



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List

DATE: February 20, 2018

FROM: Angel Manus

PHONE: 770-671-2353

PROGRAM: ISO COMMERCIAL AUTOMOBILE

ISO CIRCULAR: CA-2016-BRLA1;CA-2017-BRLA1;CA-2015-RRU09;CA-2015-RLC09;CA-2015-OFR09;CA-2016-RADLC; CA-2016-RADRU;CA-2016-OADFR;CA-2017-ORU1

ISO REFERENCE FILING NUMBER: LI-CA-2015-168;LI-CA-2015-169;LI-CA-2015-170;LI-CA-2016-375;LI-CA-2017-003;LI-CA-2017-004;LI-CA-2017-005;LI-CA-2017-005; LI-CA-2017-130;LI-CA-2017-309

CONTENTS: Adopt Commercial Auto Loss Cost, Rule, and Multistate Form Revision

STATE: Florida

EFFECTIVE DATE: August 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-FL-17-CA-03

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



OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

FINANCIAL SERVICES
COMMISSION

RICK SCOTT
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

PAM BONDI
ATTORNEY GENERAL

ADAM PUTNAM
COMMISSIONER OF
AGRICULTURE

January 24, 2018

Ms. Angel Manus
State Filings Analyst
AIU Insurance Company
1200 Abernathy Rd, Bldg 600 Suite 500
Atlanta, GA 30328

RE: AIU Insurance Company
AIG Assurance Company
Commerce and Industry Insurance Company
American Home Assurance Company
New Hampshire Insurance Company
Granite State Insurance Company
National Union Fire Insurance Co. of Pittsburgh Pa
AIG Property Casualty Company
Illinois National Insurance Company
Insurance Company of The State of Pennsylvania
Commercial Auto Physical Damage Only
Company File Number: ISO-FL-17-CA-03
OIR File Number: FCC 18-00992
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Ms. Manus:

This is to acknowledge receipt of your notice of changes to the rates for the above-referenced line of business, filed pursuant to Section 627.0651(14), Florida Statutes. Attached for your records is a copy of the original cover letter and a set of manual pages stamped "ACKNOWLEDGED" for the above referenced filing.

Our records indicate that this filing is effective 8/1/2018 for new business and 8/1/2018 for renewal business.

Based on a cursory review of the filing we noticed the following:

- Note that each manual page should show the company name, line of business and edition date in order to be in compliance with Rule 69O-170.006, Florida Administrative Code.

It is a company's responsibility to comply with all applicable statutes and rules.

...
FLORIDA OFFICE OF INSURANCE REGULATION
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.florir.com

Affirmative Action / Equal Opportunity Employer

Manus, Angel
FCC 18-00992
January 24, 2018
Page 2

Please verify that these pages are the final printed manual pages intended for use with this filing and that the effective dates noted above are correct. **If we do not hear from you within the next 10 days, we will assume that you have received a stamped copy of all manual pages applicable to this filing and that the effective dates are correct.**

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 18-00992

Request Type: Stamped Only



Angel Manus
AIG Property Casualty
Date Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
Date Received: 01/24/2018
Date of Action: 01/24/2018
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

January 22, 2018

Honorable David Altmaier
Commissioner of Insurance
Office of Insurance Regulation
Property & Casualty Product Review
200 East Gaines Street
Tallahassee, Florida 32399-0330

AIU INSURANCE COMPANY

NAIC #012-19399 FEIN# 13-533710

AMERICAN HOME ASSURANCE COMPANY

NAIC #012-19380 FEIN #13-5124990

AIG ASSURANCE COMPANY

NAIC #012-40258 FEIN # 13-5124990

AIG PROPERTY CASUALTY COMPANY

NAIC #012-19402 FEIN #25-118791

COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC #012-19410 FEIN #13-1938623

GRANITE STATE INSURANCE COMPANY

NAIC #012-23809 FEIN #02-0140690

ILLINOIS NATIONAL INSURANCE CO.

NAIC #012-23817 FEIN #37-0344310

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

NAIC #012-19445 FEIN #25-0687550

NEW HAMPSHIRE INSURANCE COMPANY

NAIC #012-23841 FEIN #02-0172170

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NAIC #012-19429 FEIN #13-5540698

Program: Commercial Auto

Filing Number: ISO-FL-17-CA-03

Dear Mr. Altmaier,

The referenced companies are filing to adopt ISO's Commercial Automobile Loss Costs, Forms, and Rule revisions as referenced in the following:

ISO Filing # [CA-2016-BRLA1](#) / FL OIR # [16-27945](#), [16-27946](#), [16-27947](#), [16-27948](#), [16-27949](#)
[16-27948](#), [16-27949](#), [16-27041](#)

ISO Filing # [CA-2017-BRLA1](#) / FL OIR # [FCC-17-20929](#), [17-20930](#), [FCC-17-20931](#), [FCC-17-20932](#), [FCC-17-20933](#), [FCC-17-20934](#)

ISO Filing # [CA-2015-RRU09](#) / FL OIR # [15-21554](#), [15-21555](#), [15-21556](#), [15-21557](#), [15-2188](#)

ISO Filing # [CA-2015-RLC09](#) / FL OIR # [15-21561](#), [15-21562](#), [15-21564](#), [15-21565](#), [15-21566](#)

ISO Filing # [CA-2015-OFR09](#) / FL OIR # [15-19820](#), [15-19819](#)

ISO Filing # [CA-2016-RADLC](#) / FL OIR# [FCC-16-31928](#), [FCC-16-31929](#), [FCC-16-31930](#), [FCC-16-31931](#), [FCC-16-31932](#), [FCC-16-31927](#)

ISO Filing # [CA-2016-RADRU](#) / FL OIR# [FCC-16-31919](#), [FCC-16-31920](#), [FCC-16-31921](#), [FCC-16-31922](#), [FCC-16-31923](#), [FCC-16-31918](#)

ISO Filing # [CA-2016-OADFR](#) / FL OIR # [16-16985](#), [16-16983](#)

ISO Filing # [CA-2017-ORU1](#) / FL OIR # [17-07431](#), [17-97430](#), [17-07428](#), [17-07429](#), [17-07427](#)
[17-07426](#)



Angel Manus
AIG Property Casualty
State Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
Date Received: 01/24/2018
Date of Action: 01/24/2018
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

The overall rate impact is 27.7% for Commercial Automobile. This includes the following –

- Loss Cost change of 23.7%
- Expense Change of 3.2% and Deviation change of 0.0%

Based upon OIR instruction, these filings have been submitted individually under their respective sub-lines of business.

The proposed effective date for the implementation of this filing is 08/01/2018 for new business and renewal business.

Sincerely,

Angel Manus
State Filing Analyst

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.632
Physical Damage	0.632
Factor to remove ULAE for Liability:	1.090
Factor to remove LAE for Physical Damage:	1.137
ELR for Liability excluding ULAE:	0.580
ELR for Physical Damage excluding LAE:	0.555
Tax Multiplier *	1.028

These loss ratios apply to the following rating plans:

Experience & Schedule Rating Plan +
Composite Rating Plan
Retrospective Rating Plan *

+ Schedule Debits & Credits are added together to determine the final Schedule Modification. The calculated Experience Modification (Credit or Debit) & the Schedule Modification (Credit or Debit) are multiplied together to develop the final Experience & Schedule Rating Plan Modification.

