



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: March 10, 2023

FROM: Milinda Tanner

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COMPANY FILING NUMBER: **ISO-FL-22-CR-01** STATE: Florida EFFECTIVE DATE: July 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. (FILED FOR CRIME ONLY / NOT LICENSED FOR FIDELITY)
  - NEW HAMPSHIRE INSURANCE COMPANY
  - THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
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## Tanner, Milinda

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**From:** Simmons, Tawanna <Tawanna.Simmons@floir.com>  
**Sent:** Friday, March 10, 2023 10:06 AM  
**To:** Tanner, Milinda  
**Subject:** [EXTERNAL] RE: FLOIR [RE: Company Filing Number ISO-FL-22-CR-01, FL Filing Number 22-050614 / Filing Number 22-050616]

This message is from an external sender; be cautious with links and attachments.

I just checked and your changes did save for both filings (22-050614 and 22-050616). The effective dates have been changed to 7/01/2023. Hopefully our IT department will upgrade that part of the system so that it sends the company a confirmation.

Tawanna

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**From:** Tanner, Milinda <Milinda.Tanner@aig.com>  
**Sent:** Friday, March 10, 2023 9:59 AM  
**To:** Simmons, Tawanna <Tawanna.Simmons@floir.com>  
**Subject:** RE: FLOIR [RE: Company Filing Number ISO-FL-22-CR-01, FL Filing Number 22-050614 / Filing Number 22-050616]

**External Email**

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Hi Tawanna,

I saw the new function of revising the effective date I did that but didn't have an option to submit it. It did show that it saved could you check on your end to see if you received a request to change it?

Milinda Tanner  
AIG  
State Filings Analyst

State Filings Division / AIG Property Casualty  
28 Liberty Street, 22<sup>nd</sup> Floor  
New York, NY 10005-1445  
[Milinda.tanner@aig.com](mailto:Milinda.tanner@aig.com) | [www.aig.com](http://www.aig.com)

Tel – 1-770-870-2420

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**From:** Simmons, Tawanna <[Tawanna.Simmons@floir.com](mailto:Tawanna.Simmons@floir.com)>  
**Sent:** Friday, March 10, 2023 9:47 AM  
**To:** Tanner, Milinda <[Milinda.Tanner@aig.com](mailto:Milinda.Tanner@aig.com)>  
**Subject:** [EXTERNAL] RE: FLOIR [RE: Company Filing Number ISO-FL-22-CR-01, FL Filing Number 22-050614 / Filing Number 22-050616]

This message is from an external sender; be cautious with links and attachments.

Hi Milinda,

You should be able to make the effective date change in the system now. There were some updates to the system this week, but everything is up and running. There should be a tab or something that allows you to make the changes. If it still doesn't work, we will have to get the Helpdesk involved.

Thanks,

Tawanna

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**From:** Tanner, Milinda <[Milinda.Tanner@aig.com](mailto:Milinda.Tanner@aig.com)>

**Sent:** Friday, March 10, 2023 7:24 AM

**To:** Simmons, Tawanna <[Tawanna.Simmons@floir.com](mailto:Tawanna.Simmons@floir.com)>

**Subject:** RE: FLOIR [RE: Company Filing Number ISO-FL-22-CR-01, FL Filing Number 22-050614 / Filing Number 22-050616]

**External Email**

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Good Morning Tawanna,

Just following up on the below request. I wasn't able to send the request via the portal.

Milinda Tanner  
AIG  
State Filings Analyst

State Filings Division / AIG Property Casualty  
28 Liberty Street, 22<sup>nd</sup> Floor  
New York, NY 10005-1445  
[Milinda.tanner@aig.com](mailto:Milinda.tanner@aig.com) | [www.aig.com](http://www.aig.com)

Tel – 1-770-870-2420

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**From:** Tanner, Milinda

**Sent:** Wednesday, March 8, 2023 2:34 PM

**To:** Florida Office of Insurance Regulation <[Tawanna.Simmons@floir.com](mailto:Tawanna.Simmons@floir.com)>

**Subject:** RE: [EXTERNAL] FLOIR [RE: Company Filing Number ISO-FL-22-CR-01, FL Filing Number 22-050614 / Filing Number 22-050616]

We would like to respectfully request that the effective date of this filing be revised from May 1, 2023 to July 1, 2023 in order to allow for system implementation for FL Filing Number 22-050614 and 22-050616.

