

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
Alaska AS §21.80.010, <u>et seq.</u>	Alaska Insurance Guaranty Association (AIGA)	<p><u>Workers’ Compensation Account:</u></p> <p>This recoupment surcharge applies to workers' compensation insurance.</p> <p>The recoupment surcharge <u>does not</u> apply to excess workers’ compensation insurance. Coverage for excess workers’ compensation is provided through the “All Other” Account.</p> <p>The recoupment surcharge is not subject to the premium tax or to agent commissions.</p> <p>Coverage under Alaska’s insurance guaranty fund does not extend to risk retention groups, whether domiciled in Alaska or another state. Policies issued by risk retention groups must include a policyholder notice to that effect. The surcharge applies to policies issued by Alaska licensed carriers to risk purchasing groups that have members or risks located in Alaska. [AS § 21.80.020; 3 AAC 25.120]</p> <p>This assessment does not apply to non-admitted carriers.</p>	<p>1/1/21 to 12/31/21</p> <p>1/1/20 to 12/31/20 1/1/19 to 12/31/19 1/1/18 to 12/31/18 1/1/17 to 12/31/17 1/1/16 to 12/31/16 1/1/15 to 12/31/15 1/1/14 to 12/31/14 5/15/13 to 12/31/13</p> <p>4/15/12 to 12/31/12</p>	<p>0% of net direct written premium</p> <p>.5% of net direct written premium 2% of net direct written premium 2% of net direct written premium 2% of net direct written premium 2% of net direct written premium 2% of net direct written premium .85% of net direct written premium .65% of net direct written premium</p> <p>Companies (5/15/13/to 12/31/13): In addition to the companies recovering the assessment for the period 4/15/12 to 12/31/12, the following companies are also recouping for the filing of 5/15/13 to 12/31/13:</p> <ul style="list-style-type: none"> ▪ American Home Assurance Company; ▪ Chartis Casualty Company. <p>.65% of net direct written premium</p> <p>Companies (4/15/12 to 12/31/12):</p> <ul style="list-style-type: none"> ▪ Commerce and Industry Insurance Company; ▪ Granite State Insurance Company; ▪ National Union Fire Insurance Company of Pittsburgh, Pa.; ▪ New Hampshire Insurance Company; ▪ The Insurance Company of the State of Pennsylvania. <p>Policyholder Notice: There is no policyholder notice requirement. However,</p>	G18S1

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AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		<p><u>Auto Account:</u> These lines are currently not subject to assessment: private passenger and commercial automobile personal injury protection, liability and automobile physical damage. By annual statement line, this is: ASLs 19.1, 19.2, 19.3, 19.4, 21.1 and 21.2.</p> <p>The recoupment surcharge applies to umbrella/excess policies. The recoupment surcharge is not subject to the premium tax or to agent commissions.</p> <p>Coverage under Alaska’s insurance guaranty fund does not extend to risk retention groups, whether domiciled in Alaska or another state. Policies issued by risk retention groups must include a policyholder notice to that effect. The surcharge applies to policies issued by Alaska licensed carriers to risk purchasing groups that have members or risks located in Alaska. [AS § 21.80.020; 3 AAC 25.120]</p> <p>This assessment does not apply to non-admitted carriers.</p>	N/A	<p>the surcharge is to be identified as the “AIGA Surcharge” in the state schedule.</p> <p>The lines in this account are not currently subject to assessment.</p> <p>Policyholder Notice: Please refer to the information above for the Workers’ Compensation account.</p>	N/A
		<p><u>“All Other” Account:</u> These lines are currently not subject to assessment: fire and allied lines, multi-peril crop, farmowners’ multi-peril, homeowners’ multi-peril, commercial multi-peril (liability and non-liability), ocean marine, inland marine, medical malpractice, professional liability (occurrence and claims-made), earthquake, products liability, aircraft, burglary and theft, boiler and machinery, warranty (property, liability and financial lines) and excess workers’ compensation.</p>	N/A	<p>The lines in this account are not currently subject to assessment.</p> <p>Policyholder Notice: Please refer to the information above for the Workers’ Compensation Account.</p>	N/A

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AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

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		<p>By annual statement line, this is: ASLs 1, 2.1, 2.2, 3, 4, 5.1, 5.2, 8, 9, 11, 12, 17.1, 17.2, 17.3, 18, 22, 26, 27 and 30.</p> <p>The recoupment surcharge applies to umbrella/excess policies.</p> <p>The recoupment surcharge is not subject to the premium tax or to agent commissions.</p> <p>Coverage under Alaska’s insurance guaranty fund does not extend to risk retention groups, whether domiciled in Alaska or another state. Policies issued by risk retention groups must include a policyholder notice to that effect. The surcharge applies to policies issued by Alaska licensed carriers to risk purchasing groups that have members or risks located in Alaska. [AS § 21.80.020; 3 AAC 25.120]</p> <p>This assessment does not apply to non-admitted carriers.</p>			
<p>California</p> <p>CC § 1063, <u>et seq.</u></p>	<p>California Insurance Guarantee Association (CIGA)</p>	<p><u>Workers’ Compensation Account:</u></p> <p>This assessment applies to workers' compensation insurance, excluding the Jones Act, the Longshore, Harbor Workers’ Compensation Act, Terrorism Risk Insurance Act (TRIA), or any similar federal insurance coverages.</p> <p>The recoupment surcharge <u>does not</u> apply to excess workers’ compensation insurance.</p> <p>Historical Note: Effective January 1, 2006, Assembly Bill 817 transferred excess workers’ compensation coverage to the “All Other” Account. However, XWC policies remained subject to a surcharge until December 31, 2006.</p> <p>The recoupment surcharge is not subject to the premium tax or to agent commissions.</p>	1/1/21 to 12/31/21	<p>0% of net direct written premium</p> <p>Policyholder Notice: The surcharge must be separately stated and identified in either the Declarations page or the billing statement of all new or renewal policies, as “CA Surcharge.” The following notice must accompany the identification: “<i>Companies writing property and casualty insurance business in California are required to participate in the California Insurance Guarantee Association. If a company becomes insolvent, the California Insurance Guarantee Association settles unpaid claims and assesses each insurance company for its</i></p>	G18S1

