



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: March 21, 2023

FROM: Milinda Tanner

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COMPANY FILING NUMBER: **ISO-LA-22-CR-01A** STATE: Louisiana EFFECTIVE DATE: July 1, 2023

ISO CIRCULAR: LI-CR-2015-037; LI-CR-2015-038; LI-CR-2018-001

ISO REFERENCE FILING NUMBER: CR-2015-RLA1, CR-2015-REL1, CR-2017-RLA1 and CR-2017-REL1

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: Adoption of Rules and Loss Costs and Rate Revisions

MODIFICATIONS: NONE

COMMENTS: NONE

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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. (filed for Crime / Not Licensed for Fidelity)
  - ☒ NEW HAMPSHIRE INSURANCE COMPANY
  - ☒ THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
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## Disposition for AGNY-133532673

## Filing at a Glance

**State:**

Louisiana

**SERFF Tracking Number:**

AGNY-133532673

**TOI:**

26.0 Burglary and Theft

**State Tracking Number:**

880537

**Sub-TOI:**

26.0001 Commercial Burglary and Theft

**Company Tracking Number:**

ISO-LA-22-CR-01A

**Filing Type:**

Rate/Rule

**Product Name:**

Commercial Crime and Fidelity Adoption of  
Loss Cost and Rule 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 Adoption Loss  
Cost and Rule Revisions

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

02/16/2023

**Effective Date (New):**

07/01/2023

**Effective Date (Renewal):**

07/01/2023

Effective Date (New) changed from 06/01/2023 to 07/01/2023 and Effective Date (Renewal)  
changed from

06/01/2023 to 07/01/2023 by Halsell, Jessica on 03/16/2023.

**Status: \***

Approved

**Comments:**

RE: American Home Assurance Company  
Commercial Burglary and Theft  
Delayed Adoption  
Company Tracking Number: ISO-LA-22-CR-01A

Dear Ms. Turner:

Pursuant to La. R.S. 22:1451(B), the Louisiana Department of Insurance (LDI) Office of Property & Casualty, Rating Division  
approves LDI Rate Tracking Number 880537.

This approval is effective 06/01/2023 for both new and renewal business.

To assist the LDI in addressing any consumer inquiries or complaints related to this rate and/or rule filing, please enter and/or  
confirm the current name, phone, fax number and email address of the appropriate company contact person through the LDI  
web-based Industry Access Portal.

Sincerely,

Jessica Halsell  
Insurance Compliance Specialist, Rating Division  
Office of Property and Casualty  
(225) 342-7130, fax (225) 342-6057  
Jessica.Halsell@ldi.la.gov

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	-15.100 %	-27.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
AIU Insurance Company	-15.100 %	-27.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Commerce and Industry Insurance Company	-15.100 %	-27.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Granite State Insurance Company	-15.100 %	-27.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
New Hampshire Insurance Company	-15.100 %	-27.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
The Insurance Company of	-15.100 %	-27.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %

the State of  
Pennsylvania

**Change Period for Approved****Rate:**

AIG Property Casualty Company	-15.100 %	-27.000 %	\$ 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>	-27.000 %
<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**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Rate	Louisiana Company Exception Page_LCM_Crime, 1		Yes
Rate	Louisiana Company Exception Page_ELR_Crime, 1		Yes
Supporting Document	Explanatory Memorandum (Rates and Rules)		Yes
Supporting Document	Justification (Rates and Rules)		Yes
Supporting Document	Last Action Letter		Yes
<i>Supporting Document</i>	<i>Last Action Letter</i>		Yes
Supporting Document	Loss Cost Exhibit – Other Than WC		Yes
<i>Supporting Document</i>	<i>Loss Cost Exhibit – Other Than WC</i>		Yes
Supporting Document	Manual Pages (Rates and Rules)		Yes
Supporting Document	Rate Revision Exhibits for All Filings		Yes
Supporting Document	Statement of Compliance (Rates and Rules)		Yes

Sincerely,  
Jessica Halsell



aigdbglegalstatefi


Tracking Number:

<a href="#">Filings</a>	<a href="#">Messages</a>	<a href="#">Billing</a>	<a href="#">Settings</a>	<a href="#">Filing Rules</a>	<a href="#">Reports</a>	<a href="#">Templates</a>	<b>Alerts (12)</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.

