



**NOTICE OF EFFECTIVE FILING**

**TO: ISO Distribution List**  
**DATE: May 23,2019**  
**FROM: Milinda Tanner**  
**PHONE: 770-870-2420**

**PROGRAM: ISO COMMERCIAL FIRE & ALLIED LINES**

**ISO CIRCULAR: N/A**

**ISO REFERENCE FILING NUMBER: N/A**

**CONTENTS: Revision of Commercial Fire & Allied Lines Loss Cost Multiplier**

**INCLUDED(if applicable)  Company Exception Page\_LCM  Company Exception Page\_ELR**

**STATE: ALABAMA**

**EFFECTIVE DATE: February 1, 2020**

**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-19-CP-01**

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

## Disposition for AGNY-131950569

|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
| <b>SERFF Tracking Number:</b>   | AGNY-131950569  | <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-19-CP-01   |                               |   |
| <b>TOI:</b>                     | 01.0 Property   | <b>Sub-TOI:</b>               | 01.0001 Commercial Property (Fire and Allied Lines) |
| <b>Product Name:</b>            | Commercial Fire & Allied Lines Loss Cost Multiplier 019-000-602, 102-000-602, 165-000-602, 107-000-602, 229-000-010, 229-000-010, 130-000-602 |                               |   |
| <b>Project Name:</b>            | Commercial Fire & Allied Lines Loss Cost Multiplier   |                               |   |

**Disposition Date:**

05/22/2019

**Effective Date (New):**

02/01/2020

**Effective Date (Renewal):**

02/01/2020

**Status: \***

Filed

**Comments:**

**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 %                            |
| <b>Change Period for Approved Rate:</b> |                             |                        |  |   |                                   |                                    |                                    |
| AIU Insurance Company                   | 0.000 %                     | 0.000 %                | \$ 0                                     | 0   | \$ 0                              | 0.000 %                            | 0.000 %                            |
| <b>Change Period for Approved Rate:</b> |                             |                        |  |   |                                   |                                    |                                    |
| Commerce and Industry Insurance Company | 0.000 %                     | 0.000 %                | \$ 0                                     | 0   | \$ 0                              | 0.000 %                            | 0.000 %                            |
| <b>Change Period for Approved Rate:</b> |                             |                        |  |   |                                   |                                    |                                    |
| Granite State Insurance Company         | 30.700 %                    | 10.500 %               | \$ 64430                                 | 57  | \$ 615540                         | 0.000 %                            | 0.000 %                            |

**Change Period for Approved**

**Rate:**

Illinois National 30.700 % 10.500 % \$ 2628 1 \$ 25110 0.000 % 0.000 %  
Insurance Co.

**Change Period for Approved**

**Rate:**

National Union 0.000 % 0.000 % \$ 0 0 \$ 0 0.000 % 0.000 %  
Fire Insurance  
Company of  
Pittsburgh, Pa.

**Change Period for Approved**

**Rate:**

New Hampshire 30.700 % 10.500 % \$ 26367 34 \$ 251899 0.000 % 0.000 %  
Insurance  
Company

**Change Period for Approved**

**Rate:**

The Insurance 0.000 % 0.000 % \$ 0 0 \$ 0 0.000 % 0.000 %  
Company of  
the State of  
Pennsylvania

**Change Period for Approved**

**Rate:**

AIG Property 0.000 % 0.000 % \$ 0 0 \$ 0 0.000 % 0.000 %  
Casualty  
Company

**Change Period for Approved**

**Rate:**

**Overall Rate Information for Multiple Company Filings**

|   |           |
|---|-----------|
| <b>Overall Percentage Rate Indicated For This Filing:</b>             | 30.700 %  |
| <b>Overall Percentage Rate Impact For This Filing:</b>                | 10.500 %  |
| <b>Effect of Rate Filing-Written Premium Change For This Program:</b> | \$ 93,425 |
| <b>Effect of Rate Filing - Number of Policyholders Affected:</b>      | 92        |

