



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List

DATE: October 27, 2017

FROM: Angel Manus

PHONE: 770-671-2353

PROGRAM: ISO COMMERCIAL AUTOMOBILE

ISO CIRCULAR: LI-CA-2017-215

ISO REFERENCE FILING NUMBER: CA-2017-BRLA1

CONTENTS: Adoption of ISO's Commercial Automobile Loss Cost Revision

STATE: Oregon

EFFECTIVE DATE: January 1, 2018

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-OR-17-CA-01

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

Disposition for AGNY-131155600

SERFF Tracking Number:	AGNY-131155600	State:	Oregon
First Filing Company:	American Home Assurance Company ,...	State Tracking Number:	AGNY-131155600
Company Tracking Number:	ISO-OR-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:

10/26/2017

Effective Date (New):

01/01/2018

Effective Date (Renewal):

01/01/2018

Status: *

Filed

Comments:

Department of Consumer and Business Services
Division of Financial Regulation – Product Regulation - Rates and Forms

Invitation to Comment on Quality of Service from the Division of Financial Regulation

We strive to provide excellent customer service at all times and invite you to provide written comment regarding your filing experience.

Instructions for submitting a filing are on our website at <http://www.oregon.gov/DCBS/insurance/insurers/rates-forms/Pages/rates-forms.aspx> or contained within SERFF under the Filing Rules tab. Filings that contain errors may be returned without having been accepted for review. Filing errors that are considered include: form numbers that do not match, forms attached under the wrong tab, or missing required documents. If we allow the company to correct a filing error it must be corrected within 24 hours or the filing will be rejected for “no response”.

If we contact you about compliance-related issues or corrections that need to be made to your filing, we must receive your complete response within 10 calendar days.

Any disapproval for reasons other than filing errors must be supported by our product standards. If you believe we have failed to meet our performance objectives or you believe we have provided outstanding performance, please let us know. We value your comments and will use this information to improve our service.

You may request that your comments be kept confidential; however, be aware that confidential feedback limits our ability to follow up, as your concerns cannot be shared with staff. If you are not requesting confidentially, please include the SERFF or state tracking number with your comments.

Please explain if the Division met its objective. Was your experience positive?

Comments:

Thank you,
Michael Schopf
Division of Financial Regulation
Interim Product Regulation Manager
E-mail: michael.d.schopf@oregon.gov
Telephone: 503-947-7270
Fax: 503-378-4351

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	23.700 %	19.500 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
AIU Insurance Company	23.700 %	19.500 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Commerce and Industry Insurance Company	23.700 %	19.500 %	\$ 110782	8	\$ 568382	0.000 %	0.000 %
Change Period for Approved Rate:							
Granite State Insurance Company	23.700 %	19.500 %	\$ 220718	90	\$ 1132427	0.000 %	0.000 %
Change Period for Approved Rate:							
Illinois National Insurance Co.	23.700 %	19.500 %	\$ 136067	32	\$ 698111	0.000 %	0.000 %
Change Period for Approved Rate:							
National Union Fire Insurance Company of Pittsburgh, Pa.	23.700 %	19.500 %	\$ 21081	23	\$ 108159	0.000 %	0.000 %
Change Period for Approved Rate:							
New Hampshire Insurance Company	23.700 %	19.500 %	\$ 61280	37	\$ 314404	0.000 %	0.000 %
Change Period for Approved Rate:							
The Insurance Company of	23.700 %	19.500 %	\$ 0	0	\$ 0	0.000 %	0.000 %

the State of
Pennsylvania

Change Period for Approved

Rate:

AIG Assurance Company	23.700 %	19.500 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved

Rate:

AIG Property Casualty Company	23.700 %	19.500 %	\$ 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:	23.700 %
Overall Percentage Rate Impact For This Filing:	19.500 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 549,928
Effect of Rate Filing - Number of Policyholders Affected:	190

Schedule Items

Item Type	Item Name	Item Status	Public Access
Supporting Document	Rating Organization Adoption Cover Letter	Reviewed-No Action	Yes
Supporting Document	3894 Certification of Compliance	Approved	Yes
Supporting Document	3611 Rating Organization Loss Cost Standards for Commercial Lines Rates and Rule Filings	Information only	Yes
Supporting Document	3614 Supporting Information Form for Rating Organization Loss Cost Rates	Reviewed-No Action	Yes
Supporting Document	Rate Exhibits	Reviewed-No Action	Yes
Rate	Oregon Company Exception Page_LCM, [No rule/page number]	Reviewed-No Action	Yes
Rate	Oregon Company Exception Page_ELR, [No rule/page number]	Reviewed-No Action	Yes

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This Filing has been marked as public access.

Oregon
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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: Rating Organization Rate-Rule Adoption

Effective Date Requested (New): 01/01/2018

Effective Date Requested (Renewal): 01/01/2018

SERFF Tr Num: AGNY-
131155600

SERFF Status: Closed-
Filed

State Tr Num: AGNY-
131155600

State Status: Review
completed

Co Tr Num: ISO-OR-17-CA-
01

Co Status:

Date Submitted:
09/14/2017

Disposition Date:
10/26/2017

Authors: Angel Manus

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:	4.800 %
Effective Date of Last Rate Revision:	01/01/2017
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	23.700 %	19.500 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIU Insurance Company	23.700 %	19.500 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	23.700 %	19.500 %	\$110,782.00	8	\$568,382.00	0.000 %	0.000 %
Granite State Insurance Company	23.700 %	19.500 %	\$220,718.00	90	\$1,132,427.00	0.000 %	0.000 %
Illinois National Insurance Co.	23.700 %	19.500 %	\$136,067.00	32	\$698,111.00	0.000 %	0.000 %
National Union Fire Insurance Company of Pittsburgh, Pa.	23.700 %	19.500 %	\$21,081.00	23	\$108,159.00	0.000 %	0.000 %
New Hampshire Insurance Company	23.700 %	19.500 %	\$61,280.00	37	\$314,404.00	0.000 %	0.000 %
The Insurance Company of the State of Pennsylvania	23.700 %	19.500 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Assurance Company	23.700 %	19.500 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Property Casualty Company	23.700 %	19.500 %	\$0.00	0	\$0.00	0.000 %	0.000 %

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing:	23.700 %
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Effect of Rate Filing - Written Premium Change For This Program:	\$ 549,928
Effect of Rate Filing - Number of Policyholders Affected:	190

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1	Reviewed-No Action 10/26/2017	Oregon Company Exception Page_LCM		New		Oregon Company Exception Page_LCM.pdf	Date Submitted: 09/14/2017 By: Angel Manus
2	Reviewed-No Action 10/26/2017	Oregon Company Exception Page_ELR		New		Oregon Company Exception Page_ELR.pdf	Date Submitted: 09/14/2017 By: Angel Manus

Icon Legend: - Draft Schedule Item - Open Objection

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