



**NOTICE OF EFFECTIVE FILING**

**TO:** ISO Distribution List

**DATE:** January 31, 2020

**FROM:** Fae Beck

**PHONE:** 770-671-2364

**PROGRAM:** ISO's Commercial Auto

**ISO CIRCULAR:** N/A

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

**CONTENTS:** ISO COMMERCIAL AUTO LOSS COST MULTIPLIER REVISION

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

**STATE:** Vermont

**EFFECTIVE DATE:** 04/27/2020

**MODIFICATIONS:** None

**COMMENTS:** These LCMs do not apply to Glatfelter programs.

**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-CA-02

AIG Property Casualty  
State Filings Division  
80 Pine Street, 13<sup>th</sup> Floor  
New York, NY 10005

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Tracking Number:

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Vermont

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Product Name: Commercial Auto LCM Revision  
165000602,019000602,229000010,102000602,107000602,130000602

SERFF Tr Num: AGNY-132109570

TOI: 20.0 Commercial Auto

State Tr Num: 99315

Sub-TOI: 20.0000 Commercial Auto Combinations

Co Tr Num: ISO-VT-19-CA-02

Filing Type: Rate

Date Submitted: 10/14/2019

Effective Date Requested (New): 01/27/2020

Authors: Fae Beck

Effective Date Requested (Renewal): 01/27/2020

SERFF Status: Closed-

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

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

Co Status:

Disposition Date: 01/30/2020

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:

Increase

Overall Percentage of Last Rate Revision:

2.100 %

Effective Date of Last Rate Revision:

05/27/2019

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	19.000 %	9.400 %	\$627.00	1	\$6,695.00	7.400 %	7.400 %
Granite State Insurance Company	19.000 %	9.400 %	\$10,172.00	7	\$108,680.00	12.300 %	8.200 %
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.	19.000 %	9.400 %	\$1,666.00	3	\$17,805.00	9.500 %	9.100 %
New Hampshire Insurance Company	19.000 %	9.400 %	\$9,454.00	9	\$101,009.00	12.300 %	8.800 %
The Insurance Company of the State of Pennsylvania	19.000 %	9.400 %	\$19,888.00	1	\$212,493.00	12.300 %	12.300 %
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:	19.000 %
Overall Percentage Rate Impact For This Filing:	9.400 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 41,807
Effect of Rate Filing - Number of Policyholders Affected:	21

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Vermont Company Exception Page_ELR		New		<a href="#">Vermont Company Exception Page_ELR.pdf</a>	Date Submitted: 10/14/2019 By: Fae Beck
2		Vermont Company Exception Page_LCM		New		<a href="#">Vermont Company Exception Page_LCM.pdf</a>	Date Submitted: 10/14/2019 By: Fae Beck
3		Revised SERFF & RRFS		New		<a href="#">SERFF and RRFS Revised.pdf</a>	Date Submitted: 12/03/2019 By: Fae Beck

Icon Legend: - Draft Schedule Item - Open Objection

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## Disposition for AGNY-132109570

<b>SERFF Tracking Number:</b>	AGNY-132109570	<b>State:</b>	Vermont
<b>First Filing Company:</b>	American Home Assurance Company ,...	<b>State Tracking Number:</b>	99315
<b>Company Tracking Number:</b>	ISO-VT-19-CA-02		
<b>TOI:</b>	20.0 Commercial Auto	<b>Sub-TOI:</b>	20.0000 Commercial Auto Combinations
<b>Product Name:</b>	Commercial Auto LCM Revision 165000602,019000602,229000010,102000602,107000602,130000602		
<b>Project Name:</b>	Commercial Auto LCM Revision		

**Disposition Date:**

01/30/2020

**Effective Date (New):**

04/27/2020

**Effective Date (Renewal):**

04/27/2020

Effective Date (New) changed from 01/27/2020 to 04/27/2020 and Effective Date (Renewal) changed from 01/27/2020 to 04/27/2020 by Raszka, Rosemary on 01/30/2020.

**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 %
<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	19.000 %	9.400 %	\$ 627	1	\$ 6695	7.400 %	7.400 %
<b>Change Period for Approved Rate:</b>							
Granite State Insurance Company	19.000 %	9.400 %	\$ 10172	7	\$ 108680	12.300 %	8.200 %
<b>Change Period for Approved Rate:</b>							

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.	19.000 %	9.400 %	\$ 1666	3	\$ 17805	9.500 %	9.100 %
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**Change Period for Approved****Rate:**

New Hampshire Insurance Company	19.000 %	9.400 %	\$ 9454	9	\$ 101009	12.300 %	8.800 %
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**Change Period for Approved****Rate:**

The Insurance Company of the State of Pennsylvania	19.000 %	9.400 %	\$ 19888	1	\$ 212493	12.300 %	12.300 %
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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>	19.000 %
<b>Overall Percentage Rate Impact For This Filing:</b>	9.400 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 41,807
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	21

**Schedule Items**

Item Type	Item Name	Item Status	Public Access
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Certification Statement		Yes
Supporting Document	Histograms		Yes
Supporting Document	Histograms		Yes
Supporting Document	Loss Cost Adoption Filing		Yes
Supporting Document	Rate Filings & Supporting Information - EXCLUDES RESIDUAL MARKET, W. COMP AND CLAIMS-MADE		Yes
	Readability Certification		Yes

Supporting Document		
Supporting Document	Side-By-Side Comparisons	Yes
Supporting Document	Third Party Filing Authorization	Yes
Rate	Vermont Company Exception Page_ELRL , [No rule/page number]	Yes
Rate	Vermont Company Exception Page_LCM, [No rule/page number]	Yes
Rate	Revised SERFF & RRFS, [No rule/page number]	Yes