Thank you for your consideration of our request

Milinda Tanner  
AIG  
State Filings Analyst

State Filings Division / AIG Property Casualty  
28 Liberty Street, 22<sup>nd</sup> Floor  
New York, NY 10005-1445  
[Milinda.tanner@aig.com](mailto:Milinda.tanner@aig.com) | [www.aig.com](http://www.aig.com)

Tel – 1-770-870-2420

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**From:** Florida Office of Insurance Regulation <[Tawanna.Simmons@flor.com](mailto:Tawanna.Simmons@flor.com)>  
**Sent:** Tuesday, March 7, 2023 3:40 AM  
**To:** Tanner, Milinda <[Milinda.Tanner@aig.com](mailto:Milinda.Tanner@aig.com)>  
**Cc:** Manus, Angel G <[Angel.Manus@aig.com](mailto:Angel.Manus@aig.com)>  
**Subject:** [EXTERNAL] FLOIR [RE: Company Filing Number ISO-FL-22-CR-01, FL Filing Number 22-050614]

**This message is from an external sender; be cautious with links and attachments.**

The stamped documents for this filing will be sent by separate email to:  
[milinda.tanner@aig.com](mailto:milinda.tanner@aig.com)  
[angel.manus@aig.com](mailto:angel.manus@aig.com)

Please see the attached letter.

Sincerely,

Tawanna Simmons  
Insurance Analyst II  
Property & Casualty Product Review Business Unit  
(850) 413-3808  
[Tawanna.Simmons@flor.com](mailto:Tawanna.Simmons@flor.com)

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**External Email:** Please do not click on links or attachments unless you know the content is safe.



## OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES  
COMMISSION

RON DESANTIS  
GOVERNOR

JIMMY PATRONIS  
CHIEF FINANCIAL OFFICER

ASHLEY MOODY  
ATTORNEY GENERAL

WILTON SIMPSON  
COMMISSIONER OF  
AGRICULTURE

**MICHAEL YAWORSKY**  
INTERIM COMMISSIONER

March 9, 2023

Milinda Tanner  
State Filings Analyst  
AIG Assurance Company  
80 Pine Street, 13th Floor  
New York, NY 10005

RE: 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 COMPANY  
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA  
NEW HAMPSHIRE INSURANCE COMPANY  
Burglary & Theft (260 + 26.0000FL)  
Company File Number: ISO-FL-22-CR-01  
OIR File Number: FCC 22-050616  
**PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING**

Dear Milinda Tanner:

This is to acknowledge receipt of your informational rate filing made pursuant to Section 627.062(3)(d), Florida Statutes, and your certification that to the best of your knowledge, this filing is in compliance with all applicable Florida laws and administrative rules.

Our records indicate that this filing is effective 5/1/2023 for new business and 5/1/2023 for renewal business.

Attached for your records is a copy of the original cover letter and a set of manual pages stamped "ACKNOWLEDGED" for the above referenced filing.

Sincerely,

Office of Insurance Regulation

• • •  
FLORIDA OFFICE OF INSURANCE REGULATION  
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330  
website: [www.flor.com](http://www.flor.com)

Affirmative Action / Equal Opportunity Employer

# Florida Office of Insurance Regulation

## I-File Workflow System

Filing Number: 22-050616

Request Type: Stamped Only



December 30, 2022

Milinda Tanner  
AIG Property Casualty  
State Filing Analyst  
678 870 2420 Telephone  
Milinda.tanner@aig.com  
**ACKNOWLEDGED**  
Date Received: 12/30/2022 Date of Action: 03/09/2023  
FL OFFICE OF INSURANCE REGULATION

Honorable David Altmaier  
Commissioner of Insurance  
Office of Insurance Regulation  
Property & Casualty Product Review  
200 East Gaines Street  
Tallahassee, Florida 32399-0330

