



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List

DATE: January 22, 2019

FROM: Milinda Tanner

PHONE: 770-870-2420

PROGRAM: ISO COMMERCIAL AUTOMOBILE

ISO CIRCULAR: LI-CA-2018-258

ISO REFERENCE FILING NUMBER: CA-2018-BRLA1

CONTENTS: ISO Commercial Automobile Loss Cost Revision

STATE: Florida

EFFECTIVE DATE: August 1, 2019

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-19--CA-01

AIG Property Casualty
State Filings Division
80 Pine Street
New York, NY 10005

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 19-00274

Request Type: Stamped Only



Milinda Tanner
 AIG Property Casualty
 State Filing Analyst
 770-870-2420 Telephone
 milinda.tanner@aig.com
ACKNOWLEDGED
 Date Received: 01/17/2019
 Date of Action: 01/18/2019
 FL OFFICE OF INSURANCE REGULATION

January 16, 2019

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
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 NAIC #012-19402 FEIN #25-118791
- COMMERCE AND INDUSTRY INSURANCE COMPANY**
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- 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: ISO Commercial Auto

Filing Number: ISO-FL-19-CA-01

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Loss Cost revisions approved by your Department under ISO Reference Filing number CA-2018-BRLA1 / OIR Filing number:

- Business Auto – OIR File Number: FCC 18-12397
- Garages – OIR File Number: FCC 18-12398
- Other Commercial Auto – OIR File Number: FCC 18-12399
- Public Autos – OIR File Number: FCC 18-12400
- Trucking/Hauling – OIR File Number: FCC 18-12401

The overall rate impact is **15.0%** for Commercial General Liability. This includes the following-

- Loss Cost change of **7.5%**.
- Expense change of **-2.4%** and Deviation change of **9.5%**.

The proposed effective date for the implementation of this filing is **08/01/2019** for new business and renewal business.

Sincerely,

Milinda Tanner

Milinda Tanner
 State Filing Analyst

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Date Received: 01/17/2019 Date Of Action: 01/18/2019

FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

- AIG Assurance Company
- AIG Property Casualty Company
- AIU Insurance Company
- American Home Assurance Company
- Granite State Insurance Company
- Commerce and Industry
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**AIG
Commercial Automobile
Florida
Company Exception Page**

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>	<u>Auto Dealers Liability</u>	<u>Auto Dealers Physical Damage</u>
American Home Assurance Company	2.023	1.561	2.023	1.561
AIG Assurance Company	1.719	1.326	1.719	1.326
AIU Insurance Company	1.618	1.170	1.618	1.170
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Commerce & Industry Insurance Company	2.023	1.561	2.023	1.561
Granite State Insurance Company	2.023	1.561	2.023	1.561
Illinois National Insurance Co.	2.326	1.795	2.326	1.795
National Union Fire Insurance Company of Pittsburgh, Pa.	2.023	1.561	2.023	1.561
New Hampshire Insurance Company	1.820	1.404	1.820	1.404
The Insurance Company of the State of Pennsylvania	2.023	1.561	2.023	1.561

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FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

- | | |
|--|---|
| <input type="checkbox"/> AIG Assurance Company | <input type="checkbox"/> Commerce and Industry Company |
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| <input type="checkbox"/> Granite State Insurance Company | <input type="checkbox"/> The Insurance Company of the State of Pennsylvania |

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.648
Physical Damage	0.648
Factor to remove ULAE for Liability:	1.084
Factor to remove LAE for Physical Damage:	1.131
ELR for Liability excluding ULAE:	0.597
ELR for Physical Damage excluding LAE:	0.573
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.



January 17, 2019

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

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- THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA**
NAIC #012-19429 FEIN #13-5540698

Program: ISO Commercial Auto

Filing Number: ISO-FL-19-CA-01

- OIR Filing Number: 19-00274**
- 19-00276**
- 19-00280**
- 19-00278**
- 19-00279**

Dear Ms. Jensen,

Thank you for speaking with us earlier today. In response to your concerns dated January 17, 2019, regarding the manual pages, we have attached revised versions to include the company name, edition date and line of business. These documents have been submitted under the Manual Pages section of the filing.

