



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: March 15, 2023

FROM: Milinda Tanner

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**COMPANY FILING NUMBER:** **ISO-TX-22-CR-01** **STATE:** Texas **EFFECTIVE DATE:** July 1, 2023

**ISO CIRCULAR:** LI-CR-2016-009; LI-CR-2016-010; LI-CR-2016-014; LI-CR-2017-021; LI-CR-2017-048; LI-CR-2018-001; LI-CR-2022-012; LI-CR-2022-017; LI-CR-2016-007; LI-CR-2017-047

**ISO REFERENCE FILING NUMBER:** CR-2015-OFR15; CR-2015-RLA1; CR-2015-REL1; CR-2015-RRU15; PR-2016-RCP16; CR-2017-OFRSA; CR-2017-ORRSA; CR-2017-RLA1; CR-2017-REL1; CR-2021-OFR21; CR-2021-RRU21; RP-2021-RCR21; CR-2021-RLC21; CR-2021-RURE1

**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\_EL**

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**PROGRAM:** Commercial Burglary & Theft / Fidelity

**CONTENTS INCLUDE:** Adoption of Multistate Forms, Rules, Loss Costs and Rate Revisions

**MODIFICATIONS:** NONE

**COMMENTS:** Fidelity exempt from filing pursuant to SB 1367

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**COMPANY(IES) FILED:**

- ☒ **AIG ASSURANCE COMPANY (filed for Crime / 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-133577250

## Filing at a Glance

**State:**

Texas

**SERFF Tracking Number:**

AGNY-133577250

**TOI:**

26.0 Burglary and Theft

**State Tracking Number:**

S709277

**Sub-TOI:**

26.0001 Commercial Burglary and Theft

**Company Tracking Number:**

ISO-TX-22-CR-01

**Filing Type:**

Policy Form

**Product Name:**

Commercial Crime and Fidelity Form  
 Revision-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 Forms  
 Revisions

**Destruction Date:****Disposition Date:**

03/06/2023

**Effective Date (New):****Effective Date (Renewal):****Status:** \*

AP-Approved

**Comments:**

Commercial Crime Dual (Commercial Burglary and Theft)

We approved the forms in this filing on the disposition date. This filing references to use forms approved in TDI file numbers S20601, S694638, and S638267. We based our approval on statutory authority and company representations you made in this filing.

You must make sure that all reference filings comply with Texas statutes, rules, and checklists.

We remind you that if your company reduces coverage, changes conditions of coverage, or changes the duties of the insured, you must provide a notice of material change to policyholders and agents. Insurance Code 551.056, 551.1055, 2002.001, 2002.102; 28 TAC 5.9750-5.9752.

For questions, call 512-676-6710.

Best regards,

## Schedule Items

Item Type	Item Name	Item Status	Public Access
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Supporting Document	Does this filing contain confidential information?		Yes
Supporting Document	Coverage Comparison		Yes
Supporting Document	Coverage Evaluation		Yes
Supporting Document	Declination, Cancellation and Nonrenewal of Certain Property and Casualty Policies		Yes
Supporting Document	Department Toll-Free Number For Information and Complaints		Yes
Supporting Document	Explanatory Memorandum	AP-Approved	Yes
Supporting Document	Form Usage Table		Yes
Supporting Document	Identity Theft Insurance		Yes
Supporting Document	Insurer Toll-Free Number for Information and Complaints		Yes
Supporting Document	Notice to Accompany Policy		Yes
Supporting Document	Prompt Payment of Claims		Yes
Supporting Document	Statutory and Regulatory Requirements		Yes
Supporting Document	Summary of Policy Provisions		Yes
Supporting Document	Texas Laws Govern Policies		Yes

Sincerely,  
Angela Lopez

## Disposition for AGNY-133508647

## Filing at a Glance

**State:**

Texas

**SERFF Tracking Number:**

AGNY-133508647

**TOI:**

26.0 Burglary and Theft

**State Tracking Number:**

S708764

**Sub-TOI:**

26.0001 Commercial Burglary and Theft

**Company Tracking Number:**

ISO-TX-22-CR-01

**Filing Type:**

Rate/Rule

**Product Name:**Commercial Crime and Fidelity Loss Cost  
Multiplier; Rules and Rates Revisions-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; Rules and Rates Revisions**Destruction Date:****Disposition Date:**

