



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: October 14, 2022

FROM: Milinda Tanner

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**COMPANY FILING NUMBER:** ISO-NC-22-CR-01 **STATE:** North Carolina **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-133410626

## Filing at a Glance

<b>State:</b> North Carolina	<b>SERFF Tracking Number:</b> AGNY-133410626
<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-NC-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:**

10/03/2022

**Effective Date (New):**

02/01/2023

**Effective Date (Renewal):**

02/01/2023

**Status:** \*

Proper

**Comments:**

This references the captioned filing.

Your rate filing is a proper filing under North Carolina General Statute 58-41-50. There is a 60-day waiting period for rates by statute. If the effective date is changed, you must notify us in writing prior to the effective date.

## 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 %	-3.900 %	\$ -61	3	\$ 1565	0.000 %	0.000 %
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**Change Period for Approved Rate:**

New Hampshire Insurance Company	0.000 %	-3.900 %	\$ -37	2	\$ 95	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>	-3.900 %
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<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ -98
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Effect of Rate Filing - Number of Policyholders Affected:	5
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Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	North Carolina Company Exception Page_CrimeLCM, 1	Proper	Yes
Rate	North Carolina Company Exception Page_CrimeELR, 1	Proper	Yes
Supporting Document	(Non WC) Loss Cost Adoption Questionnaire, FC-112	Proper	Yes
Supporting Document	Rate Filing Questionnaire FC-074	Proper	Yes
Supporting Document	Explanatory Memorandum - All Lines	Proper	Yes
Supporting Document	Rating Exhibits	Proper	Yes

Sincerely,  
Kristin Barrow



aigdbglegalstatefi

Tracking Number:


<b>Filings</b>	Messages	Billing	Settings	Filing Rules	Reports	Templates	<b>Alerts (7)</b>
<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>		

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<b>Add Authors</b>	<b>Update</b>	<b>Create Reminder</b>	<b>Move to Workfolder</b>	<b>PDF Pipeline</b>
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## North

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

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

**SERFF Tr Num:** AGNY-133410626

State Tr Num:

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

**Date Submitted:** 10/03/2022








**Authors:** Angel Manus, Milinda Tanner

**SERFF Status:** Closed-Proper

**State Status:** Proper

**Co Status:**

Disposition Date: 10/03/2022

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence		
<div>  The rate schedule has been marked public access. </div>								
Add Rate Data? <input checked="" type="checkbox"/> 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 % Change (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 %	-3.900 %	(\$61.00)	3	\$1,565.00	0.000 %	0.000 %	
New Hampshire Insurance Company	0.000 %	-3.900 %	(\$37.00)	2	\$95.00	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:						-3.900 %		
Effect of Rate Filing-Written Premium Change For This Program:						\$ -98		
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:	Submit
1		Proper 10/03/2022	North Carolina Company Exception Page_CrimeLCM	1	New		 <a href="#">North Carolina Company Exception Page_CrimeLCM.pdf</a>	Date Submitted 10/03/2022 By: Mili
2		Proper 10/03/2022	North Carolina Company Exception Page_CrimeELR	1	New		 <a href="#">North Carolina Company Exception Page_CrimeELR.pdf</a>	Date Submitted 10/03/2022 By: Mili
<div> <b>Icon Legend:</b>  - Draft Schedule Item  - Open Objection </div>								

## Disposition for AGNY-133410628

## Filing at a Glance

<b>State:</b> North Carolina	<b>SERFF Tracking Number:</b> AGNY-133410628
<b>TOI:</b> 23.0 Fidelity	<b>State Tracking Number:</b>
<b>Sub-TOI:</b> 23.0000 Fidelity	<b>Company Tracking Number:</b> ISO-NC-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:

10/13/2022

## Effective Date (New):

02/01/2023

## Effective Date (Renewal):

02/01/2023

Status: \*

Acknowledged

## Comments:

We acknowledge these rates and/or rules shall apply to all new policies and to all renewal policies. If the effective dates are changed, you must notify us in writing prior to the effective dates.

## 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:**

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 %
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<b>Overall Percentage Rate Impact For This Filing:</b>	0.000 %
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<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 0
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Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	North Carolina Company Exception Page_Fid_LCM, 1		Yes
Rate	North Carolina Company Exception Page_Fid_ELR, 1		Yes
Supporting Document	(Non WC) Loss Cost Adoption Questionnaire, FC-112		Yes
Supporting Document	Rate Filing Questionnaire FC-074		Yes
Supporting Document	Explanatory Memorandum - All Lines		Yes
Supporting Document	Rating Exhibits		Yes

Sincerely,  
Tim Johnson



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Tracking Number:

Filings

Messages

Billing

Settings

Filing Rules

Reports

Templates

Alerts (7)

My Workfolder

My Open Filings

My Draft Filings

Search

Create Filing

Create Paper Filing

Add Authors

Update


Create Reminder

Move to Workfolder

PDF Pipeline

North

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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

Effective Date Requested (New):

02/01/2023

Effective Date Requested (Renewal):

02/01/2023

SERFF Tr Num:

AGNY-133410628

State Tr Num:

Co Tr Num:

ISO-NC-22-CR-01

Date Submitted:

10/03/2022

Authors:

Angel Manus, Milinda Tanner

SERFF Status:

Closed-Acknowledged

State Status:

Acknowledged

Co Status:

Disposition Date:

10/13/2022

General Information

Form Schedule


Rate/Rule Schedule

Supporting Documentation

Companies and Contact

Filing Fees

Filing Correspondence

 The rate schedule has been marked public access.

Add Rate Data?

Yes

Filing Method:

Prior Approval

Rate Change Type:

Neutral

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 %
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

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

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitt
1		North Carolina Company Exception Page_Fid_LCM	1	New		 <a href="#">North Carolina Company Exception Page_Fid_LCM.pdf</a>	Date Su 10/03/2 By: Milir
2		North Carolina Company Exception Page_Fid_ELR	1	New		 <a href="#">North Carolina Company Exception Page_Fid_ELR.pdf</a>	Date Su 10/03/2 By: Milir

Icon Legend:

 - Draft Schedule Item  - Open Objection

https://login.serff.com/serff/updateFilingView.do

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