AIG
Commercial Automobile
Florida
Company Exception Page

ACKNOWLEDGED
Date Received: Date Of Action:
01/24/2018 01/24/2018
FL OFFICE OF INSURANCE REGULATION

To calculate Commercial Auto rates by company, multiply loss costs by the appropriate factor as listed below:

<u>Company</u>	<u>Liability</u>	<u>Physical Damage</u>
American Home Assurance Company	1.828	1.838
AIG Assurance Company	1.554	1.562
AIU Insurance Company	1.463	1.378
AIG Property Casualty Company	1.828	1.838
Commerce & Industry Insurance Company	1.828	1.838
Granite State Insurance Company	1.828	1.838
Illinois National Insurance Co.	2.103	2.114
National Union Fire Insurance Company of Pittsburgh, Pa.	1.828	1.838
New Hampshire Insurance Company	1.646	1.654
The Insurance Company of the State of Pennsylvania	1.828	1.838



OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

FINANCIAL SERVICES
COMMISSION

RICK SCOTT
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

PAM BONDI
ATTORNEY GENERAL

ADAM PUTNAM
COMMISSIONER OF
AGRICULTURE

January 24, 2018

Ms. Angel Mnaus
State Filings Analyst
AIU Insurance Company
1200 Abernathy Rd, Bldg 600 Suite 500
Atlanta, GA 30328

RE: AIU Insurance Company
AIG Assurance Company
Commerce and Industry Insurance Company
American Home Assurance Company
New Hampshire Insurance Company
Granite State Insurance Company
National Union Fire Insurance Co. of Pittsburgh, PA
AIG Property Casualty Company
Illinois National Insurance Company
Insurance Company of The State of Pennsylvania
Commercial Auto / Trucking/Hauling
Company File Number: ISO-FL-17-CA-03
OIR File Number: FCC 18-00994
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Ms. Mnaus:

This is to acknowledge receipt of your notice of changes to the rates for the above-referenced line of business, filed pursuant to Section 627.0651(14), Florida Statutes. Attached for your records is a copy of the original cover letter and a set of manual pages stamped "ACKNOWLEDGED" for the above referenced filing.

Our records indicate that this filing is effective 8/1/2018 for new business and 8/1/2018 for renewal business.

Based on a cursory review of the filing we noticed the following:

- Note that each manual page should show the company name, line of business and edition date in order to be in compliance with Rule 69O-170.006, Florida Administrative Code.
- The manual should include the ISO designation numbers or the actual ISO pages to be complete.

It is a company's responsibility to comply with all applicable statutes and rules.

FLORIDA OFFICE OF INSURANCE REGULATION
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.florir.com

Affirmative Action / Equal Opportunity Employer

Mnaus, Angel
FCC 18-00994
January 24, 2018
Page 2

Please verify that these pages are the final printed manual pages intended for use with this filing and that the effective dates noted above are correct. **If we do not hear from you within the next 10 days, we will assume that you have received a stamped copy of all manual pages applicable to this filing and that the effective dates are correct.**

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 18-00994

Request Type: Stamped Only



Angel Manus
AIG Property Casualty
Date Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
Date Received: 01/24/2018
Date of Action: 01/24/2018
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

January 22, 2018

Honorable David Altmaier
Commissioner of Insurance
Office of Insurance Regulation
Property & Casualty Product Review
200 East Gaines Street
Tallahassee, Florida 32399-0330

AIU INSURANCE COMPANY

NAIC #012-19399 FEIN# 13-533710

AMERICAN HOME ASSURANCE COMPANY

NAIC #012-19380 FEIN #13-5124990

AIG ASSURANCE COMPANY

NAIC #012-40258 FEIN # 13-5124990

AIG PROPERTY CASUALTY COMPANY

NAIC #012-19402 FEIN #25-118791

COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC #012-19410 FEIN #13-1938623

GRANITE STATE INSURANCE COMPANY

NAIC #012-23809 FEIN #02-0140690

ILLINOIS NATIONAL INSURANCE CO.

NAIC #012-23817 FEIN #37-0344310

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

NAIC #012-19445 FEIN #25-0687550

NEW HAMPSHIRE INSURANCE COMPANY

NAIC #012-23841 FEIN #02-0172170

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NAIC #012-19429 FEIN #13-5540698

Program: Commercial Auto

Filing Number: ISO-FL-17-CA-03

Dear Mr. Altmaier,

The referenced companies are filing to adopt ISO's Commercial Automobile Loss Costs, Forms, and Rule revisions as referenced in the following:

ISO Filing # [CA-2016-BRLA1](#) / FL OIR # [16-27945](#), [16-27946](#), [16-27947](#), [16-27948](#), [16-27949](#)
[16-27948](#), [16-27949](#), [16-27041](#)

ISO Filing # [CA-2017-BRLA1](#) / FL OIR # [FCC-17-20929](#), [17-20930](#), [FCC-17-20931](#), [FCC-17-20932](#), [FCC-17-20933](#), [FCC-17-20934](#)

ISO Filing # [CA-2015-RRU09](#) / FL OIR # [15-21554](#), [15-21555](#), [15-21556](#), [15-21557](#), [15-2188](#)

ISO Filing # [CA-2015-RLC09](#) / FL OIR # [15-21561](#), [15-21562](#), [15-21564](#), [15-21565](#), [15-21566](#)

ISO Filing # [CA-2015-OFR09](#) / FL OIR # [15-19820](#), [15-19819](#)

ISO Filing # [CA-2016-RADLC](#) / FL OIR# [FCC-16-31928](#), [FCC-16-31929](#), [FCC-16-31930](#), [FCC-16-31931](#), [FCC-16-31932](#), [FCC-16-31927](#)

ISO Filing # [CA-2016-RADRU](#) / FL OIR# [FCC-16-31919](#), [FCC-16-31920](#), [FCC-16-31921](#), [FCC-16-31922](#), [FCC-16-31923](#), [FCC-16-31918](#)

ISO Filing # [CA-2016-OADFR](#) / FL OIR # [16-16985](#), [16-16983](#)

ISO Filing # [CA-2017-ORU1](#) / FL OIR # [17-07431](#), [17-97430](#), [17-07428](#), [17-07429](#), [17-07427](#)
[17-07426](#)



Angel Manus
AIG Property Casualty
State Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
Date Received: 01/24/2018
Date of Action: 01/24/2018
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

The overall rate impact is 27.7% for Commercial Automobile. This includes the following –

- Loss Cost change of 23.7%
- Expense Change of 3.2% and Deviation change of 0.0%

Based upon OIR instruction, these filings have been submitted individually under their respective sub-lines of business.

The proposed effective date for the implementation of this filing is 08/01/2018 for new business and renewal business.

