

LOSS COSTS/RULES/FORMS – IMPLEMENTATION

DECEMBER 10, 2021

COMMERCIAL PROPERTY

LI-CF-2021-073

## 2021 COMMERCIAL PROPERTY MULTISTATE OPTIONAL ENDORSEMENT, MANUAL RULES AND LOSS COSTS MAPPINGS ADDRESSING CANNABIS TO BE IMPLEMENTED IN VARIOUS JURISDICTIONS

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### KEY MESSAGE

We are implementing a new optional multistate endorsement, manual rules and loss costs mappings as part of the Commercial Property program in **29** jurisdictions.

**Effective Date:** 10/1/2022

**Filing IDs:** CF-2021-OCCFR (Forms), CF-2021-RCCRU (Rules) and CF-2021-RCCLC (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  | • Minnesota      | • Oregon        |
| • Arkansas | • Missouri       | • Pennsylvania  |
| • Arizona  | • Nebraska       | • Rhode Island  |
| • Colorado | • Nevada         | • Tennessee     |
| • Guam*    | • New Hampshire  | • Utah          |
| • Illinois | • New Mexico     | • Virginia      |
| • Indiana  | • North Carolina | • West Virginia |
| • Maryland | • North Dakota   | • Wisconsin     |
| • Maine    | • Ohio           | • Wyoming       |
| • Michigan | • Oklahoma       |                 |

\*Only forms filing CF-2021-OCCFR is being implemented. ISO Commercial Property rules and loss costs do not apply in Guam.

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## BACKGROUND

In circular:

- [LI-CF-2021-053](#), we announced the filing of multistate forms filing CF-2021-OCCFR, which introduces an optional multistate endorsement addressing cannabis coverage for Commercial Property.
  - [LI-CF-2021-054](#), we announced the filing of multistate rules filing CF-2021-RCCRU, which revises multistate rules for the Commercial Property program to reference a new endorsement and introduce new classifications specifically tailored for commercial entities that operate in whole or in part in the cannabis industry.
  - [LI-CF-2021-055](#), we announced the filing of multistate loss costs filing CF-2021-RCCLC, which announced the submission of a Commercial Property multistate loss costs filing to address cannabis.
  - [LI-CF-2021-074](#), we provided you with the final copy of the multistate endorsement included in forms filing CF-2021-OCCFR.
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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:

**Alabama, Arizona, Arkansas, Illinois, Indiana, Maine, Michigan, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, 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 **October 1, 2022**.

### **Maryland and North Carolina**

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

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

### **Colorado, Guam and Minnesota**

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

### Rules:

**Alabama, Arizona, Indiana, Maine, Michigan, Missouri, Nebraska, New Hampshire, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, 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 **October 1, 2022**.

**Maryland and North Carolina**

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

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

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

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

**Loss Costs:**

**Alabama, Arizona, Colorado, Indiana, Maine, Michigan, Missouri, Nebraska, New Hampshire, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, 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 **October 1, 2022**.

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.

**Maryland and North Carolina**

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

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

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

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

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

**COMPANY ACTION**

Refer to the Summary Of Company Action Requirements attached.

**RATING SOFTWARE IMPACT****Forms:**

Refer to circular [LI-CF-2021-053](#) for the impact of multistate filing CF-2021-OCCFR.

**Rules:**

Refer to circular [LI-CF-2021-054](#) for the impact of multistate filing CF-2021-RCCRU.

**Loss Costs:**

Refer to circular [LI-CF-2021-055](#) for the impact of multistate filing CF-2021-RCCLC.

**IMPACT ON STATISTICAL REPORTING**

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of October 1, 2022, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in referenced circular [SP-CF-2021-002](#).

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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-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.

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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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## REVISION DISTRIBUTION

### Forms:

We will issue a Notice to Portfolioholders with an edition date of 10-22 (or the earliest possible subsequent date), along with any new and/or revised forms.

### Rules/Loss Costs:

We will issue a Notice to Manualholders with an edition date of 10-22 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CF-2021-074](#) (12/10/2021) Commercial Property Multistate Cannabis Coverage Endorsement (Edition 10 21) Available
- [SP-CF-2021-002](#) (11/10/2021) Commercial Fire And Allied Lines Cannabis Coding Introduced
- [LI-CF-2021-055](#) (11/04/2021) 2021 Commercial Property Multistate Loss Costs Mappings Addressing Cannabis Is Being Submitted
- [LI-CF-2021-054](#) (11/04/2021) 2021 Commercial Property Multistate Rules And Related Classification Revision Addressing Cannabis Coverage Is Being Submitted
- [LI-CF-2021-053](#) (11/04/2021) 2021 Commercial Property Multistate Optional Endorsement Addressing Cannabis Coverage Is 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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## **COPYRIGHT EXPLANATION**

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## **ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS**

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgment with the opinion that he/she has met the qualification standards of the AAA. ISO considers this rules filing a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Eliezer Blum, am an Actuarial Consultant and Actuary for ISO. I am responsible for the content of this Statement of Actuarial Opinion. I am a member of the Casualty Actuarial Society and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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## **CONTACT INFORMATION**

If you have any questions concerning:

- The forms and rules content of this circular, please contact:  
Gregory Palumbo  
Commercial Property Product Development  
201-469-2790  
[Gregory.Palumbo@verisk.com](mailto:Gregory.Palumbo@verisk.com)
- The loss costs content of this circular, please contact:  
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[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).

