

SERFF Tracking Number: ZURC-125509644 State: Arkansas
First Filing Company: Assurance Company of America, ... State Tracking Number: EFT \$50
Company Tracking Number: CW-CR-26640
TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft
Product Name: 2008 Commercial Crime and Fidelity Form, Rate, Rule & Declaration Page Filing
Project Name/Number: /

Filing at a Glance

Companies: Assurance Company of America, Northern Insurance Company of New York, Maryland Casualty Company, American Zurich Insurance Company, American Guarantee and Liability Insurance Company, Zurich American Insurance Company of Illinois, Zurich American Insurance Company

Product Name: 2008 Commercial Crime and Fidelity Form, Rate, Rule & Declaration Page Filing
SERFF Tr Num: ZURC-125509644 State: Arkansas

TOI: 26.0 Burglary & Theft

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 26.0001 Commercial Burglary & Theft Co Tr Num: CW-CR-26640

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status: Not Applicable

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Author: Roderick Veranga

Disposition Date: 03/10/2008

Date Submitted: 03/04/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): 09/01/2008

Effective Date (New): 09/01/2008

Effective Date Requested (Renewal): 09/01/2008

Effective Date (Renewal): 09/01/2008

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization: ISO

Reference Number: CR-2007-RLA1, CR-2006-ORU06 & CR-2006-RLC06

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/10/2008

State Status Changed: 03/10/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

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Dear Property & Casualty Section:

In accordance with the filing requirements of your state, please be advised that we wish to adopt the various ISO revisions listed below:

- ISO Commercial Crime & Fidelity loss costs reference filing number – CR-2006-RLC06
- ISO Commercial Crime & Fidelity Multi-state rules revision reference filing number – CR-2006-ORU06

Due to the changes associated with the adoption of the above ISO references, we also wish to file for approval our Company Specific Rules as mentioned in the attached explanatory memorandum.

Last it is our intention to delay adoption ISO Prospective Advisory Loss Cost Revision associated with ISO's Filing Designation Number CR-2007-RLA1 to September 1, 2008.

We wish for an effective date of September 1, 2008.

Should you have any questions regarding this filing, please feel free to contact me.

Sincerely,

Roderick Veranga

Business Analyst

Regulatory Services

Phone: (847) 413-3054

Fax: (847) 605-7768

Email: roderick.veranga@zurichna.com

Company and Contact

Filing Contact Information

Roderick Veranga, Business Analyst

1400 American Lane

Schaumburg, IL 60196

roderick.veranga@zurichna.com

(847) 413-3054 [Phone]

(847) 605-7768[FAX]

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Filing Company Information

Assurance Company of America 1400 American Lane Schaumburg, IL 60196 (847) 605-6000 ext. [Phone]	CoCode: 19305 Group Code: 212 Group Name: FEIN Number: 13-6081895 -----	State of Domicile: New York Company Type: State ID Number:
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Northern Insurance Company of New York 1400 American Lane Schaumburg, IL 60196 (847) 605-6000 ext. [Phone]	CoCode: 19372 Group Code: 212 Group Name: FEIN Number: 13-5283360 -----	State of Domicile: New York Company Type: State ID Number:
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Maryland Casualty Company 1400 American Lane Schaumburg, IL 60196 (847) 605-6000 ext. [Phone]	CoCode: 19356 Group Code: 212 Group Name: FEIN Number: 52-0403120 -----	State of Domicile: Maryland Company Type: State ID Number:
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American Zurich Insurance Company 1400 American Lane Schaumburg, IL 60196 (847) 605-6000 ext. [Phone]	CoCode: 40142 Group Code: 212 Group Name: FEIN Number: 36-3141762 -----	State of Domicile: Illinois Company Type: State ID Number:
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American Guarantee and Liability Insurance Company 1400 American Lane Schaumburg, IL 60196 (847) 605-6000 ext. [Phone]	CoCode: 26247 Group Code: 212 Group Name: FEIN Number: 36-6071400 -----	State of Domicile: New York Company Type: State ID Number:
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Zurich American Insurance Company of Illinois 1400 American Lane Schaumburg, IL 60196 (847) 605-6000 ext. [Phone]	CoCode: 27855 Group Code: 212 Group Name: FEIN Number: 36-2781080 -----	State of Domicile: Illinois Company Type: State ID Number:
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Zurich American Insurance Company 1400 American Lane Schaumburg, IL 60102	CoCode: 16535 Group Code: 212 Group Name:	State of Domicile: New York Company Type: State ID Number:
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(847) 605-6000 ext. [Phone]

