

**COMMERCIAL  
CRIME  
PROGRAM  
CONNECTICUT**

**AMERICAN ASSOCIATION OF INSURANCE SERVICES  
1035 SOUTH YORK ROAD - BENSENVILLE, IL 60106**

AMERICAN ASSOCIATION OF INSURANCE SERVICES  
COMMERCIAL CRIME PROGRAM  
CONNECTICUT

LISTING OF FORMS AND ENDORSEMENTS

NUMBER            EDITION DATE            TITLE

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FORMS

CL-100	10-84	COMMON POLICY CONDITIONS
CR-100	7-88	GENERAL CONDITIONS PART (CRIME COVERAGES)
CR-302	7-88	BURGLARY AND ROBBERY COVERAGE
CR-303	6-89	BURGLARY AND ROBBERY COVERAGES
CR-304	7-88	MONEY AND SECURITIES COVERAGE
CR-306	7-88	THEFT COVERAGE
CR-307	6-89	THEFT COVERAGE - CHURCHES
CR-308	7-88	EMPLOYEE DISHONESTY COVERAGE
CR-310	7-88	CRIME COVERAGES

STATE AMENDATORY  
ENDORSEMENTS

CL-180	7-88	AMENDATORY ENDORSEMENT - CONNECTICUT
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01-Jan-90

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**INTRODUCTION**

This Manual contains the Rules and Rates that apply to the Commercial Crime Program.

The rules, rates, forms and endorsements in effect for the Company apply in cases not provided for by this Manual.

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**RULE 1 ELIGIBILITY**

The Commercial Crime Program may be used on all commercial classes with the following exceptions:

The Employees Dishonesty Coverage may not be used In Insuring bankers, brokers, public employees or others eligible to financial institution, public employees or other special forms.

The Money and Securities Coverage may not be used in insuring bank or trust companies or armored express companies.

**RULE 2 PROGRAM DESCRIPTION**

The Commercial Crime Program contemplates use of the following forms.

- Declarations
- General Conditions Part Crime Coverages CR-100
- Crime Coverage Parts
- Common Policy Conditions CL-100
- State Amendatory Endorsements, if applicable

**2.1 Crime Coverage Parts**

The following Commercial Crime Coverage Parts are provided:

**2.1.1 Burglary and Robbery Coverage CR-302**

This form is used to provide coverage of loss or damage to business personal property in the described building resulting from actual or attempted burglary or robbery. Among the coverages not Included are money, securities, lottery tickets, aircraft or vehicles.

**2.1.2 Burglary and Robbery Coverages CR-303**  
(Limits \$1,000 - \$5,000)

This form is used to provide premises burglary and robbery, safe burglary and messenger robbery coverages with limits of \$1,000 to \$5,000. Among the coverages not included are money and securities hi the premises burglary coverages.

**2.1.3 Money and Securities Coverage CR-304**

This form is used to provide coverage of loss or damage to money and securities caused by theft, disappearance or destruction. Separate limits are provided for on premises and off premises.

**2.1.4 Theft Coverage CR-306**

This form is used to provide coverage of loss or damage to business personal property in the described building resulting from actual or attempted theft. Among the coverages no included are money, securities, lottery tickets, aircraft or vehicles.

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**2.1.5 Theft Coverage - Churches CR-307**

This form is used to provide theft coverage for churches with limits of \$1,000 to \$5,000. Among the coverages included are business personal property and loss of money and securities.

**2.1.6 Employee Dishonesty Coverage CR-308**

This form is used to provide coverage of business personal property, including money and securities resulting from dishonest acts committed by the insured's employees.

**2.1.7 Crime Coverages CP-310**

This form combines the crime coverages from forms CR-302, CR-3M, CR-306, CR-308. The rating from each of the applicable coverages applies.

**RULE 3 PREMIUM DETERMINATION**

Annual premiums and rates are shown in the Commercial Crime Program State Rate Pages.

The premiums and rates contemplate a \$250 deductible. Premium modifications for deductible options and protective devices are shown in the Commercial Crime Program State Rate Pages.

