



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: June 23, 2023

FROM: Milinda Tanner

COMPANY FILING NUMBER: **ISO-CO-22-CR-01** STATE: Colorado EFFECTIVE DATE: October 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
 - 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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Disposition for AGNY-133493934

Filing at a Glance

State: Colorado	SERFF Tracking Number: AGNY-133493934
TOI: 26.0 Burglary and Theft	State Tracking Number: 349676
Sub-TOI: 26.0001 Commercial Burglary and Theft	Company Tracking Number: ISO-CO-22-CR-01
Filing Type: Rate	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
First Filing Company: American Home Assurance Company ,...	Project Name: Commercial Crime and Fidelity Loss Cost Multiplier
	Destruction Date:

Disposition Date:

06/22/2023

Effective Date (New):

10/01/2023

Effective Date (Renewal): Effective Date (New) changed from NULL to 10/01/2023 and Effective Date (Renewal)

10/01/2023

changed
from NULL

to 10/01/2023 by Boggess, Nichole on 06/23/2023.

Status: *

Filed

Comments:

It is the responsibility of insurers to submit complete, true, and accurate filings that comply with Colorado laws and regulations. To do otherwise may be a violation of § 10-3-1104(1)(b)(III), § 10-3-1104(1)(f)(II), and § 10-4-403 C.R.S., Colorado Regulation 5-1-10, and any other statutes and/or regulations as applicable. Filing reviews may not have discovered all unacceptable or non-complying information/documentation or practices. There may be unacceptable or non-complying information/documentation or practices that were not identified in this or other filings but this does not constitute validation of any such information/documentation or practices. Furthermore, the Division through the Consumer Services Section, Market Regulation Section, another Section, or otherwise may find other or additional unacceptable or non-compliant information/documentation or practices.

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):
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American Home Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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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 %	-27.500 %	\$ -1146	6	\$ 4170	-27.500 %	-27.500 %
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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	-15.100 %	-27.500 %	\$ -186	1	\$ 675	-27.500 %	-27.500 %
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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:	-27.500 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ -1,332
Effect of Rate Filing - Number of Policyholders Affected:	7

Schedule Items

Item Type	Item Name	Item Status	Public Access
Rate	Colorado Company Exception Page_LCM_Crime, 1		Yes
Rate	Colorado Company Exception Page_ELR_Crime, 1		Yes
Supporting Document	Colorado Rate/Rule Form A		Yes
Supporting Document	Filing Memorandum for Property and Casualty Rates		Yes

Sincerely,
Nichole Boggess



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (2)
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-133493934

State Tr Num: 349676

Co Tr Num: ISO-CO-22-CR-01

Date Submitted: 12/14/2022

Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-Filed

State Status: Filed

Co Status:

Disposition Date: 06/22/2023

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 %	-27.500 %	(\$1,146.00)	6	\$4,170.00	-27.500 %	-27.500 %
Illinois National Insurance Co.	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
New Hampshire Insurance Company	-15.100 %	-27.500 %	(\$186.00)	1	\$675.00	-27.500 %	-27.500 %
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:	-27.500 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ -1,332
Effect of Rate Filing - Number of Policyholders Affected:	7

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted
1		Colorado Company Exception Page_LCM_Crime	1	New		Colorado Company Exception Page_LCM_Crime.pdf	Date Subr 12/14/2022 By: Milinda
2		Colorado Company Exception Page_ELR_Crime	1	New		Colorado Company Exception Page_ELR_Crime.pdf	Date Subr 12/14/2022 By: Milinda

Icon Legend: - Draft Schedule Item - Open Objection

Add Authors	Update	Compare Attachments	Create Reminder	Move to Workfolder	PDF Pipeline
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Disposition for AGNY-133493941

Filing at a Glance

State: Colorado	SERFF Tracking Number: AGNY-133493941
TOI: 23.0 Fidelity	State Tracking Number: 353168
Sub-TOI: 23.0000 Fidelity	Company Tracking Number: ISO-CO-22-CR-01
Filing Type: Rate	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
First Filing Company: American Home Assurance Company ,...	Project Name: Commercial Crime and Fidelity Loss Cost Multiplier
	Destruction Date:

Disposition Date:

06/22/2023

Effective Date (New):

10/01/2023

Effective Date (Renewal): Effective Date (New) changed from NULL to 10/01/2023 and Effective Date (Renewal)

10/01/2023

changed from NULL

to 10/01/2023 by Boggess, Nichole on 06/23/2023.

Status: *

Filed

Comments:

It is the responsibility of insurers to submit complete, true, and accurate filings that comply with Colorado laws and regulations. To do otherwise may be a violation of § 10-3-1104(1)(b)(III), § 10-3-1104(1)(f)(II), and § 10-4-403 C.R.S., Colorado Regulation 5-1-10, and any other statutes and/or regulations as applicable. Filing reviews may not have discovered all unacceptable or non-complying information/documentation or practices. There may be unacceptable or non-complying information/documentation or practices that were not identified in this or other filings but this does not constitute validation of any such information/documentation or practices. Furthermore, the Division through the Consumer Services Section, Market Regulation Section, another Section, or otherwise may find other or additional unacceptable or non-compliant information/documentation or practices.

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):
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American Home Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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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:

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 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:	6.000 %
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

Schedule Items

Item Type	Item Name	Item Status	Public Access
Rate	Colorado Company Exception Page_LCM_Fidelity, 1		Yes
Rate	Colorado Company Exception Page_ELR_Fidelity, 1		Yes
Supporting Document	Colorado Rate/Rule Form A		Yes
Supporting Document	Filing Memorandum for Property and Casualty Rates		Yes

Sincerely,
Nichole Boggess



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Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (2)
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Add Authors	Update	Compare Attachments	Create Reminder	Move to Workfolder	PDF Pipeline
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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-133493941

State Tr Num: 353168

Co Tr Num: ISO-CO-22-CR-01

Date Submitted: 12/14/2022

Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-Filed

State Status: Filed

Co Status:

Disposition Date: 06/22/2023

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 %
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 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:	6.000 %
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		Colorado Company Exception Page_LCM_Fidelity	1	New		Colorado Company Exception Page_LCM_Fidelity.pdf	Date Subm 12/14/2022 By: Milind
2		Colorado Company Exception Page_ELR_Fidelity	1	New		Colorado Company Exception Page_ELR_Fidelity.pdf	Date Subm 12/14/2022 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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