



**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



Welcome, Fae Beck.  
aigdblegalstatefilingsny  
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Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (1)
<a href="#">My Workfolder</a>	<a href="#">My Open Filings</a>	<a href="#">My Draft Filings</a>	<a href="#">Search</a>	<a href="#">Create Filing</a>	<a href="#">Create Paper Filing</a>		

This Filing has been marked as public access.
 This filing has post submission updates.

**Vermont**

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

**Product Name:** Commercial Auto LCM Revision  
 165000602,019000602,229000010,102000602,107000602,130000602  
**SERFF Tr Num:** AGENCY-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&C Use and File  
**State Status:** Rate/Rule - P&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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<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>	<a href="#">Clone Filing</a>
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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&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	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 %

**Change Period for Approved**

**Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa. 19.000 % 9.400 % \$ 1666 3 \$ 17805 9.500 % 9.100 %

**Change Period for Approved**

**Rate:**

New Hampshire Insurance Company 19.000 % 9.400 % \$ 9454 9 \$ 101009 12.300 % 8.800 %

**Change Period for Approved**

**Rate:**

The Insurance Company of the State of Pennsylvania 19.000 % 9.400 % \$ 19888 1 \$ 212493 12.300 % 12.300 %

**Change Period for Approved**

**Rate:**

AIG Property Casualty Company 0.000 % 0.000 % \$ 0 0 \$ 0 0.000 % 0.000 %

**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**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Certification Statement		Yes
Supporting Document	Histograms		Yes
<i>Supporting Document</i>	<i>Histograms</i>		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_ELR , [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