



## NOTICE OF EFFECTIVE FILING

**TO:** ISO

**DATE:** September 27, 2022

**FROM:** Milinda Tanner

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**COMPANY FILING NUMBER:** ISO-MO-22-CR-01 **STATE:** Missouri **EFFECTIVE DATE:** February 1, 2023

**TOI:** 26.0 Burglary & Theft / **SUB-TOI:** 26.0001 Commercial Burglary & Theft

**TOI:** 23.0 Fidelity / **SUB-TOI:** 23.0000 Fidelity

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**FORM**     **RULE**     **RATE**

**INCLUDED (if applicable)**  **Company Exception Page\_LCM**     **Company Exception Page\_ELR**

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**PROGRAM:** Commercial Burglary & Theft / Fidelity

**CONTENTS INCLUDE:** Loss Cost Multipliers and Expected Loss Ratios

**MODIFICATIONS:** NONE

**COMMENTS:** NONE

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**COMPANY(IES) FILED:**

- AIG ASSURANCE COMPANY
  - AIG PROPERTY CASUALTY COMPANY
  - AIU INSURANCE COMPANY
  - AMERICAN HOME ASSURANCE COMPANY
  - COMMERCE AND INDUSTRY INSURANCE COMPANY
  - GRANITE STATE INSURANCE COMPANY
  - ILLINOIS NATIONAL INSURANCE CO.
  - NEW HAMPSHIRE INSURANCE COMPANY
  - THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
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## Disposition for AGNY-133411719

### Filing at a Glance

<b>State:</b> Missouri	<b>SERFF Tracking Number:</b> AGNY-133411719
<b>TOI:</b> 26.0 Burglary and Theft	<b>State Tracking Number:</b> 41
<b>Sub-TOI:</b> 26.0001 Commercial Burglary and Theft	<b>Company Tracking Number:</b> ISO-MO-22-CR-01
<b>Filing Type:</b> Rate	<b>Product Name:</b> Commercial Crime and Fidelity Loss Cost Multiplier-165-000-602, 019-000-602, 229- 000- 010, 102-000-602, 107-000-602, 130- 000-602
<b>First Filing Company:</b> American Home Assurance Company ,...	<b>Project Name:</b> Commercial Crime and Fidelity Loss Cost Multiplier
	<b>Destruction Date:</b>

**Disposition Date:**

09/28/2022

**Effective Date (New):**

02/01/2023

**Effective Date (Renewal):**

02/01/2023

**Status:** \*

FILED FOR INFORMATIONAL PURPOSES ONLY

**Comments:**

Thank you for your filing submission. At this point in time, I do not have any further questions and am concluding my review of this filing. Please note that the closure of this filing does not constitute an approval by the Department and does not mean the Department is precluded from initiating future inquiries or from taking further administrative or legal action. Ultimately, the insurance company is responsible for ensuring it is in compliance with Missouri insurance law through its administration of insurance policies and handling of claims.

**Company Rate Information**

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b>Number of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
American Home Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %

**Change Period for Approved****Rate:**

AIU Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

Commerce and Industry Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

Granite State Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

Illinois National Insurance Co.	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

New Hampshire Insurance Company	0.000 %	-3.900 %	\$ -4	1	\$ 100	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

The Insurance Company of the State of Pennsylvania	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

AIG Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

AIG Property Casualty Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

**Overall Rate Information for Multiple Company Filings**

<b>Overall Percentage Rate Indicated For This Filing:</b>	0.000 %
<b>Overall Percentage Rate Impact For This Filing:</b>	-3.900 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ -4
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	1

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Rate	Missouri Company Exception Page_Crime_LCM, 1	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes
Rate	Missouri Company Exception Page_Crime_ELR, 1	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes
Supporting Document	Filing Memorandum	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes
Supporting Document	Exhibit A, B, & C (20 CSR 500-4.200)	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes
Supporting Document	Actuarial Justification	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes

Sincerely,  
Travis Schwarzer



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (8)
<a href="#">My Workfolder</a>	<a href="#">My Open Filings</a>	<a href="#">My Draft Filings</a>	<a href="#">Search</a>	<a href="#">Create Filing</a>	<a href="#">Create Paper Filing</a>		

- Add Authors
- Update
- Create Reminder
- Move to Workfolder
- PDF Pipeline

[View Associated Filings](#) [View General Instructions](#)

This Filing has been marked as public access.