We greatly appreciate your help and patience during this process. Please let me know if you should need any additional information.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
miltanner@aig.com
Date Received: 01/17/2019
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FL OFFICE OF INSURANCE REGULATION



FINANCIAL SERVICES
COMMISSION

RON DESANTIS
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

NICOLE "NIKKI" FRIED
COMMISSIONER OF
AGRICULTURE

OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

January 18, 2019

Ms. Milinda Tanner
State Filings Analyst
American Home Assurance Company
3650 Brookside Parkway
Alpharetta, GA 30022

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-19-CA-01
OIR File Number: FCC 19-00274
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Ms. Tanner:

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 8/1/2019 for new business and 8/1/2019 for renewal business.

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

Tanner, Milinda
FCC 19-00274
January 18, 2019
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: 19-00276

Request Type: Stamped Only



Milinda Tanner
 AIG Property Casualty
 State Filing Analyst
 770-870-2420 Telephone
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 Date Received: 01/17/2019
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 FL OFFICE OF INSURANCE REGULATION

January 16, 2019

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Program: ISO Commercial Auto

Filing Number: ISO-FL-19-CA-01

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FL OFFICE OF INSURANCE REGULATION

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**AIG
Commercial Automobile
Florida
Company Exception Page**

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200 East Gaines Street
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Program: ISO Commercial Auto

Filing Number: ISO-FL-19-CA-01

- OIR Filing Number: 19-00274**
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DAVID ALTMAIER
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January 18, 2019

Ms. Milinda Tanner
State Filings Analyst
AIU Insurance Company
80 Pine Street, 13th Floor
New York, NY 10005

RE: AIU Insurance Company
AIG Assurance Company
Commerce and Industry Insurance Company
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Company File Number: ISO-FL-19-CA-01
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PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

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FLORIDA OFFICE OF INSURANCE REGULATION
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Page 2

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Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 19-00278

Request Type: Stamped Only



Milinda Tanner
 AIG Property Casualty
 State Filing Analyst
 770-870-2420 Telephone
 milinda.tanner@aig.com
ACKNOWLEDGED
 Date Received: 01/17/2019
 Date of Action: 01/18/2019
 FL OFFICE OF INSURANCE REGULATION

January 16, 2019

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 Property & Casualty Product Review
 200 East Gaines Street
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FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

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Tanner, Milinda

From: Laura.Jensen@floir.com
Sent: Friday, January 18, 2019 2:55 PM
To: Tanner, Milinda
Subject: FLOIR [RE: Company Filing Number ISO-FL-19-CA-01, FL Filing Number 19-00278]
Attachments: 19-00278-A-I-G-A-C-Acknowledgement-Letter---Reduced-Filing-.docx

The stamped documents for this filing will be sent by separate email to:
milinda.tanner@aig.com

Please see the attached letter.

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 19-00279

Request Type: Stamped Only



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 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: ISO Commercial Auto

Filing Number: ISO-FL-19-CA-01

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Loss Cost revisions approved by your Department under ISO Reference Filing number CA-2018-BRLA1 / OIR Filing number:

- Business Auto – OIR File Number: FCC 18-12397
- Garages – OIR File Number: FCC 18-12398
- Other Commercial Auto – OIR File Number: FCC 18-12399
- Public Autos – OIR File Number: FCC 18-12400
- Trucking/Hauling – OIR File Number: FCC 18-12401

The overall rate impact is 15.0% for Commercial General Liability. This includes the following-

- Loss Cost change of 7.5%.
- Expense change of -2.4% and Deviation change of 9.5%.

The proposed effective date for the implementation of this filing is 08/01/2019 for new business and renewal business.