RECOUPABLE SURCHARGES CHART
AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		<p>Coverage under California’s insurance guarantee fund does not extend to risk retention groups, whether domiciled in California or another state. Policies issued by risk retention groups must include a policyholder notice to that effect. The surcharge does not apply to policies issued to risk purchasing groups, as workers’ compensation is an excluded liability coverage under the California Risk Retention Act of 1991. [CC § 125, <u>et seq.</u>] To qualify for guarantee fund coverage, risk purchasing group members must purchase workers’ compensation policies as individual insureds.</p> <p>This assessment does not apply to non-admitted carriers.</p>	<div>1/1/20 to 12/31/20</div> <div>1/1/19 to 12/31/19</div> <div>1/1/18 to 12/31/18</div> <div>1/1/17 to 12/31/17</div> <div>1/1/16 to 12/31/16</div> <div>1/1/15 to 12/31/15</div> <div>1/1/14 to 12/31/14</div> <div>1/1/13 to 12/31/13</div> <div>1/1/12 to 12/31/12</div> <div>1/1/11 to 12/31/11</div> <div>1/1/10 to 12/31/10</div> <div>1/1/09 to 12/31/09</div> <div>1/1/08 to 12/31/08</div> <div>1/1/07 to 12/31/07</div> <div>1/1/06 to 12/31/06</div> <div>1/1/05 to 12/31/05</div> <div>1/1/04 to 12/31/04</div> <div>1/1/03 to 12/31/03</div> <div>1/1/02 to 12/31/02</div> <div>1/1/01 to 12/31/01</div>	<p><i>fair share. California law requires all companies to surcharge policies to recover these assessments. If your policy is surcharged, “CA Surcharge,” with an amount, will be displayed on your premium notice.”</i></p> <div>0% of net direct written premium</div> <div>0% of net direct written premium</div> <div>2% of net direct written premium</div> <div>2% of net direct written premium</div> <div>2% of net direct written premium</div> <div>1.83412812% of net direct written premium</div> <div>2.25% of net direct written premium</div> <div>2% of net direct written premium</div> <div>2.285% net direct written premium</div> <div>2.559% net direct written premium</div> <div>2% of net direct written premium</div> <div>2% of net direct written premium</div> <div>2% of net direct written premium</div> <div>2% of net direct written premium</div> <div>2% of net direct written premium</div> <div>2% of net direct written premium</div> <div>2% of net direct written premium</div> <div>2% of net direct written premium</div> <div>2% of net direct written premium</div> <div>1% of net direct written premium</div>	

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		<p><u>Auto/Homeowners’ Account:</u> These lines are currently not subject to assessment: homeowners' multi-peril, private passenger motor vehicle (PIP, liability, and physical damage), commercial motor vehicle (PIP, liability, and physical damage for monoline policies only) and aggregate write-ins for mechanical breakdown insurance.</p> <p>The recoupment surcharge applies to umbrella/excess policies. The recoupment surcharge is not subject to the premium tax or to agent commissions.</p> <p>Coverage under California’s insurance guarantee fund does not extend to risk retention groups, whether domiciled in California or another state. Policies issued by risk retention groups must include a policyholder notice to that effect. The surcharge applies to policies issued by California licensed carriers to risk purchasing groups that have members or risks located in California. [CC § 125, <u>et seq.</u>]</p> <p>This assessment does not apply to non-admitted carriers.</p>	N/A	<p>The lines in this account are not currently subject to assessment.</p> <p>Policyholder Notice: Please refer to the information above for the Workers’ Compensation Account.</p>	N/A
		<p><u>“All Other” Account:</u> These lines are currently not subject to assessment: fire and allied lines; commercial motor vehicle (if part of a multi-line package); farmowners’ peril; commercial multi-peril (liability and non-liability); earthquake; aircraft; inland marine; products’ liability; environmental and pollution liability; burglary and theft; boiler and machinery; professional liability, including medical professional liability; excess workers’ compensation; and aggregate write-ins for other casualty, excluding mechanical breakdown insurance.</p> <p>The recoupment surcharge applies to umbrella/excess policies.</p>	<p>N/A</p> <p>1/1/03 to 12/31/03</p>	<p>The lines in this account are not currently subject to assessment.</p> <p>Policyholder Notice: Please refer to the information above for the Workers’ Compensation Account.</p> <p>2% of net direct written premium</p>	N/A

RECOUPABLE SURCHARGES CHART
AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		<p>The recoupment surcharge is not subject to the premium tax or to agent commissions.</p> <p>Coverage under California’s insurance guarantee fund does not extend to risk retention groups, whether domiciled in California or another state. Policies issued by risk retention groups must include a policyholder notice to that effect. The surcharge applies to policies issued by California licensed carriers to risk purchasing groups that have members or risks located in California. [CC § 125, <u>et seq.</u>]</p> <p>This assessment does not apply to non-admitted carriers.</p>			

RECOUPABLE SURCHARGES CHART **AIG PROPERTY CASUALTY, U.S. AND CANADA REGION**

Last Update: June 18th, 2021

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<p>California</p> <p>AB-98</p> <p>CC §12975.9</p>	<p>California Seismic Safety Account</p>	<p>This assessment applies to each person who owns real property, commercial or residential, that is covered by a property insurance policy. Per earned property exposure is defined as a unit of risk based on location of risk and counted on a per address basis.</p> <p>If an insured has more than one policy covering a single property, that property should be counted only once in calculating “earned property exposures.” “Earned Exposures” follow the same three lines of business that cover fire losses: 1 fire, 4 homeowners’ multiple peril, or 5.1 commercial multiple peril. Other lines of business will not be included.</p> <p>For a layered property program where multiple insurers share in the coverage, the fee is prorated for each exposure in the program based on the share of the loss that each policy/insurer assumes.</p> <p>Insurers are responsible for any collected assessment that was not remitted to the Department, and the Department is authorized to charge a late fee of 1.5%, per month, of the balance due, compounded monthly, for any payment not paid within 45 days of the invoice date.</p> <p>Insurers are not obligated to take legal action to enforce the collection of the assessment from policyholders.</p> <p>Rental policies, condo policies, and California Fair Plan policies are included. Umbrella policies and commercial farm policies are NOT included.</p> <p>This assessment does not apply to non-admitted carriers.</p>	<p>8/1/14 and subsequent</p>	<p>\$0.15 per earned property exposure</p> <p>Note: Collection is not mandatory.</p> <p>This assessment is not a mandatory surcharge. <i>“The insurer, upon receipt of an invoice from the department, would be required to transmit payment to the department for deposit into the account, and to collect the assessment from the insured, unless the insurer elects to pay the assessment on the insured’s behalf.”</i> [AB-98]</p>	<p>Y18R1</p>

