



**NOTICE OF EFFECTIVE FILING**

**TO:** ISO  
**DATE:** July 16, 2019  
**FROM:** Angel Manus  
**PHONE:** 770-671-2353

**PROGRAM:** COMMERCIAL GENERAL LIABILITY

**ISO CIRCULAR:** N/A

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

**CONTENTS:** ISO's Commercial General Liability Loss Cost Multiplier Revisions

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

**STATE:** Vermont

**EFFECTIVE DATE:** October 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-GL-01

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

## Disposition for AGNY-131997848

<b>SERFF Tracking Number:</b>	AGNY-131997848	<b>State:</b>	Vermont
<b>First Filing Company:</b>	American Home Assurance Company ,...	<b>State Tracking Number:</b>	97665
<b>Company Tracking Number:</b>	ISO-VT-19-GL-01		
<b>TOI:</b>	17.0 Other Liability-Occ/Claims Made	<b>Sub-TOI:</b>	17.0001 Commercial General Liability
<b>Product Name:</b>	Commercial General Liability Loss Costs Multiplier Revisions 165-000-602,019-000-602, 229-000-010,102-000-602, 107-000-602, 165-640-602, 130-000-602		
<b>Project Name:</b>	Commercial General Liability Loss Costs Multiplier Revisions		

**Disposition Date:**

07/02/2019

**Effective Date (New):**

10/01/2019

**Effective Date (Renewal):**

10/01/2019

**Status:** \*

Approved

**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 %
<b>Change Period for Approved Rate:</b>							
AIU Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Commerce and Industry Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Granite State Insurance Company	-0.900 %	-1.700 %	\$ -17245	42	\$ 1033707	-1.700 %	-1.700 %

**Change Period for Approved****Rate:**

Illinois National Insurance Co.	-0.900 %	-1.700 %	\$ -363	1	\$ 21785	-1.700 %	-1.700 %
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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	-0.900 %	-1.700 %	\$ -2635	9	\$ 157943	-1.700 %	-1.700 %
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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>	-0.900 %
<b>Overall Percentage Rate Impact For This Filing:</b>	-1.700 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ -20,243
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	52

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Commercial Lines Property & Casualty Certification Checklist		Yes
Supporting Document	Histograms		Yes
	Loss Cost Adoption Filing		Yes

Supporting Document		
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_ELR, [No rule/page number]	Yes



Welcome, Angel Manus.  
aigdblegalstatefilingsny  
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Tracking Number:

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Filings	Messages	Billing	Settings	Filing Rules	Record Retention	Templates	Alerts (3)
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Clone Filing

This Filing has been marked as public access.

Vermont

[View General Instructions](#) [View Filing Log](#)

**Product Name:** Commercial General Liability Loss Costs Multiplier Revisions 165-000-602,019-000-602, 229-000-010,102-000-602, 107-000-602, 165-640-602, 130-000-602

**TOI:** 17.0 Other Liability-Occ/Claims Made

**Sub-TOI:** 17.0001 Commercial General Liability

**Filing Type:** Rate

**Effective Date Requested (New):** 10/01/2019

**Effective Date Requested (Renewal):** 10/01/2019

**SERFF Tr Num:** AGNY-131997848

**State Tr Num:** 97665

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

**Date Submitted:** 07/01/2019

**Authors:** Angel Manus

**SERFF Status:** Closed-Approved

**State Status:** Approved

**Co Status:**

**Disposition Date:** 07/02/2019

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:**

Prior Approval

**Rate Change Type:**

Decrease

**Overall Percentage of Last Rate Revision:**

-4.500 %

**Effective Date of Last Rate Revision:**

04/01/2019

**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 % 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	-0.900 %	-1.700 %	(\$17,245.00)	42	\$1,033,707.00	-1.700 %	-1.700 %
Illinois National Insurance Co.	-0.900 %	-1.700 %	(\$363.00)	1	\$21,785.00	-1.700 %	-1.700 %
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	-0.900 %	-1.700 %	(\$2,635.00)	9	\$157,943.00	-1.700 %	-1.700 %
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>-0.900 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>-1.700 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ -20,243</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>52</b>

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		<a href="#">Vermont Company Exception Page_LCM.pdf</a>	Date Submitted: 07/01/2019 By: Angel Manus
2		Vermont Company Exception Page_ELR		New		<a href="#">Vermont Company Exception Page_ELR.pdf</a>	Date Submitted: 07/01/2019 By: Angel Manus

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

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline	Clone Filing
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