03/08/2023

**Effective Date (New):****Effective Date (Renewal):****Status:** \*

CL-Closed; No additional info required at this time

**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):
AIG Property Casualty Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
American Home	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %

Assurance  
Company

**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 %	-27.700 %	\$ -688	4	\$ 2488	-27.700 %	-27.700 %
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**Change Period for Approved  
Rate:**

Illinois National Insurance Co.	-15.100 %	-27.700 %	\$ -252	2	\$ 912	-27.700 %	-27.700 %
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**Change Period for Approved  
Rate:**

New Hampshire Insurance Company	-15.100 %	-27.700 %	\$ -455	3	\$ 1644	-27.700 %	-27.700 %
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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:**

## 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>	-27.700 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ -1,395
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	9

## Schedule Items

Item Type	Item Name	Item Status	Public Access
Rate	Texas Company Exception Page_LCM_Crime, 1		Yes
Rate	Texas Company Exception Page_ELR_Crime, 1		Yes
Supporting Document	Does this filing contain confidential information?		Yes
Supporting Document	Actuarial Support		Yes
Supporting Document	Exhibit A		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Filing Memorandum (Rates/Rules)		Yes

David Boon  
david.boon@tdi.texas.gov; 512-676-6905



Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (9)
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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; Rules and Rates Revisions-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):** 07/01/2023

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

**SERFF Tr Num:** AGNY-133508647

**State Tr Num:** S708764

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

**Date Submitted:** 02/07/2023

**Authors:** Angel Manus, Milinda Tanner

**SERFF Status:** Closed-CL-Closed; No additional info required at this time

**State Status:** CL-Closed; No additional info required at this time

**Co Status:**

**Disposition Date:** 03/08/2023

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
The rate schedule has been marked public access.							
<b>Add Rate Data?</b> Rate Data is Required							
<b>Filing Method:</b>						Prior Approval	
<b>Rate Change Type:</b>						Decrease	
<b>Overall Percentage of Last Rate Revision:</b>						0.000 %	
<b>Effective Date of Last Rate Revision:</b>						10/01/2014	
<b>Filing Method of Last Filing:</b>						Prior Approval	
<b>SERFF Tracking Number of Last Filing:</b>							
<b>Company Rate Information</b>							
<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b>Number of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
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 %	-27.700 %	(\$688.00)	4	\$2,488.00	-27.700 %	-27.700 %
Illinois National Insurance Co.	-15.100 %	-27.700 %	(\$252.00)	2	\$912.00	-27.700 %	-27.700 %
New Hampshire Insurance Company	-15.100 %	-27.700 %	(\$455.00)	3	\$1,644.00	-27.700 %	-27.700 %
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 %
<b>Overall Rate Information for Multiple Company Filings</b>							
<b>Overall Percentage Rate Indicated For This Filing:</b>						<b>-15.100 %</b>	
<b>Overall Percentage Rate Impact For This Filing:</b>						<b>-27.700 %</b>	
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>						<b>\$ -1,395</b>	
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>						<b>9</b>	
<b>Item No.</b>	<b>Schedule Item Status</b>	<b>Exhibit Name: *</b>	<b>Rule# or Page #:</b>	<b>Rate Action: *</b>	<b>Previous State Filing Number:</b>	<b>Attach Document:</b>	<b>Submitted:</b>
1		Texas Company Exception Page_LCM_Crime	1	New		<a href="#">Texas Company Exception Page_LCM_Crime.pdf</a>	Date Submitted: 02/07/2023 By: Milinda
2		Texas Company Exception Page_ELR_Crime	1	New		<a href="#">Texas Company Exception Page_ELR_Crime.pdf</a>	Date Submitted: 02/07/2023 By: Milinda
<b>Icon Legend:</b> - Draft Schedule Item  - Open Objection							

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