



## NOTICE OF EFFECTIVE FILING

**TO:** ISO

**DATE:** October 3, 2022

**FROM:** Fae Beck

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**COMPANY FILING NUMBER:** ISO-WI-22-CR-01 **STATE:** Wisconsin **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 Fidelity

**CONTENTS INCLUDE:** Adoption of Loss Costs Multipliers and Expected Loss Ratio

**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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Tracking Number:

<b>Filings</b>	Messages	Billing	Settings	Filing Rules	Reports	Templates	<b>Alerts (1)</b>
<b>My Workfolder</b>	<a href="#">My Open Filings</a>	<a href="#">My Draft Filings</a>	<a href="#">Search</a>	<a href="#">Create Filing</a>	<a href="#">Create Compact Filing</a>	<a href="#">Create Paper Filing</a>	

<b>Add Authors</b>	<b>Update</b>	<b>Create Reminder</b>	<b>Move to Workfolder</b>	<b>PDF Pipeline</b>
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 This Filing has been marked as public access.

**Product Name:** 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

**TOI:** 26.0 Burglary and Theft

**Sub-TOI:** 26.0001 Commercial Burglary and Theft

Filing Type: Rate/Rule

**Effective Date Requested (New):** 02/01/2023

**Effective Date Requested (Renewal):** 02/01/2023

**SERFF Tr Num:** AGNY-133408568

State Tr Num:

**Co Tr Num:** ISO-WI-22-CR-01

**Date Submitted:** 09/23/2022






**Authors:** Angel Manus, Fae Beck, Milinda Tanner

**SERFF Status:** Closed-Filed

**State Status:**

**Co Status:**

Disposition Date: 10/03/2022

General Information		Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence	
<div><div></div><div>The rate schedule has been marked public access.</div></div>								
Add Rate Data? Yes								
Filing Method:						Prior Approval		
Rate Change Type:						Decrease		
Overall Percentage of Last Rate Revision:						-11.000 %		
Effective Date of Last Rate Revision:						06/01/2014		
Filing Method of Last Filing:						Prior Approval		
SERFF Tracking Number of Last Filing:								
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 r	
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 %	-6.500 %	(\$399.00)	5	\$6,112.00	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								
Overall Percentage Rate Indicated For This Filing:						0.000 %		
Overall Percentage Rate Impact For This Filing:						-6.500 %		
Effect of Rate Filing-Written Premium Change For This Program:						\$ -399		
Effect of Rate Filing - Number of Policyholders Affected:						5		
Item No.		Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted
1		Filed 10/03/2022	Wisconsin Company Exception Page_LCM	1	New		 <a href="#">Wisconsin Company Exception Page Crime- LCM.pdf</a>	Date Subr 09/23/202 By: Fae Be
2		Filed 10/03/2022	Wisconsin Company Exception Page_ELR	1	New		 <a href="#">Wisconsin Company Exception Page Crime- ELR.pdf</a>	Date Subr 09/23/202 By: Fae Be

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

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline
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## Disposition for AGNY-133408568

## Filing at a Glance

**State:**

Wisconsin

**TOI:**

26.0 Burglary and Theft

**Sub-TOI:**

26.0001 Commercial Burglary and Theft

**Filing Type:**

Rate/Rule

**First Filing Company:**

American Home Assurance Company ,...

**SERFF Tracking Number:**

AGNY-133408568

**State Tracking Number:****Company Tracking Number:**

ISO-WI-22-CR-01

**Product Name:**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**Project Name:**Commercial Crime and Fidelity Loss Cost  
Multiplier**Destruction Date:****Disposition Date:**

10/03/2022

**Effective Date (New):**

09/01/2023

**Effective Date (Renewal):**

09/01/2023

**Status:** \*

Filed

**Comments:**

Filed is used with rates, rules, and advertisements.

## 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 % Change (where required):
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 %	-6.500 %	\$ -399	5	\$ 6112	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**

**Overall Percentage Rate Indicated For This Filing:**

0.000 %

Overall Percentage Rate Impact For This Filing:	-6.500 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ -399
Effect of Rate Filing - Number of Policyholders Affected:	5

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	Wisconsin Company Exception Page_LCM, 1	Filed	Yes
Rate	Wisconsin Company Exception Page_ELR, 1	Filed	Yes
Supporting Document	Rate	Filed	Yes
Supporting Document	Rule	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Supporting Document	Adoption Forms	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	Yes

Thank you,  
Shannon Pittman | Rates and Forms  
shannon.pittman@wisconsin.gov | 608-261-6017



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Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (1)
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This Filing has been marked as public access.

**Product Name:** 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

**TOI:** 23.0 Fidelity

**Sub-TOI:** 23.0000 Fidelity

**Filing Type:** Rate/Rule

**Effective Date Requested (New):** 02/01/2023

**Effective Date Requested (Renewal):** 02/01/2023

**SERFF Tr Num:** AGNY-133408574

**State Tr Num:**

**Co Tr Num:** ISO-WI-22-CR-01

**Date Submitted:** 09/23/2022

**Authors:** Angel Manus, Fae Beck, Milinda Tanner

**SERFF Status:** Closed-Filed

**State Status:**

**Co Status:**

**Disposition Date:** 10/03/2022

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

**Add Rate Data?** Yes

<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 r
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 %	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>	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

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1	Filed 10/03/2022	Wisconsin Company Exception Page_LCM	1	New		<a href="#">Wisconsin Company Exception Page FID- LCM.pdf</a>	Date Subm 09/23/2022 By: Fae Beck
2	Filed 10/03/2022	Wisconsin Company Exception Page_ELR	1	New		<a href="#">Wisconsin Company Exception Page FID ELR.pdf</a>	Date Subm 09/23/2022 By: Fae Beck

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

<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-133408574

## Filing at a Glance

<b>State:</b> Wisconsin	<b>SERFF Tracking Number:</b> AGNY-133408574
<b>TOI:</b> 23.0 Fidelity	<b>State Tracking Number:</b>
<b>Sub-TOI:</b> 23.0000 Fidelity	<b>Company Tracking Number:</b> ISO-WI-22-CR-01
<b>Filing Type:</b> Rate/Rule	<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:**

10/03/2022

**Effective Date (New):**

02/01/2023

**Effective Date (Renewal):**

02/01/2023

**Status:** \*

Filed

**Comments:**

Filed is used with rates, rules, and advertisements.

## 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**

**Overall Percentage Rate Indicated For This Filing:**

0.000 %

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

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	Wisconsin Company Exception Page_LCM, 1	Filed	Yes
Rate	Wisconsin Company Exception Page_ELR, 1	Filed	Yes
Supporting Document	Rate	Filed	Yes
Supporting Document	Rule	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Supporting Document	Adoption Forms	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	Yes

Thank you,  
Shannon Pittman | Rates and Forms  
shannon.pittman@wisconsin.gov | 608-261-6017