



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: September 28, 2022

FROM: Fae Beck

COMPANY FILING NUMBER: ISO-PA-22-CR-01 **STATE:** Pennsylvania **EFFECTIVE DATE:** February 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 Multipliers and Expected Loss Ratio

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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aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (3)
My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Compact Filing	Create Paper Filing	

Add Authors Update Create Reminder Move to Workfolder PDF Pipeline

Penn
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This Filing has been marked as public access.

This filing has post submission updates.

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): 02/01/2023

Effective Date Requested (Renewal): 02/01/2023

SERFF Tr Num: AGNY-133407836

State Tr Num:

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

Date Submitted: 09/22/2022

Authors: Angel Manus, Fae Beck, Milinda Tanner

SERFF Status: Closed-File and Use

State Status: File and Use

Co Status:

Disposition Date: 09/28/2022

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:	06/01/2014
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 %	-4.000 %	(\$14.00)	1	\$358.00	-4.000 %	-4.000 %
Illinois National Insurance Co.	0.000 %	-4.000 %	(\$130.00)	4	\$3,258.00	-4.000 %	-4.000 %
New Hampshire Insurance Company	0.000 %	-4.000 %	(\$219.00)	5	\$5,483.00	-4.000 %	-4.000 %
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:	-4.000 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ -363
Effect of Rate Filing - Number of Policyholders Affected:	10

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitte
1		Pennsylvania Company Exception Page_LCM	1	New		Pennsylvania Company Exception Page Crime- LCM.pdf	Date Sub 09/22/20 By: Fae B
2		Pennsylvania Company Exception Page_ELR	1	New		Pennsylvania Company Exception Page Crime- ELR.pdf	Date Sub 09/22/20 By: Fae B

Icon Legend:  - Draft Schedule Item  - Open Objection

- Add Authors
- Update
- Create Reminder
- Move to Workfolder
- PDF Pipeline

Disposition for AGNY-133407836

Filing at a Glance

State: Pennsylvania	SERFF Tracking Number: AGNY-133407836
TOI: 26.0 Burglary and Theft	State Tracking Number:
Sub-TOI: 26.0001 Commercial Burglary and Theft	Company Tracking Number: ISO-PA-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:

09/28/2022

Effective Date (New):

02/01/2023

Effective Date (Renewal):

02/01/2023

Status: *

File and Use

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 %

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 %	-4.000 %	\$ -14	1	\$ 358	-4.000 %	-4.000 %
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Change Period for Approved**Rate:**

Illinois National Insurance Co.	0.000 %	-4.000 %	\$ -130	4	\$ 3258	-4.000 %	-4.000 %
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Change Period for Approved**Rate:**

New Hampshire Insurance Company	0.000 %	-4.000 %	\$ -219	5	\$ 5483	-4.000 %	-4.000 %
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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:

-4.000 %

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

\$ -363

Effect of Rate Filing - Number of Policyholders Affected:

10

Schedule Items

Item Type	Item Name	Item Status	Public Access
Rate	Pennsylvania Company Exception Page_LCM, 1		Yes
Rate	Pennsylvania Company Exception Page_ELR, 1		Yes
Supporting Document	Authorization to File (PC)		Yes
Supporting Document	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		Yes
Supporting Document	Adoption Forms		Yes

Sincerely,
Michael McKenney



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Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (3)
My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Compact Filing	Create Paper Filing	

Add Authors
Update
Create Reminder
Move to Workfolder
PDF Pipeline

Penn
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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

Filing Type: Rate

Effective Date Requested (New): 02/01/2023

Effective Date Requested (Renewal): 02/01/2023

SERFF Tr Num: AGNY-133413367

State Tr Num:

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

Date Submitted: 09/28/2022

Authors: Angel Manus, Fae Beck, Milinda Tanner

SERFF Status: Closed-Approved

State Status: Approved

Co Status:

Disposition Date: 09/28/2022

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:	Neutral
Overall Percentage of Last Rate Revision:	-11.000 %
Effective Date of Last Rate Revision:	06/01/2014
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		Pennsylvania Company Exception Page_LCM	1	New		Pennsylvania Company Exception Page_Fid LCM.pdf	Date Subr 09/28/2022 By: Fae Beck
2		Pennsylvania Company Exception Page_ELR	1	New		Pennsylvania Company Exception Page_Fid ELR.pdf	Date Subr 09/28/2022 By: Fae Beck

Icon Legend: - Draft Schedule Item - Open Objection

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline	
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Disposition for AGNY-133413367

Filing at a Glance

State: Pennsylvania	SERFF Tracking Number: AGNY-133413367
TOI: 23.0 Fidelity	State Tracking Number:
Sub-TOI: 23.0000 Fidelity	Company Tracking Number: ISO-PA-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:

09/28/2022

Effective Date (New):

02/01/2023

Effective Date (Renewal):

02/01/2023

Status: *

Approved

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			
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Item Type	Item Name	Item Status	Public Access
Rate	Pennsylvania Company Exception Page_LCM, 1		Yes
Rate	Pennsylvania Company Exception Page_ELR, 1		Yes
Supporting Document	Authorization to File (PC)		Yes
Supporting Document	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		Yes
Supporting Document	Adoption Forms		Yes

Sincerely,
Michael McKenney