FEIN Number: 36-4233459

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 Product Name: 2008 Commercial Crime and Fidelity Form, Rate, Rule & Declaration Page Filing
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Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: State Form Fee \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Assurance Company of America	\$0.00	03/04/2008	
Northern Insurance Company of New York	\$0.00	03/04/2008	
Maryland Casualty Company	\$0.00	03/04/2008	
American Zurich Insurance Company	\$0.00	03/04/2008	
American Guarantee and Liability Insurance Company	\$0.00	03/04/2008	
Zurich American Insurance Company of Illinois	\$0.00	03/04/2008	
Zurich American Insurance Company	\$50.00	03/04/2008	18325384

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	03/10/2008	03/10/2008

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Disposition

Disposition Date: 03/10/2008
Effective Date (New): 09/01/2008
Effective Date (Renewal): 09/01/2008
Status: Exempt from Review
Comment: Adopt ISO Commercial Crime and Fidelity Rule and Rate Revisions

This line is exempt from filing rates in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate filing and review requirements.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
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

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Filing Memorandum	Accepted for Informational Purposes	Yes
Rate	Commercial Crime Coverage Form and Commercial Crime Policy - Inside the Premises -Robbery of a Watchperson or Burglary of Other Property Insuring Agreement	Accepted for Informational Purposes	Yes
Rate	Commercial Crime Coverage Form and Commercial Crime Policy - Inside the Premises - Robbery of a Custodian or Safe Burglary of Money and Securities Insurance Agreement	Accepted for Informational Purposes	Yes
Rate	Commercial Crime Coverage Form and Commercial Crime Policy - Safe Depository Insurance Agreement	Accepted for Informational Purposes	Yes
Rate	Government Crime Coverage Form and Government Crime Policy - Inside the Premises - Robbery of a Watchperson or Burglary of Other Property Insuring Agreement	Accepted for Informational Purposes	Yes
Rate	Government Crime Coverage Form and Government Crime Policy - Inside the Premises - Robbery of a Custodian or Safe Burglary of Money and Securities Insuring Agreement	Accepted for Informational Purposes	Yes

SERFF Tracking Number: *ZURC-125509644* *State:* *Arkansas*
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Company Tracking Number: *CW-CR-26640*
TOI: *26.0 Burglary & Theft* *Sub-TOI:* *26.0001 Commercial Burglary & Theft*
Product Name: *2008 Commercial Crime and Fidelity Form, Rate, Rule & Declaration Page Filing*
Project Name/Number: */*

Rate Information

Rate data does NOT apply to filing.

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 Product Name: 2008 Commercial Crime and Fidelity Form, Rate, Rule & Declaration Page Filing
 Project Name/Number: /

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Commercial Crime Coverage Form and Commercial Crime Policy - Inside the Premises -Robbery of a Watchperson or Burglary of Other Property Insuring Agreement	Rule 40	Replacement	CR40RULE120107.pdf
Accepted for Informational Purposes	Commercial Crime Coverage Form and Commercial Crime Policy - Inside the Premises - Robbery of a Custodian or Safe Burglary of Money and Securities Insurance Agreement	Rule 41	Replacement	CR41RULE120107.pdf
Accepted for Informational Purposes	Commercial Crime Coverage Form and Commercial Crime Policy - Safe Depository Insurance Agreement	Rule 46	Replacement	CR46RULE120107.pdf
Accepted for Informational Purposes	Government Crime Coverage Form and Government Crime Policy - Inside the	Rule 70	Replacement	CR70RULE120107.pdf

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Premises - Robbery of
a Watchperson or
Burglary of Other
Property Insuring
Agreement

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Accepted for Informational Purposes Government Crime Coverage Form and Government Crime Policy - Inside the Premises - Robbery of a Custodian or Safe Burglary of Money and Securities Insuring Agreement Rule 71 Replacement CR71RULE120107.pdf

COMMERCIAL LINES MANUAL
DIVISION THREE - CRIME AND FIDELITY
COMMERCIAL AND GOVERNMENT ENTITIES
LOSS COST PAGE

SECTION II
COMMERCIAL CRIME COVERAGE FORM AND POLICY

RULE 40. COMMERCIAL CRIME COVERAGE FORM AND COMMERCIAL CRIME POLICY – INSIDE THE PREMISES – ROBBERY OF A WATCHPERSON OR BURGLARY OF OTHER PROPERTY INSURING AGREEMENT	
	Annual minimum premium per premises is \$20.