 This filing has post submission updates.

**Product Name:** Commercial Crime and Fidelity Adoption of  
Loss Cost and Rule Revision -165-000-602, 019-000-602, 229-  
000- 010, 102-000-602, 107-000-602, 130-000-602

**SERFF Tr Num:** AGNY-133532673

**SERFF Status:** Closed-Approved

**State Tr Num:** 880537

**State Status:** Approved

**TOI:** 26.0 Burglary and Theft

Co Tr Num: ISO-LA-22-CR-01A

**Co Status:**

**Sub-TOI:** 26.0001 Commercial Burglary and Theft

**Date Submitted:** 01/24/2023

Disposition Date: 02/16/2023

**Filing Type:** Rate/Rule

**Authors:** Angel Manus, Milinda Tanner

 **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:	Neutral
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Overall Percentage of Last Rate Revision:	-48.900 %
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Effective Date of Last Rate Revision:	04/01/2016
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<b>Filing Method of Last Filing:</b>	Prior Approval
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 SERFF Tracking Number of Last Filing: 331855

Company Name:	Company Rate Information						
	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	-15.100 %	-27.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 AIU Insurance Company	-15.100 %	-27.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 Commerce and Industry Insurance Company	-15.100 %	-27.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 Granite State Insurance Company	-15.100 %	-27.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 New Hampshire Insurance Company	-15.100 %	-27.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 The Insurance Company of the State of Pennsylvania	-15.100 %	-27.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 AIG Property Casualty Company	-15.100 %	-27.000 %	\$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:	-27.000 %
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		Louisiana Company Exception Page_LCM_Crime	1	New		 <a href="#">Louisiana Company Exception Page_LCM_Crime.pdf</a>	Date Subr 01/24/202 By: Milind
2		Louisiana Company Exception Page_ELR_Crime	1	New		 <a href="#">Louisiana Company Exception Page_ELR_Crime.pdf</a>	Date Subr 01/24/202 By: Milind

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

Add Authors

Update

Compare Attachments

Create Reminder

Move to Workfolder

PDF Pipeline

## Disposition for AGNY-133532827

## Filing at a Glance

**State:**

Louisiana

**SERFF Tracking Number:**

AGNY-133532827

**TOI:**

23.0 Fidelity

**State Tracking Number:**

880573

**Sub-TOI:**

23.0000 Fidelity

**Company Tracking Number:**

ISO-LA-22-CR-01A

**Filing Type:**

Rate/Rule

**Product Name:**

Commercial Crime and Fidelity Adoption Loss  
 Cost and Rule 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 Adoption of  
 Loss Cost and Rule Revisions

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

03/15/2023

**Effective Date (New):**

07/01/2023

**Effective Date (Renewal):**

07/01/2023

Effective Date (New) changed from 05/01/2023 to 07/01/2023 and Effective Date (Renewal)  
 changed from

05/01/2023 to 07/01/2023 by Dubriel, Sophia on 03/17/2023.

**Status:** \*

Approved

**Comments:**

RE: American Home Assurance Company  
 AIU Insurance Company  
 Commerce & Industry Insurance Company  
 Granite State Insurance Company  
 New Hampshire Insurance Company  
 AIG Property Casualty Company  
 Insurance Company of the State of Pennsylvania  
 Adoption  
 Fidelity  
 Company Filing No: ISO-LA-22-CR-01A

Dear Ms. Tanner:

Pursuant to La. R.S. 22:1451(B), the Louisiana Department of Insurance (LDI) Office of Property & Casualty, Rating Division  
 approves LDI Rate Tracking Number 880573.

This approval is effective 5/1/2023 for both new and renewal business.

To assist the LDI in addressing any consumer inquiries or complaints related to this rate and/or rule filing, please enter and/or confirm the current name, phone, fax number and email address of the appropriate company contact person through the LDI web-based Industry Access Portal.

