</b> <b>Indiana</b> <b>Missouri</b> <b>North Dakota</b> <b>Ohio</b> <b>South Dakota</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>APRIL 01, 2022 (OHIO)</li> <li>APRIL 15, 2022 (SOUTH DAKOTA)</li> <li>APRIL 27, 2022 (UTAH)</li> <li>APRIL 29, 2022 (INDIANA &amp; TENNESSEE)</li> <li>MAY 06, 2022 (ALABAMA)</li> <li>MAY 12, 2022 (MISSOURI)</li> <li>MAY 20, 2022 (NORTH DAKOTA &amp; WISCONSIN)</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 Number <u>CR-2021-RRU21</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>		<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 Filing Number <u>CR-2021-RRU21</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: CR-2021-RRU21 (Cont'd)**

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**Colorado**

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 ISO's revision, you must make an appropriate submission with the Insurance Department.

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON APRIL 27, 2022. 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 Filing Number CR-2021-RRU21, 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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**Nevada**

ISO has not filed this revision.

**Rhode Island**

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.

**Wyoming**

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 Filing Number CR-2021-RRU21, 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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### **LOSS COSTS filing: CR-2021-RLC21**

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<b>Arizona</b> <b>Connecticut</b> <b>Idaho</b> <b>Maine</b> <b>Michigan</b>	<b>Mississippi</b> <b>Montana</b> <b>North Carolina</b> <b>West Virginia</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 Filing Number <u>CR-2021-RLC21</u>, NOT this circular number.</p> <p>CAUTION: This reference filing revises only certain advisory prospective loss costs for Crime and Fidelity in these states. 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. In addition, for:</p> <ul style="list-style-type: none"> <li>• <b>Arizona</b>, refer to SERFF Tracking Number <u>ISOF-132936230</u></li> <li>• <b>Maine</b>, refer to SERFF Tracking Number <u>ISOF-132936265</u></li> <li>• <b>North Carolina</b>, refer to SERFF Tracking Number <u>ISOF-132936278</u></li> </ul>
<b>Alabama</b> <b>Colorado</b> <b>Indiana</b> <b>Missouri</b> <b>North Dakota</b> <b>Ohio</b> <b>South Dakota</b>	<b>Tennessee</b> <b>Utah</b> <b>Wisconsin</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>WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON:</p> <ul style="list-style-type: none"> <li>• APRIL 01, 2022 (OHIO)</li> <li>• APRIL 15, 2022 (SOUTH DAKOTA)</li> <li>• APRIL 27, 2022 (COLORADO &amp; UTAH)</li> <li>• APRIL 29, 2022 (INDIANA &amp; TENNESSEE)</li> <li>• MAY 06, 2022 (ALABAMA)</li> <li>• MAY 12, 2022 (MISSOURI)</li> <li>• MAY 20, 2022 (NORTH DAKOTA &amp; WISCONSIN)</li> </ul> <p>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 Filing Number <u>CR-2021-RLC21</u>, NOT this circular number.</p> <p>CAUTION: This reference filing revises only certain advisory prospective loss costs for Crime and Fidelity in these states. 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>Arkansas</b> <b>Kentucky</b> <b>Nevada</b> <b>New Mexico</b>	<b>Rhode Island</b> <b>Wyoming</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 correspondence on this revision, you should refer to ISO Filing Number <u>CR-2021-RLC21</u>, NOT this circular number.</p>

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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

**LOSS COSTS filing: CR-2021-RLC21(Cont'd)**

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**Massachusetts**

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 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 Number CR-2021-RLC21, NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for Crime and Fidelity 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.

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

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### **RATING PLAN filing: RP-2021-RCR21**

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<b>Arizona</b> <b>Connecticut</b> <b>Idaho</b> <b>Kentucky</b> <b>Maine</b> <b>Massachusetts</b>	<b>Michigan</b> <b>Mississippi</b> <b>Montana</b> <b>North Carolina</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 Number <u>RP-2021-RCR21</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>Arizona</b>, refer to SERFF Tracking Number <u>ISOF-132936306</u></li> <li><b>Maine</b>, refer to SERFF Tracking Number <u>ISOF-132936321</u></li> <li><b>North Carolina</b>, refer to SERFF Tracking Number <u>ISOF-132936334</u></li> </ul>
<b>Alabama</b> <b>Indiana</b> <b>Missouri</b> <b>North Dakota</b> <b>Ohio</b> <b>South Dakota</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>APRIL 01, 2022 (OHIO)</li> <li>APRIL 15, 2022 (SOUTH DAKOTA)</li> <li>APRIL 27, 2022 (UTAH)</li> <li>APRIL 29, 2022 (INDIANA &amp; TENNESSEE)</li> <li>MAY 06, 2022 (ALABAMA)</li> <li>MAY 12, 2022 (MISSOURI)</li> <li>MAY 20, 2022 (NORTH DAKOTA &amp; WISCONSIN)</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 Number <u>RP-2021-RCR21</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>		<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 Filing Number <u>RP-2021-RCR21</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**