**RATING PROCEDURES**

**Burglary and Robbery Coverage CR-302  
Theft Coverage CR-306**

- a) Determine the rate group from the classification table, the territory from the territorial definitions and select the appropriate coverage.
- b) Determine the limit desired.
- c) Determine the premium for the appropriate rate group at the desired limit.

**Other Optional Crime Coverages**

The annual premiums and factors and rating procedures for other optional crime coverages are shown in the Commercial Crime Program State Rate Pages.

**RULE 4 MINIMUM PREMIUM**

The annual minimum premium is \$50.

**RULE 5 POLICY TERM**

Policies may be written for a term of up to three years or on a continuous basis.

For policy terms less than one year, prorate the annual premium.

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**5.1 Installment Policies**

The premium for policies written on an annual payment basis is determined as follows:  
Use the annual premium based on the rates in effect at the anniversary date. (Attach endorsement CP-155.)

or

Use 1.05 times the premium in effect at policy inception.

**5.2 Prepaid Policies**

The premium for policies written on a prepaid basis is determined by multiplying the annual premium by the policy term expressed in years.

**5.3 Continuous Policies**

The annual premium for policies written on a continuous basis is determined using the rates in effect at the anniversary.

Any newly applicable forms and endorsements are to be made part of the policy at each anniversary date.

Attach endorsement CP-155.

**5.4 Renewal Endorsement**

A policy may be renewed by endorsement. The premium is determined using the rates in effect at the time of renewal.

The policy term cannot be extended more than three years.

Any newly applicable forms and endorsements are to be made part of the policy at each renewal date.

**RULE 6 CANCELLATION**

Policies or component coverages may be cancelled only in accordance with the terms of the cancellation provisions that apply.

The return premium is computed on a pro rata basis.

**RULE 7 CLASSIFICATIONS**

The following classifications are used in rating Burglary and Robbery Coverage CR-302 and Theft Coverage CR-306.

<u>CLASS CODE</u>	<u>CLASS</u>	<u>RATE GROUP</u>
30502	Antique Shops	5
30505	Appliance Sales	4
40505	Appliance Service	3
30508	Art Galleries	3
40506	Art Studios	3
30510	Art Supply Stores	3
30512	Athletic Equipment Stores	9
30514	Auto Parts & Accessories Stores	5

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<b><u>CLASS CODE</u></b>	<b><u>CLASS</u></b>	<b><u>RATE GROUP</u></b>
70510	Automobile Repair Shops	3
70520	Automobile Service Station	3
30516	Bakeries	1
40508	Barber Shops	1
30517	Bars	4
40510	Beauty Parlors	1
30518	Beverages - no liquors	2
30520	Bicycle Sales	4
40512	Bicycle Repair	3
30522	Boat Sales	5
30524	Book & Magazine Stores	3
70610	Bowling Alleys	4
30526	Building Materials Dealers	3
30528	Camera Stores	5
30530	Candy Stores	3
30532	Carpet and Rug Stores	4
30534	China and Glassware Stores	3
70700	Churches	1
30536	Clothing Stores - children & infants	3
30606	Clothing Stores - mens	7
30652	Clothing Stores - womens	4
30540	Coin or Stamp Stores	7
30541	Computer Sales	4
30543	Computer Software Sales	4
30544	Convenience Stores	4
40514	Copy and Duplicating Services	1
30546	Cosmetics - Perfume Stores	2
30548	Dairy Stores	1
30550	Delicatessens	3
40516	Dental Laboratories	5
30552	Department Stores	5
30554	Discount Stores	5
40518	Dressmakers	4
30556	Drug Stores	6
40520	Dry Cleaners	1
30558	Dry Goods Stores	3
30562	Feed, Grain & Hay Stores	1
30564	Five and Ten Cent Stores	3
30566	Floor Covering Stores - not carpets or rugs	3
30568	Florists Shops	1
30570	Fruit and Vegetable Stores	2
40524	Funeral Homes -	2
30572	Furniture Stores	4

