



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: December 30, 2022

FROM: Milinda Tanner

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COMPANY FILING NUMBER: **ISO-ID-22-CR-01** STATE: Idaho 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

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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 FOR CRIME ONLY / NOT LICENSED FOR FIDELITY)
  - 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-133492689

### Filing at a Glance

<b>State:</b> Idaho	<b>SERFF Tracking Number:</b> AGNY-133492689
<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-ID-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:**

12/29/2022

**Effective Date (New):**

**Effective Date (Renewal):**

**Status:** \*

FILED

**Comments:**

Acceptance of this filing does not constitute a finding that the file is in conformance with Idaho law.

**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	-15.100 %	-27.800 %	\$ -75	1	\$ 269	-27.800 %	-27.800 %
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**Change Period for Approved**

**Rate:**

Illinois National Insurance Co.	-15.100 %	-27.800 %	\$ -54	1	\$ 195	-27.800 %	-27.800 %
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**Change Period for Approved**

**Rate:**

New Hampshire Insurance Company	-15.100 %	-27.800 %	\$ -539	1	\$ 1941	-27.800 %	-27.800 %
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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**

<b>Overall Percentage Rate Indicated For This Filing:</b>	-15.100 %
<b>Overall Percentage Rate Impact For This Filing:</b>	-27.800 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ -668
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	3

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Rate	Idaho Company Exception Page_LCM_Crime, 1		Yes
Rate	Idaho Company Exception Page_ELR_Crime, 1		Yes
Supporting Document	0422PCRcklst		Yes
<i>Supporting Document</i>	<i>0422PCRcklst</i>		<i>No</i>
<i>Supporting Document</i>	<i>0422PCRcklst</i>		<i>No</i>
Supporting Document	Actuarial Memorandum		No
Supporting Document	Third Party Authorization		Yes

Sincerely,  
Jo McGill



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	<b>Alerts (10)</b>
<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="#">Compare Attachments</a>	<a href="#">Create Reminder</a>	<a href="#">Move to Workfolder</a>	<a href="#">PDF Pipeline</a>
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[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):** 05/01/2023  
**Effective Date Requested (Renewal):** 05/01/2023

**SERFF Tr Num:** AGNY-133492689  
**State Tr Num:**  
**Co Tr Num:** ISO-ID-22-CR-01  
**Date Submitted:** 12/20/2022  
**Authors:** Angel Manus, Milinda Tanner

**SERFF Status:** Closed-FILED  
**State Status:** FILED  
**Co Status:**  
**Disposition Date:** 12/29/2022

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
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The rate schedule has been marked public access.

**Add Rate Data?** Rate Data is Required

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Decrease
<b>Overall Percentage of Last Rate Revision:</b>	-25.000 %
<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	-15.100 %	-27.800 %	(\$75.00)	1	\$269.00	-27.800 %	-27.800 %
Illinois National Insurance Co.	-15.100 %	-27.800 %	(\$54.00)	1	\$195.00	-27.800 %	-27.800 %
New Hampshire Insurance Company	-15.100 %	-27.800 %	(\$539.00)	1	\$1,941.00	-27.800 %	-27.800 %
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>	<b>-15.100 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>-27.800 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ -668</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>3</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Idaho Company Exception Page_LCM_Crime	1	New		<a href="#">Idaho Company Exception Page_LCM_Crime.pdf</a>	Date Subm 12/20/2022 By: Milinda
2		Idaho Company Exception Page_ELRCrime	1	New		<a href="#">Idaho Company Exception Page_ELRCrime.pdf</a>	Date Subm 12/20/2022 By: Milinda

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

## Disposition for AGNY-133492949

### Filing at a Glance

<b>State:</b> Idaho	<b>SERFF Tracking Number:</b> AGNY-133492949
<b>TOI:</b> 23.0 Fidelity	<b>State Tracking Number:</b>
<b>Sub-TOI:</b> 23.0000 Fidelity	<b>Company Tracking Number:</b> ISO-ID-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:**

12/29/2022

**Effective Date (New):**

**Effective Date (Renewal):**

**Status:** \*

FILED

**Comments:**

Acceptance of this filing does not constitute a finding that the file is in conformance with Idaho law.

**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 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**

<b>Overall Percentage Rate Indicated For This Filing:</b>	5.500 %
<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	Idaho Company Exception Page_LCM_Fidelity, 1		Yes
Rate	Idaho Company Exception Page_ELR_Fidelity, 1		Yes
Supporting Document	Actuarial Memorandum		No
Supporting Document	Idaho Filing Certification		Yes
<i>Supporting Document</i>	<i>Idaho Filing Certification</i>		<i>No</i>
<i>Supporting Document</i>	<i>Idaho Filing Certification</i>		<i>No</i>
Supporting Document	Third Party Authorization		Yes

Sincerely,  
Jo McGill



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (10)
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<a href="#">Add Authors</a>	<a href="#">Update</a>	<a href="#">Compare Attachments</a>	<a href="#">Create Reminder</a>	<a href="#">Move to Workfolder</a>	<a href="#">PDF Pipeline</a>
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[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

**SERFF Tr Num:** AGNY-133492949

**SERFF Status:** Closed-FILED

**State Tr Num:**

**State Status:** FILED

**TOI:** 23.0 Fidelity

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

**Co Status:**

**Sub-TOI:** 23.0000 Fidelity

**Date Submitted:** 12/20/2022

**Disposition Date:** 12/29/2022

**Filing Type:** Rate

**Authors:** Angel Manus, Milinda Tanner

**Effective Date Requested (New):** 05/01/2023

**Effective Date Requested (Renewal):** 05/01/2023

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
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The rate schedule has been marked public access.

**Add Rate Data?** Rate Data is Required

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	-10.000 %
<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 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>	<b>5.500 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>0.000 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ 0</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>0</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Idaho Company Exception Page_LCM_Fidelity	1	New		<a href="#">Idaho Company Exeception Page_LCM_Crime.pdf</a>	Date Subm 12/20/2022: By: Milinda
2		Idaho Company Exception Page_ELR_Fidelity	1	New		<a href="#">Idaho Company Exeception Page_ELR_Crime.pdf</a>	Date Subm 12/20/2022: By: Milinda

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