



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List

DATE: December 22, 2016

FROM: Angel Manus

PHONE: 770-671-2353

PROGRAM: DELAY ADOPTION ISO'S COMMERCIAL AUTO

ISO CIRCULAR: LI-CA-2016-023

ISO REFERENCE FILING NUMBER: CA-2015-BRLA1

CONTENTS: Loss Cost Adoption and Loss Cost Multiplier Change

STATE: Florida

EFFECTIVE DATE: March 6, 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-FL-16-CA-01

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



OFFICE OF INSURANCE REGULATION

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December 22, 2016

Ms. Angel Manus
AIU Insurance Company
1200 Abernathy Rd Bldg 600 Suite 500
Atlanta, GA 30328

RE: AIU Insurance Company
AIG Assurance Company
Commerce and Industry Insurance Company
American Home Assurance Company
New Hampshire Insurance Company
Granite State Insurance Company
National Union Fire Insurance Co. of Pittsburgh, PA
AIG Property Casualty Company
Illinois National Insurance Company
Insurance Company of The State of Pennsylvania
Commercial Auto / Other Commercial Auto
Company File Number: ISO-FL-16-CA-01
OIR File Number: FCC 16-32450

PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Ms. Manus:

This is to acknowledge receipt of your notice of changes to the rates for the above-referenced line of business, filed pursuant to Section 627.0651(14), Florida Statutes. Attached for your records is a copy of the original cover letter and a set of manual pages stamped "ACKNOWLEDGED" for the above referenced filing.

Our records indicate that this filing is effective 3/6/2017 for new business and 3/6/2017 for renewal business.

Based on a cursory review we noticed the following:

- Note that each manual page should show the company name, line of business and edition date in order to be in compliance with Rule 69O-170.006, Florida Administrative Code.

It is a company's responsibility to comply with all applicable statutes and rules.

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FLORIDA OFFICE OF INSURANCE REGULATION
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.floir.com

Affirmative Action / Equal Opportunity Employer

Manus, Angel
FCC 16-32450
December 22, 2016
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Please verify that these pages are the final printed manual pages intended for use with this filing and that the effective dates noted above are correct. **If we do not hear from you within the next 10 days, we will assume that you have received a stamped copy of all manual pages applicable to this filing and that the effective dates are correct.**

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 16-32450

Request Type: Stamped Only



Angel Manus
AIG Property Casualty
State Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
ACKNOWLEDGED
Date Received: 12/21/2016 Date of Action: 12/22/2016
FL OFFICE OF INSURANCE REGULATION

December 21, 2016

Honorable Kevin M. McCarty
Commissioner of Insurance
Office of Insurance Regulation
Property & Casualty Product Review
200 East Gaines Street
Tallahassee, Florida 32399-0330

AIU INSURANCE COMPANY

NAIC #012-19399 FEIN# 13-533710

AMERICAN HOME ASSURANCE COMPANY

NAIC #012-19380 FEIN #13-5124990

AIG ASSURANCE COMPANY

NAIC #012-40258 FEIN # 13-5124990

AIG PROPERTY CASUALTY COMPANY

NAIC #012-19402 FEIN #25-118791

COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC #012-19410 FEIN #13-1938623

GRANITE STATE INSURANCE COMPANY

NAIC #012-23809 FEIN #02-0140690

ILLINOIS NATIONAL INSURANCE CO.

NAIC #012-23817 FEIN #37-0344310

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

NAIC #012-19445 FEIN #25-0687550

NEW HAMPSHIRE INSURANCE COMPANY

NAIC #012-23841 FEIN #02-0172170

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NAIC #012-19429 FEIN #13-5540698

**Program: ISO Commercial Auto
Loss Cost Adoption & Loss Cost Multiplier Change**

Filing Number: ISO-FL-16-CA-01

Dear Mr. McCarty,

The referenced companies are filing to adopt ISO's Commercial Auto Loss Costs revision referenced in circular LI-CA-2016-023 and ISO filing number CA-2015-BRLA1.

The adoption of this circular will result in a loss cost change of 2.8%. We are also filing to change our Loss Cost Multiplier which results in a 10.4% expense change and a 1.3% deviation change.

The overall rate impact for Commercial Auto is 14.8% for all companies.

We wish to make this filing effective for all policies effective on or after March 6, 2017.

Your favorable consideration and approval are respectfully requested.

Sincerely,

Angel Manus
State Filing Analyst

ACKNOWLEDGED

Date Received: 12/21/2016 Date Of Action: 12/22/2016

FL OFFICE OF INSURANCE REGULATION

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.653
Physical Damage	0.652

Factor to remove ULAE for Liability:	1.092
Factor to remove LAE for Physical Damage:	1.138

ELR for Liability excluding ULAE:	0.598
ELR for Physical Damage excluding LAE:	0.572

Tax Multiplier *	1.028
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These loss ratios apply to the following rating plans:

Experience & Schedule Rating Plan +
Composite Rating Plan
Retrospective Rating Plan *

+ Schedule Debits & Credits are added together to determine the final Schedule Modification. The calculated Experience Modification (Credit or Debit) & the Schedule Modification (Credit or Debit) are multiplied together to develop the final Experience & Schedule Rating Plan Modification.

AIG
Commercial Automobile
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Company Exception Page

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To calculate Commercial Auto rates by company, multiply loss costs by the appropriate factor as listed below:

Company	Physical		
	Liability	Damage	Garage
American Home Assurance Company	1.771	1.782	2.024
AIG Assurance Company	1.505	1.515	1.720
AIG Property Casualty Company	1.771	1.782	2.024
AIU Insurance Company	1.771	1.782	2.024
Commerce and Industry Insurance Company	1.771	1.782	2.024
Granite State Insurance Company	1.771	1.782	2.024
Illinois National Insurance Co.	2.036	2.049	2.327
National Union Fire Insurance Company of Pittsburgh, Pa.	1.771	1.782	2.024
New Hampshire Insurance Company	1.594	1.604	1.821
The Insurance Company of the State of Pennsylvania	1.771	1.782	2.024