Sincerely,

Angel Manus
State Filing Analyst

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.632
Physical Damage	0.632
Factor to remove ULAE for Liability:	1.090
Factor to remove LAE for Physical Damage:	1.137
ELR for Liability excluding ULAE:	0.580
ELR for Physical Damage excluding LAE:	0.555
Tax Multiplier *	1.028

These loss ratios apply to the following rating plans:

Experience & Schedule Rating Plan +
Composite Rating Plan
Retrospective Rating Plan *

+ Schedule Debits & Credits are added together to determine the final Schedule Modification. The calculated Experience Modification (Credit or Debit) & the Schedule Modification (Credit or Debit) are multiplied together to develop the final Experience & Schedule Rating Plan Modification.

AIG
Commercial Automobile
Florida
Company Exception Page

ACKNOWLEDGED
Date Received: Date Of Action:
01/24/2018 01/24/2018
FL OFFICE OF INSURANCE REGULATION

To calculate Commercial Auto rates by company, multiply loss costs by the appropriate factor as listed below:

<u>Company</u>	<u>Liability</u>	<u>Physical Damage</u>
American Home Assurance Company	1.828	1.838
AIG Assurance Company	1.554	1.562
AIU Insurance Company	1.463	1.378
AIG Property Casualty Company	1.828	1.838
Commerce & Industry Insurance Company	1.828	1.838
Granite State Insurance Company	1.828	1.838
Illinois National Insurance Co.	2.103	2.114
National Union Fire Insurance Company of Pittsburgh, Pa.	1.828	1.838
New Hampshire Insurance Company	1.646	1.654
The Insurance Company of the State of Pennsylvania	1.828	1.838



OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

FINANCIAL SERVICES
COMMISSION

RICK SCOTT
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

PAM BONDI
ATTORNEY GENERAL

ADAM PUTNAM
COMMISSIONER OF
AGRICULTURE

January 24, 2018

Ms. Angel Manus
State Filings Analyst
AIU Insurance Company
1200 Abernathy Rd, Bldg 600 Suite 500
Atlanta, GA 30328

RE: AIU Insurance Company
AIG Assurance Company
Commerce and Industry Insurance Company
American Home Assurance Company
New Hampshire Insurance Company
Granite State Insurance Company
National Union Fire Insurance Co. of Pittsburgh, PA
AIG Property Casualty Company
Illinois National Insurance Company
Insurance Company of The State of Pennsylvania
Commercial Auto / Public Autos
Company File Number: ISO-FL-17-CA-03
OIR File Number: FCC 18-00996
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Ms. Manus:

This is to acknowledge receipt of your notice of changes to the rates for the above-referenced line of business, filed pursuant to Section 627.0651(14), Florida Statutes. Attached for your records is a copy of the original cover letter and a set of manual pages stamped "ACKNOWLEDGED" for the above referenced filing.

Our records indicate that this filing is effective 8/1/2018 for new business and 8/1/2018 for renewal business.

Based on a cursory review of the filing we noticed the following:

- Note that each manual page should show the company name, line of business and edition date in order to be in compliance with Rule 69O-170.006, Florida Administrative Code.
- The manual should include the ISO designation numbers or the actual ISO pages to be complete.

It is a company's responsibility to comply with all applicable statutes and rules.

FLORIDA OFFICE OF INSURANCE REGULATION
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.florir.com

Affirmative Action / Equal Opportunity Employer

Manus, Angel
FCC 18-00996
January 24, 2018
Page 2

Please verify that these pages are the final printed manual pages intended for use with this filing and that the effective dates noted above are correct. **If we do not hear from you within the next 10 days, we will assume that you have received a stamped copy of all manual pages applicable to this filing and that the effective dates are correct.**

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 18-00996

Request Type: Stamped Only



Angel Manus
AIG Property Casualty
Date Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
Date Received: 01/24/2018
Date of Action: 01/24/2018
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

January 22, 2018

Honorable David Altmaier
Commissioner of Insurance
Office of Insurance Regulation
Property & Casualty Product Review
200 East Gaines Street
Tallahassee, Florida 32399-0330

AIU INSURANCE COMPANY

NAIC #012-19399 FEIN# 13-533710

AMERICAN HOME ASSURANCE COMPANY

NAIC #012-19380 FEIN #13-5124990

AIG ASSURANCE COMPANY

NAIC #012-40258 FEIN # 13-5124990

AIG PROPERTY CASUALTY COMPANY

NAIC #012-19402 FEIN #25-118791

COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC #012-19410 FEIN #13-1938623

GRANITE STATE INSURANCE COMPANY

NAIC #012-23809 FEIN #02-0140690

ILLINOIS NATIONAL INSURANCE CO.

NAIC #012-23817 FEIN #37-0344310

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

NAIC #012-19445 FEIN #25-0687550

NEW HAMPSHIRE INSURANCE COMPANY

NAIC #012-23841 FEIN #02-0172170

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NAIC #012-19429 FEIN #13-5540698

Program: Commercial Auto

Filing Number: ISO-FL-17-CA-03

Dear Mr. Altmaier,

The referenced companies are filing to adopt ISO's Commercial Automobile Loss Costs, Forms, and Rule revisions as referenced in the following:

ISO Filing # [CA-2016-BRLA1](#) / FL OIR # [16-27945](#), [16-27946](#), [16-27947](#), [16-27948](#), [16-27949](#)
[16-27948](#), [16-27949](#), [16-27041](#)

ISO Filing # [CA-2017-BRLA1](#) / FL OIR # [FCC-17-20929](#), [17-20930](#), [FCC-17-20931](#), [FCC-17-20932](#), [FCC-17-20933](#), [FCC-17-20934](#)

ISO Filing # [CA-2015-RRU09](#) / FL OIR # [15-21554](#), [15-21555](#), [15-21556](#), [15-21557](#), [15-2188](#)

ISO Filing # [CA-2015-RLC09](#) / FL OIR # [15-21561](#), [15-21562](#), [15-21564](#), [15-21565](#), [15-21566](#)

ISO Filing # [CA-2015-OFR09](#) / FL OIR # [15-19820](#), [15-19819](#)

ISO Filing # [CA-2016-RADLC](#) / FL OIR# [FCC-16-31928](#), [FCC-16-31929](#), [FCC-16-31930](#), [FCC-16-31931](#), [FCC-16-31932](#), [FCC-16-31927](#)

ISO Filing # [CA-2016-RADRU](#) / FL OIR# [FCC-16-31919](#), [FCC-16-31920](#), [FCC-16-31921](#), [FCC-16-31922](#), [FCC-16-31923](#), [FCC-16-31918](#)

ISO Filing # [CA-2016-OADFR](#) / FL OIR # [16-16985](#), [16-16983](#)

ISO Filing # [CA-2017-ORU1](#) / FL OIR # [17-07431](#), [17-97430](#), [17-07428](#), [17-07429](#), [17-07427](#)
[17-07426](#)



Angel Manus
AIG Property Casualty
State Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
Date Received: 01/24/2018
Date of Action: 01/24/2018
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

The overall rate impact is 27.7% for Commercial Automobile. This includes the following –

- Loss Cost change of 23.7%
- Expense Change of 3.2% and Deviation change of 0.0%

Based upon OIR instruction, these filings have been submitted individually under their respective sub-lines of business.

