

FORMS/RULES/LOSS COSTS – IMPLEMENTATION

MARCH 21, 2022

CRIME AND FIDELITY

LI-CR-2022-012

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

### KEY MESSAGE

We are implementing Crime and Fidelity multistate and state-specific forms, rules, rating plan, and loss costs revisions in **13** jurisdictions.

**Effective Date: 6/1/2022, 7/1/2022 (South Carolina), 8/1/2022 (Texas)**

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

### JURISDICTIONS

- Alaska
- Delaware
- Guam\*
- Illinois
- Iowa
- Louisiana
- Minnesota
- Nebraska
- Oklahoma
- Pennsylvania
- South Carolina
- Texas
- Vermont

\* Only forms filing CR-2021-OFR21 is being implemented. ISO Crime and Fidelity rules and loss costs do not apply in Guam.

### 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 re-write 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 re-write 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-2021-124](#), we provided you with final copies of multistate applications, forms, declarations, and endorsements included in forms filing CR-2021-OFR21.
- [LI-CR-2022-009](#), we announced the submission of multistate revisions to withdraw certain Rating Factor (RF) tables and rating example rules filed as part of CR-2021-RRU21.

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:**

#### **Delaware, Illinois, Iowa, Nebraska, Oklahoma, Pennsylvania, Vermont**

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.

#### **Alaska, Louisiana**

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.

#### **Guam, Minnesota, South Carolina, Texas**

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

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

#### **Delaware, Iowa, Nebraska, Pennsylvania, Vermont**

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.

#### **Alaska, Louisiana**

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.

#### **Illinois, Minnesota, South Carolina, Texas**

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

**Oklahoma**

The ISO revision is subject to the following rule of application with respect to the Crime portion of this filing:

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

We are not establishing an effective date for the Fidelity portion of this revision. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

**LOSS COSTS FILING CR-2021-RLC21:****Iowa, Nebraska, Pennsylvania, Vermont**

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.

**Alaska**

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.

**Delaware, Illinois, Louisiana, Minnesota, South Carolina, Texas**

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

**Oklahoma**

The ISO revision is subject to the following rule of application with respect to the Crime portion of this filing:

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 loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

We are not establishing an effective date for the Fidelity portion of this revision. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

**RATING PLAN FILING RP-2021-RCR21:****Alaska, Delaware, Iowa, Louisiana, Nebraska, Pennsylvania, Vermont**

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.

**Illinois, Minnesota, South Carolina, Texas**

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

**Oklahoma**

The ISO revision is subject to the following rule of application with respect to the Crime portion of this filing:

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

We are not establishing an effective date for the Fidelity portion of this revision. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

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**COMPANY ACTION**

Refer to the Summary of Company Action Requirements attached.

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**SPECIAL NOTICE**

The Alaska Division of Insurance has asked that we notify participating insurers that adopt ISO forms or form-related rule revisions that they must accept the explanatory materials in the ISO filing submission. The Division will consider insurers that do not accept the explanatory materials as deviating from the ISO filing. These insurers must explain their deviation as they would in any other form or form-related rule revision. The Division will assume that insurers that have provided ISO with filing authorization have accepted the explanatory materials in filings ISO makes on their behalf unless the insurer provides a written explanation for the deviation. Insurers that have not provided ISO with filing authorization must include in their adoption letters to the Division a statement either acknowledging that they are accepting the explanatory materials that were part of the ISO filing, or an explanation for their deviation.

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**FILING RESULTS IN A DIMINUTION OF BENEFITS**

In circular [LI-CR-2021-061](#), we provided an Advisory Notice to Policyholders which outlined changes being made in the 2021 Crime and Fidelity multistate forms filing. This Policyholder Notice outlined coverages, conditions or definitions eliminated or modified required by VT Admin. Code R. 21-020-007-1.

