



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: October 18, 2022

FROM: Fae Beck

COMPANY FILING NUMBER: ISO-ND-22-CR-01 **STATE:** North Dakota **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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aigdblegalstatefi

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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
TOL: 26.0 Burglary and Theft
Sub-TOL: 26.0001 Commercial Burglary and Theft
Filing Type: Rate

SERFF Tr Num: AGNY-133403917
State Tr Num: 22091902
Co Tr Num: ISO-ND-22-CR-01
Date Submitted: 09/19/2022
Authors: Angel Manus, Fae Beck, Milinda Tanner

SERFF Status: Closed-Approved
State Status: Closed - Approved
Co Status:
Disposition Date: 10/17/2022

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

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

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:

-11.000 %

Effective Date of Last Rate Revision:

09/01/2002

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 % | -3.900 % | (\$133.00) | 2 | \$3,414.00 | 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: | \$ -133 |
| 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: | Submitt |
|-------------------------|---|---|------------------|----------------|-------------------------------|---|---------------------------------|
| 1 |  | North Dakota Company Exception Page_LCM | 1 | New | |  North Dakota Company Exception Page - LCM.pdf (Updated) | Date Sul 09/20/21 By: Fae |
| Previous Version | | | | | | | |
| |  | North Dakota Company Exception Page_LCM | 1 | New | |  North Dakota Company Exception Page - LCM.pdf | Date Su 09/19/21 By: Fae |
| 2 | | North Dakota Company Exception Page_ELR | 1 | New | |  North Dakota Company Exception Page - ELR.pdf | Date Sul 09/19/21 |



Icon Legend:  - Draft Schedule Item  - Open Objection

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Disposition for AGNY-133403917

Filing at a Glance

State:

North Dakota

SERFF Tracking Number:

AGNY-133403917

TOI:

26.0 Burglary and Theft

State Tracking Number:

22091902

Sub-TOI:

26.0001 Commercial Burglary and Theft

Company Tracking Number:

ISO-ND-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:**

10/17/2022

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 % |
|-----------------------|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|--|---------|---------|------|---|------|---------|---------|
| Commerce and Industry Insurance Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|--|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|---------------------------------------|---------|---------|------|---|------|---------|---------|
| Granite State Insurance Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|---------------------------------------|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|------------------------------------|---------|---------|------|---|------|---------|---------|
| Illinois National Insurance Co. | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|------------------------------------|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|--|---------|----------|---------|---|---------|---------|---------|
| New Hampshire Insurance Company | 0.000 % | -3.900 % | \$ -133 | 2 | \$ 3414 | 0.000 % | 0.000 % |
|--|---------|----------|---------|---|---------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|---|---------|---------|------|---|------|---------|---------|
| The Insurance Company of the State of Pennsylvania | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|---|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|--------------------------|---------|---------|------|---|------|---------|---------|
| AIG Assurance Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|--------------------------|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|-------------------------------------|---------|---------|------|---|------|---------|---------|
| AIG Property Casualty Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|-------------------------------------|---------|---------|------|---|------|---------|---------|

**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:

\$ -133

Effect of Rate Filing - Number of Policyholders Affected:


2

Schedule Items

| Item Type | Item Name | Item Status | Public Access |
|----------------------------|---|--------------------|----------------------|
| Rate | North Dakota Company Exception Page_LCM, 1 | | Yes |
| <i>Rate</i> | <i>North Dakota Company Exception Page_LCM, 1</i> | | <i>Yes</i> |
| Rate | North Dakota Company Exception Page_ELR, 1 | | Yes |
| Supporting Document | Rate Explanatory Memorandum | | Yes |
| Supporting Document | NDPC300 - Adoption of Advisory Organization Loss Cost Form | | Yes |
| <i>Supporting Document</i> | <i>NDPC300 - Adoption of Advisory Organization Loss Cost Form</i> | | <i>Yes</i> |
| Supporting Document | NDPC400 - Consent to Rate Application Form | | Yes |
| Supporting Document | Rate History | | Yes |
| Supporting Document | Loss History | | Yes |
| Supporting Document | Expense History | | Yes |
| Supporting Document | Exhibits | | Yes |