The proposed effective date for the implementation of this filing is 08/01/2018 for new business and renewal business.

Sincerely,

Angel Manus
State Filing Analyst

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.632
Physical Damage	0.632
Factor to remove ULAE for Liability:	1.090
Factor to remove LAE for Physical Damage:	1.137
ELR for Liability excluding ULAE:	0.580
ELR for Physical Damage excluding LAE:	0.555
Tax Multiplier *	1.028

These loss ratios apply to the following rating plans:

Experience & Schedule Rating Plan +
Composite Rating Plan
Retrospective Rating Plan *

+ Schedule Debits & Credits are added together to determine the final Schedule Modification. The calculated Experience Modification (Credit or Debit) & the Schedule Modification (Credit or Debit) are multiplied together to develop the final Experience & Schedule Rating Plan Modification.

AIG
Commercial Automobile
Florida
Company Exception Page

ACKNOWLEDGED
Date Received: Date Of Action:
01/24/2018 01/24/2018
FL OFFICE OF INSURANCE REGULATION

To calculate Commercial Auto rates by company, multiply loss costs by the appropriate factor as listed below:

<u>Company</u>	<u>Liability</u>	<u>Physical Damage</u>
American Home Assurance Company	1.828	1.838
AIG Assurance Company	1.554	1.562
AIU Insurance Company	1.463	1.378
AIG Property Casualty Company	1.828	1.838
Commerce & Industry Insurance Company	1.828	1.838
Granite State Insurance Company	1.828	1.838
Illinois National Insurance Co.	2.103	2.114
National Union Fire Insurance Company of Pittsburgh, Pa.	1.828	1.838
New Hampshire Insurance Company	1.646	1.654
The Insurance Company of the State of Pennsylvania	1.828	1.838



OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

**FINANCIAL SERVICES
COMMISSION**

RICK SCOTT
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

PAM BONDI
ATTORNEY GENERAL

ADAM PUTNAM
COMMISSIONER OF
AGRICULTURE

January 25, 2018

Ms. Angel Manus
State Filings Analyst
American Home Assurance Company
1200 Abernathy Rd, Bldg 600 Suite 500
Atlanta, GA 30328

RE: American Home Assurance Company
AIG Assurance Company
Commerce and Industry Insurance Company
New Hampshire Insurance Company
Insurance Company of The State of Pennsylvania
National Union Fire Insurance Co. of Pittsburgh, PA
AIG Property Casualty Company
Illinois National Insurance Company
Granite State Insurance Company
AIU Insurance Company
Commercial Auto / Other Commercial Auto
Company File Number: ISO-FL-17-CA-03
OIR File Number: FCC 18-00997
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Ms. Manus:

This is to acknowledge receipt of your notice of changes to the rates for the above-referenced line of business, filed pursuant to Section 627.0651(14), Florida Statutes. Attached for your records is a copy of the original cover letter and a set of manual pages stamped "ACKNOWLEDGED" for the above referenced filing.

Our records indicate that this filing is effective 8/1/2018 for new business and 8/1/2018 for renewal business.

Based on a cursory review of the filing we noticed the following:

- Note that each manual page should show the company name, line of business and edition date in order to be in compliance with Rule 69O-170.006, Florida Administrative Code.
- The manual should include the ISO designation numbers or the actual ISO pages to be complete.

It is a company's responsibility to comply with all applicable statutes and rules.

...
FLORIDA OFFICE OF INSURANCE REGULATION
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.floir.com

Affirmative Action / Equal Opportunity Employer

Manus, Angel
FCC 18-00997
January 25, 2018
Page 2

Please verify that these pages are the final printed manual pages intended for use with this filing and that the effective dates noted above are correct. **If we do not hear from you within the next 10 days, we will assume that you have received a stamped copy of all manual pages applicable to this filing and that the effective dates are correct.**

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 18-00997

Request Type: Stamped Only



Angel Manus
AIG Property Casualty
Date Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
Date Received: 01/24/2018
Date of Action: 01/25/2018
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

January 22, 2018

Honorable David Altmaier
Commissioner of Insurance
Office of Insurance Regulation
Property & Casualty Product Review
200 East Gaines Street
Tallahassee, Florida 32399-0330

AIU INSURANCE COMPANY

NAIC #012-19399 FEIN# 13-533710

AMERICAN HOME ASSURANCE COMPANY

NAIC #012-19380 FEIN #13-5124990

AIG ASSURANCE COMPANY

NAIC #012-40258 FEIN # 13-5124990

AIG PROPERTY CASUALTY COMPANY

NAIC #012-19402 FEIN #25-118791

COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC #012-19410 FEIN #13-1938623

GRANITE STATE INSURANCE COMPANY

NAIC #012-23809 FEIN #02-0140690

ILLINOIS NATIONAL INSURANCE CO.

NAIC #012-23817 FEIN #37-0344310

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

NAIC #012-19445 FEIN #25-0687550

NEW HAMPSHIRE INSURANCE COMPANY

NAIC #012-23841 FEIN #02-0172170

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NAIC #012-19429 FEIN #13-5540698

Program: Commercial Auto

Filing Number: ISO-FL-17-CA-03

Dear Mr. Altmaier,

The referenced companies are filing to adopt ISO's Commercial Automobile Loss Costs, Forms, and Rule revisions as referenced in the following:

ISO Filing # [CA-2016-BRLA1](#) / FL OIR # [16-27945](#), [16-27946](#), [16-27947](#), [16-27948](#), [16-27949](#)
[16-27948](#), [16-27949](#), [16-27041](#)

ISO Filing # [CA-2017-BRLA1](#) / FL OIR # [FCC-17-20929](#), [17-20930](#), [FCC-17-20931](#), [FCC-17-20932](#), [FCC-17-20933](#), [FCC-17-20934](#)

ISO Filing # [CA-2015-RRU09](#) / FL OIR # [15-21554](#), [15-21555](#), [15-21556](#), [15-21557](#), [15-2188](#)

ISO Filing # [CA-2015-RLC09](#) / FL OIR # [15-21561](#), [15-21562](#), [15-21564](#), [15-21565](#), [15-21566](#)

ISO Filing # [CA-2015-OFR09](#) / FL OIR # [15-19820](#), [15-19819](#)

ISO Filing # [CA-2016-RADLC](#) / FL OIR# [FCC-16-31928](#), [FCC-16-31929](#), [FCC-16-31930](#), [FCC-16-31931](#), [FCC-16-31932](#), [FCC-16-31927](#)

ISO Filing # [CA-2016-RADRU](#) / FL OIR# [FCC-16-31919](#), [FCC-16-31920](#), [FCC-16-31921](#), [FCC-16-31922](#), [FCC-16-31923](#), [FCC-16-31918](#)

ISO Filing # [CA-2016-OADFR](#) / FL OIR # [16-16985](#), [16-16983](#)

ISO Filing # [CA-2017-ORU1](#) / FL OIR # [17-07431](#), [17-97430](#), [17-07428](#), [17-07429](#), [17-07427](#)
[17-07426](#)



Angel Manus
AIG Property Casualty
State Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
Date Received: 01/24/2018
Date of Action: 01/25/2018
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

The overall rate impact is 27.7% for Commercial Automobile. This includes the following –

- Loss Cost change of 23.7%
- Expense Change of 3.2% and Deviation change of 0.0%

Based upon OIR instruction, these filings have been submitted individually under their respective sub-lines of business.