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**RATING SOFTWARE IMPACT**

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

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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-2022-006](#) 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:

- 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 6-22, 7-22 (South Carolina), 8-22 (Texas), (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, 7-22 (South Carolina), 8-22 (Texas), (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## REFERENCE(S)

- [LI-CR-2022-009](#) (03/14/2022) 2022 Crime Multistate Rules Filing Further Revised And Submitted
  - [LI-CL-2022-006](#) (02/22/2022) Revised Lead Time Requirements Listing
  - [LI-CR-2021-124](#) (12/09/2021) Crime And Fidelity Multistate Forms And Endorsements (Edition 06 22) Available; Information Updated
  - [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
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## ATTACHMENT(S)

- Summary of Company Action Requirements
- Status Report

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- The forms and rules content of this circular, please contact:  
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Phone: 800-888-4476

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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

**FORMS filing: CR-2021-OFR21**

<p><b>Alaska</b> <b>Delaware</b> <b>Illinois</b> <b>Iowa</b> <b>Louisiana</b></p>	<p><b>Nebraska</b> <b>Oklahoma</b> <b>Pennsylvania</b> <b>Vermont</b></p>	<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>
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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-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. In addition, for:

- **Alaska**, refer to SERFF Tracking Numbers ISOF-132943756 (FID) and ISOF-132935112 (B&T).
- **Oklahoma (CR-2021-OFR21)**, refer to:
  - Type of Insurance Code (TOI) 26.0 (Burglary and Theft) and Sub-TOI 26.0001 (Commercial Burglary and Theft),
  - Type of Insurance Code (TOI) 23.0 (Fidelity) and Sub-TOI 23.0000 (Fidelity),
  - the Oklahoma File Numbers below, and,
    - ISOF-132935145 (Burglary and Theft)
    - ISOF-132939796 (Fidelity)
    - ISOF-132939798 (Terrorism - Burglary and Theft)
    - ISOF-132939799 (Terrorism - Fidelity)
  - the approval date 09/22/2021.
- **Oklahoma (CR-2021-OFR21(A))**, refer to:
  - Type of Insurance Code (TOI) 26.0 (Burglary and Theft) and Sub-TOI 26.0001 (Commercial Burglary and Theft),
  - Type of Insurance Code (TOI) 23.0 (Fidelity) and Sub-TOI 23.0000 (Fidelity),
  - the Oklahoma File Numbers below, and,
    - ISOF-133015691 (Burglary and Theft)
    - ISOF-133021329 (Fidelity)
  - the approval date 11/16/2021.
- **Iowa, Louisiana, Nebraska, Oklahoma and Pennsylvania**, reference both **CR-2021-OFR21** and **CR-2021-OFR21(A)**.

<p><b>Guam</b> <b>Texas</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>In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number <b>CR-2021-OFR21</b>, 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>Texas</b>, you should refer to State File Numbers <b>S694638</b> and <b>S694718 (CMP)</b>. <b>DO NOT</b> refer to this circular number or ISO Filing Number.</li> <li>• <b>Guam</b>, reference both <b>CR-2021-OFR21</b> and <b>CR-2021-OFR21(A)</b></li> </ul>
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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

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

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**Minnesota**

ISO has not filed this revision on behalf of insurers.

**South Carolina**

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. In addition, for:

**Minnesota**, reference both **CR-2021-OFR21** and **CR-2021-OFR21(A)**.

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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

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

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<p><b>Alaska</b> <b>Delaware</b> <b>Iowa</b></p>	<p><b>Louisiana</b> <b>Nebraska</b> <b>Pennsylvania</b></p>	<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>
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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-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. In addition, for:

- **Alaska**, refer to SERFF Tracking Numbers [ISOF-132942801](#) (FID) and [ISOF-132936175](#) (B&T).
- **Louisiana** and **Pennsylvania**, reference both **CR-2021-RRU21** and **CR-2021-RRU21(A)**.

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<p><b>Illinois</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 <b>CR-2021-RRU21</b>, 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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<p><b>Minnesota</b> <b>South Carolina</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 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 <b>CR-2021-RRU21</b>, 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>Minnesota</b>, reference both <b>CR-2021-RRU21</b> and <b>CR-2021-RRU21(A)</b>.</li> </ul>
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<p><b>Texas</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>In all correspondence with the Insurance Department on this revision, you should refer to State File Number <b>S694639</b>. Do NOT refer to this circular number or ISO Filing 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)**

**Oklahoma**

**With respect to the Fidelity portion of this filing**, 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 Oklahoma 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-RRU21** and **CR-2021-RRU21(A)**, NOT this circular number.