**AIU INSURANCE COMPANY**

NAIC #012-19399      FEIN# 13-533710

**AMERICAN HOME ASSURANCE COMPANY**

NAIC #012-19380      FEIN #13-5124990

**AIG ASSURANCE COMPANY**

NAIC #012-40258      FEIN # 13-5124990

**AIG PROPERTY CASUALTY COMPANY**

NAIC #012-19402      FEIN #25-118791

**COMMERCE AND INDUSTRY INSURANCE COMPANY**

NAIC #012-19410      FEIN #13-1938623

**GRANITE STATE INSURANCE COMPANY**

NAIC #012-23809      FEIN #02-0140690

**ILLINOIS NATIONAL INSURANCE CO.**

NAIC #012-23817      FEIN #37-0344310

**NEW HAMPSHIRE INSURANCE COMPANY**

NAIC #012-23841      FEIN #02-0172170

**THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA**

NAIC #012-19429      FEIN #13-5540698

**Program: Commercial Crime and Fidelity**

**Filing Number: ISO-FL-22-CR-01**

Dear Mr. Altmaier,

The referenced companies are submitting their revised Loss Cost Multipliers to place on file with the Department.

As indicated on the Reference Filing Adoption forms, the companies LCMs will be used with any future filings submitted on our behalf by ISO.

The change to the LCMs results in an increase of 48.0%, however when considering the impact of our recent adoption of ISO loss cost circulars LI-CR-2018-001 (Reference #17-22164) and LI-CR-2015-037 (Reference #15-19909), the overall rate change will be a decrease of 27.6%. We have included the loss cost change as part of our calculation of the rate indication so we can illustrate this point, however the loss costs were previously auto adopted as per the above reference ISO circulars.

The proposed effective date for the implementation of this filing is [05/01/2023](#) for new business and renewal business.

Your favorable review and approval is respectfully requested

Sincerely,

Milinda Tanner, State Filing Analyst

AIG Companies  
Crime & Fidelity Loss Cost Program  
Crime  
Florida

COMPANY EXCEPTION PAGE

To calculate Crime rates by company, multiply loss costs by the appropriate factor as listed below:

	<b>LOSS COST MULTIPLIERS</b>
	<u>Proposed</u>
American Home Assurance Company	2.144
AIG Property Casualty Company	2.144
AIG Assurance Company	1.608
Commerce and Industry Insurance Company	2.144
Granite State Insurance Company	2.144
Illinois National Insurance Co.	2.465
New Hampshire Insurance Company	1.822
The Insurance Company of the State of Pennsylvania	2.144
AIU Insurance Company	2.144

**ACKNOWLEDGED**

Date Received: 12/30/2022 Date Of Action: 03/09/2023

AIG Companies

FL OFFICE OF INSURANCE REGULATION

Crime & Fidelity Loss Cost Program

Crime

Florida

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	<u>Proposed</u>
Crime & Fidelity Loss Cost Program	
Crime	0.703
Factor to remove LAE	1.200
<u>ELR excluding LAE</u>	
Crime	0.586
Tax Multiplier *	1.028

These loss ratios apply to the following rating plans:

Experience & Schedule Rating Plan +  
Composite Rating Plan  
Retrospective Rating Plan \*

+ Schedule Debits & Credits are added together to determine the final Schedule Modification. The calculated Experience Modification (Credit or Debit) & the Schedule Modification (Credit or Debit) are multiplied together to develop the final Experience & Schedule Rating Plan Modification.



## OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES  
COMMISSION

RON DESANTIS  
GOVERNOR

JIMMY PATRONIS  
CHIEF FINANCIAL OFFICER

ASHLEY MOODY  
ATTORNEY GENERAL

WILTON SIMPSON  
COMMISSIONER OF  
AGRICULTURE

**MICHAEL YAWORSKY**  
INTERIM COMMISSIONER

March 7, 2023

Milinda Tanner  
State Filings Analyst  
AIG Property Casualty Company  
80 Pine Street, 13th Floor  
New York, NY 10005

RE: AIG PROPERTY CASUALTY COMPANY  
COMMERCE AND INDUSTRY INSURANCE COMPANY  
AMERICAN HOME ASSURANCE COMPANY  
GRANITE STATE INSURANCE COMPANY  
NEW HAMPSHIRE INSURANCE COMPANY  
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA  
AIU INSURANCE COMPANY  
Fidelity (230 + 23.0000)  
Company File Number: ISO-FL-22-CR-01  
OIR File Number: FCC 22-050614  
**PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING**

Dear Milinda Tanner:

This is to acknowledge receipt of your informational rate filing made pursuant to Section 627.062(3)(d), Florida Statutes, and your certification that to the best of your knowledge, this filing is in compliance with all applicable Florida laws and administrative rules.