<b>Product Name:</b> Commercial Crime and Fidelity Loss Cost Multiplier-165-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602	<b>SERFF Tr Num:</b> AGNY-133411719	<b>SERFF Status:</b> Closed-FILED FOR INFORMATIONAL PURPOSES ONLY
<b>TOI:</b> 26.0 Burglary and Theft	<b>State Tr Num:</b> 41	<b>State Status:</b> FILED FOR INFORMATIONAL PURPOSES
<b>Sub-TOI:</b> 26.0001 Commercial Burglary and Theft	<b>Co Tr Num:</b> ISO-MO-22-CR-01	<b>Co Status:</b>
<b>Filing Type:</b> Rate	<b>Date Submitted:</b> 09/27/2022	<b>Disposition Date:</b> 09/28/2022
<b>Effective Date Requested (New):</b> 02/01/2023	<b>Authors:</b> Angel Manus, Milinda Tanner	
<b>Effective Date Requested (Renewal):</b> 02/01/2023		

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
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The rate schedule has been marked public access.

**Add Rate Data?** Rate Data is Required

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Decrease
<b>Overall Percentage of Last Rate Revision:</b>	-11.000 %
<b>Effective Date of Last Rate Revision:</b>	06/01/2014
<b>Filing Method of Last Filing:</b>	Prior Approval
<b>SERFF Tracking Number of Last Filing:</b>	

**Company Rate Information**

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum (where required)
American Home Assurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIU Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Granite State Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Illinois National Insurance Co.	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
New Hampshire Insurance Company	0.000 %	-3.900 %	(\$4.00)	1	\$100.00	0.000 %	0.000 %
The Insurance Company of the State of Pennsylvania	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Assurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Property Casualty Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %

**Overall Rate Information for Multiple Company Filings**

<b>Overall Percentage Rate Indicated For This Filing:</b>	<b>0.000 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>-3.900 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ -4</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>1</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Sub
1	FILED FOR INFORMATIONAL PURPOSES ONLY 09/28/2022	Missouri Company Exception Page_Crime_LCM	1	New		<a href="#">Missouri Company Exception Page Crime LCM.pdf</a>	Date: 09/28/2022 By:
2	FILED FOR INFORMATIONAL PURPOSES ONLY 09/28/2022	Missouri Company Exception Page_Crime_ELR	1	New		<a href="#">Missouri Company Exception Page Crime ELR.pdf</a>	Date: 09/28/2022 By:

**Icon Legend:** - Draft Schedule Item - Open Objection

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<a href="#">Add Authors</a>	<a href="#">Update</a>	<a href="#">Create Reminder</a>	<a href="#">Move to Workfolder</a>	<a href="#">PDF Pipeline</a>
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## Disposition for AGNY-133411715

### Filing at a Glance

<b>State:</b> Missouri	<b>SERFF Tracking Number:</b> AGNY-133411715
<b>TOI:</b> 23.0 Fidelity	<b>State Tracking Number:</b> 41
<b>Sub-TOI:</b> 23.0000 Fidelity	<b>Company Tracking Number:</b> ISO-MO-22-CR-01
<b>Filing Type:</b> Rate	<b>Product Name:</b> Commercial Crime and Fidelity Loss Cost Multiplier-165-000-602, 019-000-602, 229- 000- 010, 102-000-602, 107-000-602, 130- 000-602
<b>First Filing Company:</b> American Home Assurance Company ,...	<b>Project Name:</b> Commercial Crime and Fidelity Loss Cost Multiplier
	<b>Destruction Date:</b>

**Disposition Date:**

09/28/2022

**Effective Date (New):**

02/01/2023

**Effective Date (Renewal):**

02/01/2023

**Status:** \*

FILED FOR INFORMATIONAL PURPOSES ONLY

**Comments:**

Thank you for your filing submission. At this point in time, I do not have any further questions and am concluding my review of this filing. Please note that the closure of this filing does not constitute an approval by the Department and does not mean the Department is precluded from initiating future inquiries or from taking further administrative or legal action. Ultimately, the insurance company is responsible for ensuring it is in compliance with Missouri insurance law through its administration of insurance policies and handling of claims.