**With respect to the Crime portion of this filing**, if you have authorized us to file on your behalf and decide:

- To use our revision and effective date, you are not required to file anything with the Insurance Department.
- To use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.

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

In all correspondence on this revision, both internally and with the Insurance Department, you should refer to ISO Filing Number **CR-2021-RRU21**, Type of Insurance Code (TOI) 26.0 and Sub-TOI 26.0001, the State File Numbers **ISOF-132936207** (Burglary and Theft) and **ISOF-132947703** (Terrorism - Burglary and Theft) and the approval date **09/22/2021**, 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 all correspondence on this revision, both internally and with the Insurance Department, you should refer to ISO Filing Number **CR-2021-RRU21(A)**, Type of Insurance Code (TOI) 26.0 and Sub-TOI 26.0001, the State File Number **ISOF-133031999** (Burglary and Theft) and the approval date **11/18/2021**, 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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**Vermont**

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 MAY 1, 2022. 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 **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**

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

<p><b>Alaska</b> <b>Iowa</b></p>	<p><b>Nebraska</b> <b>Pennsylvania</b></p>	<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 <b><u>CR-2021-RLC21</u></b>, 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>Alaska</b>, refer to SERFF Tracking Numbers <u>ISOF-132942729</u> (FID) and <u>ISOF-132936229</u> (B&amp;T).</li> </ul>
<p><b>Delaware</b> <b>Louisiana</b> <b>Texas</b></p>		<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 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 <b><u>CR-2021-RLC21</u></b>, NOT this circular number.</p> <p>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. In addition, for:</p> <ul style="list-style-type: none"> <li>• <b>Texas</b>, you should refer to State File Number <b>S694637</b>, NOT this circular number. Do NOT refer to this circular number or the ISO Filing Number.</li> </ul>
<p><b>Illinois</b> <b>Minnesota</b> <b>South Carolina</b></p>		<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 <b><u>CR-2021-RLC21</u></b>, NOT this circular number.</p>
<p><b>Oklahoma</b></p>		<p>You must independently determine the final rates you will use.</p> <p><b>With respect to the Fidelity loss costs contained in this filing</b>, if you decide to use our prospective loss costs to revise your rates, you are NOT required to file anything with the Oklahoma Insurance Department. You must document your files in case the Insurance Department wishes to review the information at a later date.</p> <p><b>With respect to the Crime loss costs contained in this filing</b> 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 on this revision, both internally and with the Oklahoma Insurance Department, you should refer to ISO Filing Number <b><u>CR-2021-RLC21</u></b>, Type of Insurance Code (TOI) 26.0 and Sub-TOI 26.0001, the State File Number <u>ISOF-132936281</u> (Burglary and Theft) and the approval date <u>09/22/2021</u>, NOT this circular number.</p> <p>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.</p>

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**SUMMARY OF COMPANY ACTION REQUIREMENTS**

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

**Vermont**

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon how you filed to have your loss cost adjustments apply to subsequent revisions of ISO loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

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

WE WILL SUBMIT OUR REFERENCE FILING TO THE INSURANCE DEPARTMENT ON MAY 01, 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-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**

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

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<p><b>Alaska</b> <b>Delaware</b> <b>Iowa</b></p>	<p><b>Louisiana</b> <b>Nebraska</b> <b>Pennsylvania</b></p>	<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>
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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 **RP-2021-RCR21**, 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:

- **Alaska**, refer to SERFF Tracking Numbers ISOF-132942735 (FID) and ISOF-132936305 (B&T).

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<p><b>Illinois</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 <b><u>RP-2021-RCR21</u></b>, 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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<p><b>Minnesota</b> <b>South Carolina</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 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 <b><u>RP-2021-RCR21</u></b>, 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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<p><b>Texas</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>In all correspondence with the Insurance Department on this revision, you should refer to State File Number <b><u>S694640</u></b>. Do NOT refer to this circular number or ISO Filing 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)**

**Oklahoma**

**With respect to the Fidelity portion of this filing**, 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 Oklahoma 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 **RP-2021-RCR21**, NOT this circular number.

