



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List

DATE: November 19, 2018

FROM: Angel Manus

PHONE: 770-671-2353

PROGRAM: COMMERCIAL PROPERTY

ISO CIRCULAR: N/A

ISO REFERENCE FILING NUMBER: N/A

CONTENTS: Commercial Property Loss Cost Multiplier Revision

STATE: Vermont

EFFECTIVE DATE: January 28, 2019

MODIFICATIONS: None

COMMENTS: None

COMPANY(IES) EFFECTIVE:

- ☒ AIU INSURANCE COMPANY
- ☒ AMERICAN HOME ASSURANCE COMPANY
- ☐ AIG ASSURANCE COMPANY
- ☒ AIG PROPERTY CASUALTY COMPANY
- ☒ COMMERCE AND INDUSTRY INSURANCE COMPANY
- ☒ GRANITE STATE INSURANCE COMPANY
- ☒ ILLINOIS NATIONAL INSURANCE CO.
- ☒ NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
- ☒ NEW HAMPSHIRE INSURANCE COMPANY
- ☒ THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

FILING NUMBER: ISO-VT-18-CP-01

AIG Property Casualty
State Filings Division
12 Metrotech Center, 27th Floor
Brooklyn, NY 11201

Disposition for AGNY-131654600

SERFF Tracking Number:	AGNY-131654600	State:	Vermont
First Filing Company:	American Home Assurance Company ,...	State Tracking Number:	93446
Company Tracking Number:	ISO-VT-18-CP-01		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	ISO Loss Cost Multiplier Revision 165-000-602,019-000-602, 229-000-010,102-000-602, 107-000-602, 165-640-602, 130-000-602		
Project Name:	ISO Loss Cost Multiplier Revision		

Disposition Date:

11/14/2018

Effective Date (New):

01/28/2019

Effective Date (Renewal):

01/28/2019

Effective Date (New) changed from 12/03/2018 to 01/28/2019 and Effective Date (Renewal) changed from 12/03/2018 to 01/28/2019 by Raszka, Rosemary on 11/16/2018.

Status: *

Rate/Rule-P&C Use and File

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	10.200 %	18.300 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
AIU Insurance Company	10.200 %	18.300 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Commerce and Industry Insurance Company	10.200 %	18.300 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Granite State Insurance Company	10.200 %	18.300 %	\$ 214557	40	\$ 1173482	0.000 %	0.000 %

Change Period for Approved**Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	10.200 %	18.300 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved**Rate:**

New Hampshire Insurance Company	10.200 %	18.300 %	\$ 13153	16	\$ 71937	0.000 %	0.000 %
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Change Period for Approved**Rate:**

The Insurance Company of the State of Pennsylvania	10.200 %	18.300 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved**Rate:**

AIG Property Casualty Company	10.200 %	18.300 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved**Rate:**

Illinois National Insurance Co.	%	%	\$		\$	%	%
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Change Period for Approved**Rate:****Overall Rate Information for Multiple Company Filings**

Overall Percentage Rate Indicated For This Filing:	10.200 %
Overall Percentage Rate Impact For This Filing:	18.300 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 227,710
Effect of Rate Filing - Number of Policyholders Affected:	56

Schedule Items

Item Type	Item Name	Item Status	Public Access
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Commercial Lines Property & Casualty Certification Checklist		Yes
Supporting Document	Histograms		Yes
Supporting Document	Loss Cost Adoption Filing		Yes
Supporting Document	Loss Cost Adoption Filing		Yes
Supporting Document	Rate Filings & Supporting Information		Yes
Supporting Document	Readability Certification		Yes
Supporting Document	Side-By-Side Comparisons		Yes
Supporting Document	Third Party Filing Authorization		Yes

Supporting Document	Vermont Commercial Lines Compliance Certification	Yes
Rate	Vermont Company Exception Page_LCM, [No rule/page number]	Yes
Rate	Vermont Company Exception Page_LCM, [No rule/page number]	Yes



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Tracking Number:

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Vermont

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Product Name: ISO Loss Cost Multiplier Revision 165-000-602,019-000-602, 229-000-010,102-000-602, 107-000-602, 165-640-602, 130-000-602

SERFF Tr Num: AGNY-131654600

SERFF Status: Closed-Rate/Rule-P&C Use and File

TOI: 01.0 Property

State Tr Num: 93446

State Status: Rate/Rule - P&C Use and File

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Co Tr Num: ISO-VT-18-CP-01

Co Status:

Filing Type: Rate

Date Submitted: 09/19/2018

Disposition Date: 11/14/2018

Effective Date Requested (New): 12/03/2018

Authors: Angel Manus

Effective Date Requested (Renewal): 12/03/2018

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence
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The rate schedule has been marked public access.

Add Rate Data? Rate Data is Required

Filing Method:	Use & File
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	4.400 %
Effective Date of Last Rate Revision:	01/01/2017
Filing Method of Last Filing:	Use & File
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 % Change (where required):
American Home Assurance Company	10.200 %	18.300 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIU Insurance Company	10.200 %	18.300 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	10.200 %	18.300 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Granite State Insurance Company	10.200 %	18.300 %	\$214,557.00	40	\$1,173,482.00	0.000 %	0.000 %
National Union Fire Insurance Company of Pittsburgh, Pa.	10.200 %	18.300 %	\$0.00	0	\$0.00	0.000 %	0.000 %
New Hampshire Insurance Company	10.200 %	18.300 %	\$13,153.00	16	\$71,937.00	0.000 %	0.000 %
The Insurance Company of the State of Pennsylvania	10.200 %	18.300 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Property Casualty Company	10.200 %	18.300 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Illinois National Insurance Co.	%	%				%	%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing:	10.200 %
Overall Percentage Rate Impact For This Filing:	18.300 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 227,710
Effect of Rate Filing - Number of Policyholders Affected:	56

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Vermont Company Exception Page_LCM		New		Vermont Company Exception Page_LCM.pdf	Date Submitted: 09/19/2018 By: Angel Manus
2		Vermont Company Exception Page_LCM		New		Vermont Company Exception Page_ELR.pdf	Date Submitted: 09/19/2018 By: Angel Manus

Icon Legend: - Draft Schedule Item - Open Objection

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