



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: September 29, 2022

FROM: Milinda Tanner

COMPANY FILING NUMBER: ISO-MA-22-CR-01 **STATE:** Massachusetts **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 Burglary & Theft / Fidelity

CONTENTS INCLUDE: Loss Cost Multipliers and Expected Loss Ratios

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
-

Disposition for AGNY-133411376

Filing at a Glance

State:

Massachusetts

SERFF Tracking Number:

AGNY-133411376

TOI:

26.0 Burglary and Theft

State Tracking Number:**Company Tracking Number:**

ISO-MA-22-CR-01

Sub-TOI:

26.0001 Commercial Burglary and Theft

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**Filing Type:**

Rate

Project Name:Commercial Crime and Fidelity Loss Cost
Multiplier**First Filing Company:**

American Home Assurance Company ,...

Destruction Date:**Disposition Date:**

09/29/2022

Effective Date (New):

02/01/2023

Effective Date (Renewal):

02/01/2023

Status: *

Placed on File

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 %	-3.900 %	\$ -465	11	\$ 11840	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 %	-3.900 %	\$ -45	1	\$ 1153	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 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 %
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Overall Percentage Rate Impact For This Filing:	-3.900 %
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Effect of Rate Filing-Written Premium Change For This Program:	\$ -510
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Effect of Rate Filing - Number of Policyholders Affected:	12
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Schedule Items

Item Type	Item Name	Item Status	Public Access
Rate	Massachusetts Company Exception Page_Crime_LCM, 1		Yes
Rate	Massachusetts Company Exception Page_Crime_ELR, 1		Yes
Supporting Document	Certification of Compliance		Yes
Supporting Document	Annotated Comparison		Yes
Supporting Document	Base Checklist(s) - Property and Casualty Insurance		Yes
Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes
Supporting Document	Letter of Authorization		Yes

Sincerely,
Melanie Ostromecki

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Tracking Number:

Filings

Messages

Billing

Settings

Filing Rules

Reports

Templates

Alerts (8)

My Workfolder

My Open Filings

My Draft Filings

Search

Create Filing

Create Paper Filing

Add Authors

Update

Create Reminder

Move to Workfolder

PDF Pipeline

Massachusetts

[View Associated Filings](#) [View General Instructions](#)

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):

02/01/2023

Effective Date Requested (Renewal):

02/01/2023

SERFF Tr Num:

AGNY-133411376

State Tr Num:

Co Tr Num:

ISO-MA-22-CR-01

Date Submitted:

09/27/2022

Authors:

Angel Manus, Milinda Tanner

SERFF Status:

Closed-Placed on File

State Status:

Closed-Placed On File

Co Status:

Disposition Date:

09/29/2022

General Information

Form Schedule

Rate/Rule Schedule

Supporting Documentation

Companies and Contact

Filing Fees

Filing Correspondence

The rate schedule has been marked public access.

Add Rate Data?

Rate Data is Required

Filing Method:

Prior Approval

Rate Change Type:

Decrease

Overall Percentage of Last Rate Revision:

12.500 %

Effective Date of Last Rate Revision:

07/01/2013

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 %	(\$465.00)	11	\$11,840.00	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 %	-3.900 %	(\$45.00)	1	\$1,153.00	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 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:


\$ -510


Effect of Rate Filing - Number of Policyholders Affected:

12

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submit
1		Massachusetts Company Exception Page_Crime_LCM	1	New		 Massachusetts Company Exception Page_Crime_LCM.pdf	Date S 09/27/ By: Mil
2		Massachusetts Company Exception Page_Crime_ELR	1	New		 Massachusetts Company Exception Page_Crime_ELR.pdf	Date S 09/27/ By: Mil

Icon Legend:

 - Draft Schedule Item

 - Open Objection

https://login.serff.com/serff/updateFilingView.do

1/2

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline	
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Disposition for AGNY-133411378

Filing at a Glance

State:

Massachusetts

SERFF Tracking Number:

AGNY-133411378

TOI:

23.0 Fidelity

State Tracking Number:**Company Tracking Number:**

ISO-MA-22-CR-01

Sub-TOI:

23.0000 Fidelity

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**Filing Type:**

Rate

Project Name:Commercial Crime and Fidelity Loss Cost
Multiplier**First Filing Company:**

American Home Assurance Company ,...

Destruction Date:**Disposition Date:**

09/29/2022

Effective Date (New):

02/01/2023

Effective Date (Renewal):

02/01/2023

Status: *

Placed on File

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 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 %
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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	Massachusetts Company Exception Page_Fid_LCM, 1		Yes
Rate	Massachusetts Company Exception Page_Fid_ELR, 1		Yes
Supporting Document	Certification of Compliance		Yes
Supporting Document	Annotated Comparison		Yes
Supporting Document	Base Checklist(s) - Property and Casualty Insurance		Yes
Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes
Supporting Document	Letter of Authorization		Yes

Sincerely,
Melanie Ostromecki



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Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (8)
My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Paper Filing		

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Massachusetts

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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-133411378

State Tr Num:

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

Date Submitted: 09/27/2022

Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-Placed on File

State Status: Closed-Placed On File

Co Status:

Disposition Date: 09/29/2022

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence
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The rate schedule has been marked public access.

Add Rate Data? Rate Data is Required

Filing Method:	Prior Approval
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	12.500 %
Effective Date of Last Rate Revision:	07/01/2013
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 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 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:	Submit
1		Massachusetts Company Exception Page_Fid_LCM	1	New		Massachusetts Company Exception Page_Fid_LCM.pdf	Date Submitted: 09/27/22 By: Milir
2		Massachusetts Company Exception Page_Fid_ELR	1	New		Massachusetts Company Exception Page_Fid_ELR.pdf	Date Submitted: 09/27/22 By: Milir

Icon Legend: - Draft Schedule Item - Open Objection

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline
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