



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: October 12, 2022

FROM: Milinda Tanner

COMPANY FILING NUMBER: ISO-MT-22-CR-02 **STATE:** Montana **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-133412491

Filing at a Glance

State:

Montana

SERFF Tracking Number:

AGNY-133412491

TOI:

26.0 Burglary and Theft

State Tracking Number:

MK AGNY-133412491

Sub-TOI:

26.0001 Commercial Burglary and Theft

Company Tracking Number:

ISO-MT-22-CR-02

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:**

10/12/2022

Effective Date (New):**Effective Date (Renewal):****Status:** *

Rates Reviewed and Filed

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 %	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 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 0
Effect of Rate Filing - Number of Policyholders Affected:	0

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	Montana Company Exception Page_Crime_LCM, 1		Yes
Rate	Montana Company Exception Page_Crime_ELR, 1		Yes
Rate	Montana Company Exception Page_Crime_ELR, 1		Yes
Supporting Document	P&C Rate/Rule Supporting Documentation		Yes
Supporting Document	Exhibit 5_ULAE		Yes

Sincerely,
Mari Kindberg

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Tracking Number:

Filings Messages Billings Settings Filing Rules Reports Templates Alerts (5)

My Workfolder My Open Filings My Draft Filings Search Create Filing Create Paper Filing

Add Authors Update Create Reminder Move to Workfolder PDF Pipeline

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

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-133412491
State Tr Num: MK AGNY-133412491
Co Tr Num: ISO-MT-22-CR-02
Date Submitted: 09/27/2022
Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-Rates Reviewed and Filed
State Status: Closed - Rates Reviewed and Filed
Co Status:
Disposition Date: 10/12/2022

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? 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 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

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		Montana Company Exception Page_Crime_LCM	1	New		Montana Company Exception Page_Crime_LCM.pdf	Date S 09/27, By: Mi
2		Montana Company Exception Page_Crime_ELR	1	New		Montana Company Exception Page_Crime_ELR_10.12.22.pdf (Updated)	Date S 10/12, By: Mi
Previous Version							
		Montana Company Exception Page_Crime_ELR	1	New		Montana Company Exception Page_Crime_ELR.pdf	Date 09/27,

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

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Disposition for AGNY-133412493

Filing at a Glance	
State: Montana	SERFF Tracking Number: AGNY-133412493
TOI: 23.0 Fidelity	State Tracking Number: MK AGNY-133412493
Sub-TOI: 23.0000 Fidelity	Company Tracking Number: ISO-MT-22-CR-02
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:
10/12/2022

Effective Date (New):
Effective Date (Renewal):

Status: *
Rates Reviewed and Filed

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 %	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 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 0
Effect of Rate Filing - Number of Policyholders Affected:	0

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	Montana Company Exception Page_Fid_LCM, 1		Yes
Rate	Montana Company Exception Page_Fid_ELR, 1		Yes
Rate	Montana Company Exception Page_Fid_ELR, 1		Yes
Supporting Document	P&C Rate/Rule Supporting Documentation		Yes
Supporting Document	Exhibit 5_ULAE		Yes

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Mari Kindberg

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Tracking Number:

Filings Messages Billing Settings Filing Rules Reports Templates Alerts (5)

My Workfolder My Open Filings My Draft Filings Search Create Filing Create Paper Filing

Add Authors Update Create Reminder Move to Workfolder PDF Pipeline Return to Search

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:

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-133412493

State Tr Num:

MK AGNY-133412493

Co Tr Num:

ISO-MT-22-CR-02

Date Submitted:

09/27/2022

Authors:

Angel Manus, Milinda Tanner

SERFF Status:

Closed-Rates Reviewed and Filed

State Status:

Closed - Rates Reviewed and Filed

Co Status:

Disposition Date:

10/12/2022

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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?

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:	Submit
1		Montana Company Exception Page_Fid_LCM	1	New		Montana Company Exception Page_Fid_LCM.pdf	Date Su 09/27/; By: Mili
2		Montana Company Exception Page_Fid_ELR	1	New		Montana Company Exception Page_Fid_ELR_10.12.22.pdf (Updated)	Date Su 10/12/; By: Mili
Previous Version							
		Montana Company Exception Page_Fid_ELR	1	New		Montana Company Exception Page_Fid_ELR.pdf	Date S 09/27/;