



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: June 12, 2024

FROM: Milinda Tanner

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**COMPANY FILING NUMBER:** ISO-LA-24-CR-01 **STATE:** Louisiana **EFFECTIVE DATE:** September 1, 2024

**ISO CIRCULAR:** LI-CR-2024-002

**ISO REFERENCE FILING NUMBER:** CR-2023-RLA1

**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 Multistate Loss Costs

**MODIFICATIONS:** NONE

**COMMENTS:** None

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**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.
  - ☒ NEW HAMPSHIRE INSURANCE COMPANY
  - ☒ THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
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## Disposition for AGNY-134116319

### Filing at a Glance

**State:**

Louisiana

**TOI:**

26.0 Burglary and Theft

**Sub-TOI:**

26.0001 Commercial Burglary and Theft

**Filing Type:**

Rate

**First Filing Company:**

American Home Assurance Company ,...

**SERFF Tracking Number:**

AGNY-134116319

**State Tracking Number:**

931864

**Company Tracking Number:**

ISO-LA-24-CR-01

**Product Name:**

Adoption of Commercial Crime and Fidelity Loss  
Costs-165-000-602, 019-000-602, 229-000- 010,  
102-000-602, 107-000-602, 130-000-602

**Project Name:**

Adoption of Commercial Crime and Fidelity Loss  
Cost

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

05/30/2024

**Effective Date (New):**

09/01/2024

**Effective Date (Renewal):**

09/01/2024

**Status:** \*

Meets Requirements

**Comments:**

RE: American Home Assurance Company  
Commercial Burglary and Theft  
Delayed Adoption  
Company Tracking Number: ISO-LA-24-CR-01

Dear Ms. Tanner:

The Louisiana Department of Insurance (LDI) has completed its review of LDI Rate Filing Number 931864. The LDI finds that this filing meets statutory and regulatory filing requirements pursuant to the File and Use provisions as set forth in La.R.S. 22:1451 et. seq. As such, the LDI acknowledges your company's use of the aforementioned rates and rating rules.

For the purpose of addressing any consumer inquiries or complaints relative to the aforementioned rate and/or rule filing, the LDI requests that your company provide the name, phone and fax numbers of a contact person, if different than previously advised, who can assist in these efforts.

Should you have any questions in regard to this filing, feel free to contact me by phone at (225) 342-7130 or via SERFF.

Sincerely,

Jessica Halsell  
Insurance Compliance Specialist, Rating Division



Overall Rate Information for Multiple Company Filings	
Overall Percentage Rate Indicated For This Filing:	0.000 %
Overall Percentage Rate Impact For This Filing:	-14.700 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ -238
Effect of Rate Filing - Number of Policyholders Affected:	2

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum (Rates and Rules)		No
Supporting Document	Explanatory Memorandum (Rates and Rules)		No
Supporting Document	Justification (Rates and Rules)		No
Supporting Document	Last Action Letter		No
Supporting Document	Last Action Letter		No
Supporting Document	Loss Cost Exhibit – Other Than WC		No
Supporting Document	Loss Cost Exhibit – Other Than WC		No
Supporting Document	Loss Cost Exhibit – Other Than WC		No
Supporting Document	Manual Pages (Rates and Rules)		No
Supporting Document	Rate Revision Exhibits for All Filings		No
Supporting Document	Rate Revision Exhibits for All Filings		No
Supporting Document	Rate Revision Exhibits for All Filings		No
Supporting Document	Statement of Compliance (Rates and Rules)		No

Sincerely,  
Jessica Halsell



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## Louisiana

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 This filing has post submission updates.

**Product Name:** Adoption of Commercial Crime and Fidelity Loss Costs-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):** 09/01/2024

**Effective Date Requested (Renewal):** 09/01/2024

**SERFF Tr Num:** AGNY-134116319

**State Tr Num:** 931864

**Co Tr Num:** ISO-LA-24-CR-01

**Date Submitted:** 05/21/2024

**Authors:** Angel Manus, Milinda Tanner

**SERFF Status:** Closed-Meets Requirements


**State Status:** Meets Requirements

**Co Status:**







**Disposition Date:** 05/30/2024

[General Information](#) [Form Schedule](#) [Rate/Rule Schedule](#) [Supporting Documentation](#) [Companies and Contact](#) [Filing Fees](#) [Filing Correspondence](#)

Add Rate Data? Yes

 <b>Filing Method:</b>	File and Use
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	-26.900 %
<b>Effective Date of Last Rate Revision:</b>	07/01/2023
<b>Filing Method of Last Filing:</b>	Prior Approval
<b>SERFF Tracking Number of Last Filing:</b>	



### 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 %	-14.700 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 AIU Insurance Company	0.000 %	-14.700 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 Commerce and Industry Insurance Company	0.000 %	-14.700 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 Granite State Insurance Company	0.000 %	-14.700 %	(\$28.00)	1	\$191.00	0.000 %	0.000 %
 New Hampshire Insurance Company	0.000 %	-14.700 %	(\$210.00)	1	\$1,430.00	0.000 %	0.000 %
 The Insurance Company of the State of Pennsylvania	0.000 %	-14.700 %	\$0.00	0	\$0.00	0.000 %	0.000 %
 AIG Property Casualty Company	0.000 %	-14.700 %	\$0.00	0	\$0.00	0.000 %	0.000 %

