



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: December 5, 2022

FROM: Milinda Tanner

COMPANY FILING NUMBER: ISO-AL-22-CR-01 **STATE:** Alabama **EFFECTIVE DATE:** April 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: Fidelity is exempt from filing pursuant to Ins. Code 36 §997.

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-133476333

Filing at a Glance

State:

Alabama

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-133476333

State Tracking Number:

Company Tracking Number:

ISO-AL-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:

11/30/2022

Effective Date (New):

04/01/2023

Effective Date (Renewal):

04/01/2023

Status: *

Filed

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	-15.100 %	-26.600 %	\$ -254	2	\$ 954	-26.600 %	-26.600 %
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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:	-15.100 %
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Overall Percentage Rate Impact For This Filing:	-26.600 %
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Effect of Rate Filing-Written Premium Change For This Program:	\$ -254
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Effect of Rate Filing - Number of Policyholders Affected:

2

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	Alabama Company Exception Page_LCM, 1	Filed	Yes
Rate	Alabama Company Exception Page_ELR, 1	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	No
Supporting Document	Property and Casualty Certificate of Compliance	Filed	Yes
Supporting Document	Tool Exhibit	Bypassed	No
Supporting Document	Rating Tree	Bypassed	No
Supporting Document	Marked up Manual Pages	Bypassed	No
Supporting Document	Actuarial supporting documents	Filed	No

Sincerely,
Erick Wright



aigdbglegalstatefi

Tracking Number:

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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): 04/01/2023

Effective Date Requested (Renewal): 04/01/2023

SERFF Tr Num: AGNY-133476333

State Tr Num:

Co Tr Num: ISO-AL-22-CR-01

Date Submitted: 11/29/2022

Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-Filed

State Status: Filed

Co Status:

Disposition Date: 11/30/2022

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
Add Rate Data? Yes							
Filing Method:							Prior Approval
Rate Change Type:							Decrease
Overall Percentage of Last Rate Revision:							-25.000 %
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	-15.100 %	-26.600 %	(\$254.00)	2	\$954.00	-26.600 %	-26.600 %
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:	-15.100 %
Overall Percentage Rate Impact For This Filing:	-26.600 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ -254
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	Filed 11/30/2022	Alabama Company Exception Page_LCM	1	New		Alabama Company Exception Page_LCM.pdf	Date Submit: 11/29/2022 By: Milinda T
2	Filed 11/30/2022	Alabama Company Exception Page_ELR	1	New		Alabama Company Exception Page_ELR.pdf	Date Submit: 11/29/2022 By: Milinda T

Icon Legend: - Draft Schedule Item - Open Objection

Disposition for AGNY-133476454

Filing at a Glance

State:

Alabama

TOI:

23.0 Fidelity

Sub-TOI:

23.0000 Fidelity

Filing Type:

Rate

First Filing Company:

American Home Assurance Company ,...

SERFF Tracking Number:

AGNY-133476454

State Tracking Number:

Company Tracking Number:

ISO-AL-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:

12/02/2022

Effective Date (New):

04/01/2023

Effective Date (Renewal):

04/01/2023

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 %
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 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:	7.300 %
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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	Alabama Company Exception Page_LCM, 1	Filed	Yes
Rate	Alabama Company Exception Page_ELR, 1	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	No
Supporting Document	Marked up Manual Pages	Bypassed	No
Supporting Document	Property and Casualty Certificate of Compliance	Filed	Yes
Supporting Document	Actuarial Supporting documents	Filed	No

Sincerely,
Erick Wright



Alerts (11)

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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): 04/01/2023
Effective Date Requested (Renewal): 04/01/2023





SERFF Tr Num: AGNY-133476454
State Tr Num:
Co Tr Num: ISO-AL-22-CR-01
Date Submitted: 11/29/2022
Authors: Angel Manus, Milinda Tanner


SERFF Status: Closed-Approved
State Status: Approved
Co Status:
Disposition Date: 12/02/2022

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
Add Rate Data? Yes							
Filing Method:							Prior Approval
Rate Change Type:							Neutral
Overall Percentage of Last Rate Revision:							-10.000 %
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:	7.300 %
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:	Submitted:
1	 Filed 12/02/2022	Alabama Company Exception Page_LCM	1	New		 Alabama Company Exception Page_LCM.pdf	Date Submitte 11/29/2022 By: Milinda T
2	 Filed 12/02/2022	Alabama Company Exception Page_ELR	1	New		 Alabama Company Exception Page_ELR.pdf	Date Submitte 11/29/2022 By: Milinda T

Icon Legend:  - Draft Schedule Item  - Open Objection