Sincerely,

Sophia Dubriel  
Insurance Compliance Specialist, Rating Division  
Office of Property and Casualty  
(225) 219-7835, fax (225) 342-6057  
Sophia.Dubriel@ldi.la.gov

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	6.800 %	6.800 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
AIU Insurance Company	6.800 %	6.800 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Commerce and Industry Insurance Company	6.800 %	6.800 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Granite State Insurance Company	6.800 %	6.800 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
New Hampshire Insurance Company	6.800 %	6.800 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							



The Insurance Company of the State of Pennsylvania	6.800 %	6.800 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved Rate:**

AIG Property Casualty Company	6.800 %	6.800 %	\$ 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>	6.800 %
<b>Overall Percentage Rate Impact For This Filing:</b>	6.800 %
<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	Louisiana Company Exception Page_LCM_Fidelity, 1		Yes
Rate	Louisiana Company Exception Page_ELR_Fidelity, 1		Yes
Supporting Document	Explanatory Memorandum (Rates and Rules)		Yes
<i>Supporting Document</i>	<i>Explanatory Memorandum (Rates and Rules)</i>		<i>Yes</i>
Supporting Document	Justification (Rates and Rules)		Yes
Supporting Document	Last Action Letter		Yes
<i>Supporting Document</i>	<i>Last Action Letter</i>		<i>Yes</i>
Supporting Document	Manual Pages (Rates and Rules)		Yes
Supporting Document	Rate Revision Exhibits for All Filings		Yes
Supporting Document	Statement of Compliance (Rates and Rules)		Yes

Sincerely,  
 Sophia Dubriel  
 Insurance Compliance Specialist, Rating Division  
 Louisiana Department of Insurance  
 Office of Property and Casualty  
 225-219-7835 (ph) 225-342-6057 (fax)

Sophia.Dubriel@ldi.la.gov




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Tracking Number:

Fileings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (12)
My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Paper Filing		

<b>Add Authors</b>	<b>Update</b>	<b>Compare Attachments</b>	<b>Create Reminder</b>	<b>Move to Workfolder</b>	<b>PDF Pipeline</b>
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 This Filing has been marked as public access.

 This filing has post submission updates.

[View Associated Filings](#) [View General Instructions](#)

**Product Name:** Commercial Crime and Fidelity Adoption Loss  
Cost and Rule Revision-165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 130-000-602

**SERFF Tr Num:** AGNY-133532827

**SERFF Status:** Closed-Approved

**TOI:** 23.0 Fidelity

**State Tr Num:** 880573

**State Status:** Approved

**Sub-TOI:** 23.0000 Fidelity

**Co Tr Num:** ISO-LA-22-CR-01A

**Co Status:**

**Date Submitted:** 01/24/2023

Disposition Date: 03/15/2023

Filing Type: Rate/Rule

**Authors:** Angel Manus, Milinda Tanner

 **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:

Neutral

Overall Percentage of Last Rate Revision:

-11.800 %

**Effective Date of Last Rate Revision:**

04/01/2016








**Filing Method of Last Filing:**

Prior Approval

 **SERFF Tracking Number of Last Filing:**





AGNY-130352659

### 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	6.800 %	6.800 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 AIU Insurance Company	6.800 %	6.800 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 Commerce and Industry Insurance Company	6.800 %	6.800 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 Granite State Insurance Company	6.800 %	6.800 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 New Hampshire Insurance Company	6.800 %	6.800 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 The Insurance Company of the State of Pennsylvania	6.800 %	6.800 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 AIG Property Casualty Company	6.800 %	6.800 %	\$0.00	0	\$0.00	0.000 %	0.000 %

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing:		6.800 %
👉 Overall Percentage Rate Impact For This Filing:		6.800 %
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		Louisiana Company Exception Page_LCM_Fidelity	1	New		 <a href="#">Louisiana Company Exception Page_LCM_Fidelity.pdf</a>	Date Submitted: 01/24/2022 By: Milind
2		Louisiana Company Exception Page_ELR_Fidelity	1	New		 <a href="#">Louisiana Company Exception Page_ELR_Fidelity.pdf</a>	Date Submitted: 01/24/2022 By: Milind

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

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