



**NOTICE OF EFFECTIVE FILING**

**TO:** ISO Distribution List  
**DATE:** May 28, 2019  
**FROM:** Milinda Tanner  
**PHONE:** 770-870-2420

**PROGRAM:** ISO COMMERCIAL FIRE & ALLIED LINES

**ISO CIRCULAR:** N/A

**ISO REFERENCE FILING NUMBER:** N/A

**CONTENTS:** Revision of Commercial Fire & Allied Lines Loss Cost Multiplier

**INCLUDED**(if applicable) ☒ Company Exception Page\_LCM ☒ Company Exception Page\_ELR

**STATE:** VERMONT

**EFFECTIVE DATE:** November 1, 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-19-CP-01

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

## Disposition for AGNY-131950865

<b>SERFF Tracking Number:</b>	AGNY-131950865	<b>State:</b>	Vermont
<b>First Filing Company:</b>	American Home Assurance Company ,...	<b>State Tracking Number:</b>	97054
<b>Company Tracking Number:</b>	ISO-VT-19-CP-01		
<b>TOI:</b>	01.0 Property	<b>Sub-TOI:</b>	01.0001 Commercial Property (Fire and Allied Lines)
<b>Product Name:</b>	Commerical Fire & Allied Lines Loss Cost Multipliers 019-000-602, 102-000-602, 165-000-602, 107-000-602, 229-000-010, 130-000-602		
<b>Project Name:</b>	Commerical Fire & Allied Lines Loss Cost Multipliers		

**Disposition Date:**

05/24/2019

**Effective Date (New):**

11/01/2019

**Effective Date (Renewal):**

11/01/2019

**Status:** \*

Rate/Rule-P&amp;C Use and File

**Comments:**

Company Rate Information							
<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b>Number of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
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	7.600 %	6.600 %	\$ 62976	36	\$ 957307	6.600 %	6.600 %
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:**

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

New Hampshire Insurance Company	7.600 %	6.600 %	\$ 3687	10	\$ 56045	6.600 %	6.600 %
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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 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>	7.600 %
<b>Overall Percentage Rate Impact For This Filing:</b>	6.600 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 66,663
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	46

**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	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 Exception Page_ELRL, [No rule/page number]		Yes
Rate	Vermont Exception Page_LCM, [No rule/page number]		Yes



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**Vermont**
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**Product Name:** Commerical Fire & Allied Lines Loss Cost Multipliers 019-000-602, 102-000-602, 165-000-602, 107-000-602, 229-000-010, 130-000-602

**SERFF Tr Num:** AGNY-131950865

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

**TOI:** 01.0 Property

**State Tr Num:** 97054

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

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

**Co Tr Num:** ISO-VT-19-CP-01

**Co Status:**

**Date Submitted:** 05/22/2019

**Disposition Date:** 05/24/2019

**Filing Type:** Rate

**Authors:** Milinda Tanner

**Effective Date Requested (New):** 11/01/2019

**Effective Date Requested (Renewal):** 11/01/2019

<a href="#">General Information</a>	<a href="#">Form Schedule</a>	<a href="#">Rate/Rule Schedule</a>	<a href="#">Supporting Documentation</a>	<a href="#">Companies and Contact</a>	<a href="#">Filing Fees</a>	<a href="#">Filing Correspondence</a>
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The rate schedule has been marked public access.

**Add Rate Data?** Rate Data is Required

**Filing Method:**

Prior Approval

**Rate Change Type:**

Increase

**Overall Percentage of Last Rate Revision:**

18.300 %

**Effective Date of Last Rate Revision:**

01/28/2019

**Filing Method of Last Filing:**

SERFF

**SERFF Tracking Number of Last Filing:**

[AGNY-131654600](#)

## 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 %	\$0.00	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	7.600 %	6.600 %	\$62,976.00	36	\$957,307.00	6.600 %	6.600 %
Illinois National Insurance Co.	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
National Union Fire Insurance Company of Pittsburgh, Pa.	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
New Hampshire Insurance Company	7.600 %	6.600 %	\$3,687.00	10	\$56,045.00	6.600 %	6.600 %
The Insurance Company of the State of Pennsylvania	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>7.600 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>6.600 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ 66,663</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>46</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Vermont Exception Page_ELR		New		<a href="#">Vermont Exception Page_ELR.pdf</a>	Date Submitted: 05/22/2019 By: Angel Manus
2		Vermont Exception Page_LCM		New		<a href="#">Vermont Exception Page_LCM.pdf</a>	Date Submitted: 05/22/2019 By: Angel Manus

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

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