Sincerely,
Mike Andring

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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: 23.0 Fidelity
Sub-TOI: 23.0000 Fidelity
Filing Type: Rate

SERFF Tr Num: AGNY-133403901
State Tr Num: 22091903
Co Tr Num: ISO-ND-22-CR-01
Date Submitted: 09/19/2022
Authors: Angel Manus, Fae Beck, Milinda Tanner

SERFF Status: Closed-Approved
State Status: Closed - Approved
Co Status:
Disposition Date: 10/17/2022

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

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: Neutral

Overall Percentage of Last Rate Revision: -11.000 %

Effective Date of Last Rate Revision: 09/01/2002

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:



Overall Percentage Rate Impact For This Filing:

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

Effect of Rate Filing - Number of Policyholders Affected:

| Item No. | Schedule Item Status | Exhibit Name: * | Rule# or Page #: | Rate Action: * | Previous State Filing Number: | Attach Document: | Submitt |
|-------------------------|----------------------|---|------------------|----------------|-------------------------------|---|------------------------------|
| 1 | | North Dakota Company Exception Page_LCM | 1 | New | | North Dakota Company Exception Page - LCM.pdf (Updated) | Date Sul 09/20/21 By: Fae |
| Previous Version | | | | | | | |
| | | North Dakota Company Exception Page_LCM | 1 | New | | North Dakota Company Exception Page - LCM.pdf | Date Su 09/19/21 By: Fae |
| 2 | | North Dakota Company Exception Page_ELR | 1 | New | | North Dakota Company Exception Page - ELR.pdf | Date Sul 09/19/21 |



Icon Legend:  - Draft Schedule Item  - Open Objection

Add Authors

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Disposition for AGNY-133403901

Filing at a Glance

State:

North Dakota

SERFF Tracking Number:

AGNY-133403901

TOI:

23.0 Fidelity

State Tracking Number:

22091903

Sub-TOI:

23.0000 Fidelity

Company Tracking Number:

ISO-ND-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:**

10/17/2022

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 % |
|-----------------------|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|--|---------|---------|------|---|------|---------|---------|
| Commerce and Industry Insurance Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|--|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|---------------------------------------|---------|---------|------|---|------|---------|---------|
| Granite State Insurance Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|---------------------------------------|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|------------------------------------|---------|---------|------|---|------|---------|---------|
| Illinois National Insurance Co. | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|------------------------------------|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|--|---------|---------|------|---|------|---------|---------|
| New Hampshire Insurance Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|--|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|---|---------|---------|------|---|------|---------|---------|
| The Insurance Company of the State of Pennsylvania | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|---|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|--------------------------|---------|---------|------|---|------|---------|---------|
| AIG Assurance Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|--------------------------|---------|---------|------|---|------|---------|---------|

**Change Period for Approved
Rate:**

| | | | | | | | |
|-------------------------------------|---------|---------|------|---|------|---------|---------|
| AIG Property Casualty Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|-------------------------------------|---------|---------|------|---|------|---------|---------|

**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 | North Dakota Company Exception Page_LCM, 1 | | Yes |
| <i>Rate</i> | <i>North Dakota Company Exception Page_LCM, 1</i> | | <i>Yes</i> |
| Rate | North Dakota Company Exception Page_ELR, 1 | | Yes |
| Supporting Document | Rate Explanatory Memorandum | | Yes |
| Supporting Document | NDPC300 - Adoption of Advisory Organization Loss Cost Form | | Yes |
| <i>Supporting Document</i> | <i>NDPC300 - Adoption of Advisory Organization Loss Cost Form</i> | | <i>Yes</i> |
| Supporting Document | NDPC400 - Consent to Rate Application Form | | Yes |
| Supporting Document | Rate History | | Yes |
| Supporting Document | Loss History | | Yes |
| Supporting Document | Expense History | | Yes |
| Supporting Document | Exhibits | | Yes |

Sincerely,
Mike Andring