



**NOTICE OF EFFECTIVE FILING**

**TO: ISO Distribution List**

**DATE: September 28, 2016**

**FROM: Angel Manus**

**PHONE: 770-671-2353**

**PROGRAM: ISO'S COMMERCIAL AUTO PROGRAM**

**ISO CIRCULAR / ISO REFERENCE FILING NUMBER:**

LI-CA-2015-173 / CA-2015-BRLA1  
LI-CA-2014-286 / CA-2014-BRLA1  
LI-CA-2014-054 / CA-2013-BRLA2  
LI-CA-2014-258 / CA-2013-RADLC  
LI-CA-2014-257 / CA-2013-RADRU  
LI-CA-2014-038 / CA-2012-RZRLC  
LI-CA-2014-037 / CA-2012-RZR1  
LI-CA-2013-167 / CA-2012-RUMLN  
LI-CA-2013-166 / CA-2012-RUNRU

**CONTENTS: Rules / Loss Costs**

**STATE: New York**

**EFFECTIVE DATE: January 1, 2017**

**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-NY-16-CA-01**

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

## Disposition for AGNY-130638734

<b>SERFF Tracking Number:</b>	AGNY-130638734	<b>State:</b>	New York
<b>First Filing Company:</b>	American Home Assurance Company ,...	<b>State Tracking Number:</b>	R2016002310
<b>Company Tracking Number:</b>	ISO-NY-16-CA-01		
<b>TOI:</b>	20.0 Commercial Auto	<b>Sub-TOI:</b>	20.0000 Commercial Auto Combinations
<b>Product Name:</b>	ISO Commercial Auto Loss Cost and Rules Revision 019-00602,102-000-602,107-00-602,165-000-602,130-000-602		
<b>Project Name:</b>	ISO Commercial Auto Loss Cost and Rules Revision		

**Disposition Date:**

09/27/2016

**Effective Date (New):**

01/17/2017

**Effective Date (Renewal):**

01/01/2017

**Status: \***

Approved

**Comments:**

Re: 2016002310

This is in reference to the captioned SERFF filing of July 1, 2016. Reference is also made to your subsequent Responses of July 29 and August 15, 2016 furnishing additional information and amending same.

The captioned filing is hereby approved pursuant to Section 2344 of the New York Insurance Law and Department Regulation 129.

We note the removal of the following ISO Filing Designations from the filing: CA-2013-BRLA1, CA-2013-RPAC1, CA-2012-RUMLP, CA-2012-RUPRU, CA-2012-RVTR1 and CA-2013-RVTS2.

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	4.000 %	4.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Commerce and Industry Insurance Company	4.000 %	4.000 %	\$ 50121	57	\$ 1253028	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							

Granite State Insurance Company	4.000 %	4.000 %	\$ 207242	304	\$ 5181039	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

Illinois National Insurance Co.	4.000 %	4.000 %	\$ 81459	60	\$ 2036474	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	4.000 %	4.000 %	\$ 315144	29	\$ 7878596	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

New Hampshire Insurance Company	4.000 %	4.000 %	\$ 719569	577	\$ 17989236	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

The Insurance Company of the State of Pennsylvania	4.000 %	4.000 %	\$ 110837	17	\$ 2770935	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

AIG Property Casualty Company	4.000 %	4.000 %	\$ 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>	4.000 %
<b>Overall Percentage Rate Impact For This Filing:</b>	4.000 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 1,484,372
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	1,044

**Schedule Items**

Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Commercial Automobile Review Standards Checklist		Yes
<i>Supporting Document</i>	<i>Commercial Automobile Review Standards Checklist</i>		Yes
Supporting Document	Rates and/or Rating Plans		Yes
<i>Supporting Document</i>	<i>Rates and/or Rating Plans</i>		Yes
Supporting Document	Commerical Auto Rates - Specific Prior Approval Types		Yes
Supporting Document	Supporting Actuarial Exhibits		Yes
<i>Supporting Document</i>	<i>Supporting Actuarial Exhibits</i>		Yes

<i>Supporting Document</i>	<i>Supporting Actuarial Exhibits</i>	<i>Yes</i>
Rate	Exception Page_LCM, [No rule/page number]	Yes
Rate	Exception Page_ELR, [No rule/page number]	Yes

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**New York**[View General Instructions](#) [View Filing Log](#)**Product Name:** ISO Commercial Auto Loss Cost and Rules Revision 019-00602,102-000-602,107-00-602,165-000-602,130-000-602**TOI:** 20.0 Commercial Auto**Sub-TOI:** 20.0000 Commercial Auto Combinations**Filing Type:** Rate/Rule**Effective Date Requested (New):** 01/01/2017**SERFF Tr Num:** AGNY-130638734**State Tr Num:** R2016002310**Co Tr Num:** ISO-NY-16-CA-01**Date Submitted:** 07/01/2016**Effective Date Requested (Renewal):**  
01/01/2017**SERFF Status:** Closed-  
Approved**State Status:** Closed**Co Status:****Disposition Date:**  
09/27/2016**Authors:** Angel Manus

<a href="#">General Information</a>	<a href="#">Form Schedule</a>	<a href="#">Rate/Rule Schedule</a>	<a href="#">Supporting Documentation</a>	<a href="#">State Specific</a>	<a href="#">Companies and Contact</a>	<a href="#">Filing Fees</a>	<a href="#">Filing Correspondence</a>
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The rate schedule has been marked public access.

**Add Rate Data?** Yes**Filing Method:** Prior Approval**Rate Change Type:** Increase**Overall Percentage of Last Rate Revision:** 10.000 %**Effective Date of Last Rate Revision:** 08/01/2015**Filing Method 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	4.000 %	4.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	4.000 %	4.000 %	\$50,121.00	57	\$1,253,028.00	0.000 %	0.000 %
Granite State Insurance Company	4.000 %	4.000 %	\$207,242.00	304	\$5,181,039.00	0.000 %	0.000 %
Illinois National Insurance Co.	4.000 %	4.000 %	\$81,459.00	60	\$2,036,474.00	0.000 %	0.000 %
National Union Fire Insurance Company of Pittsburgh, Pa.	4.000 %	4.000 %	\$315,144.00	29	\$7,878,596.00	0.000 %	0.000 %
New Hampshire Insurance Company	4.000 %	4.000 %	\$719,569.00	577	\$17,989,236.00	0.000 %	0.000 %
The Insurance Company of the State of Pennsylvania	4.000 %	4.000 %	\$110,837.00	17	\$2,770,935.00	0.000 %	0.000 %
AIG Property Casualty Company	4.000 %	4.000 %	\$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>4.000 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>4.000 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ 1,484,372</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>1044</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Exception Page_LCM		New		<a href="#">Exception Page_LCM.pdf</a>	Date Submitted: 07/01/2016 By: Angel Manus
2		Exception Page_ELR		New		<a href="#">Exception Page_ELR.pdf</a>	Date Submitted: 07/01/2016 By: Angel Manus

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