



## NOTICE OF EFFECTIVE FILING

**TO:** ISO

**DATE:** September 21, 2022

**FROM:** Fae Beck

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**COMPANY FILING NUMBER:** ISO-MD-22-CR-01 **STATE:** Maryland **EFFECTIVE DATE:** January 1, 2023

**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 Fidelity

**CONTENTS INCLUDE:** Adoption of Loss Costs Revisions

**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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Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts
<a href="#">My Workfolder</a>	<a href="#">My Open Filings</a>	<a href="#">My Draft Filings</a>	<a href="#">Search</a>	<a href="#">Create Filing</a>	<a href="#">Create Compact Filing</a>	<a href="#">Create Paper Filing</a>	

<a href="#">Add Authors</a>	<a href="#">Update</a>	<a href="#">Create Reminder</a>	<a href="#">Move to Workfolder</a>	<a href="#">PDF Pipeline</a>	<a href="#">Return to Search</a>
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This Filing has been marked as public access.

<b>Product Name:</b> 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	<b>SERFF Tr Num:</b> AGNY-133403915	<b>SERFF Status:</b> Closed-Received Under Competitive R
<b>TOI:</b> 26.0 Burglary and Theft	<b>State Tr Num:</b> 09202022	<b>State Status:</b> Complete
<b>Sub-TOI:</b> 26.0001 Commercial Burglary and Theft	<b>Co Tr Num:</b> ISO-MD-22-CR-01	<b>Co Status:</b>
<b>Filing Type:</b> Rate	<b>Date Submitted:</b> 09/20/2022	<b>Disposition Date:</b> 09/21/2022
<b>Effective Date Requested (New):</b> 01/01/2023	<b>Authors:</b> Angel Manus, Fae Beck, Milinda Tanner	
<b>Effective Date Requested (Renewal):</b> 01/01/2023		

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?** Yes

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Decrease
<b>Overall Percentage of Last Rate Revision:</b>	-11.000 %
<b>Effective Date of Last Rate Revision:</b>	02/01/2016
<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 (where required)
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 %	-3.900 %	(\$67.00)	2	\$1,736.00	0.000 %	0.000 %
Illinois National Insurance Co.	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**

<b>Overall Percentage Rate Indicated For This Filing:</b>	<b>0.000 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>-3.900 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ -67</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:
1		Maryland Company Exception Page_LCM	1	New		<a href="#">Maryland Company Exception Pages - LCM.pdf</a>	Date Submit 09/20/2022 By: Fae Bec
2		Maryland Company Exception Page_ELR	1	New		<a href="#">Maryland Company Exception Pages - ELR.pdf</a>	Date Submit 09/20/2022 By: Fae Bec

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

<a href="#">Add Authors</a>	<a href="#">Update</a>	<a href="#">Create Reminder</a>	<a href="#">Move to Workfolder</a>	<a href="#">PDF Pipeline</a>	<a href="#">Return to Search</a>
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## Disposition for AGNY-133403915

### Filing at a Glance

<b>State:</b> Maryland	<b>SERFF Tracking Number:</b> AGNY-133403915
<b>TOI:</b> 26.0 Burglary and Theft	<b>State Tracking Number:</b> 09202022
<b>Sub-TOI:</b> 26.0001 Commercial Burglary and Theft	<b>Company Tracking Number:</b> ISO-MD-22-CR-01
<b>Filing Type:</b> Rate	<b>Product Name:</b> 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
<b>First Filing Company:</b> American Home Assurance Company ,...	<b>Project Name:</b> Commercial Crime and Fidelity Loss Cost Multiplier
	<b>Destruction Date:</b>

**Disposition Date:**

09/21/2022

**Effective Date (New):**

01/01/2023

**Effective Date (Renewal):**

01/01/2023

**Status: \***

Received Under Competitive Rating

**Comments:**

**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 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %

**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 %	-3.900 %	\$ -67	2	\$ 1736	0.000 %	0.000 %
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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	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**

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**Overall Percentage Rate Indicated For This Filing:** 0.000 %

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<b>Overall Percentage Rate Impact For This Filing:</b>	-3.900 %
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<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ -67
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<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	2
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**Schedule Items**