RECOUPABLE SURCHARGES CHART **AIG PROPERTY CASUALTY, U.S. AND CANADA REGION**

Last Update: June 18th, 2021

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<p>Colorado</p> <p>CRS § 10-4-617</p> <p>CRS § 42-5-112</p> <p>Colorado State Patrol, Frequently Asked Questions (Undated)</p>	<p>Automobile Theft Prevention Authority Fee (CATPA)</p>	<p>Applicable to private passenger and commercial motor vehicles.</p> <p><u>Applicable to all insured vehicles except:</u></p> <ul style="list-style-type: none"> - Vehicles or vehicle combinations with a declared gross weight of more than twenty-six thousand pounds. {§10-4-617(5) C.R.S.} - Toy vehicle, snowmobile, off-highway vehicle, or a vehicle designed primarily for use on rails. {§10-4-601(6) C.R.S.} - Snowmobiles. {§10-4-601 C.R.S. Footnotes} - Motorcycles. Definition of "motor vehicle" makes it apparent that the general assembly did not intend for a motorcycle to be type of vehicle designated as an insured vehicle subject to statutory policy provisions. Allstate Indem. Co. v. Gonzales, 902 P.2d 953 (Colo. App. 1995). {§10-4-601C.R.S. Footnotes} - Policies issued under an assigned risk plan established under section §10-4-412 C.R.S. {§10-4-608(1.a) C.R.S.} - Policies, except as authorized by section §10-4-624, arising out of a motor vehicle rental agreement or any self-insurance thereof; {§10-4-608(1.c) C.R.S.} - Policies covering a garage, automobile sales agency, repair shop, service station, or public parking place operation hazard; {§10-4-608(1.d) C.R.S.} - Policies issued principally to cover personal or premises liability of an insured even though such insurance may also provide some incidental coverage for liability arising out of the ownership, maintenance, or use of a motor vehicle on the premises of such insured, or on the ways immediately adjoining such premises. {§10-4-608(1.e) C.R.S.} - A motor vehicle of the private passenger or station wagon type that is used as a public or livery conveyance for passengers or rented to others pursuant to the terms of a motor vehicle rental agreement <p>This fee does not apply to umbrella/excess policies. The fee is not subject to the premium tax or to agent commissions.</p>	<p>1/1/09 and subsequent</p>	<p>\$1 per applicable insured vehicle (<i>see</i> “Exclusions or Exceptions” section)</p> <p>Policyholder Notice: There is no statutory requirement for a policyholder notice. However, the fee must be identified as a separate line item on either the policy Declarations page or the billing notice as either the <i>CO Auto Theft Prevention Authority Fee</i> or the <i>CATPA Fee</i>.</p>	<p>A18S1</p>

RECOUPABLE SURCHARGES CHART **AIG PROPERTY CASUALTY, U.S. AND CANADA REGION**

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		<p>Risk retention groups providing commercial auto liability coverage to their members, the members of other risk retention groups or risk purchasing groups are subject to the fee.</p> <p>The fee does not apply to excess or umbrella policies issued to risk purchasing groups by a Colorado licensed carrier or eligible surplus lines carrier.</p> <p>The fee applies to risk purchasing groups that obtain commercial auto liability insurance coverage from a Colorado licensed carrier, eligible surplus lines carrier or risk retention group. [CRS § 10-4-617; 3 CCR 702 Reg. 2-1-8]</p> <p>The fee is fully earned at the time of premium payment and is non-refundable. [Colorado State Patrol, Frequently Asked Questions (Undated)]</p> <p>This fee also applies to non-admitted carriers.</p>			
<p>Connecticut</p> <p>PA 18-160—sHB 5209</p>	<p>Connecticut Healthy Homes Fund Surcharge</p>	<p>This surcharge is applicable to any new or renewal insurance policy providing (a) personal risk insurance coverage for an owned dwelling in Connecticut with four or fewer units, except for a mobile home; (b) coverage for an individual unit in Connecticut that is part of a condominium, as those terms are defined in Section 47-68a; or (c) coverage for an individual unit in Connecticut that is part of a common interest community and exclusively used for residential purposes, as those terms are defined in Section 47-202.</p> <p>This surcharge applies to Secondary Rentals i.e. a dwelling which is not the primary place of occupancy of the "insured," and which may be rented from time-to-time or held for rental at any time.</p>	<p>1/1/19-12/31/2029</p>	<p>\$12 per each homeowners' policy</p> <p>Policyholder Notice: There is no policyholder notice requirement. However, the surcharge is to be identified on the policy Declarations page as the Connecticut Healthy Homes Fund Surcharge</p>	<p>Y18S1</p>

