



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: October 11, 2022

FROM: Fae Beck

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

☐ **FORM** ☐ **RULE** ☒ **RATE**

INCLUDED (if applicable) ☒ **Company Exception Page_LCM** ☒ **Company Exception Page_ELR**

PROGRAM: Commercial Fidelity

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

MODIFICATIONS: NONE

COMMENTS: NONE

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**
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aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts
My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Compact Filing	Create Paper Filing	

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline
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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
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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

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

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 %	-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								
Overall Percentage Rate Indicated For This Filing:						0.000 %		
Overall Percentage Rate Impact For This Filing:						-4.000 %		
Effect of Rate Filing-Written Premium Change For This Program:						\$ -112		
Effect of Rate Filing - Number of Policyholders Affected:						2		
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		 Utah Company Exception Page Crime-LCM.pdf	Date Submitted: 09/23/2022 By: Fae Beck
2			Utah Company Exception Page_ELR	1	New		 Utah Company Exception Page Crime-ELR.pdf	Date Submitted: 09/23/2022 By: Fae Beck

Icon Legend: - Draft Schedule Item - Open Objection

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline	
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Disposition for AGNY-133408567

Filing at a Glance

State:

Utah

SERFF Tracking Number:

AGNY-133408567

TOI:

26.0 Burglary and Theft

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

ISO-UT-22-CR-01

Sub-TOI:

26.0001 Commercial Burglary and Theft

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**Filing Type:**

Rate

First Filing Company:

American Home Assurance Company ,...

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

Overall Percentage Rate Indicated For This Filing:	0.000 %
Overall Percentage Rate Impact For This Filing:	-4.000 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ -112
Effect of Rate Filing - Number of Policyholders Affected:	2

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:

Fileings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts
My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Compact Filing	Create Paper Filing	

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline
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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
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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	
<div><div></div><div>The rate schedule has been marked public access.</div></div>								
Add Rate Data? <input checked="" type="checkbox"/> 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 %	
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								
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.	<div><div></div></div>	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1	<div><div></div></div>		Utah Company Exception Page_LCM	1	New		<div><div></div><div>Utah Company Exception Page FID- LCM v2.pdf</div></div>	Date Submitt 10/04/2022 By: Fae Beck
2	<div><div></div></div>		Utah Company Exception Page_ELR	1	New		<div><div></div><div>Utah Company Exception Page FID- ELR.pdf</div></div>	Date Submitt 10/04/2022 By: Fae Beck
Icon Legend:  - Draft Schedule Item  - Open Objection								

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline	
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Disposition for AGNY-133420373

Filing at a Glance

State:

Utah

TOI:

23.0 Fidelity

Sub-TOI:

23.0000 Fidelity

Filing Type:

Rate

First Filing Company:

American Home Assurance Company ,...

SERFF Tracking Number:

AGNY-133420373

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

ISO-UT-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:**

10/11/2022

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**

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

0

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