



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List

DATE: December 8, 2016

FROM: Angel Manus

PHONE: 770-671-2353

**PROGRAM: DELAY ADOPTION ISO'S COMMERCIAL AUTO MULTISTATE FORMS / RULES
REVISION**

ISO CIRCULAR: LI-CA-2016-253; LI-CA-2016-254

ISO REFERENCE FILING NUMBER: CL-2016-OFR1; CL-2016-RRU1

CONTENTS: Addressing Ridesharing, Drones And Primary And Noncontributory Options

STATE: Michigan

EFFECTIVE DATE: November 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-CW-16-CA-02

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

Disposition for AGNY-130794155

SERFF Tracking Number:	AGNY-130794155	State:	Michigan
First Filing Company:	American Home Assurance Company ,...	State Tracking Number:	
Company Tracking Number:	ISO-CW-16-CA-02		
TOI:	20.0 Commercial Auto	Sub-TOI:	20.0000 Commercial Auto Combinations
Product Name:	Delay Adoption ISO's Commercial Auto Multistate Forms / Rules Revision Addressing Ridesharing, Drones And Primary And Noncontributory Options 165000602;01900002;229000010;102000602;107000602;130000602		
Project Name:	Delay Adoption ISO's Commercial Auto Multistate Forms / Rules Revision Addressing Ridesharing, Drones And Primary And Noncontributory Options		

Disposition Date:

12/08/2016

Effective Date (New):

11/01/2017

Effective Date (Renewal):

11/01/2017

Status: *

Filed

Comments:

TO: INSURER AUTHORIZED TO WRITE PROPERTY/CASUALTY INSURANCE IN MICHIGAN

RE: ACKNOWLEDGMENT OF RULE / RATE / POLICY FORM FILING SUBJECT TO MCLA 500. 2108, MCL 500.2236, MCL 500.2406, MCL 500.2430, MCL 500.2450, MCL 500.2452, MCL 500.2606, MCL 500.2628, MCL 500.2646, MCL 500.2648

Dear Filer:

Your filing has been given a SERFF filing disposition corresponding to the statutes listed above. You have an obligation to comply with all applicable Michigan laws and regulations, regardless of whether or not the Department of Insurance & Financial Services reviewed and approved your filed rates, rules, or policy forms.

NOTE: If you have filed new classification rating criteria for which you reasonably anticipate differences in losses, expenses, or both from the remainder of your policyholders, you must separately track the statistics for risks who receive the applicable rates, discounts, or surcharges for these classifications. After at least two years of providing the rate differentials, we may ask you to produce data to show that actual losses and/or expenses for these classifications are reflective of the amount of rate, discount, or surcharge that you provide. If data that you supply does not justify the differential between the rate for a particular classification and the rate for the remainder of your policyholders, then that classification may be unfairly discriminatory in violation of MCL 500.2109(1)(c), MCL 500.2403(1)(d) or MCL 500.2603(1)(d).

If we subsequently review your filed rules, rates, and policy forms and find they violate the Code, we will withdraw approval of non-compliant policy forms that violate Michigan law pursuant to MCL 500.2236 and ask you to delete from your manual all classifications with rate differentials that are not justified by actual and credible loss and expense statistics using sound actuarial principles. These actions will be taken pursuant to MCL 500.2114, MCL 500.2236(5), MCL 500.2418, MCL 500.2430, MCL 500.2452, MCL 500.2618, MCL 500.2628, and/or MCL 500.2648.

You should not submit commercial insurance rules and rates to us when you have placed a prominent disclaimer on the policy form for that type of commercial insurance, except workers compensation. The prominent disclaimer utilized should be substantially similar to "This policy is exempt from the filing requirements of section 2236 of the insurance code of 1956, 1956 PA 218, MCL 500.2236."

CMS-01aSERFF (04-13)

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Supporting Document	TYPE 2 - Time Deviation Data Sheet		Yes
Supporting Document	Loss Cost Multiplier Manual Page		Yes
Supporting Document	Michigan Application for an Individual Risk		Yes
Supporting Document	FILING MEMO		Yes
Supporting Document	POLICY FORMS/ENDORSEMENTS		Yes
Supporting Document	RULE/RATE MANUAL PAGES		Yes