



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: October 11, 2022

FROM: Fae Beck

COMPANY FILING NUMBER: ISO-VT-22-CR-01 **STATE:** Vermont **EFFECTIVE DATE:** February 1, 2023

TOI: 26.0 Burglary & Theft / **SUB-TOI:** 26.0001 Commercial Burglary & Theft

TOI: 23.0 Fidelity / **SUB-TOI:** 23.0000 Fidelity

FORM **RULE** **RATE**

INCLUDED (if applicable) **Company Exception Page_LCM** **Company Exception Page_ELR**

PROGRAM: Commercial Fidelity

CONTENTS INCLUDE: Adoption of Loss Costs Multipliers and Expected Loss Ratio

MODIFICATIONS: NONE

COMMENTS: NONE

COMPANY(IES) FILED:

- AIG ASSURANCE COMPANY
- AIG PROPERTY CASUALTY COMPANY
- AIU INSURANCE COMPANY
- AMERICAN HOME ASSURANCE COMPANY
- COMMERCE AND INDUSTRY INSURANCE COMPANY
- GRANITE STATE INSURANCE COMPANY
- ILLINOIS NATIONAL INSURANCE CO.
- NEW HAMPSHIRE INSURANCE COMPANY
- THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts
My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Compact Filing	Create Paper Filing	

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline
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This Filing has been marked as public access.

Product Name: Commercial Crime and Fidelity Loss Cost Multiplier-165-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602	SERFF Tr Num: AGNY-133410443	SERFF Status: Closed-Rate/Rule-P&C Use and File
TOI: 26.0 Burglary and Theft	State Tr Num: 114118	State Status: Rate/Rule - P&C Use and File
Sub-TOI: 26.0001 Commercial Burglary and Theft	Co Tr Num: ISO-VT-22-CR-01	Co Status:
Filing Type: Rate	Date Submitted: 10/06/2022	Disposition Date: 10/10/2022
Effective Date Requested (New): 02/01/2023	Authors: Angel Manus, Fae Beck, Milinda Tanner	
Effective Date Requested (Renewal): 02/01/2023		

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:	-11.000 %
Effective Date of Last Rate Revision:	06/01/2014
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 (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	0.000 %	3.900 %	\$21.00	1	\$551.00	0.000 %	0.000 %
Illinois National Insurance Co.	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
New Hampshire Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
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

Overall Percentage Rate Indicated For This Filing:	0.000 %
Overall Percentage Rate Impact For This Filing:	3.900 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 21
Effect of Rate Filing - Number of Policyholders Affected:	1

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	1	New		Vermont Company Exception Page Crime- LCM.pdf	Date Subm 10/06/2022 By: Fae Beck
2		Vermont Company Exception Page_ELR	1	New		Vermont Company Exception Page Crime- ELR.pdf	Date Subm 10/06/2022 By: Fae Beck

Icon Legend: - Draft Schedule Item - Open Objection

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline
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Disposition for AGNY-133410443

Filing at a Glance

State: Vermont	SERFF Tracking Number: AGNY-133410443
TOI: 26.0 Burglary and Theft	State Tracking Number: 114118
Sub-TOI: 26.0001 Commercial Burglary and Theft	Company Tracking Number: ISO-VT-22-CR-01
Filing Type: Rate	Product Name: Commercial Crime and Fidelity Loss Cost Multiplier-165-000-602, 019-000-602, 229- 000- 010, 102-000-602, 107-000-602, 130- 000-602
First Filing Company: American Home Assurance Company ,...	Project Name: Commercial Crime and Fidelity Loss Cost Multiplier
	Destruction Date:

Disposition Date:

10/10/2022

Effective Date (New):

02/01/2023

Effective Date (Renewal):

02/01/2023

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 %

Change Period for Approved Rate:

AIU Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved Rate:

Commerce and Industry Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved Rate:

Granite State Insurance Company	0.000 %	3.900 %	\$ 21	1	\$ 551	0.000 %	0.000 %
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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:

New Hampshire Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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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

Overall Percentage Rate Indicated For This Filing:	0.000 %
Overall Percentage Rate Impact For This Filing:	3.900 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 21
Effect of Rate Filing - Number of Policyholders Affected:	1

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	Vermont Company Exception Page_LCM, 1		Yes
Rate	Vermont Company Exception Page_ELR, 1		Yes
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 - EXCLUDES RESIDUAL MARKET, W. COMP AND CLAIMS-MADE		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

Sincerely,
Mary V. Richter



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Tracking Number:

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My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Compact Filing	Create Paper Filing	

[View Associated Filings](#) [View General Instructions](#)

This Filing has been marked as public access.

Product Name: Commercial Crime and Fidelity Loss Cost Multiplier-165-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602	SERFF Tr Num: AGNY-133410451	SERFF Status: Closed-Rate/Rule-P&C Use and File
TOI: 23.0 Fidelity	State Tr Num: 114117	State Status: Rate/Rule - P&C Use and File
Sub-TOI: 23.0000 Fidelity	Co Tr Num: ISO-VT-22-CR-01	Co Status:
Filing Type: Rate	Date Submitted: 10/06/2022	Disposition Date: 10/10/2022
Effective Date Requested (New): 02/01/2023	Authors: Angel Manus, Fae Beck, Milinda Tanner	
Effective Date Requested (Renewal): 02/01/2023		

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: Neutral

Overall Percentage of Last Rate Revision: -11.000 %

Effective Date of Last Rate Revision: 06/01/2014

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 (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	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Illinois National Insurance Co.	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
New Hampshire Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
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

Overall Percentage Rate Indicated For This Filing: 0.000 %

Overall Percentage Rate Impact For This Filing: 0.000 %

Effect of Rate Filing-Written Premium Change For This Program: \$ 0

Effect of Rate Filing - Number of Policyholders Affected: 0

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	1	New		Vermont Company Exception Page Fidelity- LCM.pdf	Date Subm 10/06/202. By: Fae Be
2		Vermont Company Exception Page_ELR	1	New		Vermont Company Exception Page Fidelity-ELR.pdf	Date Subm 10/06/202. By: Fae Be

Icon Legend: - Draft Schedule Item - Open Objection

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline
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Disposition for AGNY-133410451

Filing at a Glance

State: Vermont	SERFF Tracking Number: AGNY-133410451
TOI: 23.0 Fidelity	State Tracking Number: 114117
Sub-TOI: 23.0000 Fidelity	Company Tracking Number: ISO-VT-22-CR-01
Filing Type: Rate	Product Name: Commercial Crime and Fidelity Loss Cost Multiplier-165-000-602, 019-000-602, 229- 000- 010, 102-000-602, 107-000-602, 130- 000-602
First Filing Company: American Home Assurance Company ,...	Project Name: Commercial Crime and Fidelity Loss Cost Multiplier
	Destruction Date:

Disposition Date:

10/10/2022

Effective Date (New):

02/01/2023

Effective Date (Renewal):

02/01/2023

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 %

Change Period for Approved Rate:

AIU Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved Rate:

Commerce and Industry Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved Rate:

Granite State Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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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:

New Hampshire Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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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

Overall Percentage Rate Indicated For This Filing:	0.000 %
Overall Percentage Rate Impact For This Filing:	0.000 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 0
Effect of Rate Filing - Number of Policyholders Affected:	0

Schedule Items

Item Type	Item Name	Item Status	Public Access
Rate	Vermont Company Exception Page_LCM, 1		Yes
Rate	Vermont Company Exception Page_ELR, 1		Yes
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 - EXCLUDES RESIDUAL MARKET, W. COMP AND CLAIMS-MADE		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

Sincerely,
Mary V. Richter