



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List

DATE: July 17, 2017

FROM: Angel Manus

PHONE: 770-671-2353

PROGRAM: ISO COMMERCIAL AUTOMOBILE

ISO CIRCULAR: LI-CA-2017-049; LI-CA-2017-053

ISO REFERENCE FILING NUMBER: CA-2017-BRLA1; CA-2017-IALL1

CONTENTS: Adoption of ISO's Commercial Auto Loss Costs & ILF Revisions & LCM Revision

STATE: Michigan

EFFECTIVE DATE: July 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-MI-17-CA-01

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

Disposition for AGNY-131025168

SERFF Tracking Number:	AGNY-131025168	State:	Michigan
First Filing Company:	American Home Assurance Company ,...	State Tracking Number:	
Company Tracking Number:	ISO-MI-17-CA-01		
TOI:	20.0 Commercial Auto	Sub-TOI:	20.0000 Commercial Auto Combinations
Product Name:	ISO Commercial Auto Loss Cost Adoption-165000602,019000602,229000010,102000602,107000602,165640602,130000602		
Project Name:	ISO Commercial Auto Loss Cost Adoption		

Disposition Date:

07/17/2017

Effective Date (New):

07/01/2017

Effective Date (Renewal):

07/01/2017

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)

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	12.500 %	12.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
AIU Insurance Company	12.500 %	12.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Commerce and Industry Insurance Company	12.500 %	12.000 %	\$ 63698	20	\$ 530819	0.000 %	0.000 %
Change Period for Approved Rate:							
Granite State Insurance Company	12.500 %	12.000 %	\$ 216735	122	\$ 1806125	0.000 %	0.000 %
Change Period for Approved Rate:							
Illinois National Insurance Co.	12.500 %	12.000 %	\$ 403793	18	\$ 3364944	0.000 %	0.000 %
Change Period for Approved Rate:							
National Union Fire Insurance Company of Pittsburgh, Pa.	12.500 %	12.000 %	\$ 38639	37	\$ 321991	0.000 %	0.000 %
Change Period for Approved Rate:							
New Hampshire Insurance Company	12.500 %	12.000 %	\$ 112885	64	\$ 940711	0.000 %	0.000 %
Change Period for Approved Rate:							
The Insurance Company of the State of Pennsylvania	12.500 %	12.000 %	\$ -40562	1	\$ -338013	0.000 %	0.000 %

Change Period for Approved**Rate:**

AIG Assurance Company	12.500 %	12.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved**Rate:**

AIG Property Casualty Company	12.500 %	12.000 %	\$ 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:	12.500 %
Overall Percentage Rate Impact For This Filing:	12.000 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 795,188
Effect of Rate Filing - Number of Policyholders Affected:	262

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
Supporting Document	Reference Filing Adoption Form		Yes
Supporting Document	Rating Exhibits		Yes
Rate	Michigan Company Exception Page_LCM, [No rule/page number]		Yes
Rate	Michigan Company Exception Page_ELR, [No rule/page number]		Yes

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Filings	Messages	Billing	Settings	Filing Rules	Templates	Alerts
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This Filing has been marked as public access.

Michigan
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Product Name: ISO Commercial Auto Loss Cost Adoption-
 165000602,019000602,229000010,102000602,107000602,165640602,130000602
TOI: 20.0 Commercial Auto**Sub-TOI:** 20.0000 Commercial Auto Combinations**Filing Type:** Rate**Effective Date Requested (New):** 09/01/2017**SERFF Tr Num:** AGNY-131025168**SERFF Status:** Closed-
Filed**State Tr Num:****State Status:****Co Tr Num:** ISO-MI-17-CA-01**Co Status:****Date Submitted:** 06/28/2017**Disposition Date:**
07/17/2017**Effective Date Requested****Authors:** Angel Manus**(Renewal):** 09/01/2017

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

4.400 %

Effective Date of Last Rate Revision:

07/01/2016

Filing Method of Last Filing:

Prior Approval

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	12.500 %	12.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIU Insurance Company	12.500 %	12.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	12.500 %	12.000 %	\$63,698.00	20	\$530,819.00	0.000 %	0.000 %
Granite State Insurance Company	12.500 %	12.000 %	\$216,735.00	122	\$1,806,125.00	0.000 %	0.000 %
Illinois National Insurance Co.	12.500 %	12.000 %	\$403,793.00	18	\$3,364,944.00	0.000 %	0.000 %
National Union Fire Insurance Company of Pittsburgh, Pa.	12.500 %	12.000 %	\$38,639.00	37	\$321,991.00	0.000 %	0.000 %
New Hampshire Insurance Company	12.500 %	12.000 %	\$112,885.00	64	\$940,711.00	0.000 %	0.000 %
The Insurance Company of the State of Pennsylvania	12.500 %	12.000 %	(\$40,562.00)	1	(\$338,013.00)	0.000 %	0.000 %
AIG Assurance Company	12.500 %	12.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Property Casualty Company	12.500 %	12.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing:	12.500 %
Overall Percentage Rate Impact For This Filing:	12.000 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 795,188
Effect of Rate Filing - Number of Policyholders Affected:	262

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Michigan Company Exception Page_LCM		New		Michigan Company Exception Page_LCM.pdf	Date Submitted: 06/28/2017 By: Angel Manus
2		Michigan Company Exception Page_ELR		New		Michigan Company Exception Page_ELR.pdf	Date Submitted: 06/28/2017 By: Angel Manus

Icon Legend: - Draft Schedule Item - Open Objection

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline	Clone Filing
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