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		<p>This surcharge does not apply to renters/tenant insurance policies.</p> <p>This surcharge is to be collected once only in connection with each surchargeable policy, either at inception or when Connecticut is added to a policy mid-term. * Exception: For multi-year policies, the surcharge is to be collected once per annual policy term. For example, for a three-year policy, the surcharge would be collected three times.</p> <p>This surcharge is fully earned (i.e. Non-Refundable) as soon as payment is received unless the policy is cancelled flat.</p> <p>Surcharge is considered paid before premium is paid. Accordingly, a policyholder who attempts to avoid the surcharge by underpaying a bill by \$12 is considered to have paid the surcharge and underpaid the premium due by \$12. Such a policyholder can then be canceled for failure to pay premium.</p> <p>The surcharge is not subject to the premium tax or commission.</p> <p>The surcharge applies to admitted carriers only. Surplus lines brokers are responsible for collecting and remitting the surcharge in connection with policies issued by non-admitted carriers.</p>			
Florida FS § (6) Informational Memorandum OIR-11-03M (4-4-11)	Citizens' Property Insurance Corporation (CPIC): Emergency Assessment	<p><u>High Risk Account</u> This emergency assessment applies to residential and commercial property and casualty.</p> <p>By annual statement line, this is: ASLs 1 (fire); 2.1 (allied lines); 2.2 (multiple peril crop); 3 (farmowners'); 4 (homeowners'); 5.1 (commercial multiple peril – property); 5.2 (commercial multiple peril – liability portion); 12 (earthquake); 21.1 (private</p>	7/1/15 - If renewed on or after July 1, 2015	<p>0% - No Emergency Assessment for policies renewed on or after 7/1/15</p> <p>Pursuant to the Orders, all policies issued or renewed on or after July 1, 2015, will no longer be subject to the Citizens Property Insurance Corporation: Emergency Assessment. The assessment will continue to apply to the direct written premium on all</p>	R48S1

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
<p>Informational Memorandum OIR-07-17M (10-26-07)</p> <p>FLSO Bulletin 2007-01 (1- 26-07)</p> <p>Informational Memorandum OIR-07-02M (1-11-07)</p> <p>Order to the Florida Surplus Lines Service Office, Case Number 118554-11 (7- 6-11)</p>		<p>passenger auto physical damage – mobile home only); 34 (aggregate write-ins – mobile home only).</p> <p>The surcharge applies to excess policies written over property coverage. The surcharge is not subject to the premium tax or to agent commissions.</p> <p>The surcharge does not apply to policies issued by risk retention groups or to policies issued to risk purchasing groups or their respective members. [FS. § 627.941, <u>et seq.</u>]</p> <p>If a policy is cancelled, all surcharges on unearned premium must be returned to the insured.</p> <p>The emergency assessment also applies to non-admitted carriers. The surplus lines agent is responsible for collection and remittance of the surcharge. [FLSLO Bulletin 2008-01 (9-3-08)]</p> <ul style="list-style-type: none"> Effective 7-1-11, multi-state risks are subject to the surcharge only if Florida is identified as the “home state” of the insured. If Florida is the home state, premium allocation by state exposure will apply. [OIR Order to the Florida Surplus Lines Service Office (7-6-11); Bulletin 2011-02, Florida Surplus Lines Office (7-21-11)] Under the Non admitted Reinsurance Reform Act, the home state of an insured is defined as: (1) the state in which the insured maintains its principal place of business; an individual’s principal residence; or (2) if 100% of the insured risk is located out of the state, the state to which the greatest percentage of the insured’s taxable premium for that insurance contract is allocated. If more than one insured from an affiliated group are named insureds on a single non-admitted insurance contract, the home state is the principal place of business of the member having the largest 	<p>7/1/14 to 6/30/15 7/1/13 to 6/30/14</p> <hr/> <p>7/1/12 to 6/30/13 7/1/11 to 6/30/12</p> <p>Note: The surcharge is to continue indefinitely, with the rate recalculated annually, on 7/1, by the CPIC.</p>	<p>related transactions including, but not limited to, endorsements, policy cancellations, and audit premiums related to policies issued or renewed prior to July 1, 2015 at the applicable percentage below:</p> <ul style="list-style-type: none"> Policies issued or renewed on or after 7/1/15: Emergency Assessment is 0% Policies issued or renewed 7/1/11 – 6/30/15: Emergency Assessment is 1% Policies issued or renewed 6/30/08 – 6/30/11: Emergency Assessment is 1.4% Policies issued or renewed prior to 6/30/08: Emergency assessment is 0% <p>1.0% of direct written premium 1.0% of direct written premium</p> <hr/> <p>1.0% of direct written premium 1.0% of direct written premium</p> <p>Policyholder Notice: The surcharge is to be identified in the premium billing notice sent to insureds as the <i>Citizens’ Property Insurance Corporation Emergency Assessment</i>. [Informational Memorandum OIR-07-02M (1-11-07)] As an alternative, the surcharge may be identified on the policy</p>	R38S1

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		percentage of allocated premium. [Non-admitted Insurance Multi-State Agreement (NIMA)]	7/1/10 to 6/30/11 7/1/09 to 6/30/10 7/1/08 to 6/30/09 7/1/07 to 6/30/08	Declarations page. If there is insufficient space on the Declarations page for the language above, the surcharge may be identified as the <i>CPIC Emergency Assessment</i> . The surcharge may also be identified on an endorsement to the policy. 1.4% of direct written premium 1.4% of direct written premium 1.4% of direct written premium 1.4% of direct written premium	
Florida FS § 252.371, <u>et seq.</u> FAC Rule 12B-8.0012	Emergency Management, Preparedness, and Assistance Trust Fund	<p>This surcharge is applicable to personal and commercial lines of property insurance only. By annual statement line, this is: ASLs 1 (fire); 2.1 (allied lines); 4 (homeowners' multiple peril); 5.1 (commercial multiple peril – non-liability portion).</p> <p>The surcharge applies to excess policies written over property coverage. The surcharge is not subject to the premium tax or to agent commissions.</p> <p>The surcharge does not apply to policies issued by risk retention groups or to policies issued to risk purchasing groups or their respective members. [FS. § 627.941, <u>et seq.</u>]</p> <p>The surcharge on surplus lines policies must be remitted by the surplus lines broker to the Florida Surplus Lines Service Office in conjunction with remittance of the surplus lines tax and service fee.</p> <p>This surcharge also applies to non-admitted carriers.</p>	5/1/93 to Present	\$2 per each homeowners' policy \$4 per each commercial property policy Policyholder Notice: There is no policyholder notice requirement.	Y28S1

