



**NOTICE OF EFFECTIVE FILING**

**TO: ISO Distribution List**

**DATE: August 16, 2017**

**FROM: Angel Manus**

**PHONE: 770-671-2353**

**PROGRAM: ISO COMMERCIAL AUTOMOBILE**

**ISO CIRCULAR: LI-CA-2013-149; LI-CA-2013-150; LI-CA-2013-151; LI-CA-2013-386; LI-CA-2014-228**

**ISO REFERENCE FILING NUMBER: CA-2012-RADRU; CA-2013-BRLA1; CA-2012-RADLC; CA-2012-OADFR; CA-2013-OTIPC**

**CONTENTS: Adoption of ISO's Commercial Automobile Forms, Rules, and Loss Costs Revision**

**STATE: California**

**EFFECTIVE DATE: October 23, 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-CA-16-CA-01**

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

## Disposition for AGNY-130673082

<b>SERFF Tracking Number:</b>	AGNY-130673082	<b>State:</b>	California
<b>First Filing Company:</b>	American Home Assurance Company ,...	<b>State Tracking Number:</b>	16-5627;16-5628;16-5629;16-5630;16-5631;16-5632;16-5633
<b>Company Tracking Number:</b>	ISO-CA-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 Rule and Loss Cost Adoption 019-000-602,102-000-602,107-000-602,229-000-010,165-000-602,130-000-602		
<b>Project Name:</b>	ISO Commercial Auto Rule and Loss Cost Adoption		

**Disposition Date:**

08/11/2017

**Effective Date (New):****Effective Date (Renewal):****Status:** \*

Approved

**Comments:**

Only the changes specifically indicated in the application set forth above, as it may have been amended, are approved. Nothing in this letter shall constitute approval of any other application, whether incorporated by reference, or filed prior or subsequent to the application set forth above. The insurer shall begin issuing policies pursuant to this approval within 90 days of the date of this approval, provided that the insurer is licensed in California to transact the line of insurance for which the approval is given. The insurer may implement this approval earlier if it is able to do so. Regardless of the implementation date, the insurer shall implement this approval with the same effective date for both new and renewal business and shall offer this product to all eligible applicants as of the implementation date. This approval shall continue to have full force and effect until such time as a subsequent change for the referenced lines or programs may be approved or ordered by the Insurance Commissioner.

If the approved rate change is different than originally submitted, please be reminded that you must submit copies of rate pages at the approved level within 30 days.

If any portion of the application or related documentation conflicts with California law, that portion is specifically not approved. Policy forms and underwriting guidelines included in this filing were reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance. This approval does not constitute an approval of underwriting guidelines nor the specific language, coverages, terms, covenants and conditions contained in any forms, or the forms themselves. The Commissioner may at any time take any action allowed by law if he determines that any underwriting guidelines, forms or procedures for application of rates, or any other portions of the application conflict with any applicable laws or regulations.

## 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	9.500 %	9.500 %	\$ 0	0	\$ 0	0.000 %	0.000 %

**Change Period for Approved****Rate:**

Commerce and Industry Insurance Company	9.500 %	9.500 %	\$ 246296	23	\$ 2592593	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

Granite State Insurance Company	9.500 %	9.500 %	\$ 3313458	418	\$ 34878501	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	9.500 %	9.500 %	\$ 278598	129	\$ 2932614	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

New Hampshire Insurance Company	9.500 %	9.500 %	\$ 963709	903	\$ 10144302	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

The Insurance Company of the State of Pennsylvania	9.500 %	9.500 %	\$ 860368	26	\$ 9056504	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

AIG Property Casualty Company	9.500 %	9.500 %	\$ 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>	9.500 %
<b>Overall Percentage Rate Impact For This Filing:</b>	9.500 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 5,662,429
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	1,499

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Supporting Document	New Prior Approval Rate Application 09-01-2015		Yes
	<i>New Prior Approval Rate Application 09-01-2015</i>		Yes

<i>Supporting Document</i>		
<i>Supporting Document</i>	<i>New Prior Approval Rate Application 09-01-2015</i>	<i>Yes</i>
<i>Supporting Document</i>	<i>New Prior Approval Rate Application 09-01-2015</i>	<i>Yes</i>
Supporting Document	Exhibit 20	Yes
Supporting Document	Actuarial Memo	Yes
Supporting Document	Forms Listing	Yes
Supporting Document	Redlines	Yes
Form	118096, 0814, Declarations/Schedule, Auto Dealers Declarations	Yes
Form	102791, 0815, Declarations/Schedule, Motor Carrier Declarations	Yes
Form	46169, 0815, Declarations/Schedule, Business Auto Declarations	Yes
Form	102092, 0114, Endorsement/Amendment/Conditions, Business Auto Broad Form Endorsement-Form A	Yes
Form	90812, 0114, Endorsement/Amendment/Conditions, Automobile Blanket Additional Insured	Yes
Form	100412, 0114, Endorsement/Amendment/Conditions, Registered Volunteers as Insured	Yes
Form	102093, 0114, Endorsement/Amendment/Conditions, Business Auto Broad Form Endorsement-Form B	Yes
Rate	Company Exceptin Page_ELRL, [No rule/page number]	Yes
Rate	Company Exception Page, LCM, [No rule/page number]	Yes
Rate	California Auto Rule, [No rule/page number]	Yes

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California

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**Product Name:** ISO Commercial Auto Rule and Loss Cost Adoption 019-000-602,102-000-602,107-000-602,229-000-010,165-000-602,130-000-602

