



## NOTICE OF EFFECTIVE FILING

**TO:** ISO

**DATE:** October 14, 2022

**FROM:** Milinda Tanner

---

**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

---

**FORM**     **RULE**     **RATE**

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

---

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

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

**MODIFICATIONS:** NONE

**COMMENTS:** NONE

---

**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
-

## 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**

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 %
-----------------------	---------	---------	------	---	------	---------	---------

**Change Period for Approved Rate:**

Commerce and Industry Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
---	---------	---------	------	---	------	---------	---------

**Change Period for Approved Rate:**

Granite State Insurance Company	0.000 %	-3.900 %	\$ -61	3	\$ 1565	0.000 %	0.000 %
---------------------------------	---------	----------	--------	---	---------	---------	---------

**Change Period for Approved Rate:**

New Hampshire Insurance Company	0.000 %	-3.900 %	\$ -37	2	\$ 95	0.000 %	0.000 %
---------------------------------	---------	----------	--------	---	-------	---------	---------

**Change Period for Approved Rate:**

The Insurance Company of the State of Pennsylvania	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
--	---------	---------	------	---	------	---------	---------

**Change Period for Approved Rate:**

AIG Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
-----------------------	---------	---------	------	---	------	---------	---------

**Change Period for Approved Rate:**

AIG Property Casualty Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
-------------------------------	---------	---------	------	---	------	---------	---------

**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>	\$ -98

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

5

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
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:

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

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  
**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
---------------------	---------------	--------------------	--------------------------	-----------------------	-------------	-----------------------

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 %	-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

<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>	\$ -98
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	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

Icon Legend: 📄 - Draft Schedule Item 🚫 - Open Objection

## 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 %
---------------	---------	---------	------	---	------	---------	---------

Company

**Change Period for Approved**

**Rate:**

Commerce and Industry Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
---	---------	---------	------	---	------	---------	---------

**Change Period for Approved**

**Rate:**

Granite State Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
---------------------------------	---------	---------	------	---	------	---------	---------

**Change Period for Approved**

**Rate:**

New Hampshire Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
---------------------------------	---------	---------	------	---	------	---------	---------

**Change Period for Approved**

**Rate:**

The Insurance Company of the State of Pennsylvania	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
--	---------	---------	------	---	------	---------	---------

**Change Period for Approved**

**Rate:**

AIG Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
-----------------------	---------	---------	------	---	------	---------	---------

**Change Period for Approved**

**Rate:**

AIG Property Casualty Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
-------------------------------	---------	---------	------	---	------	---------	---------

**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	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



aigdbglegalstatefi

Tracking Number:

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

<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>
-----------------------------	------------------------	---------------------------------	------------------------------------	------------------------------

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:** 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

<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 %
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:	Submit
1		North Carolina Company Exception Page_Fid_LCM	1	New		<a href="#">North Carolina Company Exception Page_Fid_LCM.pdf</a>	Date Su 10/03/22 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 10/03/22 By: Milir

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