**RATING PLAN filing: RP-2021-RCR21 (Cont'd)**

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<p><b>Colorado</b></p>	<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, 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 APRIL 27, 2022. 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 Filing Number <u>RP-2021-RCR21</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>
<p><b>Nevada</b> <b>Rhode Island</b> <b>Wyoming</b></p>	<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 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 Filing Number <u>RP-2021-RCR21</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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**Status of Crime and Fidelity Multistate Filings  
Forms (CR-2021-OFR21), Rules (CR-2021-RRU21), Loss Costs (CR-2021-RLC21)  
and Rating Plan (RP-2021-RCR21)**

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULARS		IMPLEMENTATION CIRCULARS
		FORMS	RULES	
ALABAMA	6/1/2022	<a href="#">LI-CR-2021-011</a>	<a href="#">LI-CR-2021-012</a>	<a href="#">LI-CR-2021-119</a>
ALASKA		<a href="#">LI-CR-2021-036</a>	<a href="#">LI-CR-2021-037</a>	
ARIZONA	6/1/2022	<a href="#">LI-CR-2021-043 (A)</a>	<a href="#">LI-CR-2021-044 (A)</a>	<a href="#">LI-CR-2021-119</a>
ARKANSAS	6/1/2022	<a href="#">LI-CR-2021-027</a>	<a href="#">LI-CR-2021-028</a>	<a href="#">LI-CR-2021-119</a>
CALIFORNIA		<a href="#">LI-CR-2021-109</a>	<a href="#">LI-CR-2021-110</a>	
COLORADO	6/1/2022	<a href="#">LI-CR-2021-029</a>	<a href="#">LI-CR-2021-030</a>	<a href="#">LI-CR-2021-119</a>
CONNECTICUT	6/1/2022	<a href="#">LI-CR-2021-102</a>	<a href="#">LI-CR-2021-103</a>	<a href="#">LI-CR-2021-119</a>
DELAWARE		<a href="#">LI-CR-2021-082</a>	<a href="#">LI-CR-2021-083</a>	
DIST. OF COLUMBIA		<a href="#">LI-CR-2021-031</a>	<a href="#">LI-CR-2021-032</a>	
FLORIDA		<a href="#">LI-CR-2021-104</a>	<a href="#">LI-CR-2021-105</a>	
GEORGIA		<a href="#">LI-CR-2021-041</a>	<a href="#">LI-CR-2021-042</a>	
GUAM*		<a href="#">LI-CR-2021-038</a>		
HAWAII	BUREAU			
IDAHO	6/1/2022	<a href="#">LI-CR-2021-068</a>	<a href="#">LI-CR-2021-069</a>	<a href="#">LI-CR-2021-119</a>
ILLINOIS		<a href="#">LI-CR-2021-055</a>	<a href="#">LI-CR-2021-056</a>	
INDIANA	6/1/2022	<a href="#">LI-CR-2021-107</a>	<a href="#">LI-CR-2021-108</a>	<a href="#">LI-CR-2021-119</a>
IOWA		<a href="#">LI-CR-2021-034</a>	<a href="#">LI-CR-2021-035</a>	
KANSAS		<a href="#">LI-CR-2021-066</a>	<a href="#">LI-CR-2021-067</a>	
KENTUCKY	6/1/2022	<a href="#">LI-CR-2021-053</a>	<a href="#">LI-CR-2021-054</a>	<a href="#">LI-CR-2021-119</a>
LOUISIANA		<a href="#">LI-CR-2021-076</a>	<a href="#">LI-CR-2021-077</a>	
MAINE	6/1/2022	<a href="#">LI-CR-2021-092</a>	<a href="#">LI-CR-2021-093</a>	<a href="#">LI-CR-2021-119</a>
MARYLAND		<a href="#">LI-CR-2021-098</a>	<a href="#">LI-CR-2021-099</a>	
MASSACHUSETTS	6/1/2022	<a href="#">LI-CR-2021-039</a>	<a href="#">LI-CR-2021-040</a>	<a href="#">LI-CR-2021-119</a>
