



## NOTICE OF EFFECTIVE FILING

**TO:** ISO

**DATE:** October 11, 2022

**FROM:** Fae Beck

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**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

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☐ **FORM** ☐ **RULE** ☒ **RATE**

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

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**PROGRAM:** Commercial Fidelity

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

**MODIFICATIONS:** NONE

**COMMENTS:** NONE

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**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
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aigdbglegalstatefi

Tracking Number:

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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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[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

**TOI:** 26.0 Burglary and Theft

**Sub-TOI:** 26.0001 Commercial Burglary and Theft

Filing Type:	Rate
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**Effective Date Requested (New):** 02/01/2023

**Effective Date Requested (Renewal):** 02/01/2023

**SERFF Tr Num:** AGNY-133410443

**State Tr Num:** 114118

**Co Tr Num:** ISO-VT-22-CR-01

**Date Submitted:** 10/06/2022








**Authors:** Angel Manus, Fae Beck, Milinda Tanner

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

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

**Co Status:**

Disposition Date: 10/10/2022

General Information		Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence
<div><div></div><div>The rate schedule has been marked public access.</div></div>							
<div><div>Add Rate Data?</div><div>Rate Data is Required</div></div>							
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		 <a href="#">Vermont Company Exception Page Crime- LCM.pdf</a>	Date Submitted: 10/06/2022 By: Fae Ber
2		Vermont Company Exception Page_ELR	1	New		 <a href="#">Vermont Company Exception Page Crime- ELR.pdf</a>	Date Submitted: 10/06/2022 By: Fae Ber
<div>Icon Legend:  - Draft Schedule Item  - Open Objection</div>							

<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>	
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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&amp;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**

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

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts
<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 Compact Filing</a>	<a href="#">Create Paper Filing</a>	

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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

**TOI:** 23.0 Fidelity

**Sub-TOI:** 23.0000 Fidelity

**Filing Type:** Rate

**Effective Date Requested (New):** 02/01/2023

**Effective Date Requested (Renewal):** 02/01/2023

**SERFF Tr Num:** AGNY-133410451

**State Tr Num:** 114117

**Co Tr Num:** ISO-VT-22-CR-01

**Date Submitted:** 10/06/2022

**Authors:** Angel Manus, Fae Beck, Milinda Tanner

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

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

**Co Status:**

**Disposition Date:** 10/10/2022

General Information    Form Schedule    Rate/Rule Schedule    Supporting Documentation    Companies and Contact    Filing Fees    Filing Correspondence

The rate schedule has been marked public access.

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

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	-11.000 %
<b>Effective Date of Last Rate Revision:</b>	06/01/2014
<b>Filing Method of Last Filing:</b>	Prior Approval
<b>SERFF Tracking Number of Last Filing:</b>	

## 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 r
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

<b>Overall Percentage Rate Indicated For This Filing:</b>	<b>0.000 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>0.000 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ 0</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>0</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	1	New		<a href="#">Vermont Company Exception Page Fidelity- LCM.pdf</a>	Date Subm 10/06/2022 By: Fae Be
2		Vermont Company Exception Page_ELR	1	New		<a href="#">Vermont Company Exception Page Fidelity-ELR.pdf</a>	Date Subm 10/06/2022 By: Fae Be

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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>	
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## Disposition for AGNY-133410451

## Filing at a Glance

**State:**

Vermont

**TOI:**

23.0 Fidelity

**Sub-TOI:**

23.0000 Fidelity

**Filing Type:**

Rate

**First Filing Company:**

American Home Assurance Company ,...

**SERFF Tracking Number:**

AGNY-133410451

**State Tracking Number:**

114117

**Company Tracking Number:**

ISO-VT-22-CR-01

**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**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&amp;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**

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