**Company Rate Information**

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b>Number of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
American Home Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %

**Change Period for Approved****Rate:**

AIU Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

Commerce and Industry Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

Granite State Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

Illinois National Insurance Co.	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

New Hampshire Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

The Insurance Company of the State of Pennsylvania	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

AIG Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

AIG Property Casualty Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

**Overall Rate Information for Multiple Company Filings**

<b>Overall Percentage Rate Indicated For This Filing:</b>	0.000 %
<b>Overall Percentage Rate Impact For This Filing:</b>	0.000 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 0
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	0

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Rate	Missouri Company Exception Page_Fid_LCM, 1	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes
Rate	Missouri Company Exception Page_Fid_ELR, 1	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes
Supporting Document	Filing Memorandum	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes
Supporting Document	Exhibit A, B, & C (20 CSR 500-4.200)	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes
Supporting Document	Actuarial Justification	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes

Sincerely,  
Travis Schwarzer



aigdbglegalstatefi

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This Filing has been marked as public access.

<b>Product Name:</b> Commercial Crime and Fidelity Loss Cost Multiplier-165-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602	<b>SERFF Tr Num:</b> AGNY-133411715	<b>SERFF Status:</b> Closed-FILED FOR INFORMATIONAL PURPOSES ONLY
<b>TOI:</b> 23.0 Fidelity	<b>State Tr Num:</b> 41	<b>State Status:</b> FILED FOR INFORMATIONAL PURPOSES
<b>Sub-TOI:</b> 23.0000 Fidelity	<b>Co Tr Num:</b> ISO-MO-22-CR-01	<b>Co Status:</b>
<b>Filing Type:</b> Rate	<b>Date Submitted:</b> 09/27/2022	<b>Disposition Date:</b> 09/28/2022
<b>Effective Date Requested (New):</b> 02/01/2023	<b>Authors:</b> Angel Manus, Milinda Tanner	
<b>Effective Date Requested (Renewal):</b> 02/01/2023		

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
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The rate schedule has been marked public access.

**Add Rate Data?** Rate Data is Required

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	-11.000 %
<b>Effective Date of Last Rate Revision:</b>	06/01/2014
<b>Filing Method of Last Filing:</b>	Prior Approval
<b>SERFF Tracking Number of Last Filing:</b>	

**Company Rate Information**

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum (where required)
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AIU Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Granite State Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Illinois National Insurance Co.	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
New Hampshire Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
The Insurance Company of the State of Pennsylvania	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Assurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Property Casualty Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %

**Overall Rate Information for Multiple Company Filings**

<b>Overall Percentage Rate Indicated For This Filing:</b>	<b>0.000 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>0.000 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ 0</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>0</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Subn
1	FILED FOR INFORMATIONAL PURPOSES ONLY 09/28/2022	Missouri Company Exception Page_Fid_LCM	1	New		<a href="#">Missouri Company Exception Page_Fid_LCM.pdf</a>	Date 09/2 By: M
2	FILED FOR INFORMATIONAL PURPOSES ONLY 09/28/2022	Missouri Company Exception Page_Fid_ELR	1	New		<a href="#">Missouri Company Exception Page_Fid_ELR.pdf</a>	Date 09/2 By: M

**Icon Legend:** - Draft Schedule Item - Open Objection

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<a href="#">Add Authors</a>	<a href="#">Update</a>	<a href="#">Create Reminder</a>	<a href="#">Move to Workfolder</a>	<a href="#">PDF Pipeline</a>
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