



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List

DATE: April 26, 2019

FROM: Angel Manus

PHONE: 770-671-2353

PROGRAM: COMMERCIAL AUTOMOBILE

ISO CIRCULAR: LI-CA-2017-247

ISO REFERENCE FILING NUMBER: CA-2017-BRLA1

CONTENTS: Adoption of ISO's Commercial Automobile Loss Costs

STATE: Colorado

EFFECTIVE DATE: February 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-CO-17-CA-02

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

Disposition for AGNY-131462621

SERFF Tracking Number:	AGNY-131462621	State:	Colorado
First Filing Company:	American Home Assurance Company ,...	State Tracking Number:	318659
Company Tracking Number:	ISO-CO-17-CA-02		
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:

04/25/2019

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

Filed

Comments:

Any ranges must be applied in a manner that is uniform and not unfairly discriminatory. How the rates are determined must be documented and must not be unfairly discriminatory. The underwriting file must contain information/documentation as to how amounts were selected from within ranges and this must be done in a manner that is not unfairly discriminatory. Use of ranges may lead to unfair discrimination/treatment in the amount of premium and/or rates charged between policyholders of the same class and of essentially the same hazard. Please ensure compliance with C.R.S. §10-4-403 (1) Rates shall not be excessive, inadequate, or unfairly discriminatory. Also, please ensure compliance with Regulation 5-1-11 Risk Modification Plans and note Section 5A.7. regarding the maximum debits or credits of 25%.

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	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
AIU Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Commerce and Industry Insurance Company	28.700 %	17.600 %	\$ 44531	6	\$ 253475	21.900 %	15.300 %

Change Period for Approved**Rate:**

Granite State Insurance Company	28.700 %	17.600 %	\$ 254186	110	\$ 1446850	26.000 %	12.200 %
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Change Period for Approved**Rate:**

Illinois National Insurance Co.	28.700 %	17.600 %	\$ 40740	9	\$ 231897	19.100 %	15.700 %
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Change Period for Approved**Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	28.700 %	17.600 %	\$ 15723	27	\$ 89494	24.400 %	16.200 %
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Change Period for Approved**Rate:**

New Hampshire Insurance Company	28.700 %	17.600 %	\$ 225073	102	\$ 1281139	26.600 %	13.000 %
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Change Period for Approved**Rate:**

The Insurance Company of the State of Pennsylvania	28.700 %	17.600 %	\$ 44770	3	\$ 254837	16.400 %	15.300 %
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Change Period for Approved**Rate:**

AIG Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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Change Period for Approved**Rate:**

AIG Property Casualty Company	0.000 %	0.000 %	\$ 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:	28.700 %
Overall Percentage Rate Impact For This Filing:	17.600 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 625,023
Effect of Rate Filing - Number of Policyholders Affected:	257

Schedule Items

Item Type	Item Name	Item Status	Public Access
Supporting Document	Colorado Rate/Rule Form A		Yes
	<i>Colorado Rate/Rule Form A</i>		Yes

<i>Supporting Document</i>		
<i>Supporting Document</i>	<i>Colorado Rate/Rule Form A</i>	<i>Yes</i>
<i>Supporting Document</i>	<i>Colorado Rate/Rule Form A</i>	<i>Yes</i>
Supporting Document	Colorado Rate Form B	Yes
<i>Supporting Document</i>	<i>Colorado Rate Form B</i>	<i>Yes</i>
Supporting Document	Colorado Rate Form C	Yes
<i>Supporting Document</i>	<i>Colorado Rate Form C</i>	<i>Yes</i>
Supporting Document	Filing Memorandum for Property and Casualty Rates	Yes
Supporting Document	Rating Exhibits	Yes
Supporting Document	Support for Indicated Rate Change	Yes
Rate	Colorado Company Exception Page_LCM, [No rule/page number]	Yes
Rate	Colorado Company Exception Page_ELR, [No rule/page number]	Yes

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This Filing has been marked as public access.

This filing has post submission updates.

Colorado[View General Instructions](#) [View Filing Log](#)

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:** Loss Cost

SERFF Tr Num: AGNY-131462621
SERFF Status: Closed-Filed
State Tr Num: 318659
State Status: Filed
Co Tr Num: ISO-CO-17-CA-02
Co Status:
Date Submitted: 04/16/2018
Disposition Date: 04/25/2019
Authors: Angel Manus

Effective Date Requested (New): 02/01/2018 **Effective Date Requested (Renewal):** 02/01/2018

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:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	4.700 %
Effective Date of Last Rate Revision:	01/01/2017
Filing Method of Last Filing:	File & Use
SERFF Tracking Number of Last Filing:	



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	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIU Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	28.700 %	17.600 %	\$44,531.00	6	\$253,475.00	21.900 %	15.300 %
Granite State Insurance Company	28.700 %	17.600 %	\$254,186.00	110	\$1,446,850.00	26.000 %	12.200 %
Illinois National Insurance Co.	28.700 %	17.600 %	\$40,740.00	9	\$231,897.00	19.100 %	15.700 %
National Union Fire Insurance Company of Pittsburgh, Pa.	28.700 %	17.600 %	\$15,723.00	27	\$89,494.00	24.400 %	16.200 %
New Hampshire Insurance Company	28.700 %	17.600 %	\$225,073.00	102	\$1,281,139.00	26.600 %	13.000 %
The Insurance Company of the State of Pennsylvania	28.700 %	17.600 %	\$44,770.00	3	\$254,837.00	16.400 %	15.300 %
AIG Assurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Property Casualty Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing:	28.700 %
Overall Percentage Rate Impact For This Filing:	17.600 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 625,023
Effect of Rate Filing - Number of Policyholders Affected:	257

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Colorado Company Exception Page_LCM		New		Colorado Company Exception Page_LCM.pdf	Date Submitted: 04/16/2018 By: Angel Manus
2		Colorado Company Exception Page_ELR		New		Colorado Company Exception Page_ELR.pdf	Date Submitted: 04/16/2018 By: Angel Manus

Icon Legend:  - Draft Schedule Item  - Open Objection

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