### Overall Rate Information for Multiple Company Filings

<b>Overall Percentage Rate Indicated For This Filing:</b>	<b>0.000 %</b>
 <b>Overall Percentage Rate Impact For This Filing:</b>	<b>-14.700 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ -238</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>2</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
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**Icon Legend:**  - Draft Schedule Item  - Open Objection

# Disposition for AGNY-134116321

## Filing at a Glance

**State:**  
Louisiana

**TOI:**  
23.0 Fidelity

**Sub-TOI:**  
23.0000 Fidelity

**Filing Type:**  
Rate

**First Filing Company:**  
American Home Assurance Company ,...

**SERFF Tracking Number:**  
AGNY-134116321

**State Tracking Number:**  
931773

**Company Tracking Number:**  
ISO-LA-24-CR-01

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

**Project Name:**  
Adoption of Commercial Crime and Fidelity Loss  
Cost

**Destruction Date:**

**Disposition Date:**

06/10/2024

**Effective Date (New):**

09/01/2024

**Effective Date (Renewal):**

09/01/2024

**Status:** \*

Meets Requirements

**Comments:**

RE: American Home Assurance Company  
AIU Insurance Company  
Commerce & Industry Insurance Company  
Granite State Insurance Company  
New Hampshire Insurance Company  
Insurance Company of the State of Pennsylvania  
AIG Property Casualty Company  
Loss Cost Adoption  
Fidelity  
Company Filing No: ISO-LA-24-CR-01  
LDI Item Key # 931773

Dear Ms. Tanner:

The Louisiana Department of Insurance (LDI) has completed its review of LDI Rate Filing Number 931773. The LDI finds that this filing meets statutory and regulatory filing requirements pursuant to the File and Use provisions as set forth in La.R.S. 22:1451 et. seq. As such, the LDI acknowledges your company's use of the aforementioned rates and rating rules.

For the purpose of addressing any consumer inquiries or complaints relative to the aforementioned rate and/or rule filing, the LDI requests that your company provide the name, phone and fax numbers of a contact person, if different than previously advised, who can assist in these efforts.

Should you have any questions in regard to this filing, feel free to contact me by phone or via SERFF.

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	0.000 %	-14.700 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
AIU Insurance Company	0.000 %	-14.700 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Commerce and Industry Insurance Company	0.000 %	-14.700 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Granite State Insurance Company	0.000 %	-14.700 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
New Hampshire Insurance Company	0.000 %	-14.700 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
The Insurance Company of the State of Pennsylvania	0.000 %	-14.700 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
AIG Property Casualty	0.000 %	-14.700 %	\$ 0	0	\$ 0	0.000 %	0.000 %

Company

Change Period for Approved  
Rate:

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing:	0.000 %
Overall Percentage Rate Impact For This Filing:	-14.700 %
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
Supporting Document	Explanatory Memorandum (Rates and Rules)		No
<i>Supporting Document</i>	<i>Explanatory Memorandum (Rates and Rules)</i>		<i>No</i>
Supporting Document	Justification (Rates and Rules)		No
Supporting Document	Last Action Letter		No
<i>Supporting Document</i>	<i>Last Action Letter</i>		<i>No</i>
Supporting Document	Manual Pages (Rates and Rules)		No
Supporting Document	Rate Revision Exhibits for All Filings		No
<i>Supporting Document</i>	<i>Rate Revision Exhibits for All Filings</i>		<i>No</i>
<i>Supporting Document</i>	<i>Rate Revision Exhibits for All Filings</i>		<i>No</i>
Supporting Document	Statement of Compliance (Rates and Rules)		No

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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Louisiana

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This filing has post submission updates.

**Product Name:** Adoption of Commercial Crime and Fidelity Loss Costs-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):** 09/01/2024

**Effective Date Requested (Renewal):** 09/01/2024

**SERFF Tr Num:** AGNY-134116321

**State Tr Num:** 931773

**Co Tr Num:** ISO-LA-24-CR-01

**Date Submitted:** 05/21/2024

**Authors:** Angel Manus, Milinda Tanner

**SERFF Status:** Closed-Meets Requirements

**State Status:** Meets Requirements

**Co Status:**

**Disposition Date:** 06/10/2024

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence
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Add Rate Data? Yes

**Filing Method:** File and Use

**Rate Change Type:** Neutral

**Overall Percentage of Last Rate Revision:** 6.800 %

**Effective Date of Last Rate Revision:** 07/01/2023

**Filing Method of Last Filing:** File and Use

**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 % Change (where required):
American Home Assurance Company	0.000 %	-14.700 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIU Insurance Company	0.000 %	-14.700 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	0.000 %	-14.700 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Granite State Insurance Company	0.000 %	-14.700 %	\$0.00	0	\$0.00	0.000 %	0.000 %
New Hampshire Insurance Company	0.000 %	-14.700 %	\$0.00	0	\$0.00	0.000 %	0.000 %
The Insurance Company of the State of Pennsylvania	0.000 %	-14.700 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Property Casualty Company	0.000 %	-14.700 %	\$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:** -14.700 %

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

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