Sincerely,

Milinda Tanner

Milinda Tanner
 State Filing Analyst

ACKNOWLEDGED

Date Received: 01/17/2019 Date Of Action: 01/22/2019

FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

- | | |
|--|---|
| <input type="checkbox"/> AIG Assurance Company | <input type="checkbox"/> Commerce and Industry Company |
| <input type="checkbox"/> AIG Property Casualty Company | <input type="checkbox"/> Illinois National Insurance Co. |
| <input type="checkbox"/> AIU Insurance Company | <input type="checkbox"/> National Union Fire Insurance Company of Pittsburgh, Pa. |
| <input type="checkbox"/> American Home Assurance Company | <input type="checkbox"/> New Hampshire Insurance Company |
| <input type="checkbox"/> Granite State Insurance Company | <input type="checkbox"/> The Insurance Company of the State of Pennsylvania |

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.648
Physical Damage	0.648
Factor to remove ULAE for Liability:	1.084
Factor to remove LAE for Physical Damage:	1.131
ELR for Liability excluding ULAE:	0.597
ELR for Physical Damage excluding LAE:	0.573
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.

ACKNOWLEDGED

Date Received: 01/17/2019 Date Of Action: 01/22/2019

FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

- AIG Assurance Company
- AIG Property Casualty Company
- AIU Insurance Company
- American Home Assurance Company
- Granite State Insurance Company
- Commerce and Industry
- Illinois National Insurance Co.
- National Union Fire Insurance Company of Pittsburgh, Pa.
- New Hampshire Insurance
- The Insurance Company of the State of Pennsylvania

**AIG
Commercial Automobile
Florida
Company Exception Page**

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>	<u>Auto Dealers Liability</u>	<u>Auto Dealers Physical Damage</u>
American Home Assurance Company	2.023	1.561	2.023	1.561
AIG Assurance Company	1.719	1.326	1.719	1.326
AIU Insurance Company	1.618	1.170	1.618	1.170
AIG Property Casualty Company	2.023	1.561	2.023	1.561
Commerce & Industry Insurance Company	2.023	1.561	2.023	1.561
Granite State Insurance Company	2.023	1.561	2.023	1.561
Illinois National Insurance Co.	2.326	1.795	2.326	1.795
National Union Fire Insurance Company of Pittsburgh, Pa.	2.023	1.561	2.023	1.561
New Hampshire Insurance Company	1.820	1.404	1.820	1.404
The Insurance Company of the State of Pennsylvania	2.023	1.561	2.023	1.561



FINANCIAL SERVICES
COMMISSION

RON DESANTIS
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

NICOLE "NIKKI" FRIED
COMMISSIONER OF
AGRICULTURE

OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

January 22, 2019

Ms. Milinda Tanner
State Filings Analyst
AIG Assurance Company
80 Pine Street, 13th Floor
New York, NY 10005

RE: AIG Assurance Company
Commerce and Industry Insurance Company
American Home Assurance 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 / Garages
Company File Number: ISO-FL-19-CA-01
OIR File Number: FCC 19-00279
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Ms. Tanner:

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 8/1/2019 for new business and 8/1/2019 for renewal business.

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

Tanner, Milinda
FCC 19-00279
January 22, 2019
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: 19-00280

Request Type: Stamped Only



Milinda Tanner
 AIG Property Casualty
 State Filing Analyst
 770-870-2420 Telephone
 milinda.tanner@aig.com
ACKNOWLEDGED
 Date Received: 01/17/2019
 Date of Action: 01/22/2019
 FL OFFICE OF INSURANCE REGULATION

January 16, 2019

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**
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Program: ISO Commercial Auto

Filing Number: ISO-FL-19-CA-01

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Sincerely,

Milinda Tanner

Milinda Tanner
 State Filing Analyst

ACKNOWLEDGED

Date Received: 01/17/2019 Date Of Action: 01/22/2019

FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

- AIG Assurance Company
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**AIG
Commercial Automobile
Florida
Company Exception Page**

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Date Received: 01/17/2019 Date Of Action: 01/22/2019

FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

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OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

January 22, 2019

Ms. Milinda Tanner
State Filings Analyst
AIG Assurance Company
80 Pine Street, 13th Floor
New York, NY 10005

RE: AIG Assurance Company
Commerce and Industry Insurance Company
American Home Assurance Company
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Tanner, Milinda
FCC 19-00280
January 22, 2019
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Office of Insurance Regulation