**SERFF Tr Num:** AGNY-130673082

**SERFF Status:** Closed-Approved

**TOI:** 20.0 Commercial Auto

**State Tr Num:** 16-5627;16-5628;16-5629;16-5630;16-5631;16-5632;16-5633

**State Status:** Approved

**Sub-TOI:** 20.0000 Commercial Auto Combinations

**Co Tr Num:** ISO-CA-16-CA-01

**Co Status:**

**Filing Type:** Form/Rate/Rule

**Date Submitted:** 07/29/2016

**Disposition Date:** 08/11/2017

**Effective Date Requested (New):** 01/01/2017

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

**Authors:** Angel Manus

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence			
Form Count: 7										
Item No.	Schedule Item Status	Form Name *	Form Number	Edition Date	Form Type *	Action *	Action Specific Data	Readability Score	Attachments	Submitted
1		Auto Dealers Declarations	118096	0814	DEC	New			<a href="#">Auto Dealers Dec Final w logo 0814.pdf</a>	Date Submitted: 07/29/2016 By: Angel Manus
2		Motor Carrier Declarations	102791	0815	DEC	New			<a href="#">102791 0815 Motor Carrier Dec Page - 1FINAL 4-6-15.pdf</a>	Date Submitted: 07/29/2016 By: Angel Manus
3		Business Auto Declarations	46169	0815	DEC	New			<a href="#">46169 0815 Business Auto Dec Page - 1FINAL 4-6-15.pdf</a>	Date Submitted: 07/29/2016 By: Angel Manus
4		Business Auto Broad Form Endorsement-Form A	102092	0114	END	Replaced	Previous Filing # 10-1331;10-1332;10-1333;10-1334;10-1335;10-1336;10-1337 Replaced Form # 102092 (11/09)		<a href="#">102092 (1-14) Business Auto Broad Form Endorsement Form A .pdf</a>	Date Submitted: 12/20/2016
5		Automobile Blanket Additional Insured	90812	0114	END	Replaced	Previous Filing # 06-7972;06-7973;06-3818;06-3819 Replaced Form # 90812 (10/06)		<a href="#">90812 (1-14) automobile blanket additional insured.pdf</a>	Date Submitted: 12/20/2016
6		Registered Volunteers as Insured	100412	0114	END	Replaced	Previous Filing # 09-3784;093785 Replaced Form # 100412 (02/09)		<a href="#">100412 (1-14) Registed Volunteers As Insureds.pdf</a>	Date Submitted: 12/20/2016
7		Business Auto Broad Form Endorsement-Form B	102093	0114	END	Replaced	Previous Filing # 10-1331;10-1332;10-1333;10-1334;10-1335;10-1336;10-1337 Replaced Form # 102093 (11/09)		<a href="#">102093 (1-14) Business Auto Broad Form Endorsement Form B.pdf</a>	Date Submitted: 12/20/2016

**Form Type Legend:**

- **ADV** = Advertising
- **BND** = Bond
- **CER** = Certificate
- **DSC** = Disclosure/Notice
- **END** = Endorsement/Amendment/Conditions
- **PCF** = Policy/Coverage Form
- **ABE** = Application/Binder/Enrollment
- **CNR** = Canc/NonRen Notice
- **DEC** = Declarations/Schedule
- **ERS** = Election/Rejection/Supplemental Applications
- **OTH** = Other

Icon Legend: - Draft Schedule Item - Open Objection

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**Product Name:** ISO Commercial Auto Rule and Loss Cost Adoption 019-000-602,102-000-602,107-000-602,229-000-010,165-000-602,130-000-602
**SERFF Tr Num:** AGNY-130673082
**SERFF Status:** Closed-  
Approved
**TOI:** 20.0 Commercial Auto
**State Tr Num:** 16-5627;16-5628;16-5629;16-5630;16-5631;16-5632;16-5633
**State Status:** Approved**Sub-TOI:** 20.0000 Commercial Auto Combinations**Co Tr Num:** ISO-CA-16-CA-01**Co Status:****Filing Type:** Form/Rate/Rule**Date Submitted:** 07/29/2016
**Disposition Date:**  
08/11/2017
**Effective Date Requested (New):** 01/01/2017**Effective Date Requested (Renewal):** 01/01/2017**Authors:** Angel Manus

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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:**

-1.700 %

**Effective Date of Last Rate Revision:**

04/01/2015

**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	9.500 %	9.500 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	9.500 %	9.500 %	\$246,296.00	23	\$2,592,593.00	0.000 %	0.000 %
Granite State Insurance Company	9.500 %	9.500 %	\$3,313,458.00	418	\$34,878,501.00	0.000 %	0.000 %
National Union Fire Insurance Company of Pittsburgh, Pa.	9.500 %	9.500 %	\$278,598.00	129	\$2,932,614.00	0.000 %	0.000 %
New Hampshire Insurance Company	9.500 %	9.500 %	\$963,709.00	903	\$10,144,302.00	0.000 %	0.000 %
The Insurance Company of the State of Pennsylvania	9.500 %	9.500 %	\$860,368.00	26	\$9,056,504.00	0.000 %	0.000 %
AIG Property Casualty Company	9.500 %	9.500 %	\$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>9.500 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>9.500 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ 5,662,429</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>1499</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Company Exceptin Page_ELR		New		<a href="#">Company Exception Page_ELR.pdf</a>	Date Submitted: 07/29/2016 By: Angel Manus
2		Company Exception Page, LCM		New		<a href="#">Company Exception Page_LCM.pdf</a>	Date Submitted: 07/29/2016 By: Angel Manus
3		California Auto Rule		New		<a href="#">CA Auto rule.pdf</a>	Date Submitted: 04/04/2017

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