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<u>CLASS CODE</u>	<u>CLASS</u>	<u>RATE GROUP</u>
30574	Fur Stores	9
30576	Garden or Lawn Supply Stores	1
30578	General Stores	3
30580	Gift Shops	2
30534	Glassware, China Stores	2
30582	Greeting Cards and Stationery Stores	1
30585	Grocery Stores	4
10500	Habitational - landlords furnishings	3
70620	Halls	2
30588	Hardware Stores	3
70630	Health Clubs	2
30590	Health Food Stores	4
30591	Heating & Air Conditioning Dealers	4
30592	Hobby, Craft Stores	3
70910	Hospitals	5
70810	Hotels	3
30548	Ice Cream Stores	1
30594	Jewelry Stores - imitation or novelty	2
30596	Jewelry Stores - not imitation or novelty	10
30598	Lamps and Light Fixture Stores	3
40526	Laundries	1
30600	Leather Product Stores - not shoes	4
30602	Liquor Stores	6
40530	Locksmiths	1
30603	Lumber yards	2
40532	Mailing and Addressing Services	2
30604	Meat, Seafood or Poultry Stores	2
30606	Men's Clothing Stores	7
30608	Millinery Stores	2
70810	Motels	3
30610	Musical Instruments	3
70920	Nursing Homes	5
30612	Office Supply and Furniture Stores	4
20500	Offices	1
30616	Optical Good Stores	3
30618	Paint and Wallpaper Stores	2
30620	Pet Stores	2
40536	Photographer Studios	2
30528	Photographic Supply Stores	5
70640	Pool Halls	4
40538	Printers	1
30622	Radio or Television Stores	4
30624	Record or Tape Stores	4



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<u>CLASS CODE</u>	<u>CLASS</u>	<u>RATE GROUP</u>
30626	Refreshment Stands	3
30628	Religious Goods Stores	2
30629	Rental Equipment Stores	4
30631	Restaurants	4
30532	Rug or Carpet Stores	4
30634	Salvage Goods Stores	3
70710	Schools	3
40540	Shoe Repair Service	2
30636	Shoe Stores	3
30638	Souvenir Stores	2
30512	Sporting Goods Stores	9
30582	Stationery Stores	1
30585	Supermarkets	6
40542	Tailors	4
30517	Taverns	4
40546	Taxidermists	2
40544	Television or Radio Service	3
30642	Tire Dealers	5
30644	Tobacco Stores	8
30646	Toy Stores	5
40524	Undertakers	2
30648	Variety Stores	3
30650	Wallpaper or Paint Stores	2
30652	Women's Clothing Stores	4
	Use Code 10999 for Habitational NOC	
	Use Code 20999 for Offices NOC	
	Use Code 30999 for Retail/Wholesale NOC	
	Use Code 40999 for Services NOC	
	Use Code 50999 for Manufacturing NOC	
	Use Code 70999 for any other NOC	

NOTE: For classifications not shown, use the AOP Rate Group from the Commercial Property Program Classification Table.

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**RULE 8      INDIVIDUAL RISK PREMIUM MODIFICATION**

The minimum annual premium that applies to the Individual Risk Premium is \$500. This limit does not apply to the state of Connecticut and its instrumentalities.

The following modifications may be applied to recognize special characteristics of the risk that are not fully reflected in the rates.

The total amount of credit or debit developed using the following table may not exceed 25 percent.

The credit or debit developed by the use of this rule is applied after all other rating procedures.

<u>Risk Variations</u>	Range Of Modifications		
	<u>Credit</u>		<u>Debit</u>
(1) Care and Condition of equipment and premises	10%	to	10%
(2) Classification variations	10%	to	10%
(3) Cooperation of owners or operators with recommendations with respect to structural features, segregation and control of hazards and maintenance of protective equipment.	10%	to	10%
(4) Damage and susceptibility	10%	to	10%
(5) Dispersion or concentration	5%	to	5%
(6) Employees: selection, training, supervision and experience	5%	to	5%
(7) Location: accessibility, congestion and exposures	10%	to	10%
(8) Miscellaneous protective features or hazards	10%	to	10%
(9) Protective devices not otherwise reflected in rates	10%	to	10%
(10) Storage practices and hazardous operations	10%	to	10%
(11) Superior or inferior structural features	10%	to	10%
(12) Past losses relative to number of exposure units and subsequent preventive measures	10%	to	10%

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**RULE 2.1.1 BURGLARY AND ROBBERY COVERAGE CR-302**

The premiums for Burglary and Robbery Coverage are shown beginning on Rate Page 3.

