



**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, 27<sup>th</sup> Floor  
Brooklyn, NY 11201

## Disposition for AGNY-131025168

<b>SERFF Tracking Number:</b>	AGNY-131025168	<b>State:</b>	Michigan
<b>First Filing Company:</b>	American Home Assurance Company ,...	<b>State Tracking Number:</b>	
<b>Company Tracking Number:</b>	ISO-MI-17-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 Adoption-165000602,019000602,229000010,102000602,107000602,165640602,130000602		
<b>Project Name:</b>	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 %
<b>Change Period for Approved Rate:</b>							
AIU Insurance Company	12.500 %	12.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Commerce and Industry Insurance Company	12.500 %	12.000 %	\$ 63698	20	\$ 530819	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Granite State Insurance Company	12.500 %	12.000 %	\$ 216735	122	\$ 1806125	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Illinois National Insurance Co.	12.500 %	12.000 %	\$ 403793	18	\$ 3364944	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
National Union Fire Insurance Company of Pittsburgh, Pa.	12.500 %	12.000 %	\$ 38639	37	\$ 321991	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
New Hampshire Insurance Company	12.500 %	12.000 %	\$ 112885	64	\$ 940711	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
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 12.500 % 12.000 % \$ 0 0 \$ 0 0.000 % 0.000 %  
Company

**Change Period for Approved**

**Rate:**

AIG Property 12.500 % 12.000 % \$ 0 0 \$ 0 0.000 % 0.000 %  
Casualty  
Company

**Change Period for Approved**

**Rate:**

**Overall Rate Information for Multiple Company Filings**

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

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
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



Tracking Number:

- Fillings
- Messages
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- My Workfolder
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- Add Authors
- Update
- Create Reminder
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This Filing has been marked as public access.

**Michigan**

[View General Instructions](#) [View Filing Log](#)

**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

**State Tr Num:**

**Co Tr Num:** ISO-MI-17-CA-01

**Date Submitted:** 06/28/2017

**Effective Date Requested (Renewal):** 09/01/2017

**SERFF Status:** Closed-Filed

**State Status:**

**Co Status:**

**Disposition Date:** 07/17/2017

**Authors:** Angel Manus

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

The rate schedule has been marked public access.

**Add Rate Data?** Yes

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	4.400 %
<b>Effective Date of Last Rate Revision:</b>	07/01/2016
<b>Filing Method of Last Filing:</b>	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**

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

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		<a href="#">Michigan Company Exception Page_LCM.pdf</a>	Date Submitted: 06/28/2017 By: Angel Manus
2		Michigan Company Exception Page_ELR		New		<a href="#">Michigan Company Exception Page_ELR.pdf</a>	Date Submitted: 06/28/2017 By: Angel Manus

**Icon Legend:** - Draft Schedule Item - Open Objection

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