



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: October 25, 2022

FROM: Milinda Tanner

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**COMPANY FILING NUMBER:** ISO-WV-22-CR-01 **STATE:** West Virginia **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 (FILED ONLY FOR CRIME / FIDELITY NOT LICENSED)
  - ☒ 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-133410444

## Filing at a Glance

**State:**

West Virginia

**TOI:**

26.0 Burglary and Theft

**Sub-TOI:**

26.0001 Commercial Burglary and Theft

**Filing Type:**

Rate

**First Filing Company:**

American Home Assurance Company ,...

**SERFF Tracking Number:**

AGNY-133410444

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

ISO-WV-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:**

10/25/2022

**Effective Date (New):**

02/01/2023

**Effective Date (Renewal):**

02/01/2023

**Status:** \*

Approved

**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 %
<b>Change Period for Approved Rate:</b>							
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 %	-2.500 %	\$ -34	1	\$ 1369	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

New Hampshire Insurance Company	0.000 %	-2.500 %	\$ -7	1	\$ 280	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:	-2.500 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ -41
Effect of Rate Filing - Number of Policyholders Affected:	2

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	West Virginia Company Exception Page_LCM, 1		Yes
Rate	West Virginia Company Exception Page_ELR, 1		Yes
Supporting Document	Rate Abstract P&C		Yes
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Certification		Yes
Supporting Document	Exhibits		Yes
Supporting Document	Adoption Forms		Yes

Sincerely,  
Sean McDaniel

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aigdbglegalstatefi

Tracking Number:

FilingsMessagesBillingSettingsFiling RulesReportsTemplatesAlerts (7)

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West

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

SERFF Tr Num:AGNY-133410444  
State Tr Num:  
Co Tr Num:ISO-WV-22-CR-01  
Date Submitted:09/26/2022  
Authors:Angel Manus, Fae Beck, Milinda Tanner

SERFF Status:Closed-Approved  
State Status:Assigned to Reviewer  
Co Status:  
Disposition Date:10/25/2022

General InformationForm ScheduleRate/Rule ScheduleSupporting DocumentationCompanies and ContactFiling FeesFiling 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 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Illinois National Insurance Co.	0.000 %	-2.500 %	(\$34.00)	1	\$1,369.00	0.000 %	0.000 %
New Hampshire Insurance Company	0.000 %	-2.500 %	(\$7.00)	1	\$280.00	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:-2.500 %

Effect of Rate Filing-Written Premium Change For This Program:\$ -41

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:	Submitte
1		West Virginia Company Exception Page_LCM	1	New		 <a href="#">West Virginia Company Exception Page Crime- LCM.pdf</a>	Date Sub 09/26/20 By: Fae E
2		West Virginia Company Exception Page_ELR	1	New		 <a href="#">West Virginia Company Exception Page Crime-ELR.pdf</a>	Date Sub 09/26/20 By: Fae E

Icon Legend:  - Draft Schedule Item  - Open Objection

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

1/2

Disposition for AGNY-133410452

Filing at a Glance	
<b>State:</b> West Virginia	<b>SERFF Tracking Number:</b> AGNY-133410452
<b>TOI:</b> 23.0 Fidelity	<b>State Tracking Number:</b>
<b>Sub-TOI:</b> 23.0000 Fidelity	<b>Company Tracking Number:</b> ISO-WV-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:**  
09/28/2022

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

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

**Status:** \*  
Approved

**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 %
<b>Change Period for Approved Rate:</b>							
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 %

<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

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	West Virginia Company Exception Page_LCM, 1		Yes
Rate	West Virginia Company Exception Page_ELR, 1		Yes
Supporting Document	Rate Abstract P&C		Yes
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Certification		Yes
Supporting Document	Exhibits		Yes
Supporting Document	Adoption Forms		Yes

Sincerely,  
John Mooney





Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (2)
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

West

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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-133410452

**State Tr Num:**

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

**Date Submitted:** 09/26/2022

**Authors:** Angel Manus, Fae Beck, Milinda Tanner

**SERFF Status:** Closed-Approved

**State Status:** Approved

**Co Status:**

**Disposition Date:** 09/28/2022

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 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

<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:	Submitte
1		West Virginia Company Exception Page_LCM	1	New		 <a href="#">West Virginia Company Exception Page Fidelity- LCM.pdf</a>	Date Sub 09/26/20 By: Fae E
2		West Virginia Company Exception Page_ELR	1	New		 <a href="#">West Virginia Company Exception Page Fidelity- ELR.pdf</a>	Date Sub 09/26/20 By: Fae E

Icon Legend:  - Draft Schedule Item  - Open Objection