



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List
DATE: June 11, 2021
FROM: Milinda Tanner
PHONE: 770-870-2420

PROGRAM: ISO COMMERCIAL GENERAL LIABILITY

ISO CIRCULAR: NONE

ISO REFERENCE FILING NUMBER: NONE

CONTENTS: Commercial General Liability Loss Cost Multiplier

INCLUDED(if applicable) ☒ Company Exception Page_LCM ☒ Company Exception Page_ELR

STATE: Florida

EFFECTIVE DATE: October 1, 2021

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-20-GL-02

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



OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES
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COMMISSIONER OF
AGRICULTURE

DAVID ALTMAIER
COMMISSIONER

June 11, 2021

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

RE: NEW HAMPSHIRE INSURANCE COMPANY
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
ILLINOIS NATIONAL INSURANCE COMPANY
GRANITE STATE INSURANCE COMPANY
COMMERCE AND INDUSTRY INSURANCE COMPANY
AMERICAN HOME ASSURANCE COMPANY
AIU INSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
AIG ASSURANCE COMPANY
Other Liability / Premises & Operations (170 + 17.0018FL)
Company File Number: ISO-FL-20-GL-02
OIR File Number: FCC 21-017454
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Milinda 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 627.062(3)(d), 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 10/1/2021 for new business and 10/1/2021 for renewal business.

It is a company's responsibility to comply with all applicable statutes and rules.

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,

...

FLORIDA OFFICE OF INSURANCE REGULATION
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.florir.com

Affirmative Action / Equal Opportunity Employer

Tanner, Milinda
FCC 21-017454
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Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 21-017454

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
678 870 2420 Telephone
Milinda.tanner@aig.com
ACKNOWLEDGED
Date Received: 06/03/2021 Date of Action: 06/05/2021
FL OFFICE OF INSURANCE REGULATION

June 2, 2021

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

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: Commercial General Liability

Filing Number: ISO-FL-21-GL-02

Dear Mr. Altmaier,

The referenced companies are filing to revise the Loss Cost Multipliers.

The proposed overall rate impact is **-10.0%** for Commercial General Liability. This includes the following:

- Expense Change of **-4.7%**
- Deviation Change of **-5.6%**

The proposed effective date for the implementation of this filing is **10/1/2021** for both new and renewal business.

Your favorable consideration and approval are respectfully requested.

Sincerely,

Milinda Tanner
State Filing Analyst

ACKNOWLEDGED

Date Received: 06/03/2021 Date Of Action: 06/05/2021

FL OFFICE OF INSURANCE REGULATION

AIG Companies

Commercial General Liability

Florida

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

| | |
|----------|-------|
| Premises | 0.621 |
| Products | 0.621 |

| | |
|-----------------------|-------|
| Factor to remove ULAE | 1.099 |
|-----------------------|-------|

ELR excluding ULAE

| | |
|----------|-------|
| Premises | 0.565 |
| Products | 0.565 |

| | |
|------------------|-------|
| Tax Multiplier * | 1.033 |
|------------------|-------|

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 Companies

Commercial General Liability

Florida

COMPANY EXCEPTION PAGE

To calculate General Liability rates by company, multiply loss costs by the appropriate factor as listed below:

| | LOSS COST MULTIPLIERS | |
|--|----------------------------------|-----------------|
| | <u>Premises</u> | <u>Products</u> |
| American Home Assurance Company | 2.413 | 1.447 |
| AIG Assurance Company | 2.413 | 1.447 |
| AIG Property Casualty Company | 2.413 | 1.447 |
| AIU Insurance Company | 2.413 | 1.447 |
| Commerce and Industry Insurance Company | 2.413 | 1.447 |
| Granite State Insurance Company | 2.413 | 1.447 |
| Illinois National Insurance Company | 2.775 | 1.664 |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 2.413 | 1.447 |
| New Hampshire Insurance Company | 2.413 | 1.447 |
| The Insurance Company of the State of Pennsylvania | 2.413 | 1.447 |

The above factors do not apply to (a) rates.