



## NOTICE OF EFFECTIVE FILING

**TO:** ISO

**DATE:** September 28, 2022

**FROM:** Fae Beck

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**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

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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 Multipliers and Expected Loss Ratio

**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 (3)
<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>	

- Add Authors
- Update
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**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

**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

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

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:** 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:	Submit
1		Pennsylvania Company Exception Page_LCM	1	New		<a href="#">Pennsylvania Company Exception Page Crime- LCM.pdf</a>	Date Sub 09/22/20 By: Fae B
2		Pennsylvania Company Exception Page_ELR	1	New		<a href="#">Pennsylvania Company Exception Page Crime- ELR.pdf</a>	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

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

09/28/2022

**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 %
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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 %	-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**

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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>	-4.000 %
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<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ -363
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<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	10
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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



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Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (3)
<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>
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**Penn**

[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:** 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

<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>	06/01/2014
<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		Pennsylvania Company Exception Page_LCM	1	New		<a href="#">Pennsylvania Company Exception Page_Fid LCM.pdf</a>	Date Subr 09/28/2022 By: Fae Beck
2		Pennsylvania Company Exception Page_ELR	1	New		<a href="#">Pennsylvania Company Exception Page_Fid ELR.pdf</a>	Date Subr 09/28/2022 By: Fae Beck

**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>
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## Disposition for AGNY-133413367

### Filing at a Glance

<b>State:</b> Pennsylvania	<b>SERFF Tracking Number:</b> AGNY-133413367
<b>TOI:</b> 23.0 Fidelity	<b>State Tracking Number:</b>
<b>Sub-TOI:</b> 23.0000 Fidelity	<b>Company Tracking Number:</b> ISO-PA-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:**

09/28/2022

**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**

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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**

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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