

LOSS COSTS/RULES – IMPLEMENTATION

JANUARY 22, 2024

CRIME AND FIDELITY

LI-CR-2024-002

CRIME AND FIDELITY MULTISTATE RULES AND LOSS COSTS REVISIONS TO BE IMPLEMENTED IN VARIOUS JURISDICTIONS

KEY MESSAGE

We are implementing revised multistate rules and loss costs revisions in 40 jurisdictions.

Effective Date: 6/1/2024

Filing IDs: [CR-2023-RLA1](#) (Loss Costs) and [CR-2023-REL1](#) (Rules)

JURISDICTIONS

- | | | | |
|---------------|---------------|-----------------|------------------|
| • Alabama | • Indiana | • Nebraska | • Rhode Island |
| • Alaska | • Iowa | • Nevada | • South Carolina |
| • Arizona | • Kansas | • New Hampshire | • South Dakota |
| • Arkansas | • Kentucky | • New Jersey | • Tennessee |
| • Colorado | • Louisiana | • New Mexico | • Utah |
| • Connecticut | • Michigan | • North Dakota | • Vermont |
| • Delaware | • Minnesota | • Ohio | • Virginia |
| • Florida | • Mississippi | • Oklahoma | • West Virginia |
| • Idaho | • Missouri | • Oregon | • Wisconsin |
| • Illinois | • Montana | • Pennsylvania | • Wyoming |

BACKGROUND

In circular:

- [LI-CR-2023-028](#), we announced the submission of multistate loss costs filing CR-2023-RLA1, which revised advisory prospective loss costs for Crime and Fidelity coverages.
- [LI-CR-2023-029](#), we announced the submission of multistate rules filing CR-2023-REL1, which revised the Supplemental Tables of the Rating Relativities and Factors section of Division Three – Crime and Fidelity of the Commercial Lines Manual (CLM).

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.

EFFECTIVE DATE

Rules Filing CR-2023-REL1

Alabama, Arizona, Delaware, Idaho, Indiana, Iowa, Kansas, Kentucky, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, North Dakota, Ohio, Oregon, Pennsylvania, South Dakota, Tennessee, Utah, Vermont, 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 **June 1, 2024**.

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, 2024**.

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.

Alaska, Connecticut, Florida and 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, 2024**.

Arkansas, Colorado, Illinois, Minnesota, Nevada, New Mexico, Rhode Island, South Carolina and 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-2023-RLA1

Alabama, Arizona, Colorado, Idaho, Indiana, Iowa, Kansas, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, North Dakota, Ohio, Oregon, Pennsylvania, South Dakota, Tennessee, Utah, Vermont, 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 **June 1, 2024**.

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.

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, 2024**.

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.

Alaska and Connecticut

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

These changes are applicable to all policies **effective** on or after **June 1, 2024**.

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, Delaware, Florida, Illinois, Kentucky, Louisiana, Minnesota, Nevada, New Mexico, Rhode Island, South Carolina and Wyoming

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

KENTUCKY – EFFECT OF ISO REVISION ON FLEX RATING

This revision does not result in any change which would increase or decrease supplementary rating information for any classification of risks within any territory more than 25%.

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 the filing.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of June 1, 2024, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in referenced circular [LI-CR-2023-028](#).

COMPANY ACTION

Refer to the Summary of Company Action Requirements attached.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

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-2023-005](#) 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 the filing status of these filings in California, Georgia and Puerto Rico.
- Inform you of implementation status of these filings in additional jurisdictions.

- Provide an updated multistate status report summarizing filing activity.

For more information on the status of filings in a particular state, including filed and approved documents, associated circulars and links to Print Ready Manuals and Commercial Lines Manual, please feel free to access our [Filings](#) feature within the ISOnet Circulars product.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 6-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CR-2023-029](#) (12/22/2023) Crime And Fidelity Multistate Rules Revision Being Filed
- [LI-CR-2023-028](#) (12/22/2023) Crime And Fidelity Multistate Loss Costs Revision Being Filed
- [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing

ATTACHMENT(S)

- Summary of Company Action Requirements
- Status Report

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IMPORTANT NOTICE FOR USERS OF ISO PRODUCTS AND SERVICES

Please make sure that your company has authorized your use of this product and has complied with the requirements applicable in the jurisdiction where you plan to use it.