The proposed effective date for the implementation of this filing is 08/01/2018 for new business and renewal business.

Sincerely,

Angel Manus
State Filing Analyst

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.632
Physical Damage	0.632
Factor to remove ULAE for Liability:	1.090
Factor to remove LAE for Physical Damage:	1.137
ELR for Liability excluding ULAE:	0.580
ELR for Physical Damage excluding LAE:	0.555
Tax Multiplier *	1.028

These loss ratios apply to the following rating plans:

Experience & Schedule Rating Plan +
Composite Rating Plan
Retrospective Rating Plan *

+ Schedule Debits & Credits are added together to determine the final Schedule Modification. The calculated Experience Modification (Credit or Debit) & the Schedule Modification (Credit or Debit) are multiplied together to develop the final Experience & Schedule Rating Plan Modification.

AIG
Commercial Automobile
Florida
Company Exception Page

ACKNOWLEDGED
Date Received: 01/24/2018 Date Of Action: 01/25/2018
FL OFFICE OF INSURANCE REGULATION

To calculate Commercial Auto rates by company, multiply loss costs by the appropriate factor as listed below:

<u>Company</u>	<u>Liability</u>	<u>Physical Damage</u>
American Home Assurance Company	1.828	1.838
AIG Assurance Company	1.554	1.562
AIU Insurance Company	1.463	1.378
AIG Property Casualty Company	1.828	1.838
Commerce & Industry Insurance Company	1.828	1.838
Granite State Insurance Company	1.828	1.838
Illinois National Insurance Co.	2.103	2.114
National Union Fire Insurance Company of Pittsburgh, Pa.	1.828	1.838
New Hampshire Insurance Company	1.646	1.654
The Insurance Company of the State of Pennsylvania	1.828	1.838



OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

**FINANCIAL SERVICES
COMMISSION**

RICK SCOTT
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

PAM BONDI
ATTORNEY GENERAL

ADAM PUTNAM
COMMISSIONER OF
AGRICULTURE

January 24, 2018

Ms. Angel Manus
State Filings Analyst
AIU Insurance Company
1200 Abernathy Rd, Bldg 600 Suite 500
Atlanta, GA 30328

RE: AIU Insurance Company
AIG Assurance Company
Commerce and Industry Insurance Company
American Home Assurance Company
New Hampshire Insurance Company
Granite State Insurance Company
National Union Fire Insurance Co. of Pittsburgh, PA
AIG Property Casualty Company
Illinois National Insurance Company
Insurance Company of the State of Pennsylvania
Commercial Auto / Garages
Company File Number: ISO-FL-17-CA-03
OIR File Number: FCC 18-00998
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Ms. Manus:

This is to acknowledge receipt of your notice of changes to the rates for the above-referenced line of business, filed pursuant to Section 627.0651(14), Florida Statutes. Attached for your records is a copy of the original cover letter and a set of manual pages stamped "ACKNOWLEDGED" for the above referenced filing.

Our records indicate that this filing is effective 8/1/2018 for new business and 8/1/2018 for renewal business.

Based on a cursory review of the filing we noticed the following:

- Note that each manual page should show the company name, line of business and edition date in order to be in compliance with Rule 69O-170.006, Florida Administrative Code.
- The manual should include the ISO designation numbers or the actual ISO pages to be complete.

It is a company's responsibility to comply with all applicable statutes and rules.

...
FLORIDA OFFICE OF INSURANCE REGULATION
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.florir.com

Affirmative Action / Equal Opportunity Employer

Manus, Angel
FCC 18-00998
January 24, 2018
Page 2

Please verify that these pages are the final printed manual pages intended for use with this filing and that the effective dates noted above are correct. **If we do not hear from you within the next 10 days, we will assume that you have received a stamped copy of all manual pages applicable to this filing and that the effective dates are correct.**

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 18-00998

Request Type: Stamped Only



Angel Manus
AIG Property Casualty
Date Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
Date Received: 01/24/2018
Date of Action: 01/24/2018
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

January 22, 2018

Honorable David Altmaier
Commissioner of Insurance
Office of Insurance Regulation
Property & Casualty Product Review
200 East Gaines Street
Tallahassee, Florida 32399-0330

AIU INSURANCE COMPANY

NAIC #012-19399 FEIN# 13-533710

AMERICAN HOME ASSURANCE COMPANY

NAIC #012-19380 FEIN #13-5124990

AIG ASSURANCE COMPANY

NAIC #012-40258 FEIN # 13-5124990

AIG PROPERTY CASUALTY COMPANY

NAIC #012-19402 FEIN #25-118791

COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC #012-19410 FEIN #13-1938623

GRANITE STATE INSURANCE COMPANY

NAIC #012-23809 FEIN #02-0140690

ILLINOIS NATIONAL INSURANCE CO.

NAIC #012-23817 FEIN #37-0344310

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

NAIC #012-19445 FEIN #25-0687550

NEW HAMPSHIRE INSURANCE COMPANY

NAIC #012-23841 FEIN #02-0172170

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NAIC #012-19429 FEIN #13-5540698

Program: Commercial Auto

Filing Number: ISO-FL-17-CA-03

Dear Mr. Altmaier,

The referenced companies are filing to adopt ISO's Commercial Automobile Loss Costs, Forms, and Rule revisions as referenced in the following:

ISO Filing # [CA-2016-BRLA1](#) / FL OIR # [16-27945](#), [16-27946](#), [16-27947](#), [16-27948](#), [16-27949](#)
[16-27948](#), [16-27949](#), [16-27041](#)

ISO Filing # [CA-2017-BRLA1](#) / FL OIR # [FCC-17-20929](#), [17-20930](#), [FCC-17-20931](#), [FCC-17-20932](#), [FCC-17-20933](#), [FCC-17-20934](#)

ISO Filing # [CA-2015-RRU09](#) / FL OIR # [15-21554](#), [15-21555](#), [15-21556](#), [15-21557](#), [15-2188](#)

ISO Filing # [CA-2015-RLC09](#) / FL OIR # [15-21561](#), [15-21562](#), [15-21564](#), [15-21565](#), [15-21566](#)

ISO Filing # [CA-2015-OFR09](#) / FL OIR # [15-19820](#), [15-19819](#)

ISO Filing # [CA-2016-RADLC](#) / FL OIR# [FCC-16-31928](#), [FCC-16-31929](#), [FCC-16-31930](#), [FCC-16-31931](#), [FCC-16-31932](#), [FCC-16-31927](#)