The Rate Groups are listed on Rules Pages 3-6.

**RULE 2.1.2 BURGLARY AND ROBBERY COVERAGES CR-303**

(Limits \$1,000 - \$5,000)

Determine the premium for Burglary and Robbery Coverages by applying the factor shown below to the Money and Securities Base Premium for the applicable territory. The Rate Groups are listed on Rules Pages 3-6.

Limits	Rate Groups					
	1	2	3	4	5-6	7-10
\$1,000	1.21	1.24	1.31	1.46	1.60	1.83
\$1,500	1.34	1.38	1.46	1.62	1.78	2.03
\$2,000	1.49	1.53	1.62	1.80	1.98	2.25
\$2,500	1.65	1.70	1.80	2.00	2.20	2.50
\$5,000	2.07	2.13	2.23	2.52	2.75	3.15

**RULE 2.1.3 MONEY AND SECURITIES COVERAGE CR-304**

Determine the premium for Money and Securities Coverage by applying the factor shown below to the Money and Securities Base Premium for the applicable territory.

Limits: ON = On Premises, OFF = Off Premises

	\$5,000 ON - OFF	\$5,000 ON 2,000 OFF	\$5,000 ON 5,000 OFF	\$10,000 ON -OFF	\$10,000 ON 2,000 OFF	\$10,000 ON 5,000 OFF
Apts.	1.54	1.65	1.75	3.09	3.20	3.30
Office	1.64	1.75	1.86	3.27	3.38	3.49
Other	1.73	1.84	1.96	3.46	3.57	3.69

  

	\$1,000 ON - OFF	\$1,000 ON 1,000 OFF	\$1,500 ON - OFF	\$1,500 ON 1,500 OFF	\$2,000 ON - OFF	\$2,000 ON 2,000 OFF	\$2,500 ON - OFF	\$2,500 ON 2,500 OFF
Apts.	.86	.98	.99	1.12	1.11	1.26	1.23	1.40
Office	.92	1.04	1.05	1.19	1.18	1.34	1.31	1.49
Other	.97	1.10	1.11	1.25	1.25	1.41	1.38	1.57

Limits other than those shown may be developed by interpolation.

**RULE 2.1.4 THEFT COVERAGE CR-306**

The premiums for Theft Coverage are shown beginning on Rate Page 3.

The Rate Groups are listed on Rules Pages 3-6.

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**RULE 2.1.5 THEFT COVERAGE - CHURCHES CR-307**

Determine the premium for Theft Coverage-Churches by applying the factor shown below to the Money and Securities Base Premium for the applicable territory.

Limit				
\$1,000	\$1,500	\$2,000	\$2,500	\$5,000
1.37	1.57	176	1.97	2.45

Limits other than those shown may be developed by interpolation.

**RULE 2.1.6 EMPLOYEE DISHONESTY COVERAGE CR-308**

The premiums for Employee Dishonesty Coverage are shown below:

	<u>Premiums</u>			
Limit	\$5,000	\$10,000	\$25,000	\$50,000
Up to 5 employees	118	157	241	248
Each additional employee	12	16	25	35

**RULE 3 PREMIUM DETERMINATION**

**DEDUCTIBLE**

The commercial crime premiums and rates reflect a \$250 deductible.

The coverage may be subject to the optional deductibles and premium modifications shown below:

<u>Deductible Option</u>	<u>Premium Modification</u>
\$ 100	1.05
500	.95
1,000	.90
3,000	.85
5,000	.80

The deductible amount should be shown on the Declarations.