We distribute both state-specific and multistate products and services. We do not distribute all the multistate products and services for use in every jurisdiction due to corporate policy, regulatory preference, or variations or lack of clarity in state laws.

We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular, please contact:
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SUMMARY OF COMPANY ACTION REQUIREMENTS

RULES filing: CR-2023-REL1

Alaska
Delaware
Idaho
Iowa
Kansas
Kentucky
Louisiana
Michigan

Mississippi
Montana
Nebraska
Oregon
Pennsylvania
Virginia
West Virginia

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 with the Insurance Department on this revision, you should refer to ISO Filing Number CR-2023-REL1, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Alaska , ISOF-133909817	Mississippi , ISOF-133909836
Delaware , ISOF-133909822	Montana , ISOF-133909838
Idaho , ISOF-133909824	Nebraska , ISOF-133909839
Iowa , ISOF-133909827	Oregon , ISOF-133909849
Kansas , ISOF-133914176	Pennsylvania , ISOF-133909850
Kentucky , ISOF-133909829	Virginia , ISOF-133909858
Louisiana , ISOF-133909830	West Virginia , ISOF-133909860
Michigan , ISOF-133909834	

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.

SUMMARY OF COMPANY ACTION REQUIREMENTS

RULES filing: CR-2023-REL1 (Cont'd)

Alabama
Arizona
Connecticut
Indiana
Missouri
New Hampshire
New Jersey

North Dakota
Ohio
South Dakota
Tennessee
Utah
Vermont
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:

MAY 6, 2024 (ALABAMA)	MAY 22, 2024 (NORTH DAKOTA)
MAY 1, 2024 (ARIZONA)	APRIL 1, 2024 (OHIO)
APRIL 15, 2024 (CONNECTICUT)	APRIL 15, 2024 (SOUTH DAKOTA)
MAY 1, 2024 (INDIANA)	MAY 1, 2024 (TENNESSEE)
MAY 10, 2024 (MISSOURI)	APRIL 26, 2024 (UTAH)
MAY 2, 2024 (NEW HAMPSHIRE)	MAY 2, 2024 (VERMONT)
MAY 1, 2024 (NEW JERSEY)	MAY 22, 2024 (WISCONSIN)

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-2023-REL1, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Alabama , ISOF-133909816	North Dakota , ISOF-133909846
Arizona , ISOF-133909818	Ohio , ISOF-133909847
Connecticut , ISOF-133909821	South Dakota , ISOF-133909853
Indiana , ISOF-133909826	Tennessee , ISOF-133909854
Missouri , ISOF-133909837	Utah , ISOF-133909856
New Hampshire , ISOF-133909841	Vermont , ISOF-133909857
New Jersey , ISOF-133909842	Wisconsin , ISOF-133909861

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.

SUMMARY OF COMPANY ACTION REQUIREMENTS

RULES filing: CR-2023-REL1 (Cont'd)

Arkansas
Minnesota
New Mexico
South Carolina

ISO has not filed this revision on behalf of insurers.

You must independently determine what revision to make and when to make any revision effective. If you decide to use all or any part of our revision, you are NOT required to file anything with the Insurance Department.

You must document your files in case the Insurance Department wishes to review the information at a later date. In all internal correspondence on this revision, you should refer to ISO Filing Number CR-2023-REL1, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Arkansas , ISOF-133909819	New Mexico , ISOF-133909843
Minnesota , ISOF-133909835	South Carolina , ISOF-133909852

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.

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 26, 2024. 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-2023-REL1 and SERFF Tracking Number ISOF-133909820, 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.

