11. PREMIUM CHANGES

The following is added to Paragraph **C.1.a.:**

**(5)** That of a renewal policy and the insured cancels within 30 days of receiving renewal terms and statement of premium due, after the insurer has failed to furnish the renewal terms and statement of premium or estimated premium due in the manner required by South Carolina law. The return premium must be calculated based upon the premium applicable to the original policy and not the premium applicable to the renewal policy.

13. BASIC FORMS AND ENDORSEMENTS APPLICABLE

The following is added to Rule **13.:**

G. State Amendatory Endorsements

**1.** Attach South Carolina Changes – Cancellation And Nonrenewal Endorsement IL 02 49 to the:

**a.** Commercial Crime Coverage Form;

**b.** Government Crime Coverage Form; and

**c.** Kidnap/Ransom And Extortion Coverage Form.

**2.** Attach South Carolina Changes Endorsement CR 02 23 to the:

**a.** Commercial Crime Policy;

**b.** Government Crime Policy;

**c.** Government Fidelity And Forgery Policy;

**d.** Commercial Fidelity And Forgery Policy; and

**e.** Kidnap/Ransom And Extortion Policy.

As part of this supplement, we are further withdrawing the following multistate rating factor tables and rating examples rules: