



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: September 21, 2022

FROM: Fae Beck

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

☐ **FORM** ☐ **RULE** ☒ **RATE**

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

PROGRAM: Commercial Fidelity

CONTENTS INCLUDE: Adoption of Loss Costs Revisions

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
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This Filing has been marked as public access.

Product Name: 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
TOI: 26.0 Burglary and Theft

Sub-TOI: 26.0001 Commercial Burglary and Theft

Filing Type: Rate

Effective Date Requested (New): 01/01/2023

Effective Date Requested (Renewal): 01/01/2023

SERFF Tr Num: AGNY-133403915

State Tr Num: 09202022

Co Tr Num: ISO-MD-22-CR-01

Date Submitted: 09/20/2022

Authors: Angel Manus, Fae Beck, Milinda Tanner

SERFF Status: Closed-Received Under Competitive R

State Status: Complete

Co Status:

Disposition Date: 09/21/2022

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

Filing Method:	Prior Approval
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	-11.000 %
Effective Date of Last Rate Revision:	02/01/2016
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 (where r
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

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

Icon Legend: - Draft Schedule Item - Open Objection

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline	Return to Search	
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Disposition for AGNY-133403915

Filing at a Glance

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

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

Overall Percentage Rate Indicated For This Filing:

0.000 %

Overall Percentage Rate Impact For This Filing:

-3.900 %

Effect of Rate Filing-Written Premium Change For This Program:

\$ -67

Effect of Rate Filing - Number of Policyholders Affected:

2

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	Commercial Guide		Yes
Supporting Document	P&C Third Party Filing Authorization		Yes
Supporting Document	Exhibits		Yes
Supporting Document	Adoption Forms		Yes

Sincerely,
Linus Glemza



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Tracking Number:

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This Filing has been marked as public access.

Product Name: 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
TOI: 23.0 Fidelity
Sub-TOI: 23.0000 Fidelity

SERFF Tr Num: AGNY-133403902

State Tr Num: 09202022

Co Tr Num: ISO-MD-22-CR-01

Date Submitted: 09/20/2022

Authors: Angel Manus, Fae Beck, Milinda Tanner

SERFF Status: Closed-Received Under Competitive R

State Status: Complete

Co Status:

Disposition Date: 09/21/2022

Filing Type: Rate

Effective Date Requested (New): 01/01/2023

Effective Date Requested (Renewal): 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

Filing Method:	Prior Approval
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	-11.000 %
Effective Date of Last Rate Revision:	02/01/2016
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 (where r
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

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

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		Maryland Company Exception Page - LCM.pdf	Date Submit 09/20/2022 By: Fae Beck
2		Maryland Company Exception Page_ELR	1	New		Maryland Company Exception Page - ELR.pdf	Date Submit 09/20/2022 By: Fae Beck

Icon Legend: - Draft Schedule Item - Open Objection

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline	Return to Search	
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Disposition for AGNY-133403902

Filing at a Glance

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

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

Overall Percentage Rate Indicated For This Filing:

0.000 %

Overall Percentage Rate Impact For This Filing:	0.000 %
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Effect of Rate Filing-Written Premium Change For This Program:	\$ 0
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Effect of Rate Filing - Number of Policyholders Affected:	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,
Linus Glemza