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LOSS COST PAGE

SECTION II
COMMERCIAL CRIME COVERAGE FORM AND POLICY

RULE 41. COMMERCIAL CRIME COVERAGE FORM AND COMMERCIAL CRIME POLICY – INSIDE THE PREMISES – ROBBERY OF A CUSTODIAN OR SAFE BURGLARY OF MONEY AND SECURITIES INSURING AGREEMENT	
	Annual minimum premium per premises is \$10.

COMMERCIAL LINES MANUAL
 DIVISION THREE - CRIME AND FIDELITY
 COMMERCIAL AND GOVERNMENT ENTITIES
 LOSS COST PAGE

SECTION II
 COMMERCIAL CRIME COVERAGE FORM AND POLICY

RULE 46. COMMERCIAL CRIME COVERAGE FORM AND COMMERCIAL CRIME POLICY – SAFE DEPOSITORY INSURING AGREEMENT		
B.1.	Loss of Customers' Property – In Safe Deposit Boxes	
	Limit of Insurance	Annual Minimum Premium
	\$25,000	\$50
	\$50,000	\$75
	\$75,000	\$100
	\$100,000	\$125
	\$200,000	\$175
	\$300,000	\$225
	\$400,000	\$275
	\$500,000	\$325
	\$600,000	\$375
	\$700,000	\$425
	\$800,000	\$475
	\$900,000	\$525
	\$1,000,000	\$575
	Each Additional \$100,000	\$50
B.2	Robbery or Burglary of Customers' Property – Premises Damage Annual minimum premium per premises is \$25.	

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LOSS COST PAGE

SECTION III
GOVERNMENT CRIME COVERAGE FORM AND POLICY

RULE 70. GOVERNMENT CRIME COVERAGE FORM AND GOVERNMENT CRIME POLICY -INSIDE THE PREMISES – ROBBERY OF A WATCHPERSON OR BURGLARY OF OTHER PROPERTY INSURING AGREEMENT	
	Annual minimum premium per premises is \$20.

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LOSS COST PAGE

SECTION III
GOVERNMENT CRIME COVERAGE FORM AND POLICY

RULE 71. GOVERNMENT CRIME COVERAGE FORM AND GOVERNMENT CRIME POLICY -INSIDE THE PREMISES – ROBBERY OF A CUSTODIAN OR SAFE BURGLARY OF MONEY AND SECURITIES INSURING AGREEMENT	
	Annual minimum premium per premises is \$10.

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Supporting Document Schedules

Satisfied -Name: Filing Memorandum

Review Status:

Accepted for Informational 03/10/2008
Purposes

Comments:

Attachment:

EXPLANATORY Rule & Loss Costs MEMORANDUM Crime Filing 2.pdf

Commercial Crime & Fidelity Explanatory Memorandum

Adoption of ISO Commercial Crime and Fidelity Rule and Rate Revisions with Related Company Specific Minimum Premium Rules

ISO Commercial Crime and Fidelity Rule, and Rate Revision

It is our intent to adopt ISO's Multistate Rules and Loss Costs revisions to the Commercial Crime and Fidelity line of business referenced by ISO's Filing Designation Number CR-2006-ORU06 for rules and Filing Designation Number CR-2006-RLC06 for loss costs.

Company Specific Minimum Premium Rules

We wish to amend the following company specific minimum premium rules to reflect the manual rule revisions made by ISO in Filing Designation Number CR-2006-RLC06:

Rule 40

Commercial Crime Coverage Form and Commercial Crime Policy – Inside the Premises- Robbery of a Watchperson or Burglary of Other Property Insuring Agreement

Rule 41

Commercial Crime Coverage Form and Commercial Crime Policy – Inside the Premises- Robbery of a Custodian or Safe Burglary of Money and Securities Insuring Agreement

Rule 46

Commercial Crime Coverage Form and Commercial Crime Policy – Safe Depository Insuring Agreement

Rule 70

Government Crime Coverage Form and Government Crime Policy – Inside the Premises – Robbery of a Watchperson or Burglary of Other Property Insuring Agreement

Rule 71

Government Crime Coverage Form and Government Crime Policy – Inside the Premises- Robbery of a Custodian or Safe Burglary of Money and Securities Insuring Agreement