



CRUM & FORSTER®
A FAIRFAX COMPANY

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To: Our Agency Partners

Re: Commercial Property Filing Updates

Thank you for your continued support. We are pleased to announce the following Commercial property changes.

We have adopted the HIB Property Filing CF-2022-RLA1, along with revisions to our Property Loss Cost Multipliers. Please see below for the revised LCMs by company:

Writing Company	Old LCM	New LCM
United States Fire Insurance Company	1.319	1.66
The North River Insurance Company	1.249	1.328
Crum & Forster Indemnity Company	1.554	1.909

These filings will apply to all new and renewal business effective April 1, 2025, and thereafter. The combined impact of both the Loss Cost Revision Filing and the Loss Cost Multiplier changes is an overall increase of 37.7%.

The impact on individual writing companies and property risks will vary. We will continue to work closely with our agency partners to thoughtfully underwrite and price property risks for long-term stability. We understand that these changes are significant, but they are necessary to ensure our continued ability to serve the Hawaii insurance market as a strong commercial property carrier.

If you have any questions regarding these updates, or if you have inquiries about our current property appetite and capacity, please contact your assigned underwriter.

Thank you.