ISO Filing # [CA-2016-RADRU](#) / FL OIR# [FCC-16-31919](#), [FCC-16-31920](#), [FCC-16-31921](#), [FCC-16-31922](#), [FCC-16-31923](#), [FCC-16-31918](#)

ISO Filing # [CA-2016-OADFR](#) / FL OIR # [16-16985](#), [16-16983](#)

ISO Filing # [CA-2017-ORU1](#) / FL OIR # [17-07431](#), [17-97430](#), [17-07428](#), [17-07429](#), [17-07427](#)
[17-07426](#)



Angel Manus
AIG Property Casualty
State Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
Date Received: 01/24/2018
Date of Action: 01/24/2018
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

The overall rate impact is 27.7% for Commercial Automobile. This includes the following –

- Loss Cost change of 23.7%
- Expense Change of 3.2% and Deviation change of 0.0%

Based upon OIR instruction, these filings have been submitted individually under their respective sub-lines of business.

The proposed effective date for the implementation of this filing is 08/01/2018 for new business and renewal business.

Sincerely,

Angel Manus
State Filing Analyst

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.632
Physical Damage	0.632
Factor to remove ULAE for Liability:	1.090
Factor to remove LAE for Physical Damage:	1.137
ELR for Liability excluding ULAE:	0.580
ELR for Physical Damage excluding LAE:	0.555
Tax Multiplier *	1.028

These loss ratios apply to the following rating plans:

Experience & Schedule Rating Plan +
Composite Rating Plan
Retrospective Rating Plan *

+ Schedule Debits & Credits are added together to determine the final Schedule Modification. The calculated Experience Modification (Credit or Debit) & the Schedule Modification (Credit or Debit) are multiplied together to develop the final Experience & Schedule Rating Plan Modification.

AIG
Commercial Automobile
Florida
Company Exception Page

ACKNOWLEDGED
Date Received: Date Of Action:
01/24/2018 01/24/2018
FL OFFICE OF INSURANCE REGULATION

To calculate Commercial Auto rates by company, multiply loss costs by the appropriate factor as listed below:

<u>Company</u>	<u>Liability</u>	<u>Physical Damage</u>
American Home Assurance Company	1.828	1.838
AIG Assurance Company	1.554	1.562
AIU Insurance Company	1.463	1.378
AIG Property Casualty Company	1.828	1.838
Commerce & Industry Insurance Company	1.828	1.838
Granite State Insurance Company	1.828	1.838
Illinois National Insurance Co.	2.103	2.114
National Union Fire Insurance Company of Pittsburgh, Pa.	1.828	1.838
New Hampshire Insurance Company	1.646	1.654
The Insurance Company of the State of Pennsylvania	1.828	1.838



OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

FINANCIAL SERVICES
COMMISSION

RICK SCOTT
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

PAM BONDI
ATTORNEY GENERAL

ADAM PUTNAM
COMMISSIONER OF
AGRICULTURE

January 24, 2018

Ms. Angel Manus
State Filings Analyst
AIU Insurance Company
1200 Abernathy Rd, Bldg 600 Suite 500
Atlanta, GA 30328

RE: AIU Insurance Company
AIG Assurance Company
Commerce and Industry Insurance Company
American Home Assurance Company
New Hampshire Insurance Company
Granite State Insurance Company
National Union Fire Insurance Co. of Pittsburgh, PA
AIG Property Casualty Company
Illinois National Insurance Company
Insurance Company of the State of Pennsylvania
Commercial Auto / Business Auto
Company File Number: ISO-FL-17-CA-03
OIR File Number: FCC 18-00999
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Ms. Manus:

This is to acknowledge receipt of your notice of changes to the rates for the above-referenced line of business, filed pursuant to Section 627.0651(14), Florida Statutes. Attached for your records is a copy of the original cover letter and a set of manual pages stamped "ACKNOWLEDGED" for the above referenced filing.

Our records indicate that this filing is effective 8/1/2018 for new business and 8/1/2018 for renewal business.

Based on a cursory review of the filing we noticed the following:

- Note that each manual page should show the company name, line of business and edition date in order to be in compliance with Rule 69O-170.006, Florida Administrative Code.
- The manual should include the ISO designation numbers or the actual ISO pages to be complete.

It is a company's responsibility to comply with all applicable statutes and rules.

FLORIDA OFFICE OF INSURANCE REGULATION
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.florir.com

Affirmative Action / Equal Opportunity Employer

Manus, Angel
FCC 18-00999
January 24, 2018
Page 2

Please verify that these pages are the final printed manual pages intended for use with this filing and that the effective dates noted above are correct. **If we do not hear from you within the next 10 days, we will assume that you have received a stamped copy of all manual pages applicable to this filing and that the effective dates are correct.**

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 18-00999

Request Type: Stamped Only



Angel Manus
AIG Property Casualty
Date Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
Date Received: 01/24/2018
Date of Action: 01/24/2018
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

January 22, 2018

Honorable David Altmaier
Commissioner of Insurance
Office of Insurance Regulation
Property & Casualty Product Review
200 East Gaines Street
Tallahassee, Florida 32399-0330

AIU INSURANCE COMPANY

NAIC #012-19399 FEIN# 13-533710

AMERICAN HOME ASSURANCE COMPANY

NAIC #012-19380 FEIN #13-5124990

AIG ASSURANCE COMPANY

NAIC #012-40258 FEIN # 13-5124990

AIG PROPERTY CASUALTY COMPANY

NAIC #012-19402 FEIN #25-118791

COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC #012-19410 FEIN #13-1938623

GRANITE STATE INSURANCE COMPANY

NAIC #012-23809 FEIN #02-0140690

ILLINOIS NATIONAL INSURANCE CO.

NAIC #012-23817 FEIN #37-0344310

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

NAIC #012-19445 FEIN #25-0687550

NEW HAMPSHIRE INSURANCE COMPANY

NAIC #012-23841 FEIN #02-0172170

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NAIC #012-19429 FEIN #13-5540698

Program: Commercial Auto

Filing Number: ISO-FL-17-CA-03

Dear Mr. Altmaier,

The referenced companies are filing to adopt ISO's Commercial Automobile Loss Costs, Forms, and Rule revisions as referenced in the following:

ISO Filing # [CA-2016-BRLA1](#) / FL OIR # [16-27945](#), [16-27946](#), [16-27947](#), [16-27948](#), [16-27949](#)
[16-27948](#), [16-27949](#), [16-27041](#)

ISO Filing # [CA-2017-BRLA1](#) / FL OIR # [FCC-17-20929](#), [17-20930](#), [FCC-17-20931](#), [FCC-17-20932](#), [FCC-17-20933](#), [FCC-17-20934](#)

ISO Filing # [CA-2015-RRU09](#) / FL OIR # [15-21554](#), [15-21555](#), [15-21556](#), [15-21557](#), [15-2188](#)