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

### **FORMS filing: INSERT FILING ID**

<b>Arizona</b> <b>Arkansas</b> <b>Illinois</b> <b>Indiana</b> <b>Maine</b> <b>Maryland</b> <b>Michigan</b> <b>Nebraska</b> <b>Nevada</b> <b>New Hampshire</b>	<b>North Carolina</b> <b>North Dakota</b> <b>Ohio</b> <b>Oklahoma</b> <b>Oregon</b> <b>Pennsylvania</b> <b>Rhode Island</b> <b>Virginia</b> <b>West Virginia</b> <b>Wyoming</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>CF-2021-OCCFR</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-133011694</u></li> <li>• <b>Maine</b>, refer to SERFF Tracking Number <u>ISOF-133011704</u></li> <li>• <b>North Carolina</b>, refer to SERFF Tracking Number <u>ISOF-133011714</u></li> <li>• <b>Oklahoma</b>, refer to Type of Insurance Code (TOI) <u>01.0 Property</u> and Sub-TOI <u>01.0001 Commercial Property (Fire and Allied Lines)</u>, and the Oklahoma File Number <u>ISOF-133011717</u>, and the approval date <u>November 2, 2021</u>.</li> </ul>
<b>Guam</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, you must make an appropriate submission with the Insurance Department.</p> <p>For guidance on submission requirements, consult the ISO State Filing Handbook.</p> <p>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number <u>CF-2021-OCCFR</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**

### **FORMS filing: INSERT FILING ID (Cont'd)**

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**Alabama**  
**Missouri**  
**New Mexico**  
**Tennessee**  
**Utah**  
**Wisconsin**

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.

WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON:

- AUGUST 26, 2022 (UTAH)
- SEPTEMBER 1, 2022 (TENNESSEE & WISCONSIN)
- SEPTEMBER 6, 2022 (ALABAMA)
- SEPTEMBER 9, 2022 (MISSOURI & NEW MEXICO)

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 Number CF-2021-OCCFR, 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**

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 CF-2021-OCCFR, 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**

### **RULES filing: INSERT FILING ID**

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<b>Arizona</b>	<b>Ohio</b>	If you have authorized us to file on your behalf and decide:
<b>Indiana</b>	<b>Oklahoma</b>	
<b>Maryland</b>	<b>Oregon</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>Maine</b>	<b>Pennsylvania</b>	
<b>Michigan</b>	<b>Rhode Island</b>	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 <u>CF-2021-RCCRU</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>Nebraska</b>	<b>Virginia</b>	
<b>North Carolina</b>	<b>West Virginia</b>	
		<ul style="list-style-type: none"><li><b>Arizona</b>, refer to SERFF Tracking Number <u>ISOF-133011734</u></li><li><b>Maine</b>, refer to SERFF Tracking Number <u>ISOF-133011742</u></li><li><b>North Carolina</b>, refer to SERFF Tracking Number <u>ISOF-133011772</u></li><li><b>Oklahoma</b>, refer to Type of Insurance Code (TOI) <u>01.0 Property</u> and Sub-TOI <u>01.0001 Commercial Property (Fire and Allied Lines)</u>, and the Oklahoma File Number <u>ISOF-133011775</u>, and the approval date <u>November 2, 2021</u>.</li></ul>

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## **SUMMARY OF COMPANY ACTION REQUIREMENTS**

### **RULES filing: INSERT FILING ID (Cont'd)**

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<b>Alabama</b> <b>Missouri</b> <b>New Hampshire</b> <b>North 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>• AUGUST 26, 2022 (UTAH)</li><li>• SEPTEMBER 1, 2022 (NEW HAMPSHIRE &amp; TENNESSEE)</li><li>• SEPTEMBER 6, 2022 (ALABAMA)</li><li>• SEPTEMBER 9, 2022 (MISSOURI)</li><li>• SEPTEMBER 21, 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>CF-2021-RCCRU</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>Minnesota</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>CF-2021-RCCRU</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: INSERT FILING ID (Cont'd)**

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<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, 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 AUGUST 26, 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>CF-2021-RCCRU</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> <b>Nevada</b> <b>Wyoming</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 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>CF-2021-RCCRU</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**

