



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: December 15, 2022

FROM: Milinda Tanner

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**COMPANY FILING NUMBER:** ISO-MS-22-CR-01 **STATE:** Mississippi **EFFECTIVE DATE:** May 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 Burglary & Theft / Fidelity

**CONTENTS INCLUDE:** Loss Cost Multipliers and Expected Loss Ratios

**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. (FILED ONLY FOR CRIME/ FIDELITY NOT LICENSED)
  - ☒ NEW HAMPSHIRE INSURANCE COMPANY
  - ☒ THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
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Disposition for AGNY-133494311

Filing at a Glance

State:

Mississippi

TOI:

26.0 Burglary and Theft

Sub-TOI:

26.0001 Commercial Burglary and Theft

Filing Type:

Rate

First Filing Company:

American Home Assurance Company ,...

SERFF Tracking Number:

AGNY-133494311

State Tracking Number:

ISO-MS-22-CR-01

Company Tracking Number:

ISO-MS-22-CR-01

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

Project Name:

Commercial Crime and Fidelity Loss Cost  
Multiplier

Destruction Date:

Disposition Date:

12/14/2022

Effective Date (New):

05/01/2023

Effective Date (Renewal):

05/01/2023

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	-15.100 %	-26.900 %	\$ -65	1	\$ 242	-26.900 %	-26.900 %
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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**

<b>Overall Percentage Rate Indicated For This Filing:</b>	-15.100 %
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<b>Overall Percentage Rate Impact For This Filing:</b>	-26.900 %
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<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ -65
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	1

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	Mississippi Company Exception Page_LCM_Crime, 1	Approved	Yes
Rate	Mississippi Company Exception Page_ELR_Crime, 1	Approved	Yes
Supporting Document	EFT Instruction and P&C Filing Form	Approved	Yes
Supporting Document	Description Field/Explanatory Memorandum	Approved	Yes
Supporting Document	P&C Actuarial Memorandum, Actuarial Support and Exhibits	Approved	Yes

Sincerely,  
Amanda Harlow-Felder



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (10)
My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Paper Filing		

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Mi:

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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:** 26.0 Burglary and Theft

**Sub-TOI:** 26.0001 Commercial Burglary and Theft

**Filing Type:** Rate

**Effective Date Requested (New):** 05/01/2023

**Effective Date Requested (Renewal):** 05/01/2023

**SERFF Tr Num:** AGNY-133494311

**State Tr Num:** ISO-MS-22-CR-01

**Co Tr Num:** ISO-MS-22-CR-01

**Date Submitted:** 12/14/2022

**Authors:** Angel Manus, Milinda Tanner

**SERFF Status:** Closed-Approved

**State Status:** Closed/Approved

**Co Status:**

**Disposition Date:** 12/14/2022

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>	Decrease
<b>Overall Percentage of Last Rate Revision:</b>	-25.000 %
<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 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	-15.100 %	-26.900 %	(\$65.00)	1	\$242.00	-26.900 %	-26.900 %
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>-15.100 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>-26.900 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ -65</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>1</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted
1	Approved 12/14/2022	Mississippi Company Exception Page_LCM_Crime	1	New		<a href="#">Mississippi Company Exception Page_LCM_Crime.pdf</a>	Date Subn 12/14/2022 By: Milindi
2	Approved 12/14/2022	Mississippi Company Exception Page_ELR_Crime	1	New		<a href="#">Mississippi Company Exception Page_ELR_Crime.pdf</a>	Date Subn 12/14/2022 By: Milindi

**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-133494861

## Filing at a Glance

**State:**

Mississippi

**SERFF Tracking Number:**

AGNY-133494861

**TOI:**

23.0 Fidelity

**State Tracking Number:**

ISO-MS-22-CR-01

**Sub-TOI:**

23.0000 Fidelity

**Company Tracking Number:**

ISO-MS-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:**

12/15/2022

**Effective Date (New):**

05/01/2023

**Effective Date (Renewal):**

05/01/2023

**Status:** \*

Acknowledged and Filed

**Comments:**

Please make a note that the following have been added to the non-regulated lines of insurance in Mississippi. Please see HB 773 for details.

- (a) Surety and Fidelity;
- (b) Boiler and Machinery;
- (c) Environmental Impairment or Pollution Liability;
- (d) Kidnap and Ransom;
- (e) Political Risk or Expropriation;
- (f) Excess and Umbrella Liability;
- (g) Employment Practices Liability;
- (h) Media Liability;
- (i) Product Liability, Product Recall, and Completed Operations;
- (j) Highly Protected Commercial Property; and
- (k) Any other commercial lines insurance coverage or risk that the commissioner shall, pursuant to regulation, exempt from rate, rate supplementary information, or policy form filing requirements in order to promote enhanced competition or to more effectively use the resources of the department that might otherwise be used to review commercial lines filings.

## 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:							
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:							



Change Period for Approved  
Rate:

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing:	6.800 %
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	Mississippi Company Exception Page_LCM_Fidelity, 1	Acknowledged/Filed	Yes
Rate	Mississippi Company Exception Page_ELR_Fidelity, 1	Acknowledged/Filed	Yes
Supporting Document	EFT Instruction and P&C Filing Form	Acknowledged/Filed	Yes
Supporting Document	Description Field/Explanatory Memorandum	Acknowledged/Filed	Yes
Supporting Document	P&C Actuarial Memorandum, Actuarial Support and Exhibits	Acknowledged/Filed	Yes

Sincerely,  
Denise Boyd



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (10)
My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Paper Filing		

Add Authors
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Mi:

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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):** 05/01/2023

**Effective Date Requested (Renewal):** 05/01/2023

**SERFF Tr Num:** AGNY-133494861

**State Tr Num:** ISO-MS-22-CR-01

**Co Tr Num:** ISO-MS-22-CR-01

**Date Submitted:** 12/14/2022

**Authors:** Angel Manus, Milinda Tanner

**SERFF Status:** Closed-Acknowledged and Filed

**State Status:** Acknowledged and Filed

**Co Status:**

**Disposition Date:** 12/15/2022

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>	-10.000 %
<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 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 %
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>6.800 %</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:	Submitte
1	Acknowledged/Filed 12/15/2022	Mississippi Company Exception Page_LCM_Fidelity	1	New		<a href="#">Mississippi Company Exception Page_LCM_Fidelity.pdf</a>	Date Sub 12/14/2022 By: Milin
2	Acknowledged/Filed 12/15/2022	Mississippi Company Exception Page_ELR_Fidelity	1	New		<a href="#">Mississippi Company Exception Page_ELR_Fidelity.pdf</a>	Date Sub 12/14/2022 By: Milin

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