



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: February 28, 2023

FROM: Milinda Tanner

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COMPANY FILING NUMBER: **ISO-NJ-22-CR-02** STATE: New Jersey 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: Fidelity is exempt NJAC 11:13-1.3; Public Notice 05-6.

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### COMPANY(IES) FILED:

- AIG ASSURANCE COMPANY
  - AIG PROPERTY CASUALTY COMPANY (FILED FOR CRIME ONLY / NOT LICENSED FOR FIDELITY)
  - 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-133412315

### Filing at a Glance

<b>State:</b> New Jersey	<b>SERFF Tracking Number:</b> AGNY-133412315
<b>TOI:</b> 26.0 Burglary and Theft	<b>State Tracking Number:</b> 22-1549
<b>Sub-TOI:</b> 26.0001 Commercial Burglary and Theft	<b>Company Tracking Number:</b> ISO-NJ-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:**

02/28/2023

**Effective Date (New):**

07/01/2023

**Effective Date (Renewal):**

07/01/2023

**Status:** \*

Processed

**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 %	-4.000 %	\$ -1040	25	\$ 26105	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 %	-4.000 %	\$ -195	5	\$ 4889	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>	0.000 %
<b>Overall Percentage Rate Impact For This Filing:</b>	-4.000 %

**Effect of Rate Filing-Written Premium Change For This Program:** \$ -1,235

**Effect of Rate Filing - Number of Policyholders Affected:** 30

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Rate	New Jersey Company Exception Page_Crime_LCM, 1		Yes
<i>Rate</i>	<i>New Jersey Company Exception Page_Crime_LCM, 1</i>		Yes
Rate	New Jersey Company Exception Page_Crime_ELR, 1		Yes
<i>Rate</i>	<i>New Jersey Company Exception Page_Crime_ELR, 1</i>		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Side by Side Comparison		Yes
<i>Supporting Document</i>	<i>Side by Side Comparison</i>		Yes
Supporting Document	Supporting Documents		Yes
<i>Supporting Document</i>	<i>Supporting Documents</i>		Yes

Sincerely,  
Darlene Potts



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	<b>Alerts (11)</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>		

- Add Authors
- Update
- Compare Attachments
- Create Reminder
- Move to Workfolder
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[View Associated Filings](#) [View General Instructions](#)

- This Filing has been marked as public access.
- This filing has post submission updates.

**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

**SERFF Tr Num:** AGNY-133412315  
**State Tr Num:** 22-1549  
**Co Tr Num:** ISO-NJ-22-CR-01  
**Date Submitted:** 09/27/2022  
**Authors:** Angel Manus, Milinda Tanner

**SERFF Status:** Closed-Processed  
**State Status:**  
**Co Status:**  
**Disposition Date:** 02/28/2023

**Effective Date Requested (New):** 07/01/2023  
**Effective Date Requested (Renewal):** 07/01/2023

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence
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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:** -11.000 %  
**Effective Date of Last Rate Revision:** 06/01/2014  
**Filing Method of Last Filing:** Auto Adopt  
**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 %	-4.000 %	(\$1,040.00)	25	\$26,105.00	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 %	-4.000 %	(\$195.00)	5	\$4,889.00	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:** 0.000 %  
**Overall Percentage Rate Impact For This Filing:** -4.000 %  
**Effect of Rate Filing-Written Premium Change For This Program:** \$ -1,235  
**Effect of Rate Filing - Number of Policyholders Affected:** 30

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted
1		New Jersey Company Exception Page_Crime_LCM	1	Replacement	cr-cw-0201	<a href="#">Show All Files</a>	Date Subn 01/24/2022 By: Milindi
<b>Previous Version</b>							
		New Jersey Company Exception Page_Crime_LCM	1	New		<a href="#">New Jersey Company Exception Page_Crime_LCM.pdf</a>	Date Sub 09/27/2022 By: Milindi
2		New Jersey Company Exception Page_Crime_ELR	1	Replacement	cr-cw-0201	<a href="#">Show All Files</a>	Date Subn 01/24/2022

<b>Previous Version</b>			
	<i>New Jersey Company Exception Page_Crime_ELR</i>	<i>1</i>	<i>New</i>
			 <a href="#">New Jersey Company Exception Page_Crime_ELR.pdf</a>
			<i>Date Sub 09/27/202</i> <i>By: Milind</i>

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

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