SUMMARY OF COMPANY ACTION REQUIREMENTS

RULES filing: CR-2023-REL1 (Cont'd)

Illinois Nevada Rhode Island Wyoming	<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>CR-2023-REL1</u>, NOT this circular number.</p> <p>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>
Florida	<p>If you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"> • 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. <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-2023-REL1</u> and State File Numbers <u>23-049546 (Fidelity)</u> and <u>23-049548 (Burglary and Theft)</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>CAUTION: To assist you in your review of this filing, we have attached explanatory material in circular LI-CR-2023-029 related to filing <u>CR-2023-REL1</u>, which has not been submitted to the Florida Department of Insurance.</p>
Oklahoma	<p>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.</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-2023-REL1</u> and SERFF Tracking Number <u>ISOF-133909848</u>, NOT this circular number.</p> <p>With respect to the Crime portion of this filing, if you have authorized us to file on your behalf and decide:</p> <ul style="list-style-type: none"> • 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. <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 Insurance Department, you should refer to ISO Filing Number <u>CR-2023-REL1</u>, Type of Insurance Code (TOI) <u>26.0 (Burglary and Theft)</u> and Sub-TOI <u>26.0001 (Commercial Burglary and Theft)</u>, the State File Number <u>ISOF-133909848</u>, SERFF Tracking Number <u>ISOF-133909848</u>, and the approval date <u>January 3, 2024</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>

SUMMARY OF COMPANY ACTION REQUIREMENTS

LOSS COSTS filing: CR-2023-RLA1

Alaska
Idaho
Iowa
Kansas
Michigan
Mississippi

Montana
Nebraska
Oregon
Pennsylvania
Virginia
West Virginia

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.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number CR-2023-RLA1, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Alaska , ISOF-133910011 (Fidelity) and ISOF-133909992 (Burglary and Theft)	Montana , ISOF-133910033
Idaho , ISOF-133910019	Nebraska , ISOF-133910034
Iowa , ISOF-133910022	Oregon , ISOF-133910044
Kansas , ISOF-133914176	Pennsylvania , ISOF-133910045
Michigan , ISOF-133910029	Virginia , ISOF-133910053
Mississippi , ISOF-133910031	West Virginia , ISOF-133910055

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.

Delaware
Louisiana

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-2023-RLA1, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Delaware , ISOF-133910017	Louisiana , ISOF-133910025
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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.

SUMMARY OF COMPANY ACTION REQUIREMENTS

LOSS COSTS filing: CR-2023-RLA1 (Cont'd)

Alabama
Arizona
Colorado
Connecticut
Indiana
Missouri
New Hampshire
New Jersey

North Dakota
Ohio
South Dakota
Tennessee
Utah
Vermont
Wisconsin

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 6, 2024 (ALABAMA)	MAY 22, 2024 (NORTH DAKOTA)
MAY 1, 2024 (ARIZONA)	APRIL 1, 2024 (OHIO)
APRIL 26, 2024 (COLORADO)	APRIL 15, 2024 (SOUTH DAKOTA)
APRIL 15, 2024 (CONNECTICUT)	MAY 1, 2024 (TENNESSEE)
MAY 1, 2024 (INDIANA)	APRIL 26, 2024 (UTAH)
MAY 10, 2024 (MISSOURI)	MAY 2, 2024 (VERMONT)
MAY 2, 2024 (NEW HAMPSHIRE)	MAY 22, 2024 (WISCONSIN)
MAY 1, 2024 (NEW JERSEY)	

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-2023-RLA1, NOT this circular number.

In addition:

- Please see below for SERFF Tracking Numbers by state

Alabama , ISOF-133909991	North Dakota , ISOF-133910041
Arizona , ISOF-133909993	Ohio , ISOF-133910042
Colorado , ISOF-133910015	South Dakota , ISOF-133910048
Connecticut , ISOF-133910016	Tennessee , ISOF-133910049
Indiana , ISOF-133910021	Utah , ISOF-133910051
Missouri , ISOF-133910032	Vermont , ISOF-133910052
New Hampshire , ISOF-133910036	Wisconsin , ISOF-133910056
New Jersey , ISOF-133910037	

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.