**With respect to the Crime portion of this filing**, if you have authorized us to file on your behalf and decide:

- To use our revision and effective date, you are not required to file anything with the Insurance Department.
- To use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.

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

In all correspondence on this revision, both internally and with the Insurance Department, you should refer to ISO Filing Number RP-2021-RCR21, Type of Insurance Code (TOI) 26.0 and Sub-TOI 26.0001, the State File Number ISOF-132936337 and the approval date 09/22/2021, 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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**Vermont**

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 MAY 1, 2022. 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 **RP-2021-RCR21**, 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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**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>
<b>ALASKA</b>	<b>6/1/2022</b>	<a href="#">LI-CR-2021-036</a>	<a href="#">LI-CR-2021-037</a>	<a href="#">LI-CR-2022-012</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>
<b>DELAWARE</b>	<b>6/1/2022</b>	<a href="#">LI-CR-2021-082</a>	<a href="#">LI-CR-2021-083</a>	<a href="#">LI-CR-2022-012</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>	
<b>GUAM*</b>	<b>6/1/2022</b>	<a href="#">LI-CR-2021-038</a>		<a href="#">LI-CR-2022-012</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>
<b>ILLINOIS</b>	<b>6/1/2022</b>	<a href="#">LI-CR-2021-055</a>	<a href="#">LI-CR-2021-056</a>	<a href="#">LI-CR-2022-012</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>
<b>IOWA</b>	<b>6/1/2022</b>	<a href="#">LI-CR-2021-034</a>	<a href="#">LI-CR-2021-035</a>	<a href="#">LI-CR-2022-012</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>
<b>LOUISIANA</b>	<b>6/1/2022</b>	<a href="#">LI-CR-2021-076</a>	<a href="#">LI-CR-2021-077</a> <a href="#">LI-CR-2021-122 (A)</a>	<a href="#">LI-CR-2022-012</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>
<b>MINNESOTA</b>	<b>6/1/2022</b>	<a href="#">LI-CR-2021-057</a>	<a href="#">LI-CR-2021-058</a>	<a href="#">LI-CR-2022-012</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>
<b>NEBRASKA</b>	<b>6/1/2022</b>	<a href="#">LI-CR-2021-017</a>	<a href="#">LI-CR-2021-018</a>	<a href="#">LI-CR-2022-012</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>
<b>NEW HAMPSHIRE</b>		<a href="#">LI-CR-2022-004</a>	<a href="#">LI-CR-2022-005</a>	
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>
<b>OKLAHOMA</b>	<b>6/1/2022</b>	<a href="#">LI-CR-2021-090</a>	<a href="#">LI-CR-2021-091</a>	<a href="#">LI-CR-2022-012</a>
OREGON		<a href="#">LI-CR-2021-084</a>	<a href="#">LI-CR-2021-085</a>	
<b>PENNSYLVANIA</b>	<b>6/1/2022</b>	<a href="#">LI-CR-2021-080</a>	<a href="#">LI-CR-2021-081</a>	<a href="#">LI-CR-2022-012</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>
<b>SOUTH CAROLINA</b>	<b>7/1/2022</b>	<a href="#">LI-CR-2022-006</a>	<a href="#">LI-CR-2022-007</a>	<a href="#">LI-CR-2022-012</a>
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>
<b>TEXAS</b>	<b>8/1/2022</b>	<a href="#">LI-CR-2021-096</a> <a href="#">LI-CR-2022-001 (A)</a> <a href="#">LI-CR-2022-002 (A)</a>	<a href="#">LI-CR-2021-097</a> <a href="#">LI-CR-2022-003 (A)</a>	<a href="#">LI-CR-2022-012</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>
<b>VERMONT</b>	<b>6/1/2022</b>	<a href="#">LI-CR-2021-051</a>	<a href="#">LI-CR-2021-052</a>	<a href="#">LI-CR-2022-012</a>
VIRGINIA		<a href="#">LI-CR-2021-078</a>	<a href="#">LI-CR-2021-079</a> <a href="#">LI-CR-2021-123 (A)</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>

**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	
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>

**BOLD INDICATES CHANGES.**

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

(A) Filing(s) amended.