



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: October 25, 2022

FROM: Milinda Tanner

COMPANY FILING NUMBER: ISO-CT-22-CR-01 **STATE:** Connecticut **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 (FILED ONLY FOR CRIME / FIDELITY NOT LICENSED)
 - ☒ ILLINOIS NATIONAL INSURANCE CO. (FILED ONLY FOR CRIME / FIDELITY NOT LICENSED)
 - ☒ NEW HAMPSHIRE INSURANCE COMPANY
 - ☒ THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
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Disposition for AGNY-133399220

Filing at a Glance

State: Connecticut	SERFF Tracking Number: AGNY-133399220
TOI: 26.0 Burglary and Theft	State Tracking Number: 202205112
Sub-TOI: 26.0001 Commercial Burglary and Theft	Company Tracking Number: ISO-CT-22-CR-01
Filing Type: Exempt - Rate	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
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):

02/01/2023

Effective Date (Renewal):

02/01/2023

Status: *

Recorded Effective as Amended

Comments:

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 %	-4.200 %	\$ -441	8	\$ 10442	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 %	-4.200 %	\$ -27	1	\$ 649	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:

-4.200 %

Effect of Rate Filing-Written Premium Change For This Program:

\$ -468

Effect of Rate Filing - Number of Policyholders Affected:


9

Schedule Items

Item Type	Item Name	Item Status	Public Access
Rate	Connecticut Company Exception Page_LCM, 1		Yes
<i>Rate</i>	<i>Connecticut Company Exception Page_LCM, 1</i>		Yes
Rate	Connecticut Company Exception Page_ELR, 1		Yes
<i>Rate</i>	<i>Connecticut Company Exception Page_ELR, 1</i>		Yes
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Checklist - Commercial Burglary & Theft		Yes
<i>Supporting Document</i>	<i>Checklist - Commercial Burglary & Theft</i>		Yes
<i>Supporting Document</i>	<i>Checklist - Commercial Burglary & Theft</i>		Yes
Supporting Document	Filing Memorandum		Yes
Supporting Document	Independent Company Rate Filing Form		Yes
Supporting Document	Officer Certification of Compliance		Yes
Supporting Document	Reference Filing Adoption Form		Yes
<i>Supporting Document</i>	<i>Reference Filing Adoption Form</i>		Yes
Supporting Document	Supporting Documents		Yes

Sincerely,
Peter Galasyn

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This Filing has been marked as public access.

This filing has post submission updates.

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: Exempt - Rate

SERFF Tr Num: AGNY-133399220
State Tr Num: 202205112
Co Tr Num: ISO-CT-22-CR-01
Date Submitted: 09/20/2022
Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-Recorded Effective as Amende
State Status: Recorded Effective as Amended
Co Status:
Disposition Date: 09/29/2022

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

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

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: 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 %	-4.200 %	(\$441.00)	8	\$10,442.00	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 %	-4.200 %	(\$27.00)	1	\$649.00	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: -4.200 %

Effect of Rate Filing-Written Premium Change For This Program: \$ -468

Effect of Rate Filing - Number of Policyholders Affected: 9

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submi
1		Connecticut Company Exception Page_LCM	1	Replacement	CR-CW-0201	Connecticut Company Exception Page Crime LCM Redline.pdf (Updated) Connecticut Company Exception Page Crime LCM.pdf (Updated)	Date S 09/29/ By: Mil
Previous Version							
		Connecticut Company Exception Page_LCM	1	New		Connecticut Company Exception Page_LCM.pdf	Date : 09/20/ By: Mi

2		Connecticut Company Exception Page_ELRL	1	Replacement	CR-CW-0201	 Connecticut Company Exception Page_Crime_ELRL_Redline.pdf (Updated)	Date S 09/29/
							By: Mil
							 Connecticut Company Exception Page_Crime_ELRL.pdf (Updated)
Previous Version							
		Connecticut Company Exception Page_ELRL	1	New		 Connecticut Company Exception Page_ELRL.pdf	Date : 09/20/ By: Mi
<div>Icon Legend:  - Draft Schedule Item  - Open Objection</div>							

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Disposition for AGNY-133396532

Filing at a Glance	
State: Connecticut	SERFF Tracking Number: AGNY-133396532
TOI: 23.0 Fidelity	State Tracking Number: 202204989
Sub-TOI: 23.0000 Fidelity	Company Tracking Number: ISO-CT-22-CR-01
Filing Type: Rate	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
First Filing Company: American Home Assurance Company ,...	Project Name: Commercial Crime and Fidelity Loss Cost Multiplier
	Destruction Date:

Disposition Date:
10/25/2022

Effective Date (New):
01/01/2023

Effective Date (Renewal):
01/01/2023

Status: *
Recorded Effective as Submitted

Comments:

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 %
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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	Connecticut Company Exception Page_LCM, 1		Yes
<i>Rate</i>	<i>Connecticut Company Exception Page_LCM, 1</i>		<i>Yes</i>
Rate	Connecticut Company Exception Page_ELR, 1		Yes
<i>Rate</i>	<i>Connecticut Company Exception Page_ELR, 1</i>		<i>Yes</i>
Supporting Document	Actuarial Memorandum		Yes
<i>Supporting Document</i>	<i>Actuarial Memorandum</i>		<i>Yes</i>
Supporting Document	CT Appendix 1 - Ref Filing Adoption Form		Yes
<i>Supporting Document</i>	<i>CT Appendix 1 - Ref Filing Adoption Form</i>		<i>Yes</i>
Supporting Document	CT Appendix 2 - Summary Supporting Documentation		Yes
<i>Supporting Document</i>	<i>CT Appendix 2 - Summary Supporting Documentation</i>		<i>Yes</i>
Supporting Document	CT Appendix 3 - Independent Company Rate Filing		Yes
<i>Supporting Document</i>	<i>CT Appendix 3 - Independent Company Rate Filing</i>		<i>Yes</i>
Supporting Document	Checklist - Fidelity & Surety		Yes
<i>Supporting Document</i>	<i>Checklist - Fidelity & Surety</i>		<i>Yes</i>
Supporting Document	Rating Exhibits		Yes
<i>Supporting Document</i>	<i>Rating Exhibits</i>		<i>Yes</i>

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This Filing has been marked as public access.

This filing has post submission updates.

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

SERFF Tr Num: AGNY-133396532
State Tr Num: 202204989
Co Tr Num: ISO-CT-22-CR-01
Date Submitted: 09/13/2022
Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-Recorded Effective as Submit
State Status: Recorded Effective as Submitted
Co Status:
Disposition Date: 10/25/2022

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







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

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 %
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	
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:	Submit
1		Connecticut Company Exception Page_LCM	1	Replacement	CR-CW-0201	Connecticut Company Exception Page_Fid_LCM_Redline.pdf (Updated) Connecticut Company Exception Page_Fid_LCM.pdf (Updated)	Date S 09/29/ By: Mil
Previous Version							
		Connecticut Company Exception Page_LCM	1	New		Connecticut Company Exception Page_LCM.pdf Connecticut Company Exception Page_LCM_Redline.pdf	Date S 09/13/ By: Mil

2		Connecticut Company Exception Page_ELRL	1	Replacement	CR-CW-0201	 Connecticut Company Exception Page_Fid_ELRL_Redline.pdf (Updated)	Date Submitted: 09/29/2022
							By: Mill
Previous Version							
		Connecticut Company Exception Page_ELRL	1	New		 Connecticut Company Exception Page_ELRL.pdf	Date Submitted: 09/13/2022
							By: Mill
<div>Icon Legend:  - Draft Schedule Item  - Open Objection</div>							

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