MICHIGAN	6/1/2022	<a href="#">LI-CR-2021-019</a>	<a href="#">LI-CR-2021-020</a>	<a href="#">LI-CR-2021-119</a>
MINNESOTA		<a href="#">LI-CR-2021-057</a>	<a href="#">LI-CR-2021-058</a>	
MISSISSIPPI	6/1/2022	<a href="#">LI-CR-2021-021</a>	<a href="#">LI-CR-2021-022</a>	<a href="#">LI-CR-2021-119</a>
MISSOURI	6/1/2022	<a href="#">LI-CR-2021-025</a>	<a href="#">LI-CR-2021-026</a>	<a href="#">LI-CR-2021-119</a>
MONTANA	6/1/2022	<a href="#">LI-CR-2021-088</a>	<a href="#">LI-CR-2021-089</a>	<a href="#">LI-CR-2021-119</a>
NEBRASKA		<a href="#">LI-CR-2021-017</a>	<a href="#">LI-CR-2021-018</a>	
NEVADA	6/1/2022	<a href="#">LI-CR-2021-049</a>	<a href="#">LI-CR-2021-050</a>	<a href="#">LI-CR-2021-119</a>
NEW HAMPSHIRE				
NEW JERSEY		<a href="#">LI-CR-2021-100</a>	<a href="#">LI-CR-2021-101</a>	
NEW MEXICO	6/1/2022	<a href="#">LI-CR-2021-015</a>	<a href="#">LI-CR-2021-016</a>	<a href="#">LI-CR-2021-119</a>
NEW YORK		<a href="#">LI-CR-2021-059</a>	<a href="#">LI-CR-2021-060</a>	
NORTH CAROLINA	6/1/2022	<a href="#">LI-CR-2021-074</a>	<a href="#">LI-CR-2021-075</a>	<a href="#">LI-CR-2021-119</a>
NORTH DAKOTA	6/1/2022	<a href="#">LI-CR-2021-023 (A)</a>	<a href="#">LI-CR-2021-024</a>	<a href="#">LI-CR-2021-119</a>
OHIO	6/1/2022	<a href="#">LI-CR-2021-045</a>	<a href="#">LI-CR-2021-046</a>	<a href="#">LI-CR-2021-119</a>
OKLAHOMA		<a href="#">LI-CR-2021-090</a>	<a href="#">LI-CR-2021-091</a>	
OREGON		<a href="#">LI-CR-2021-084</a>	<a href="#">LI-CR-2021-085</a>	
PENNSYLVANIA		<a href="#">LI-CR-2021-080</a>	<a href="#">LI-CR-2021-081</a>	
PUERTO RICO				
RHODE ISLAND	6/1/2022	<a href="#">LI-CR-2021-072</a>	<a href="#">LI-CR-2021-073</a>	<a href="#">LI-CR-2021-119</a>
SOUTH CAROLINA				
SOUTH DAKOTA	6/1/2022	<a href="#">LI-CR-2021-047</a>	<a href="#">LI-CR-2021-048</a>	<a href="#">LI-CR-2021-119</a>
TENNESSEE	6/1/2022	<a href="#">LI-CR-2021-013</a>	<a href="#">LI-CR-2021-014</a>	<a href="#">LI-CR-2021-119</a>
TEXAS		<a href="#">LI-CR-2021-096</a>	<a href="#">LI-CR-2021-097</a>	
U.S. VIRGIN ISLANDS*		<a href="#">LI-CR-2021-033</a>		
UTAH	6/1/2022	<a href="#">LI-CR-2021-070</a>	<a href="#">LI-CR-2021-071</a>	<a href="#">LI-CR-2021-119</a>
VERMONT		<a href="#">LI-CR-2021-051</a>	<a href="#">LI-CR-2021-052</a>	
VIRGINIA		<a href="#">LI-CR-2021-078</a>	<a href="#">LI-CR-2021-079</a>	
WASHINGTON		<a href="#">LI-CR-2021-094</a> <a href="#">LI-CR-2021-106 (A)</a>	<a href="#">LI-CR-2021-095</a> <a href="#">LI-CR-2021-116 (A)</a>	
WEST VIRGINIA	6/1/2022	<a href="#">LI-CR-2021-062</a>	<a href="#">LI-CR-2021-063</a>	<a href="#">LI-CR-2021-119</a>
WISCONSIN	6/1/2022	<a href="#">LI-CR-2021-064</a>	<a href="#">LI-CR-2021-065</a>	<a href="#">LI-CR-2021-119</a>
WYOMING	6/1/2022	<a href="#">LI-CR-2021-086</a>	<a href="#">LI-CR-2021-087</a>	<a href="#">LI-CR-2021-119</a>

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

(A) Filing(s) amended.