



## 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**



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (2)
<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
- Create Reminder
- Move to Workfolder
- PDF Pipeline

North

[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

**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:	Submit
1		North Dakota Company Exception Page_LCM	1	New		<a href="#">North Dakota Company Exception Page - LCM.pdf</a> (Updated)	Date Sul 09/20/21 By: Fae
<b>Previous Version</b>							
		North Dakota Company Exception Page_LCM	1	New		<a href="#">North Dakota Company Exception Page - LCM.pdf</a>	Date Sul 09/19/21 By: Fae
2		North Dakota Company Exception Page_ELR	1	New		<a href="#">North Dakota Company Exception Page - ELR.pdf</a>	Date Sul 09/19/21



**Icon Legend:**  - Draft Schedule Item  - Open Objection

Add Authors

Update

Create Reminder

Move to Workfolder

PDF Pipeline

## Disposition for AGNY-133403917

### Filing at a Glance

<b>State:</b> North Dakota	<b>SERFF Tracking Number:</b> AGNY-133403917
<b>TOI:</b> 26.0 Burglary and Theft	<b>State Tracking Number:</b> 22091902
<b>Sub-TOI:</b> 26.0001 Commercial Burglary and Theft	<b>Company Tracking Number:</b> ISO-ND-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:**

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**

---

<b>Overall Percentage Rate Indicated For This Filing:</b>	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**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Rate	North Dakota Company Exception Page_LCM, 1		Yes
<i>Rate</i>	<i>North Dakota Company Exception Page_LCM, 1</i>		Yes
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>		Yes
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



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (2)
<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
- Create Reminder
- Move to Workfolder
- PDF Pipeline

North

[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:** 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

<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>	09/01/2002
<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 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

<b>Overall Percentage Rate Indicated For This Filing:</b>	
<b>Overall Percentage Rate Impact For This Filing:</b>	
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	

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		<a href="#">North Dakota Company Exception Page - LCM.pdf</a> (Updated)	Date Sul 09/20/21 By: Fae
<b>Previous Version</b>							
		North Dakota Company Exception Page_LCM	1	New		<a href="#">North Dakota Company Exception Page - LCM.pdf</a>	Date Su 09/19/21 By: Fae
2		North Dakota Company Exception Page_ELR	1	New		<a href="#">North Dakota Company Exception Page - ELR.pdf</a>	Date Sul 09/19/21



**Icon Legend:**  - Draft Schedule Item  - Open Objection

Add Authors

Update

Create Reminder

Move to Workfolder

PDF Pipeline

## Disposition for AGNY-133403901

Filing at a Glance	
<b>State:</b> North Dakota	<b>SERFF Tracking Number:</b> AGNY-133403901
<b>TOI:</b> 23.0 Fidelity	<b>State Tracking Number:</b> 22091903
<b>Sub-TOI:</b> 23.0000 Fidelity	<b>Company Tracking Number:</b> ISO-ND-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:**

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**

---

<b>Overall Percentage Rate Indicated For This Filing:</b>	0.000 %
---	---------

---

<b>Overall Percentage Rate Impact For This Filing:</b>	0.000 %
--	---------

<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 0
---	------

<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	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>		Yes
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>		Yes
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