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
Florida FS § 631.50 through 631.70	Florida Insurance Guaranty Association (FIGA)	<p>Pursuant to Senate Bill 836 of 2015, the FIGA surcharge will be established by Levy Order of the Florida Office of Insurance Regulation. Any such Levy Order will specify the surcharge rate and the recoupment period (referred to as the “Assessment Year”).</p> <p>The FIGA surcharge applies to the following NAIC annual statement lines of business:</p> <ul style="list-style-type: none"> Auto Account: 19.1, 19.2, 19.3, 19.4, 21.1, 21.2, and 21.3 All Other Account: 1, 2.1, 3, 4, 5.1, 5.2, 9, 11, 12, 17.1, 17.2, 18, 22, 26, and 27 <p>The FIGA surcharge applies to all policies issued, renewed, or endorsed during the Assessment Year.</p> <p>The FIGA surcharge must be separately displayed on premium statements to enable policyholders to determine the amount charged.</p> <p>To date, no Levy Order has been issued since Senate Bill 836 was enacted.</p>	1/1/21 to 12/31/21 1/1/20 to 12/31/20 1/1/19 to 12/31/19 1/1/18 to 12/31/18 1/1/17 to 12/31/17 1/1/16 to 12/31/16 1/1/15 to 12/31/15 1/1/14 to 12/31/14 1/1/13 to 12/31/13 1/1/12 to 12/31/12 1/1/11 to 12/31/11	0.0% of net direct written premium 0.0% of net direct written premium 0.0% of net direct written premium 0.0% of net direct written premium 0.0% of net direct written premium 0.0% of net direct written premium 0.0% of net direct written premium 0.0% of net direct written premium 0.9% of net direct written premium 0.9% of net direct written premium	G78S1
Florida FS § 215.555 FAC Rule 19-8.001, <u>et seq.</u> Order to Authorized Insurers, Case Number 108945-10 (4-27-10)	Florida Hurricane Catastrophe Fund (FHCF): Emergency Assessment	<p>The emergency assessment is applicable to all lines of personal and commercial property and casualty insurance, with the exception of the following: workers’ compensation, medical professional liability, accident and health, and flood insurance written through the federal Flood Insurance Program.</p> <p>By annual statement line, this is: 1 (fire); 2.1 (allied lines); 2.2 (multiple peril crop); 3 (farmowners' multiple peril); 4 (homeowners' multiple peril); 5.1 (commercial multiple peril - non-liability portion); 5.2 (commercial multiple peril - liability portion); 6 (mortgage guaranty); 8 (ocean marine); 9 (inland marine); 10 (financial guaranty); 12 (earthquake); 17.1 (other</p>	1/1/15 - If renewed on or after January 1, 2015	0% - No Emergency Assessment for policies renewed on or after 1/1/15 Pursuant to the Orders, all policies issued or renewed on or after January 1, 2015, will no longer be subject to the Cat Fund emergency assessment. The assessment will continue to apply to the direct written premium on all related transactions including, but not limited to, endorsements, policy cancellations, and audit premiums related to policies issued or	R28S1 <hr/> R18S1

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
<p>Informational Memorandum OIR-07-17M (10-26-07)</p> <p>Order to the Florida Surplus Lines Service Office, Case Number 118554-11 (7- 6-11)</p>		<p>liability - occurrence); 17.2 (other liability – claims-made), 18 (products liability); 19.1 (private passenger auto no-fault); 19.2 (other private passenger auto liability); 19.3 (commercial auto no-fault); 19.4 (other commercial auto liability); 21.1 (private passenger auto physical damage); 21.2 (commercial auto physical damage); 22 (aircraft); 23 (fidelity); 24 (surety); 26 (burglary and theft); 27 (boiler and machinery); 28 (credit); 30 (warranty); 33 (aggregate write-ins for other business lines).</p> <p>The surcharge applies to umbrella/excess policies. The recoupment surcharge is not subject to premium tax or agent commissions.</p> <p>The surcharge applies to policies issued by risk retention groups and to policies issued to risk purchasing groups by a Florida licensed carrier or eligible surplus lines carrier. [FS § 215.555(6)(b); FS § 627.941, <u>et seq.</u>]</p> <p>If a policy is cancelled, all surcharges on unearned premium must be returned to the insured.</p> <p>This emergency assessment also applies to non-admitted carriers.</p> <p>The surcharge on surplus lines policies must be remitted by the surplus lines broker to the Florida Surplus Lines Service Office in conjunction with remittance of the surplus lines tax and service fee.</p> <ul style="list-style-type: none"> Effective 7-1-11, multi-state risks are subject to the surcharge only if Florida is identified as the “home state” of the insured. If Florida is the home state, premium allocation by state exposure will apply. [OIR Order to the Florida Surplus Lines Service Office (7-6-11); Bulletin 2011-02, Florida Surplus Lines Office (7-21-11)] 	1/1/11 to 12/31/14	<p>renewed prior to January 1, 2015 at the applicable percentage below:</p> <ul style="list-style-type: none"> Policies issued or renewed on or after 1/1/15: Emergency Assessment is 0% Policies issued or renewed 1/1/11 – 12/31/14: Emergency Assessment is 1.3% Policies issued or renewed 1/1/07 – 12/31/11: Emergency Assessment is 1% Policies issued or renewed prior to 1/1/07: Emergency assessment is 0% <p>1.3% of direct written premium</p>	
			1/1/07 to 12/31/10	<p>1% of direct written premium</p> <p>Policyholder Notice: There is no policyholder notice requirement. However, the surcharge is to be identified on the policy Declarations page as the <i>FL Hurricane Catastrophe Fund Surcharge</i>.</p> <p>Important Note: The surcharge is to be applied to policies issued or renewed effective 1-1-07 and thereafter. Endorsements and other transactions occurring on policies issued or renewed prior</p>	

