



**NOTICE OF EFFECTIVE FILING**

**TO:** ISO Distribution List  
**DATE:** May 15, 2020  
**FROM:** Milinda Tanner  
**PHONE:** 770-870-2420

**PROGRAM:** ISO COMMERCIAL PROPERTY

**ISO CIRCULAR:** NONE

**ISO REFERENCE FILING NUMBER:** NONE

**CONTENTS:** ISO Commercial Property Loss Cost Multiplier Revisions

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

**STATE:** Missouri

**EFFECTIVE DATE:** September 1, 2020

**MODIFICATIONS:** None

**COMMENTS:** LCMS do not apply to Glatfelter Programs

**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-MO-20-CP-01

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

## Disposition for AGNY-132325711

## Filing at a Glance

<b>State:</b> Missouri	<b>SERFF Tracking Number:</b> AGNY-132325711
<b>TOI:</b> 01.0 Property	<b>State Tracking Number:</b> 56
<b>Sub-TOI:</b> 01.0001 Commercial Property (Fire and Allied Lines)	<b>Company Tracking Number:</b> ISO-MO-20-CP-01
<b>Filing Type:</b> Rate	<b>Product Name:</b> Commercial Property Loss Cost Multiplier Revision - 102-000-602; 165-000-602; 019-000-602; 229-000-010; 107-000-602; 130-000-602
<b>First Filing Company:</b> American Home Assurance Company ,...	<b>Project Name:</b> Commercial Property Loss Cost Multiplier Revision
	<b>Destruction Date:</b>

**Disposition Date:**

05/15/2020

**Effective Date (New):**

09/01/2020

**Effective Date (Renewal):**

09/01/2020

**Status:** \*

FILED FOR INFORMATIONAL PURPOSES ONLY

**Comments:**

Thank you for your filing submission. At this point in time, I do not have any further questions and am concluding my review of this filing. Please note that the closure of this filing review does not constitute an approval by the Department and does not mean the Department is precluded from initiating future inquiries or from taking further administrative or legal action. Ultimately, the insurance company is responsible for ensuring it is in compliance with Missouri insurance law through its administration of insurance policies and handling of claims.

## 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	11.400 %	10.900 %	\$ 0	0	\$ 0	0.000 %	0.000 %

**Change Period for Approved Rate:**

AIU Insurance Company	11.400 %	10.900 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved  
Rate:**

Commerce and Industry Insurance Company	11.400 %	10.900 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved  
Rate:**

Granite State Insurance Company	11.400 %	10.900 %	\$ 61179	128	\$ 561338	10.900 %	10.900 %
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**Change Period for Approved  
Rate:**

Illinois National Insurance Co.	11.400 %	10.900 %	\$ 20406	13	\$ 187232	10.900 %	10.900 %
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**Change Period for Approved  
Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	11.400 %	10.900 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved  
Rate:**

New Hampshire Insurance Company	11.400 %	10.900 %	\$ 12439	14	\$ 114131	10.900 %	10.900 %
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**Change Period for Approved  
Rate:**

The Insurance Company of the State of Pennsylvania	11.400 %	10.900 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved  
Rate:**

AIG Assurance Company	11.400 %	10.900 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved  
Rate:**

AIG Property Casualty Company	11.400 %	10.900 %	\$ 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>	11.400 %
<b>Overall Percentage Rate Impact For This Filing:</b>	10.900 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 94,024
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	155

## Schedule Items

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Supporting Document	Filing Memorandum	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes
Supporting Document	Exhibit A, B, & C (20 CSR 500-4.200)	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes
Supporting Document	Actuarial Justification	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes
Rate	Missouri Company Exception Page_LCM, [No rule/page number]	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes
Rate	Missouri Company Exception Page_ELR, [No rule/page number]	FILED FOR INFORMATIONAL PURPOSES ONLY	Yes



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Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts
<a href="#">My Workfolder</a>	<a href="#">My Open Filings</a>	<a href="#">My Draft Filings</a>	<a href="#">Search</a>	<a href="#">Create Filing</a>	<a href="#">Create Paper Filing</a>	<a href="#">EFT Report</a>	

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This Filing has been marked as public access.

This filing has post submission updates.

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**Product Name:** Commercial Property Loss Cost Multiplier  
 Revision - 102-000-602; 165-000-602; 019-000-602; 229-000-010; 107-000-602; 130-000-602  
**TOI:** 01.0 Property  
**Sub-TOI:** 01.0001 Commercial Property (Fire and Allied Lines)  
**Filing Type:** Rate  
**Effective Date Requested (New):** 09/01/2020  
**Effective Date Requested (Renewal):** 09/01/2020

**SERFF Tr Num:** AGNY-132325711  
**State Tr Num:** 56  
**Co Tr Num:** ISO-MO-20-CP-01  
**Date Submitted:** 04/06/2020  
**Authors:** Angel Manus, Milinda Tanner

**SERFF Status:** Closed-FILED FOR INFORMATIONAL PURPOSES ONLY  
**State Status:** FILED FOR INFORMATIONAL PURPOSES  
**Co Status:**  
**Disposition Date:** 05/15/2020

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[Form Schedule](#)
[Rate/Rule Schedule](#)
[Supporting Documentation](#)
[State Specific](#)
[Companies and Contact](#)
[Filing Fees](#)
[Filing Correspondence](#)

The rate schedule has been marked public access.

**Add Rate Data?** Rate Data is Required

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	8.000 %
<b>Effective Date of Last Rate Revision:</b>	08/01/2019
<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 (where required):
American Home Assurance Company	11.400 %	10.900 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIU Insurance Company	11.400 %	10.900 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	11.400 %	10.900 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Granite State Insurance Company	11.400 %	10.900 %	\$61,179.00	128	\$561,338.00	10.900 %	10.900 %
Illinois National Insurance Co.	11.400 %	10.900 %	\$20,406.00	13	\$187,232.00	10.900 %	10.900 %
National Union Fire Insurance Company of Pittsburgh, Pa.	11.400 %	10.900 %	\$0.00	0	\$0.00	0.000 %	0.000 %
New Hampshire Insurance Company	11.400 %	10.900 %	\$12,439.00	14	\$114,131.00	10.900 %	10.900 %
The Insurance Company of the State of Pennsylvania	11.400 %	10.900 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Assurance Company	11.400 %	10.900 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Property Casualty Company	11.400 %	10.900 %	\$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>	11.400 %
<b>Overall Percentage Rate Impact For This Filing:</b>	10.900 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 94,024
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	155

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submit
1	FILED FOR INFORMATIONAL PURPOSES ONLY 05/15/2020	Missouri Company Exception Page_LCM		New		<a href="#">Missouri Company Exception Page_LCM.pdf</a>	Date S 04/06, By: Ar
2	FILED FOR INFORMATIONAL PURPOSES ONLY 05/15/2020	Missouri Company Exception Page_ELR		New		<a href="#">Missouri Company Exception Page_ELR.pdf</a>	Date S 04/06, By: Ar

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