



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: December 15, 2022

FROM: Milinda Tanner

COMPANY FILING NUMBER: **ISO-KY-22-CR-01** STATE: Kentucky EFFECTIVE DATE: May 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
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Disposition for AGNY-133493192

Filing at a Glance	
State: Kentucky	SERFF Tracking Number: AGNY-133493192
TOI: 26.0 Burglary and Theft	State Tracking Number: AGNY-133493192
Sub-TOI: 26.0001 Commercial Burglary and Theft	Company Tracking Number: ISO-KY-22-CR-01
Filing Type: Rate/Rule	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:
12/14/2022

Effective Date (New):
05/01/2023

Effective Date (Renewal):
05/01/2023

Status: *

Acknowledged

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 %	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	-15.100 %	-27.500 %	\$ -72	1	\$ 263	-27.500 %	-27.500 %
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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:	-15.100 %
Overall Percentage Rate Impact For This Filing:	-27.500 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ -72
Effect of Rate Filing - Number of Policyholders Affected:	1

Schedule Items

Item Type	Item Name	Item Status	Public Access
Rate	Kentucky Company Exception Page_LCM_Crime, 1		Yes
Rate	Kentucky Company Exception Page_ELR_Crime, 1		Yes
Supporting Document	Filing Fee		Yes
Supporting Document	Third Party Authorization (if applicable)		Yes
Supporting Document	Actuarial Memo		Yes

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Alerts (10)

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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/Rule
Effective Date Requested (New): 05/01/2023
Effective Date Requested (Renewal): 05/01/2023

SERFF Tr Num: AGNY-133493192
State Tr Num: AGNY-133493192
Co Tr Num: ISO-KY-22-CR-01
Date Submitted: 12/13/2022
Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-Acknowledged
State Status: Filing Closed
Co Status:
Disposition Date: 12/14/2022

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

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 % 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 %	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	-15.100 %	-27.500 %	(\$72.00)	1	\$263.00	-27.500 %	-27.500 %
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:	-15.100 %
Overall Percentage Rate Impact For This Filing:	-27.500 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ -72
Effect of Rate Filing - Number of Policyholders Affected:	1

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted
1		Kentucky Company Exception Page_LCM_Crime	1	New		 Kentucky Company Exception Page_LCM_Crime.pdf	Date Subr 12/13/202 By: Milinda
2		Kentucky Company Exception Page_ELR_Crime	1	New		 Kentucky Company Exception Page_ELR_Crime.pdf	Date Subr 12/13/202 By: Milinda

Icon Legend:  - Draft Schedule Item  - Open Objection

Add Authors

Update

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Disposition for AGNY-133493226

Filing at a Glance

State: Kentucky	SERFF Tracking Number: AGNY-133493226
TOI: 23.0 Fidelity	State Tracking Number: AGNY-133493226
Sub-TOI: 23.0000 Fidelity	Company Tracking Number: ISO-KY-22-CR-01
Filing Type: Rate/Rule	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:

12/14/2022

Effective Date (New):

05/01/2023

Effective Date (Renewal):

05/01/2023

Status: *

Acknowledged

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 %	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:	6.000 %
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	Kentucky Company Exception Paqe_LCM_Fidelity, 1		Yes
Rate	Kentucky Company Exception Paqe_ELR_Fidelity, 1		Yes
Supporting Document	Filing Fee		Yes
Supporting Document	Third Party Authorization (if applicable)		Yes
Supporting Document	Actuarial Memo		Yes

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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: 23.0 Fidelity
Sub-TOI: 23.0000 Fidelity
Filing Type: Rate/Rule
Effective Date Requested (New): 05/01/2023
Effective Date Requested (Renewal): 05/01/2023

SERFF Tr Num: AGNY-133493226
State Tr Num: AGNY-133493226
Co Tr Num: ISO-KY-22-CR-01
Date Submitted: 12/13/2022
Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-Acknowledged
State Status: Filing Closed
Co Status:
Disposition Date: 12/14/2022

General Information

Form Schedule


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Companies and Contact

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Filing Correspondence

 The rate schedule has been marked public access.

Add Rate Data? Yes

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

SERFF Tracking Number of Last Filing:

Prior Approval

Neutral

-10.000 %

06/01/2014

Prior Approval

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:

Overall Percentage Rate Impact For This Filing:

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





Effect of Rate Filing - Number of Policyholders Affected:



6.000 %

0.000 %

\$ 0

0

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted
1		Kentucky Company Exception Page_LCM_Fidelity	1	New		 Kentucky Company Exception Page_LCM_Fidelity.pdf	Date Subr 12/13/202 By: Milind
2		Kentucky Company Exception Page_ELR_Fidelity	1	New		 Kentucky Company Exception Page_ELR_Fidelity.pdf	Date Subr 12/13/202 By: Milind

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