ISO Filing # [CA-2015-RLC09](#) / FL OIR # [15-21561](#), [15-21562](#), [15-21564](#), [15-21565](#), [15-21566](#)

ISO Filing # [CA-2015-OFR09](#) / FL OIR # [15-19820](#), [15-19819](#)

ISO Filing # [CA-2016-RADLC](#) / FL OIR# [FCC-16-31928](#), [FCC-16-31929](#), [FCC-16-31930](#), [FCC-16-31931](#), [FCC-16-31932](#), [FCC-16-31927](#)

ISO Filing # [CA-2016-RADRU](#) / FL OIR# [FCC-16-31919](#), [FCC-16-31920](#), [FCC-16-31921](#), [FCC-16-31922](#), [FCC-16-31923](#), [FCC-16-31918](#)

ISO Filing # [CA-2016-OADFR](#) / FL OIR # [16-16985](#), [16-16983](#)

ISO Filing # [CA-2017-ORU1](#) / FL OIR # [17-07431](#), [17-97430](#), [17-07428](#), [17-07429](#), [17-07427](#)
[17-07426](#)



Angel Manus
AIG Property Casualty
State Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
Date Received: 01/24/2018
Date of Action: 01/24/2018
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

The overall rate impact is 27.7% for Commercial Automobile. This includes the following –

- Loss Cost change of 23.7%
- Expense Change of 3.2% and Deviation change of 0.0%

Based upon OIR instruction, these filings have been submitted individually under their respective sub-lines of business.

The proposed effective date for the implementation of this filing is 08/01/2018 for new business and renewal business.

Sincerely,

Angel Manus
State Filing Analyst

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.632
Physical Damage	0.632
Factor to remove ULAE for Liability:	1.090
Factor to remove LAE for Physical Damage:	1.137
ELR for Liability excluding ULAE:	0.580
ELR for Physical Damage excluding LAE:	0.555
Tax Multiplier *	1.028

These loss ratios apply to the following rating plans:

Experience & Schedule Rating Plan +
Composite Rating Plan
Retrospective Rating Plan *

+ Schedule Debits & Credits are added together to determine the final Schedule Modification. The calculated Experience Modification (Credit or Debit) & the Schedule Modification (Credit or Debit) are multiplied together to develop the final Experience & Schedule Rating Plan Modification.

AIG
Commercial Automobile
Florida
Company Exception Page

ACKNOWLEDGED
Date Received: Date Of Action:
01/24/2018 01/24/2018
FL OFFICE OF INSURANCE REGULATION

To calculate Commercial Auto rates by company, multiply loss costs by the appropriate factor as listed below:

<u>Company</u>	<u>Liability</u>	<u>Physical Damage</u>
American Home Assurance Company	1.828	1.838
AIG Assurance Company	1.554	1.562
AIU Insurance Company	1.463	1.378
AIG Property Casualty Company	1.828	1.838
Commerce & Industry Insurance Company	1.828	1.838
Granite State Insurance Company	1.828	1.838
Illinois National Insurance Co.	2.103	2.114
National Union Fire Insurance Company of Pittsburgh, Pa.	1.828	1.838
New Hampshire Insurance Company	1.646	1.654
The Insurance Company of the State of Pennsylvania	1.828	1.838



OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

**FINANCIAL SERVICES
COMMISSION**

RICK SCOTT
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

PAM BONDI
ATTORNEY GENERAL

ADAM PUTNAM
COMMISSIONER OF
AGRICULTURE

February 14, 2018

Ms. Angel Manus
State Filings Analyst
AIU Insurance Company
1200 Abernathy Rd, Bldg 600
Suite 500
Atlanta, GA 30328

RE: AIU Insurance Company
AIG Assurance Company
American Home Assurance Company
New Hampshire Insurance Company
National Union Fire Insurance Co. of Pittsburgh Pa
AIG Property Casualty Company
Illinois National Insurance Company
Granite State Insurance Company
Insurance Company of The State of Pennsylvania
Commercial Auto Physical Damage Only
Company File Number: ISO-FL-17-CA-03
OIR File Number: FCC 18-01000

Dear Ms. Manus:

Thank you for your recent informational filing. The filing does not require approval pursuant to Section 627.410, Florida Statutes.

We will retain a copy in our files for reference. A copy is enclosed for your records with an acknowledgment date of February 14, 2018.

...

FLORIDA OFFICE OF INSURANCE REGULATION
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.floir.com

Affirmative Action / Equal Opportunity Employer

Manus, Angel
FCC 18-01000
February 14, 2018
Page 2

If you have any questions regarding this filing, please contact me at the telephone number listed below.

Sincerely,

Ryan Haynes
Government Analyst II
Ryan.Haynes@floir.com
(850) 413-5266

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 18-01000

Request Type: Stamped Only



Angel Manus
AIG Property Casualty
State Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
FOR INFORMATIONAL PURPOSES ONLY
Date Received: 1/24/2018 Date of Action: 02/14/2018
FL OFFICE OF INSURANCE REGULATION

January 22, 2018

Honorable David Altmaier
Commissioner of Insurance
Office of Insurance Regulation
Property & Casualty Product Review
200 East Gaines Street
Tallahassee, Florida 32399-0330

AIU INSURANCE COMPANY

NAIC #012-19399 FEIN# 13-533710

AMERICAN HOME ASSURANCE COMPANY

NAIC #012-19380 FEIN #13-5124990

AIG ASSURANCE COMPANY

NAIC #012-40258 FEIN # 13-5124990

AIG PROPERTY CASUALTY COMPANY

NAIC #012-19402 FEIN #25-118791

COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC #012-19410 FEIN #13-1938623

GRANITE STATE INSURANCE COMPANY

NAIC #012-23809 FEIN #02-0140690

ILLINOIS NATIONAL INSURANCE CO.

NAIC #012-23817 FEIN #37-0344310

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

NAIC #012-19445 FEIN #25-0687550

NEW HAMPSHIRE INSURANCE COMPANY

NAIC #012-23841 FEIN #02-0172170

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NAIC #012-19429 FEIN #13-5540698

Program: Commercial Auto

Filing Number: ISO-FL-17-CA-03

Dear Mr. Altmaier,

The referenced companies are filing to adopt ISO's Commercial Automobile Loss Costs, Forms, and Rule revisions as referenced in the following:

ISO Filing # [CA-2016-BRLA1](#) / FL OIR # [16-27945](#), [16-27946](#), [16-27947](#), [16-27948](#), [16-27949](#)
[16-27948](#), [16-27949](#), [16-27041](#)

ISO Filing # [CA-2017-BRLA1](#) / FL OIR # [FCC-17-20929](#), [17-20930](#), [FCC-17-20931](#), [FCC-17-20932](#), [FCC-17-20933](#), [FCC-17-20934](#)

ISO Filing # [CA-2015-RRU09](#) / FL OIR # [15-21554](#), [15-21555](#), [15-21556](#), [15-21557](#), [15-2188](#)

ISO Filing # [CA-2015-RLC09](#) / FL OIR # [15-21561](#), [15-21562](#), [15-21564](#), [15-21565](#), [15-21566](#)