**Schedule Items**

| <b>Item Type</b>    | <b>Item Name</b>                                      | <b>Item Status</b> | <b>Public Access</b> |
|---------------------|---|--------------------|----------------------|
| Supporting Document | Actuarial Support Exhibits                            | Filed              | No                   |
| Supporting Document | Property and Casualty Certificate of Compliance       | Filed              | No                   |
| Supporting Document | Loss Mitigation Discounts                             | Bypassed           | No                   |
| Supporting Document | Tool Exhibit  | Bypassed           | No                   |
| Supporting Document | Predictive Analytics or GLM Questionnaire (Rate-Rule) | Bypassed           | No                   |
| Supporting Document | Marked up Manual Pages                                | Bypassed           | No                   |
| Supporting Document | SSI LCM & Adoption forms                              | Filed              | No                   |
| Rate                | ALABAMA EXCEPTION PAGE_ ELR, [No rule/page number]    | Filed              | Yes                  |
| Rate                | ALABAMA EXCEPTION PAGE_ LCM, [No rule/page number]    | Filed              | Yes                  |





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aigdblegalstatefilingsny  
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Tracking Number:

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Clone Filing

This Filing has been marked as public access.

**Alabama**

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

**Product Name:** Commercial Fire & Allied Lines Loss Cost Multiplier 019-000-602, 102-000-602, 165-000-602, 107-000-602, 229-000-010, 229-000-010, 130-000-602

**SERFF Tr Num:** AGNY-131950569

**SERFF Status:** Closed-Filed

**TOI:** 01.0 Property

**State Tr Num:**

**State Status:** Filed

**Sub-TOI:** 01.0001 Commercial Property (Fire and Allied Lines)

**Co Tr Num:** ISO-AL-19-CP-01

**Co Status:**

**Filing Type:** Rate

**Date Submitted:** 05/22/2019

**Disposition Date:** 05/22/2019

**Effective Date Requested (New):** 02/01/2020

**Authors:** Milinda Tanner

**Effective Date Requested (Renewal):** 02/01/2020

| General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | State Specific | Companies and Contact | Filing Fees | Filing Correspondence |
|---------------------|---------------|--------------------|--------------------------|----------------|-----------------------|-------------|-----------------------|
|---------------------|---------------|--------------------|--------------------------|----------------|-----------------------|-------------|-----------------------|

**Add Rate Data?** Yes

|  |                                |
|--|--------------------------------|
| <b>Filing Method:</b>                            | File & use                     |
| <b>Rate Change Type:</b>                         | Increase                       |
| <b>Overall Percentage of Last Rate Revision:</b> | 18.600 %                       |
| <b>Effective Date of Last Rate Revision:</b>     | 01/28/2019                     |
| <b>Filing Method of Last Filing:</b>             | SERFF                          |
| <b>SERFF Tracking Number of Last Filing:</b>     | <a href="#">AGNY-131654597</a> |

**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                  | 0.000 %                     | 0.000 %                | \$0.00                                   | 0   | \$0.00                            | 0.000 %                            | 0.000 %                            |
| Granite State Insurance Company                          | 30.700 %                    | 10.500 %               | \$64,430.00                              | 57  | \$615,540.00                      | 0.000 %                            | 0.000 %                            |
| Illinois National Insurance Co.                          | 30.700 %                    | 10.500 %               | \$2,628.00                               | 1   | \$25,110.00                       | 0.000 %                            | 0.000 %                            |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 0.000 %                     | 0.000 %                | \$0.00                                   | 0   | \$0.00                            | 0.000 %                            | 0.000 %                            |
| New Hampshire Insurance Company                          | 30.700 %                    | 10.500 %               | \$26,367.00                              | 34  | \$251,899.00                      | 0.000 %                            | 0.000 %                            |
| The Insurance Company of the State of Pennsylvania       | 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**

|   |                  |
|---|------------------|
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| Item No. | Schedule Item Status | Exhibit Name: *             | Rule# or Page #: | Rate Action: * | Previous State Filing Number: | Attach Document:                               | Submitted:  |
|----------|----------------------|-----------------------------|------------------|----------------|-------------------------------|--|---|
| 1        | Filed<br>05/22/2019  | ALABAMA EXCEPTION PAGE_ELRL |                  | New            |                               | <a href="#">ALABAMA EXCEPTION PAGE ELR.pdf</a> | Date Submitted:<br>05/22/2019<br>By: Milinda Tanner |
| 2        | Filed<br>05/22/2019  | ALABAMA EXCEPTION PAGE_LCM  |                  | New            |                               | <a href="#">ALABAMA EXCEPTION PAGE LCM.pdf</a> | Date Submitted:<br>05/22/2019<br>By: Milinda Tanner |

**Icon Legend:** - Draft Schedule Item - Open Objection

- Add Authors
- Update
- Create Reminder
- Move to Workfolder
- PDF Pipeline

Clone Filing