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Item Type	Item Name	Item Status	Public Access
Rate	Maryland Company Exception Page_LCM, 1		Yes
Rate	Maryland Company Exception Page_ELR, 1		Yes
Supporting Document	P&C Actuarial Justification		Yes
Supporting Document	Commercial Guide		Yes
Supporting Document	P&C Third Party Filing Authorization		Yes
Supporting Document	Exhibits		Yes
Supporting Document	Adoption Forms		Yes

Sincerely,  
Linas Glemza



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Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts
<a href="#">My Workfolder</a>	<a href="#">My Open Filings</a>	<a href="#">My Draft Filings</a>	<a href="#">Search</a>	<a href="#">Create Filing</a>	<a href="#">Create Compact Filing</a>	<a href="#">Create Paper Filing</a>	

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This Filing has been marked as public access.

<b>Product Name:</b> 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	<b>SERFF Tr Num:</b> AGNY-133403902	<b>SERFF Status:</b> Closed-Received Under Competitive R
<b>TOI:</b> 23.0 Fidelity	<b>State Tr Num:</b> 09202022	<b>State Status:</b> Complete
<b>Sub-TOI:</b> 23.0000 Fidelity	<b>Co Tr Num:</b> ISO-MD-22-CR-01	<b>Co Status:</b>
<b>Filing Type:</b> Rate	<b>Date Submitted:</b> 09/20/2022	<b>Disposition Date:</b> 09/21/2022
<b>Effective Date Requested (New):</b> 01/01/2023	<b>Authors:</b> Angel Manus, Fae Beck, Milinda Tanner	
<b>Effective Date Requested (Renewal):</b> 01/01/2023		

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? Yes

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	-11.000 %
<b>Effective Date of Last Rate Revision:</b>	02/01/2016
<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 (where required)
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 %
Illinois National Insurance Co.	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

<b>Overall Percentage Rate Indicated For This Filing:</b>	<b>0.000 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>0.000 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ 0</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>0</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Maryland Company Exception Page_LCM	1	New		<a href="#">Maryland Company Exception Page - LCM.pdf</a>	Date Submit 09/20/2022 By: Fae Becl
2		Maryland Company Exception Page_ELR	1	New		<a href="#">Maryland Company Exception Page - ELR.pdf</a>	Date Submit 09/20/2022 By: Fae Becl

Icon Legend: - Draft Schedule Item - Open Objection

<a href="#">Add Authors</a>	<a href="#">Update</a>	<a href="#">Create Reminder</a>	<a href="#">Move to Workfolder</a>	<a href="#">PDF Pipeline</a>	<a href="#">Return to Search</a>
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## Disposition for AGNY-133403902

### Filing at a Glance

<b>State:</b> Maryland	<b>SERFF Tracking Number:</b> AGNY-133403902
<b>TOI:</b> 23.0 Fidelity	<b>State Tracking Number:</b> 09202022
<b>Sub-TOI:</b> 23.0000 Fidelity	<b>Company Tracking Number:</b> ISO-MD-22-CR-01
<b>Filing Type:</b> Rate	<b>Product Name:</b> 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
<b>First Filing Company:</b> American Home Assurance Company ,...	<b>Project Name:</b> Commercial Crime and Fidelity Loss Cost Multiplier
	<b>Destruction Date:</b>

**Disposition Date:**

09/21/2022

**Effective Date (New):**

01/01/2023

**Effective Date (Renewal):**

01/01/2023

**Status: \***

Received Under Competitive Rating

**Comments:**

**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 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %

**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:**

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	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**

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<b>Overall Percentage Rate Indicated For This Filing:</b>	0.000 %
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<b>Overall Percentage Rate Impact For This Filing:</b>	0.000 %
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<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 0
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<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	0
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**Schedule Items**

Item Type	Item Name	Item Status	Public Access
Rate	Maryland Company Exception Page_LCM, 1		Yes
Rate	Maryland Company Exception Page_ELR, 1		Yes
Supporting Document	P&C Actuarial Justification		Yes
Supporting Document	Surety-Fidelity & Bonds Guide		Yes
Supporting Document	P&C Third Party Filing Authorization		Yes
Supporting Document	Exhibits		Yes
Supporting Document	Adoption Forms		Yes

Sincerely,  
Linas Glemza