Our records indicate that this filing is effective 5/1/2023 for new business and 5/1/2023 for renewal business.

Attached for your records is a copy of the original cover letter and a set of manual pages stamped "ACKNOWLEDGED" for the above referenced filing.

Sincerely,

Office of Insurance Regulation

# Florida Office of Insurance Regulation

## I-File Workflow System

Filing Number: 22-050614

Request Type: Stamped Only



December 30, 2022

Milinda Tanner  
AIG Property Casualty  
State Filing Analyst  
678 870 2420 Telephone  
Milinda.tanner@aig.com  
**ACKNOWLEDGED**  
Date Received: 12/30/2022  
Date of Action: 02/22/2023  
FL OFFICE OF INSURANCE REGULATION

Honorable David Altmaier  
Commissioner of Insurance  
Office of Insurance Regulation  
Property & Casualty Product Review  
200 East Gaines Street  
Tallahassee, Florida 32399-0330

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NAIC #012-19380      FEIN #13-5124990

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NAIC #012-19410      FEIN #13-1938623

**GRANITE STATE INSURANCE COMPANY**

NAIC #012-23809      FEIN #02-0140690

**NEW HAMPSHIRE INSURANCE COMPANY**

NAIC #012-23841      FEIN #02-0172170

**THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA**

NAIC #012-19429      FEIN #13-5540698

**Program: Commercial Crime and Fidelity**

**Filing Number: ISO-FL-22-CR-01**

Dear Mr. Altmaier,

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The change to the LCMs results in an increase of 48.0%, however when considering the impact of our recent adoption of ISO loss cost circulars LI-CR-2018-001 (Reference #CR-2017-RLA1) and LI-CR-2015-037 (Reference # CR-2015-RLA1), the overall rate change will be an increase of 5.8%. We have included the loss cost change as part of our calculation of the rate indication so we can illustrate this point, however the loss costs were previously auto adopted as per the above referenced ISO circulars.

The proposed effective date for the implementation of this filing is [05/01/2023](#) for new business and renewal business.

Your favorable review and approval is respectfully requested

Sincerely,

Milinda Tanner, State Filing Analyst

AIG Companies

Crime & Fidelity Loss Cost Program

Fidelity

Florida

COMPANY EXCEPTION PAGE

To calculate Fidelity rates by company, multiply loss costs by the appropriate factor as listed below:

	<b>LOSS COST MULTIPLIERS</b>
	<u>Proposed</u>
American Home Assurance Company	2.144
AIG Property Casualty Company	2.144
Commerce and Industry Insurance Company	2.144
Granite State Insurance Company	2.144
New Hampshire Insurance Company	1.822
The Insurance Company of the State of Pennsylvania	2.144
AIU Insurance Company	2.144

**ACKNOWLEDGED**

Date Received: 12/30/2022 Date Of Action: 03/07/2023

AIG Companies

FL OFFICE OF INSURANCE REGULATION

Crime & Fidelity Loss Cost Program

Fidelity

Florida

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	<u>Proposed</u>
Crime & Fidelity Loss Cost Program	
Fidelity	0.703
Factor to remove LAE	1.200
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These loss ratios apply to the following rating plans:

Experience & Schedule Rating Plan +  
Composite Rating Plan  
Retrospective Rating Plan \*

+ Schedule Debits & Credits are added together to determine the final Schedule Modification. The calculated Experience Modification (Credit or Debit) & the Schedule Modification (Credit or Debit) are multiplied together to develop the final Experience & Schedule Rating Plan Modification.