**PROTECTIVE DEVICES**

The following factors are applied to the Burglary and Robbery or Theft Coverage premiums:

Watchman - signals to Central Station or Police Station	.75
Watchman – other	.95
Burglar Alarm system - signals to Central Station	.80
Burglar Alarm System – other	.95

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**TERRITORY: BALANCE OF STATE**

**THEFT PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	173	186	277	339	365	418	543	619	642	782
\$10,000	243	256	347	409	505	558	683	759	782	922
\$15,000	313	326	487	549	645	698	823	899	922	1,062
\$20,000	383	396	557	619	785	838	963	1,039	1,062	1,202
\$25,000	453	466	697	759	925	978	1,173	1,249	1,272	1,412
\$30,000	523	536	767	829	1,065	1,118	1,313	1,389	1,412	1,552
\$35,000	593	606	907	969	1,205	1,258	1,453	1,529	1,552	1,692
\$40,000	663	676	977	1,039	1,345	1,398	1,593	1,669	1,692	1,832
\$45,000	733	746	1,117	1,179	1,485	1,538	1,803	1,879	1,902	2,042
\$50,000	803	816	1,187	1,249	1,625	1,678	1,943	2,019	2,042	2,182
EACH ADDITIONAL \$5,000	35	35	35	35	35	35	35	35	35	35

NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.

**BURGLARY AND ROBBERY PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	121	130	194	237	256	293	380	433	450	547
\$10,000	170	179	243	286	354	391	478	531	548	645
\$15,000	219	228	341	384	452	489	576	629	646	743
\$20,000	268	277	390	433	550	587	674	727	744	841
\$25,000	317	326	488	531	648	685	821	874	891	988
\$30,000	366	375	537	580	746	783	919	972	989	1,086
\$35,000	415	424	635	678	844	881	1,017	1,070	1,087	1,184
\$40,000	464	473	684	727	942	979	1,115	1,168	1,185	1,282
\$45,000	513	522	782	825	1,040	1,077	1,262	1,315	1,332	1,429
\$50,000	562	571	831	874	1,138	1,175	1,360	1,413	1,430	1,527
EACH ADDITIONAL \$5,000	25	25	25	25	25	25	25	25	25	25

NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.

<b>MONEY AND SECURITIES</b>	
Base Premium:	107

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**TERRITORY: FAIRFIELD AND HARTFORD COUNTIES**

**THEFT PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	206	223	320	401	435	504	645	745	775	957
\$10,000	276	293	390	471	575	644	785	885	915	1,097
\$15,000	346	363	530	611	715	784	925	1,025	1,055	1,237
\$20,000	416	433	600	681	855	924	1,065	1,165	1,195	1,377
\$25,000	486	503	740	821	995	1,064	1,275	1,375	1,405	1,587
\$30,000	556	573	810	891	1,135	1,204	1,415	1,515	1,545	1,727
\$35,000	626	643	950	1,031	1,275	1,344	1,555	1,655	1,685	1,867
\$40,000	696	713	1,020	1,101	1,415	1,484	1,695	1,795	1,825	2,007
\$45,000	766	783	1,160	1,241	1,555	1,624	1,905	2,005	2,035	2,217
\$50,000	836	853	1,230	1,311	1,695	1,764	2,045	2,145	2,175	2,357
EACH ADDITIONAL \$5,000	35	35	35	35	35	35	35	35	35	35

NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.

**BURGLARY AND ROBBERY PREMIUMS**

LIMIT	RATE GROUP									
	1	2	3	4	5	6	7	8	9	10
\$5,000	144	156	224	280	305	353	452	521	543	670
\$10,000	193	205	273	329	403	451	550	619	641	768
\$15,000	242	254	371	427	501	549	648	717	739	866
\$20,000	291	303	420	476	599	647	746	815	837	964
\$25,000	340	352	518	574	697	745	893	962	984	1,111
\$30,000	389	401	567	623	795	843	991	1,060	1,082	1,209
\$35,000	438	450	665	721	893	941	1,089	1,158	1,180	1,307
\$40,000	487	499	714	770	991	1,039	1,187	1,256	1,278	1,405
\$45,000	536	548	812	868	1,089	1,137	1,334	1,403	1,425	1,552
\$50,000	585	597	861	917	1,187	1,235	1,432	1,501	1,523	1,650
EACH ADDITIONAL \$5,000	25	25	25	25	25	25	25	25	25	25

NOTE: The limits associated with the premiums in the shaded area may require special underwriting consideration. Refer to Company.

<b>MONEY AND SECURITIES</b>	
Base Premium:	139