SUMMARY OF COMPANY ACTION REQUIREMENTS**LOSS COSTS filing: CR-2023-RLA1 (Cont'd)**

Arkansas	New Mexico	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. 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-2023-RLA1</u> , NOT this circular number.
Illinois	Rhode Island	
Kentucky	South Carolina	
Minnesota	Wyoming	
Nevada		
Florida		<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 <u>CR-2023-RLA1</u> and State File Numbers <u>23-049547 (Fidelity)</u> and <u>23-049545 (Burglary and Theft)</u>, NOT this circular number.</p> <p>CAUTION: This reference filing revises only certain advisory prospective loss costs for Crime and Fidelity in Florida. 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. <u>To assist you in this regard, we have attached explanatory material in circular LI-CR-2023-028 related to filing CR-2023-RLA1, which has not been submitted to the Florida Department of Insurance.</u> As usual, this detailed material permits each insurer to decide whether the judgments made and the procedures and data used by ISO in developing the loss costs are appropriate for its company use.</p>

SUMMARY OF COMPANY ACTION REQUIREMENTS

LOSS COSTS filing: CR-2023-RLA1 (Cont'd)

Oklahoma

You must independently determine the final rates you will use.

With respect to the Fidelity loss costs contained in this filing, 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.

With respect to the Crime loss costs contained in this filing 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.

In all correspondence on this revision, both internally and with the Oklahoma Insurance Department, you should refer to ISO Filing Number CR-2023-RLA1, Type of Insurance Code (TOI) 26.0 (Burglary and Theft) and Sub-TOI 26.0001 (Commercial Burglary and Theft), the State File Number ISO-133910043, and SERFF Tracking Number ISO-133910043; TOI 23.0 (Fidelity) and Sub-TOI 23.0000 (Fidelity) and the State File Number ISO-133910012 and SERFF Tracking Number ISO-133910012 and the approval date January 3, 2024, 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.

Crime and Fidelity
Multistate Rules Revision (CF-2023-REL1)
Loss Costs Revision (CF-2023-RLA1)

STATE	EFFECTIVE OR DISTRIBUTION DATE	FILED CIRCULARS		IMPLEMENTATION CIRCULAR
		LOSS COSTS	RULES	
ALABAMA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
ALASKA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
ARIZONA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
ARKANSAS	6/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
CALIFORNIA				
COLORADO	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
CONNECTICUT	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
DELAWARE	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
DIST. OF COLUMBIA				
FLORIDA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
GEORGIA				
GUAM				
HAWAII (A)	BUREAU			
IDAHO	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
ILLINOIS	6/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
INDIANA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
IOWA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
KANSAS	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
KENTUCKY	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
LOUISIANA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
MAINE				
MARYLAND				
MASSACHUSETTS				
MICHIGAN	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
MINNESOTA	6/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
MISSISSIPPI	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
MISSOURI	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
MONTANA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
NEBRASKA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
NEVADA	6/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
NEW HAMPSHIRE	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
NEW JERSEY	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
NEW MEXICO	6/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
NEW YORK				
NORTH CAROLINA				
NORTH DAKOTA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
OHIO	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
OKLAHOMA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
OREGON	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
PENNSYLVANIA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
PUERTO RICO				
RHODE ISLAND	6/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
SOUTH CAROLINA	6/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
SOUTH DAKOTA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
TENNESSEE	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
TEXAS				
U.S. VIRGIN ISLANDS				
UTAH	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
VERMONT	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
VIRGINIA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
WASHINGTON				
WEST VIRGINIA	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
WISCONSIN	6/1/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002
WYOMING	6/2024	LI-CR-2023-028	LI-CR-2023-029	LI-CR-2024-002

(A) For Hawaii, refer to the Hawaii Insurance Bureau, Inc.