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		<ul style="list-style-type: none"> Under the Nonadmitted Reinsurance Reform Act, the home state of an insured is defined as: (1) the state in which the insured maintains its principal place of business; an individual’s principal residence; or (2) if 100% of the insured risk is located out of the state, the state to which the greatest percentage of the insured’s taxable premium for that insurance contract is allocated. If more than one insured from an affiliated group are named insureds on a single non-admitted insurance contract, the home state is the principal place of business of the member having the largest percentage of allocated premium. [Non-admitted Insurance Multi-State Agreement (NIMA)] 		to 1-1-07 are not subject to the surcharge. [Informational Memorandum OIR-07-17M (10-26-07)]	
Florida FS § 624.515 FAC Rule 12B-8.006	State Fire College Surcharge	<p>The surcharge is applicable to commercial fire, commercial allied lines, farmowners’ liability and commercial multiple peril. By annual statement line, this is: ASLs 1 (fire); 2.1 (allied lines); 3 (farmowners’ multiple peril); 5.1 (commercial multiple peril – property portion); 5.2 (commercial multiple peril – liability portion).</p> <p>This surcharge applies to excess policies written over property coverage.</p> <p>The recoupment surcharge is not subject to the premium tax or to agent commissions.</p> <p>The surcharge does not apply to policies issued by risk retention groups or to policies issued to risk purchasing groups or their respective members. [FS. § 627.941, <u>et seq.</u>]</p> <p>This surcharge does not apply to non-admitted carriers.</p>	7/1/92 to Present	.1% or .001 of commercial property gross direct written premium Policyholder Notice: There is no policyholder notice requirement.	F48S1

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
<p>Kentucky</p> <p>KRS § 91A. 080, <u>et seq.</u></p> <p>806 KAR 2:088, <u>et seq.</u></p> <p>LGPT Risk Location Chart (Matrix) (6-28-12)</p> <p>Advisory Opinion 2011-03 (5-25-11)</p> <p>HB 524 Implementation Update (1-5-09)</p> <p>HB 524 Implementation Update (10-8-08)</p>	<p>Local Government Premium Tax (LGPT)</p>	<p>The local government premium tax surcharge is applicable to all Kentucky premium collected, except premium for the following: a) workers’ compensation policies; b) policies of group health insurance for state employees; c) health insurance policies issued to individuals, including policies issued through KY Access; d) annuities; e) federal flood insurance; f) municipal bonds, leases or other debt instruments issued by or on behalf of local government, unless the bonds, leases or other debt instruments are issued for profit or on behalf of for-profit or private organizations; g) policies for high deductible health plans as defined in 26 U.S.C. § 223(c)(2); and h) policies insured or reinsured by the Federal Crop Insurance Corporation. Further, no license fee or tax applies to policies issued by: a) entities issued a certificate of authority to do business in KY only as HMOs pursuant to KRS 304.38-060; b) entities issued a certificate of authority to do business in KY as a captive insurer pursuant to KRS 304.49-010; or c) domestic life insurers electing to be taxed under the provisions of KRS 136.320. Policies insuring or naming the Commonwealth of Kentucky, its agencies or political subdivisions as insureds, as well as surety bonds naming the Commonwealth, its agencies or political subdivisions as obligees, are excluded from application of the LGPT. School districts are considered state agencies: policies insuring a school and bonds naming a school as the obligee are exempt from the LGPT. [KRS 91A.080(8), (9), (10), (13); Bulletin 2013-01 (4-5-13)]</p> <ul style="list-style-type: none"> ▪ A local government is not exempt from the LGPT unless specifically excluded by ordinance. <p>For policies effective January 1, 2012 and thereafter, excess workers’ compensation premium is to be treated as general liability premium and, therefore, subject to the tax surcharge.</p>	-to Present	<p>The Kentucky Insurance Department issues updates to local government premium tax surcharge rates on July 1 of each year. Underwriters <u>must</u> use the Kentucky Risk Location Tool, which incorporates these updates, to determine tax surcharge rates. Refer to: * Please refer to Kentucky Risk Location Look-up shown below</p> <p><u>Special Instructions – Louisville Urban Services District (USD)</u>: The amended tax surcharge rate of 5% applicable to all lines in the Louisville USD is implemented for new and renewal policies effective on or after January 1, 2012. [Bulletin 2011-07 (9-22-11)]</p> <p>For multiple peril policies with a single premium, two-thirds of the premium may be allocated to fire and one-third to the property and casualty portion of the premium when calculating the tax rate.</p> <p><u>Policyholder Notice:</u> Effective 12-31-08, the amount of the municipal tax surcharge and the taxing jurisdiction must be disclosed to the policyholder on the Declarations page, or addendum thereto, of new and renewal policies. [806 KAR 2:092; DOI Bulletin, <i>HB 524 Implementation Update</i> (10-8-08)] No disclosure is required for mid-term policy changes. Profit centers must use Form 100668 (11/08), Addendum to the Declarations Page - Kentucky Local</p>	Y38S1

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		<p>Note: Additional exemptions may apply pursuant to the ordinances enacted by local municipalities. Refer to the current <i>LGPT Tax Code Descriptions</i> posted to the Kentucky Risk Location Tool at: Kentucky Risk Location Tool.</p> <ul style="list-style-type: none"> The Risk Location Tool will identify risk locations to which additional exemptions may apply as part of address search results. <p>The municipal tax surcharge rate varies by taxing jurisdiction and line of business. To determine the location of a risk by business line, refer to the LGPT Risk Location Chart and the Municipal Tax Information.</p> <ul style="list-style-type: none"> Note: The tax rate used for a mid-term policy change is the tax rate in effect on the date of the change. [KRS 91A.080(3)] <p>This tax applies to umbrella/excess policies, unless there is a specific exclusion authorized by a local government or municipal ordinance.</p> <p>The municipal tax is an excise tax or license tax levied on insurers for the privilege of conducting business in a municipality. There is a separate statewide premium tax of 2% for admitted insurers. For surplus lines insureds, there is a 3% premium tax in addition to the local government “premium” tax. [KRS § 304.10-180]</p> <p><i>The insurance company or its agent, as well as, the surplus lines broker, may receive a commission on the tax in the form of a “collection fee.” The maximum fee charged the insured may be no more than the lesser of 15% of the tax due or 2% of the policy premium. Note: Our Companies do not charge the collection fee. Please see “Kentucky Collection Fee” below. (*)</i></p>		<p>Government Premium Tax Disclosure Form for the disclosure.</p> <p><u>Policyholder Requests for a Credit or Refund:</u> If a policyholder requests a credit or refund of the tax surcharge, the underwriter is to forward Form 105733 (06/10), KY Letter for Policyholder Inquiries, to the insured within (30) days of the contact. Each profit center may determine the return address to be used in the letter.</p> <p><u>*Kentucky Risk Location Look-up:</u> Effective 1-1-10, all underwriters must use risk location software to verify the location of a Kentucky risk and the corresponding LGPT surcharge rate. The Risk Location Tool is located at: Kentucky Risk Location Tool Underwriters must retain documentation of their Risk Location Tool search results in the appropriate underwriting files and in a format accessible for audit purposes.</p> <p><u>Exempt Policyholders:</u> Certain policyholders may be exempt from payment of the LGPT as the result of an entity defined exemption authorized by a local jurisdiction. If a broker/insured claims an exemption, underwriters must refer the issue to their assigned legal counsel for final determination.</p>	

