



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: December 30, 2022

FROM: Milinda Tanner

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

☐ 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 (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
-

Disposition for AGNY-133492689

Filing at a Glance

State:

Idaho

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-133492689

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

ISO-ID-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:**

12/29/2022

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**

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

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	Idaho Company Exeception Page_LCM_Crime, 1		Yes
Rate	Idaho Company Exeception Page_ELR_Crime, 1		Yes
Supporting Document	0422PCRcklst		Yes
Supporting Document	0422PCRcklst		No
Supporting Document	0422PCRcklst		No
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	Alerts (10)
My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Paper Filing		

Add Authors	Update	Compare Attachments	Create Reminder	Move to Workfolder	PDF Pipeline
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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

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 %	-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

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

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		Idaho Company Exception Page_LCM_Crime.pdf	Date Subm 12/20/2022 By: Milinda
2		Idaho Company Exception Page_ELR_Crime	1	New		Idaho Company Exception Page_ELR_Crime.pdf	Date Subm 12/20/2022 By: Milinda

Icon Legend: - Draft Schedule Item - Open Objection

Disposition for AGNY-133492949

Filing at a Glance

State:

Idaho

SERFF Tracking Number:

AGNY-133492949

TOI:

23.0 Fidelity

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

ISO-ID-22-CR-01

Sub-TOI:

23.0000 Fidelity

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**Filing Type:**

Rate

Project Name:Commercial Crime and Fidelity Loss Cost
Multiplier**First Filing Company:**

American Home Assurance Company ,...

Destruction Date:**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**

Overall Percentage Rate Indicated For This Filing:	5.500 %
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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
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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)
My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Paper Filing		

Add Authors	Update	Compare Attachments	Create Reminder	Move to Workfolder	PDF Pipeline
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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: 23.0 Fidelity

Sub-TOI: 23.0000 Fidelity

Filing Type: Rate

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

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

SERFF Tr Num: AGNY-133492949

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

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:	5.500 %
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		Idaho Company Exception Page_LCM_Fidelity	1	New		Idaho Company Exception Page_LCM_Crime.pdf	Date Subm 12/20/202; By: Milinda
2		Idaho Company Exception Page_ELRL_Fidelity	1	New		Idaho Company Exception Page_ELRL_Crime.pdf	Date Subm 12/20/202; By: Milinda

Icon Legend: - Draft Schedule Item - Open Objection