



**NOTICE OF EFFECTIVE FILING**

**TO: ISO Distribution List**

**DATE: April 11, 2018**

**FROM: Angel Manus**

**PHONE: 770-671-2353**

**PROGRAM: ISO COMMERCIAL AUTOMOBILE**

**ISO CIRCULAR: CA-2017-BRLA1**

**ISO REFERENCE FILING NUMBER: LI-CA-2017-208**

**CONTENTS: Commercial Automobile Loss Cost Revision**

**STATE: Alabama**

**EFFECTIVE DATE: July 9, 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-AL-17-CA-01**

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

## Disposition for AGNY-131339169

<b>SERFF Tracking Number:</b>	AGNY-131339169	<b>State:</b>	Alabama
<b>First Filing Company:</b>	American Home Assurance Company ,...	<b>State Tracking Number:</b>	
<b>Company Tracking Number:</b>	ISO-AL-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:**

04/10/2018

**Effective Date (New):**

07/09/2018

**Effective Date (Renewal):**

07/09/2018

**Status:** \*

Approved

**Comments:**

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	22.500 %	22.500 %	\$ 0	0	\$ 0	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
AIU Insurance Company	22.500 %	22.500 %	\$ 0	0	\$ 0	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Commerce and Industry Insurance Company	22.500 %	22.500 %	\$ 40273	7	\$ 179319	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Granite State Insurance Company	22.500 %	22.500 %	\$ 136515	40	\$ 607853	0.000 %	0.000 %

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

Illinois National Insurance Co.	22.500 %	22.500 %	\$ 18602	1	\$ 82827	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	22.500 %	22.500 %	\$ -8109	22	\$ -36106	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

New Hampshire Insurance Company	22.500 %	22.500 %	\$ 286247	82	\$ 1274553	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

The Insurance Company of the State of Pennsylvania	22.500 %	22.500 %	\$ 835250	19	\$ 3719067	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

AIG Property Casualty Company	22.500 %	22.500 %	\$ 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>	22.500 %
<b>Overall Percentage Rate Impact For This Filing:</b>	22.500 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 1,308,778
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	171

**Schedule Items**

Item Type	Item Name	Item Status	Public Access
Supporting Document	Commercial Auto - Actuarial Memorandum, Indication and Support	Approved	No
<i>Supporting Document</i>	<i>Commercial Auto - Actuarial Memorandum, Indication and Support</i>	<i>Amended</i>	<i>No</i>
<i>Supporting Document</i>	<i>Commercial Auto - Actuarial Memorandum, Indication and Support</i>	<i>Amended</i>	<i>No</i>
<i>Supporting Document</i>	<i>Commercial Auto - Actuarial Memorandum, Indication and Support</i>	<i>Amended</i>	<i>No</i>
Supporting Document	Property and Casualty Certificate of Compliance	Disapproved	No
	Matrix, Scorecard or Model Calculation Resulting in a Tier	Bypassed	No

Supporting Document			
Supporting Document	Predictive Analytics or GLM Questionnaire	Bypassed	No
Supporting Document	Marked up Manual Pages	Bypassed	No
Supporting Document	Capping Guidelines	Bypassed	No
Rate	Alabama Company Exception Page_LCM, [No rule/page number]	Approved	No
<i>Rate</i>	<i>Alabama Company Exception Page_LCM, [No rule/page number]</i>	<i>Replaced</i>	<i>No</i>
<i>Rate</i>	<i>Alabama Company Exception Page_LCM, [No rule/page number]</i>	<i>Replaced</i>	<i>No</i>
<i>Rate</i>	<i>Alabama Company Exception Page_LCM, [No rule/page number]</i>	<i>Replaced</i>	<i>No</i>
Rate	Alabama Company Exception Page_ELR, [No rule/page number]	Approved	No
<i>Rate</i>	<i>Alabama Company Exception Page_ELR, [No rule/page number]</i>	<i>Replaced</i>	<i>No</i>
Rate	Alabama CLM Commercial Auto Rate-Rule Manual, [No rule/page number]	Approved	Yes
<i>Rate</i>	<i>Alabama CLM Commercial Auto Rate-Rule Manual, [No rule/page number]</i>	<i>Replaced</i>	<i>No</i>

