



**NOTICE OF EFFECTIVE FILING**

**TO:** ISO Distribution List  
**DATE:** October 4, 2019  
**FROM:** Fae Beck  
**PHONE:** 770-671-2364

**PROGRAM:** ISO's Commercial Auto

**ISO CIRCULAR:** N/A

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

**CONTENTS:** ISO COMMERCIAL AUTO LOSS COSTS MULTIPLIERS

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

**STATE:** Indiana

**EFFECTIVE DATE:** 01/27/2020

**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-IN-19-CA-01

AIG Property Casualty  
State Filings Division  
80 Pine Street, 13<sup>th</sup> Floor  
New York, NY 10005

## Disposition for AGNY-132102805

<b>SERFF Tracking Number:</b>	AGNY-132102805	<b>State:</b>	Indiana
<b>First Filing Company:</b>	American Home Assurance Company ,...	<b>State Tracking Number:</b>	EFT OK /
<b>Company Tracking Number:</b>	ISO-IN-19-CA-01		
<b>TOI:</b>	20.0 Commercial Auto	<b>Sub-TOI:</b>	20.0000 Commercial Auto Combinations
<b>Product Name:</b>	Commercial Auto LCM Revision 165000602,019000602,229000010,102000602,107000602,130000602		
<b>Project Name:</b>	Commercial Auto LCM Revision		

**Disposition Date:**

10/04/2019

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

Filed

**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	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	28.300 %	10.000 %	\$ 14941	6	\$ 149409	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Granite State Insurance Company	28.300 %	10.000 %	\$ 16383	15	\$ 163827	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Illinois National Insurance Co.	28.300 %	10.000 %	\$ 26703	7	\$ 267032	0.000 %	0.000 %

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

National Union Fire Insurance Company of Pittsburgh, Pa.	28.300 %	10.000 %	\$ 96077	7	\$ 960769	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

New Hampshire Insurance Company	28.300 %	10.000 %	\$ 16619	26	\$ 166189	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

The Insurance Company of the State of Pennsylvania	28.300 %	10.000 %	\$ 23791	3	\$ 237907	0.000 %	0.000 %
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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**

<b>Overall Percentage Rate Indicated For This Filing:</b>	28.300 %
<b>Overall Percentage Rate Impact For This Filing:</b>	10.000 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 194,514
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	64

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Supporting Document	80 Filing Description/Cover Letter/NAIC Transmittal		Yes
Supporting Document	82 Actuarial Support		Yes
Rate	Indiana Company Exception Page_ELRL, [No rule/page number]		Yes
Rate	Indiana Company Exception Page_LCM, [No rule/page number]		Yes

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## Post-Submission Update for AGNY-132102805

**Status:** Allowed  
**Created By:** Beck, Fae  
**Processed By:** Beverage, Richard

### General Information

**Product Name:** Commercial Auto LCM Revision  
 165000602,019000602,229000010,102000602,107000602,130000602  
**Project Name:** Commercial Auto LCM Revision  
**Project Number:** ISO-IN-19-CA-01

**Reference Organization:**

**Reference Number:**

**Reference Title:**

**Status of Filing in Domicile:**

**Domicile Status Comments:**

**Effective Date Requested (New):** 01/27/2020

**Effective Date Requested (Renew):** 01/27/2020

**Corresponding Filing Tracking Number:**

**Filing Description:**

The captioned companies are filing to revise their Loss Cost Multipliers.

The overall rate impact is 10.0% for Commercial Automobile. This includes the following –

- Expense Change of -2.3%
- Deviation change of 12.6%

Your favorable review and approval is respectfully requested.

### Rate Information

**Rate Info Applies:** Yes

**Filing Method:** Prior Approval

**Rate Change Type:** Increase

**Overall Pct. of Last Revision:** 5.000

**Effective Date of Last Revision:** 04/01/2019

**Filing Method of Last Filing:** Prior Approval

**SERFF Tracking Number of Last Filing:**

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%
AIU Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%
Commerce and Industry Insurance Company	28.300%	10.000%	\$14,941	6	\$149,409	0.000%	0.000%
Granite State Insurance Company	28.300%	10.000%	\$16,383	15	\$163,827	0.000%	0.000%
Illinois National Insurance Co.	28.300%	10.000%	\$26,703	7	\$267,032	0.000%	0.000%
National Union Fire Insurance Company of Pittsburgh, Pa.	28.300%	10.000%	\$96,077	7	\$960,769	0.000%	0.000%
New Hampshire Insurance Company	28.300%	10.000%	\$16,619	26	\$166,189	0.000%	0.000%
The Insurance Company of the State of Pennsylvania	28.300%	10.000%	\$23,791	3	\$237,907	0.000%	0.000%

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

Overall Percentage Rate Indicated For 28.300  
This Filing:

Overall Percentage Rate Impact For This 10.000  
Filing:

Close

**AIG**  
**Commercial Automobile**  
**Indiana**  
**Company Exception Page**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.651
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Physical Damage	0.652
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Factor to remove ULAE for Liability:	1.081
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Factor to remove LAE for Physical Damage:	1.143
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ELR for Liability excluding ULAE:	0.602
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ELR for Physical Damage excluding LAE:	0.571
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Tax Multiplier *	1.023
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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**  
**Indiana**  
**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	2.317	2.301	2.317	2.301
AIG Assurance Company	1.737	1.726	1.737	1.726
AIU Insurance Company	1.853	1.841	1.853	1.841
AIG Property Casualty Company	2.317	2.301	2.317	2.301
Commerce & Industry Insurance Company	2.317	2.301	2.317	2.301
Granite State Insurance Company	2.317	2.301	2.317	2.301
Illinois National Insurance Co.	2.664	2.646	2.664	2.646
National Union Fire Insurance Company of Pittsburgh, Pa.	2.317	2.301	2.317	2.301
New Hampshire Insurance Company	1.969	1.956	1.969	1.956
The Insurance Company of the State of Pennsylvania	2.317	2.301	2.317	2.301