RECOUPABLE SURCHARGES CHART **AIG PROPERTY CASUALTY, U.S. AND CANADA REGION**

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		<p>The municipal tax surcharge applies to policies issued by risk retention groups and to policies issued to risk purchasing groups or their respective members. [KRS § 304.45-080; Advisory Opinion 2011-03 (5-25-11)]</p> <p>This municipal tax surcharge also applies to non-admitted carriers. Pursuant to Insurance Code § 304.10-180, the surplus lines broker is responsible for remittance of the tax to the appropriate city, county or urban-county taxing authority.</p> <ul style="list-style-type: none"> Effective 7-21-11, multi-state risks are subject to the tax surcharge only if Kentucky is identified as the “home state” of the insured. Under the Nonadmitted Reinsurance Reform Act, the home state of an insured is defined as: (1) the state in which the insured maintains its principal place of business; an individual’s principal residence; or (2) if 100% of the insured risk is located out of the state, the state to which the greatest percentage of the insured’s taxable premium for that insurance contract is allocated. If more than one insured from an affiliated group are named insureds on a single policy, the home state is the principal place of business of the member having the largest percentage of allocated premium. [Department of Insurance Advisory Opinion 2011-04 (6-3-11); KRS § 304.10-400] 			
Kentucky	<p>Kentucky Collection Fee</p> <p>The Companies have chosen not to collect this fee.</p>	<p>The fee is applicable to all lines except workers' compensation.</p> <p><i>Reference (*) above in Kentucky (LGPT)</i></p>	-to Present	The lesser of 15% of the municipal tax or 2% of the policy premium	Y38S1

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
Kentucky KRS § 136.392 806 KAR 2:100 Bulletin 2010-02 (1-11-10) – Premium Surcharge Rate Adjustment Bulletin 2010-02 Explanation (1-15-10) – Clarification of Bulletin 2010-02, Premium Surcharge Rate Adjustment	Kentucky Premium Surcharge	<p>This surcharge is applicable to all lines of insurance, except life, accident and health, and workers' compensation.</p> <p>For policies effective January 1, 2012 and thereafter, excess workers' compensation premium is to be treated as general liability premium and, therefore, subject to the surcharge.</p> <p>The following entities are exempt from the surcharge: a) the federal government; b) resident educational and charitable institutions qualifying under Section 501(c)(3) of the Internal Revenue Code; c) resident nonprofit religious institutions for coverage of real, tangible and intangible property only; d) Kentucky government for coverage of real property; and e) local governments for coverage of real property. [KRS § 136.392(5)]</p> <p>This surcharge applies to umbrella/excess policies. The surcharge is not subject to the premium tax or to agent commissions.</p> <p>The surcharge applies to policies issued by risk retention groups and policies issued to risk purchasing groups or their respective members. [KRS § 304.45-080]</p> <p>This surcharge also applies to non-admitted carriers. Pursuant to Insurance Code § 304.10-180, the surplus lines broker is responsible for remittance of the surcharge to the Kentucky Department of Revenue.</p> <ul style="list-style-type: none"> ▪ Effective 7-21-11, multi-state risks are subject to the surcharge only if Kentucky is identified as the “home state” of the insured. If Kentucky is the home state, 100% of policy premium is subject to the surcharge. ▪ Under the Nonadmitted Reinsurance Reform Act, the home state of an insured is defined as: (1) the state in which the insured maintains its principal place of business; an 	4/1/10 to Present -to 3/31/10	1.8% of premium 1.5% of premium Policyholder Notice: Effective 5-31-2019 1. Each policy subject to KRS 136.392 issued to an insured shall include a notice, conspicuously placed on the declarations page, renewal certificate, or billing instrument, indicating that the premium includes the surcharge required by KRS 136.392. 2. The amount of surcharge shall be separately itemized on the declarations page or billing instrument used by the insurer for newly issued policies and renewals subject to KRS 136.392. [806 KAR 2:100]	Y18S1

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		individual’s principal residence; or (2) if 100% of the insured risk is located out of the state, the state to which the greatest percentage of the insured’s taxable premium for that insurance contract is allocated. If more than one insured from an affiliated group are named insureds on a single policy, the home state is the principal place of business of the member having the largest percentage of allocated premium. [Department of Insurance Advisory Opinion 2011-04 (6-3-11); KRS § 304.10-400]			
Louisiana LA RS § 22-1430, <u>et seq.</u> Directive 198 (8-29-07)	Louisiana Citizens’ Property Insurance Corporation: Emergency Surcharge	<p>The surcharge is applicable to residential and commercial property and allied lines, as well as to all mobile home programs. By annual statement line, this is: ASLs 1 (fire); 2.1 (allied lines); 4 (homeowners’); 5.1 (commercial multiple peril – property portion); all mobile home programs.</p> <p>The surcharge does not apply to: debit fire; flood insurance; crop insurance; livestock insurance.</p> <p>The surcharge applies to excess policies written over property coverage. The surcharge is not subject to the premium tax or to agent commissions.</p> <p>The surcharge does not apply to policies issued by risk retention groups or to policies issued to risk purchasing groups or their respective members. [LA RS § 22:481, <u>et seq.</u>]</p> <p>Note: For policies issued, effective January 1, 2008 or thereafter, the surcharge is to be refunded on a pro-rata basis, if there is a change in coverage, an endorsement, or a policy cancellation. [LA RS 22:1430.10]</p> <p>The surcharge does not apply to non-admitted carriers.</p>	1/1/21 to 12/31/21 1/1/20 to 12/31/20 1/1/19 to 12/31/19 1/1/18 to 12/31/18 1/1/17 to 12/31/17 1/1/16 to 12/31/16 1/1/15 to 12/31/15 1/1/14 to 12/31/14 1/1/13 to 12/31/13	2.49% of policy premium 2.60% of policy premium 2.65% of policy premium 2.57% of policy premium 2.52% of policy premium 2.93% of policy premium 3.42% of policy premium 3.54% of policy premium 3.74% of policy premium Policyholder Notice: The emergency surcharge must be separately identified on the Declarations page as follows: <i>Total Policy Premium: \$xx.xx</i> <i>2010 LA FAIR Plan Emergency Assessment: \$xx.xx</i> <i>Total Amount Due: \$xx.xx</i> In addition, the following notice must be included on the Declarations page in 14-point font or boldface type for policies effective 8-15-10 and thereafter:	R38S1

