



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: June 12, 2024

FROM: Milinda Tanner

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

FORM **RULE** **RATE**

INCLUDED (if applicable) **Company Exception Page_LCM** **Company Exception Page_ELR**

PROGRAM: Commercial Burglary & Theft / Fidelity

CONTENTS INCLUDE: Adoption of Multistate Loss Costs

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.
- NEW HAMPSHIRE INSURANCE COMPANY
- THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

Disposition for AGNY-134116319

Filing at a Glance

State:

Louisiana

SERFF Tracking Number:

AGNY-134116319

TOI:

26.0 Burglary and Theft

State Tracking Number:

931864

Sub-TOI:

26.0001 Commercial Burglary and Theft

Company Tracking Number:

ISO-LA-24-CR-01

Filing Type:

Rate

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

First Filing Company:

American Home Assurance Company ,...

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

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 %	\$ -28	1	\$ 191	0.000 %	0.000 %
Change Period for Approved Rate:							
New Hampshire Insurance Company	0.000 %	-14.700 %	\$ -210	1	\$ 1430	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 Company	0.000 %	-14.700 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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:	\$ -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
<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	Loss Cost Exhibit – Other Than WC		No
<i>Supporting Document</i>	<i>Loss Cost Exhibit – Other Than WC</i>		<i>No</i>
<i>Supporting Document</i>	<i>Loss Cost Exhibit – Other Than WC</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,
Jessica Halsell



Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts
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My Workfolder	My Open Filings	My Draft Filings	Search Filings	Create Filing	Create Paper Filing
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| Add Authors | Update | Compare Attachments | Create Reminder | Move to Workfolder | PDF Pipeline | Clone Filing |
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Louisiana

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

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	SERFF Tr Num: AGENCY-134116319	SERFF Status: Closed-Meets Requirements
TOI: 26.0 Burglary and Theft	State Tr Num: 931864	State Status: Meets Requirements
Sub-TOI: 26.0001 Commercial Burglary and Theft	Co Tr Num: ISO-LA-24-CR-01	Co Status:
Filing Type: Rate	Date Submitted: 05/21/2024	Disposition Date: 05/30/2024
Effective Date Requested (New): 09/01/2024	Authors: Angel Manus, Milinda Tanner	
Effective Date Requested (Renewal): 09/01/2024		

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:	-26.900 %
Effective Date of Last Rate Revision:	07/01/2023
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 % 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

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

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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| Add Authors | Update | Compare Attachments | Create Reminder | Move to Workfolder | PDF Pipeline | Clone Filing |
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Disposition for AGNY-134116321

Filing at a Glance

State: Louisiana	SERFF Tracking Number: AGNY-134116321
TOI: 23.0 Fidelity	State Tracking Number: 931773
Sub-TOI: 23.0000 Fidelity	Company Tracking Number: ISO-LA-24-CR-01
Filing Type: Rate	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
First Filing Company: American Home Assurance Company ,...	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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TOI: 23.0 Fidelity	State Tr Num: 931773	State Status: Meets Requirements
Sub-TOI: 23.0000 Fidelity	Co Tr Num: ISO-LA-24-CR-01	Co Status:
Filing Type: Rate	Date Submitted: 05/21/2024	Disposition Date: 06/10/2024
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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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