### **LOSS COSTS filing: INSERT FILING ID**

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<b>Arizona</b>	<b>Ohio</b>	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.
<b>Indiana</b>	<b>Oklahoma</b>	
<b>Maryland</b>	<b>Oregon</b>	For guidance on submission requirements, consult the ISO State Filing Handbook.
<b>Maine</b>	<b>Pennsylvania</b>	
<b>Michigan</b>	<b>Rhode Island</b>	In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number <u>CF-2021-RCCLC</u> , NOT this circular number. In addition, for:
<b>Nebraska</b>	<b>Virginia</b>	
<b>North Carolina</b>	<b>West Virginia</b>	
		<ul style="list-style-type: none"><li>• <b>Arizona</b>, refer to SERFF Tracking Number <u>ISOF-133011790</u></li><li>• <b>Maine</b>, refer to SERFF Tracking Number <u>ISOF-133011798</u></li><li>• <b>North Carolina</b>, refer to SERFF Tracking Number <u>ISOF-133011808</u></li><li>• <b>Oklahoma</b>, refer to Type of Insurance Code (TOI) <u>01.0 Property</u> and Sub-TOI <u>01.0001 Commercial Property (Fire and Allied Lines)</u>, and the Oklahoma File Number <u>ISOF-133011811</u>, and the approval date <u>November 2, 2021</u>.</li></ul>
		CAUTION: This reference filing revises only certain advisory prospective loss costs for <u>Commercial Property</u> 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**

### **LOSS COSTS filing: INSERT FILING ID (Cont'd)**

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<b>Alabama</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>• AUGUST 26, 2022 (COLORADO &amp; UTAH)</li><li>• SEPTEMBER 1, 2022 (NEW HAMPSHIRE &amp; TENNESSEE)</li><li>• SEPTEMBER 6, 2022 (ALABAMA)</li><li>• SEPTEMBER 9, 2022 (MISSOURI)</li><li>• SEPTEMBER 21, 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>CF-2021-RCCLC</u>, NOT this circular number.</p> <p>CAUTION: This reference filing revises only certain advisory prospective loss costs for <u>Commercial Property</u> in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.</p>
<b>Colorado</b>	
<b>Missouri</b>	
<b>New Hampshire</b>	
<b>North Dakota</b>	
<b>Tennessee</b>	
<b>Utah</b>	
<b>Wisconsin</b>	
<b>Arkansas</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>CF-2021-RCCLC</u>, NOT this circular number.</p>
<b>Illinois</b>	
<b>Minnesota</b>	
<b>Nevada</b>	
<b>New Mexico</b>	
<b>Wyoming</b>	

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## Status of Commercial Property Multistate Filings Forms (CF-2021-OCCFR), Rules (CF-2021-RCCRU) and Loss Costs (CF-2021-RCCLC)

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC FILING/SUPPLEMENT/AMENDMENT CIRCULARS		IMPLEMENTATION CIRCULARS
		FORMS	RULES	
ALABAMA	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
ALASKA				
ARIZONA	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
ARKANSAS	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
CALIFORNIA				
COLORADO	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
CONNECTICUT				
DELAWARE				
DIST. OF COLUMBIA				
FLORIDA				
GEORGIA				
GUAM*	10/1/2022	**		<a href="#">LI-CF-2021-073</a>
HAWAII	BUREAU			
IDAHO	BUREAU			
ILLINOIS	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
INDIANA	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
IOWA				
KANSAS				
KENTUCKY				
LOUISIANA	BUREAU			
MAINE	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
MARYLAND	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
MASSACHUSETTS				
MICHIGAN	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
MINNESOTA	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
MISSISSIPPI	BUREAU			
MISSOURI	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
MONTANA				
NEBRASKA	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
NEVADA	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
NEW HAMPSHIRE	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
NEW JERSEY				
NEW MEXICO	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
NEW YORK				
NORTH CAROLINA	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
NORTH DAKOTA	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
OHIO	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
OKLAHOMA	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
OREGON	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
PENNSYLVANIA	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
PUERTO RICO				
RHODE ISLAND	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
SOUTH CAROLINA				
SOUTH DAKOTA				
TENNESSEE	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
TEXAS				
U.S. VIRGIN ISLANDS*				
UTAH	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
VERMONT				
VIRGINIA	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
WASHINGTON	BUREAU			
WEST VIRGINIA	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>
WISCONSIN		**	**	<a href="#">LI-CF-2021-073</a>
WYOMING	10/1/2022	**	**	<a href="#">LI-CF-2021-073</a>

BOLD INDICATES CHANGES

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

\*\*There is NO state supplement.

MULTISTATE FILED CIRCULAR		
FORMS	RULES	LOSS COSTS
<a href="#">LI-CF-2021-053</a>	<a href="#">LI-CF-2021-054</a>	<a href="#">LI-CF-2021-055</a>