ISO Filing # [CA-2015-OFR09](#) / FL OIR # [15-19820](#), [15-19819](#)

ISO Filing # [CA-2016-RADLC](#) / FL OIR# [FCC-16-31928](#), [FCC-16-31929](#), [FCC-16-31930](#), [FCC-16-31931](#), [FCC-16-31932](#), [FCC-16-31927](#)

ISO Filing # [CA-2016-RADRU](#) / FL OIR# [FCC-16-31919](#), [FCC-16-31920](#), [FCC-16-31921](#), [FCC-16-31922](#), [FCC-16-31923](#), [FCC-16-31918](#)

ISO Filing # [CA-2016-OADFR](#) / FL OIR # [16-16985](#), [16-16983](#)

ISO Filing # [CA-2017-ORU1](#) / FL OIR # [17-07431](#), [17-97430](#), [17-07428](#), [17-07429](#), [17-07427](#)
[17-07426](#)



Angel Manus
AIG Property Casualty
State Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
FOR INFORMATIONAL PURPOSES ONLY
Date Received: 1/24/2018 Date of Action: 02/14/2018
FL OFFICE OF INSURANCE REGULATION

The overall rate impact is 27.7% for Commercial Automobile. This includes the following –

- Loss Cost change of 23.7%
- Expense Change of 3.2% and Deviation change of 0.0%

Based upon OIR instruction, these filings have been submitted individually under their respective sub-lines of business.

The proposed effective date for the implementation of this filing is 08/01/2018 for new business and renewal business.

Sincerely,

Angel Manus
State Filing Analyst



OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

**FINANCIAL SERVICES
COMMISSION**

RICK SCOTT
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

PAM BONDI
ATTORNEY GENERAL

ADAM PUTNAM
COMMISSIONER OF
AGRICULTURE

February 14, 2018

Ms. Angel Manus
State Filings Analyst
AIU Insurance Company
1200 Abernathy Rd, Bldg 600
Suite 500
Atlanta, GA 30328

RE: AIU Insurance Company
AIG Assurance Company
American Home Assurance Company
New Hampshire Insurance Company
National Union Fire Insurance Co. of Pittsburgh Pa
AIG Property Casualty Company
Illinois National Insurance Company
Granite State Insurance Company
Insurance Company of The State of Pennsylvania
Commercial Auto / Combined
Company File Number: ISO-FL-17-CA-03
OIR File Number: FCC 18-01001

Dear Ms. Manus:

Thank you for your recent informational filing. The filing does not require approval pursuant to Section 627.410, Florida Statutes.

We will retain a copy in our files for reference. A copy is enclosed for your records with an acknowledgment date of February 14, 2018.

...

FLORIDA OFFICE OF INSURANCE REGULATION
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.floir.com

Affirmative Action / Equal Opportunity Employer

Manus, Angel
FCC 18-01001
February 14, 2018
Page 2

If you have any questions regarding this filing, please contact me at the telephone number listed below.

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 18-01001

Request Type: Stamped Only



Angel Manus
AIG Property Casualty
State Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
FOR INFORMATIONAL PURPOSES ONLY
Date Received: 1/24/2018
Date of Action: 02/14/2018
FL OFFICE OF INSURANCE REGULATION

January 22, 2018

Honorable David Altmaier
Commissioner of Insurance
Office of Insurance Regulation
Property & Casualty Product Review
200 East Gaines Street
Tallahassee, Florida 32399-0330

AIU INSURANCE COMPANY

NAIC #012-19399 FEIN# 13-533710

AMERICAN HOME ASSURANCE COMPANY

NAIC #012-19380 FEIN #13-5124990

AIG ASSURANCE COMPANY

NAIC #012-40258 FEIN # 13-5124990

AIG PROPERTY CASUALTY COMPANY

NAIC #012-19402 FEIN #25-118791

COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC #012-19410 FEIN #13-1938623

GRANITE STATE INSURANCE COMPANY

NAIC #012-23809 FEIN #02-0140690

ILLINOIS NATIONAL INSURANCE CO.

NAIC #012-23817 FEIN #37-0344310

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

NAIC #012-19445 FEIN #25-0687550

NEW HAMPSHIRE INSURANCE COMPANY

NAIC #012-23841 FEIN #02-0172170

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NAIC #012-19429 FEIN #13-5540698

Program: Commercial Auto

Filing Number: ISO-FL-17-CA-03

Dear Mr. Altmaier,

The referenced companies are filing to adopt ISO's Commercial Automobile Loss Costs, Forms, and Rule revisions as referenced in the following:

ISO Filing # [CA-2016-BRLA1](#) / FL OIR # [16-27945](#), [16-27946](#), [16-27947](#), [16-27948](#), [16-27949](#)
[16-27948](#), [16-27949](#), [16-27041](#)

ISO Filing # [CA-2017-BRLA1](#) / FL OIR # [FCC-17-20929](#), [17-20930](#), [FCC-17-20931](#), [FCC-17-20932](#), [FCC-17-20933](#), [FCC-17-20934](#)

ISO Filing # [CA-2015-RRU09](#) / FL OIR # [15-21554](#), [15-21555](#), [15-21556](#), [15-21557](#), [15-2188](#)

ISO Filing # [CA-2015-RLC09](#) / FL OIR # [15-21561](#), [15-21562](#), [15-21564](#), [15-21565](#), [15-21566](#)

ISO Filing # [CA-2015-OFR09](#) / FL OIR # [15-19820](#), [15-19819](#)

ISO Filing # [CA-2016-RADLC](#) / FL OIR# [FCC-16-31928](#), [FCC-16-31929](#), [FCC-16-31930](#), [FCC-16-31931](#), [FCC-16-31932](#), [FCC-16-31927](#)

ISO Filing # [CA-2016-RADRU](#) / FL OIR# [FCC-16-31919](#), [FCC-16-31920](#), [FCC-16-31921](#), [FCC-16-31922](#), [FCC-16-31923](#), [FCC-16-31918](#)

ISO Filing # [CA-2016-OADFR](#) / FL OIR # [16-16985](#), [16-16983](#)

ISO Filing # [CA-2017-ORU1](#) / FL OIR # [17-07431](#), [17-97430](#), [17-07428](#), [17-07429](#), [17-07427](#)
[17-07426](#)



Angel Manus
AIG Property Casualty
State Filing Analyst
678 240 1019 Telephone
angel.manus@aig.com
FOR INFORMATIONAL PURPOSES ONLY
Date Received: 1/24/2018 Date of Action: 02/14/2018
FL OFFICE OF INSURANCE REGULATION

The overall rate impact is 27.7% for Commercial Automobile. This includes the following –

- Loss Cost change of 23.7%
- Expense Change of 3.2% and Deviation change of 0.0%

Based upon OIR instruction, these filings have been submitted individually under their respective sub-lines of business.

The proposed effective date for the implementation of this filing is 08/01/2018 for new business and renewal business.

Sincerely,

Angel Manus
State Filing Analyst