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**Alabama**
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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):** 07/09/2018

**Effective Date Requested (Renewal):** 07/09/2018

**SERFF Tr Num:** AGNY- 131339169  
**SERFF Status:** Closed-  
 Approved  
**State Tr Num:**  
**State Status:** Approved  
**Co Tr Num:** ISO-AL-17-CA-01  
**Co Status:**  
**Date Submitted:** 01/16/2018  
**Disposition Date:** 04/10/2018  
**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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**Add Rate Data?** Yes

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	9.700 %
<b>Effective Date of Last Rate Revision:</b>	02/01/2017
<b>Filing Method of Last Filing:</b>	Prior Approval
<b>SERFF Tracking Number of Last Filing:</b>	








## 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	22.500 %	22.500 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIU Insurance Company	22.500 %	22.500 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	22.500 %	22.500 %	\$40,273.00	7	\$179,319.00	0.000 %	0.000 %
Granite State Insurance Company	22.500 %	22.500 %	\$136,515.00	40	\$607,853.00	0.000 %	0.000 %
Illinois National Insurance Co.	22.500 %	22.500 %	\$18,602.00	1	\$82,827.00	0.000 %	0.000 %
National Union Fire Insurance Company of Pittsburgh, Pa.	22.500 %	22.500 %	(\$8,109.00)	22	(\$36,106.00)	0.000 %	0.000 %
New Hampshire Insurance Company	22.500 %	22.500 %	\$286,247.00	82	\$1,274,553.00	0.000 %	0.000 %
The Insurance Company of the State of Pennsylvania	22.500 %	22.500 %	\$835,250.00	19	\$3,719,067.00	0.000 %	0.000 %
AIG Property Casualty Company	22.500 %	22.500 %	\$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>22.500 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>22.500 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ 1,308,778</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>171</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1	Approved 04/10/2018	Alabama Company Exception Page_LCM		New		<a href="#">Alabama Company Exception Page_LCM 4.5.18.pdf</a>	Date Submitted: 04/10/2018 By: Angel Manus
<b>Previous Version</b>							
	Replaced 04/10/2018	Alabama Company Exception Page_LCM		New		<a href="#">Alabama Company Exception Page_LCM 3.15.18.pdf</a>	Date Submitted: 03/15/2018 By: Angel Manus
	Replaced 04/10/2018	Alabama Company Exception Page_LCM		New		<a href="#">Alabama Company Exception Page_LCM 2.16.18.pdf</a>	Date Submitted: 02/16/2018 By: Angel Manus
				New			

	<i>Replaced</i> 04/10/2018	<i>Alabama Company</i> <i>Exception Page_LCM</i>		<a href="#">Alabama Company Exception Page_LCM.pdf</a>	Date Submitted: 01/16/2018 By: Angel Manus
2	Approved 04/10/2018	Alabama Company Exception Page_ELR	New	 <a href="#">Alabama Company Exception Page_ELR_2.16.18.pdf</a>	Date Submitted: 02/16/2018 By: Angel Manus
<b>Previous Version</b>					
	<i>Replaced</i> 04/10/2018	<i>Alabama Company</i> <i>Exception Page_ELR</i>	<i>New</i>	 <a href="#">Alabama Company Exception Page_ELR.pdf</a>	Date Submitted: 01/16/2018 By: Angel Manus
3	 Approved 04/10/2018	Alabama CLM Commercial Auto Rate-Rule Manual	New	 <a href="#">AL CLM Commercial Auto Rate-Rule Manual (04-10-18).pdf</a>	Date Submitted: 04/10/2018
<b>Previous Version</b>					
	<i>Replaced</i> 04/10/2018	<i>Alabama CLM Commercial</i> <i>Auto Rate-Rule Manual</i>	<i>New</i>	 <a href="#">AL CLM Commercial Auto Rate- Rule Manual (04-10-18).pdf</a>	Date Submitted: 04/10/2018
<b>Icon Legend:</b>  - Draft Schedule Item  - Open Objection					

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