



## NOTICE OF EFFECTIVE FILING

**TO:** ISO

**DATE:** October 11, 2022

**FROM:** Fae Beck

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**COMPANY FILING NUMBER:** ISO-UT-22-CR-01 **STATE:** Utah **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 – Does not apply to the Fidelity Program**
- 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**



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts
<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 Compact Filing</a>	<a href="#">Create Paper Filing</a>	

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

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

**SERFF Tr Num:** AGNY-133408567  
**State Tr Num:**  
**Co Tr Num:** ISO-UT-22-CR-01  
**Date Submitted:** 09/23/2022  
**Authors:** Angel Manus, Fae Beck, Milinda Tanner

**SERFF Status:** Closed-FILED FOR USE  
**State Status:** FILED FOR USE  
**Co Status:**  
**Disposition Date:** 09/29/2022

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>	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 %	-4.000 %	(\$49.00)	0	\$1,224.00	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 %	-4.000 %	(\$63.00)	2	\$1,597.00	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>-4.000 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ -112</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>2</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Utah Company Exception Page_LCM	1	New		<a href="#">Utah Company Exception Page Crime-LCM.pdf</a>	Date Submitt 09/23/2022 By: Fae Beck
2		Utah Company Exception Page_ELR	1	New		<a href="#">Utah Company Exception Page Crime-ELR.pdf</a>	Date Submitt 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-133408567

### Filing at a Glance

<b>State:</b> Utah	<b>SERFF Tracking Number:</b> AGNY-133408567
<b>TOI:</b> 26.0 Burglary and Theft	<b>State Tracking Number:</b>
<b>Sub-TOI:</b> 26.0001 Commercial Burglary and Theft	<b>Company Tracking Number:</b> ISO-UT-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:**

09/29/2022

**Effective Date (New):**

**Effective Date (Renewal):**

**Status:** \*

FILED FOR USE

**Comments:**

FILED FOR USE

September 23, 2022

Property & Casualty Insurance Division

UTAH INSURANCE DEPARTMENT

**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	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Company

**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 %	-4.000 %	\$ -49	0	\$ 1224	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 %	-4.000 %	\$ -63	2	\$ 1597	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 %
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<b>Overall Percentage Rate Impact For This Filing:</b>	-4.000 %
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<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ -112
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<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	2
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**Schedule Items**

Item Type	Item Name	Item Status	Public Access
Rate	Utah Company Exception Page_LCM, 1		Yes
Rate	Utah Company Exception Page_ELR, 1		Yes
Supporting Document	Filing Memoranda, Exhibits & Documents (P)		Yes
Supporting Document	Insurer Loss Cost Multiplier and Expense Constant Supplement Filing Form (P)		Yes
Supporting Document	Letter of Authorization (P)		Yes
Supporting Document	Adoption Forms		Yes

Sincerely,  
Chris Osborne  
Rate & Form Specialist



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts
<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 Compact Filing</a>	<a href="#">Create Paper Filing</a>	

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

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

**SERFF Tr Num:** AGNY-133420373  
**State Tr Num:**  
**Co Tr Num:** ISO-UT-22-CR-01  
**Date Submitted:** 10/04/2022  
**Authors:** Angel Manus, Fae Beck, Milinda Tanner

**SERFF Status:** Closed-FILED FOR USE  
**State Status:** FILED FOR USE  
**Co Status:**  
**Disposition Date:** 10/11/2022

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 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 %	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 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:	Submitted:
1		Utah Company Exception Page_LCM	1	New		<a href="#">Utah Company Exception Page FID-LCM v2.pdf</a>	Date Submitt 10/04/2022 By: Fae Beck
2		Utah Company Exception Page_ELR	1	New		<a href="#">Utah Company Exception Page FID-ELR.pdf</a>	Date Submitt 10/04/2022 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-133420373

Filing at a Glance	
<b>State:</b> Utah	<b>SERFF Tracking Number:</b> AGNY-133420373
<b>TOI:</b> 23.0 Fidelity	<b>State Tracking Number:</b>
<b>Sub-TOI:</b> 23.0000 Fidelity	<b>Company Tracking Number:</b> ISO-UT-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:**

10/11/2022

**Effective Date (New):**

**Effective Date (Renewal):**

**Status:** \*

FILED FOR USE

**Comments:**

FILED FOR USE

October 4, 2022

Property & Casualty Insurance Division

UTAH INSURANCE DEPARTMENT

**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	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Company

**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 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

**Effect of Rate Filing - Number of Policyholders Affected:**

0

<b>Schedule Items</b>			
<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Rate	Utah Company Exception Page_LCM, 1		Yes
Rate	Utah Company Exception Page_ELR, 1		Yes
Supporting Document	Filing Memoranda, Exhibits & Documents (P)		Yes
Supporting Document	Insurer Loss Cost Multiplier and Expense Constant Supplement Filing Form (P)		Yes
Supporting Document	Letter of Authorization (P)		Yes
Supporting Document	Adoption Forms		Yes

Sincerely,  
Chris Osborne  
Rate & Form Specialist