RECOUPABLE SURCHARGES CHART
AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
				<p>ANY SURCHARGE, MARKET EQUALIZATION CHARGE, OR OTHER ASSESSMENT LEVIED BY THE LOUISIANA CITIZENS' PROPERTY INSURANCE CORPORATION PURSUANT TO R.S. 22:2307 DUE TO HURRICANES KATRINA AND RITA IS REFUNDABLE.</p> <p>The Declarations page must also include the following information, for policies effective 8-15-10 and thereafter: <i>Policyholders may claim amounts paid to the Louisiana Citizens' Property Insurance Corporation and charged on their insurance policies as a credit against their state income tax owed. To access information on claiming this credit, please visit the following link on the Louisiana Department of Revenue's website: http://www.rev.state.la.us/sections/general/calac/default.aspx.</i></p> <p>Note: If there is insufficient space on the Declarations page for all of the information required in the Policyholder Notice, an addendum to the Declarations page may be attached to the policy to disclose the information concerning how to claim the policyholder tax credit.</p> <p>Special Instructions: The emergency surcharge must also be identified in the initial policy invoice sent to insureds for each new policy term, by using the same language as</p>	

RECOUPABLE SURCHARGES CHART **AIG PROPERTY CASUALTY, U.S. AND CANADA REGION**

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
			<div>1/1/12 to 12/31/12</div> <div>1/1/11 to 12/31/11</div> <div>1/1/10 to 12/31/10</div> <div>1/1/09 to 12/31/09</div> <div>1/1/08 to 12/31/08</div> <div>1/1/07 to 12/31/07</div>	<div>that used above for the policy Declarations page.</div> <div>3.9% of policy premium</div> <div>4.0% of policy premium</div> <div>4.3% of policy premium</div> <div>5% of policy premium</div> <div>5% of policy premium</div> <div>3.6% of policy premium</div>	
<p>Michigan</p> <p>MCLA § 500.3104</p> <p>Bulletin No. 2007-04-INS</p> <p>Declaratory Ruling 89-10706-M</p>	<p>Michigan Catastrophic Claims Association (MCCA)</p>	<p>The MCCA is a mandatory reinsurance association established by Michigan law due to Michigan’s unique auto insurance no-fault law that historically has provided unlimited lifetime coverage for medical expenses resulting from auto accidents (PIP). The MCCA reimburses carriers for each PIP medical claim in excess of a certain amount (\$580K currently). All auto carriers are assessed to cover the catastrophic medical claims. These assessments are generally passed on to policyholders.</p> <p>Change in Michigan PIP Requirements - Eff. 7/2/20 Insureds are no longer required to have unlimited Personal Injury Protection (PIP) as there are now several different options available.</p> <p>The assessment will only apply to motorcycles and vehicles/Insureds where unlimited PIP benefits were selected.</p> <p>Exclusions: Trailers, Golf Carts, ATV, ORV, Snow Mobiles, Power-driven Mobility Device, Commercial Quadricycle, Electric Bike, Farm Tractors or other implements of husbandry that are not subject to registration requirements & Mopeds</p>	<div>7/1/21 to 6/30/22</div> <div>7/1/21 to 6/30/22</div> <div>7/1/21 to 6/30/22</div> <div>7/2/20 to 6/30/21</div> <div>7/2/20 to 6/30/21</div> <div>7/2/20 to 6/30/21</div>	<div>\$86 per written vehicle year</div> <div>\$17.20 per written historic vehicle year</div> <div>29% of PIP premium for policies where written vehicles years cannot be determined. Because this is an “in premium” charge, when the “percentage of PIP premium” method is required to be used, a gross-up formula must be applied.</div> <div>Note: The assessment will only apply to motorcycles and vehicles/Insureds where unlimited PIP benefits were selected.</div> <div>\$100 per written vehicle year</div> <div>\$20 per written historic vehicle year</div> <div>36% of PIP premium for policies where written vehicles years cannot be determined. Because this is an “in premium” charge, when the “percentage of PIP premium” method is required to be used, a gross-up formula must be applied.</div>	A18R1

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

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RECOUPABLE SURCHARGES CHART
AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
			7/1/16 to 6/30/17 7/1/16 to 6/30/17	\$160 per written vehicle year 51% of PIP premium for policies where written vehicles years cannot be determined. Because this is an “in premium” charge, when the “percentage of PIP premium” method is required to be used, a gross-up formula must be applied.	
			7/1/15 to 6/30/16 7/1/15 to 6/30/16	\$150 per written vehicle year 49% of PIP premium for policies where written vehicles years cannot be determined. Because this is an “in premium” charge, when the “percentage of PIP premium” method is required to be used, a gross-up formula must be applied.	
			7/1/14 to 6/30/15 7/1/14 to 6/30/15	\$186 per written vehicle year 54% of PIP premium for policies where written vehicles years cannot be determined. Note: Since the MCCA assessment and associated costs are related only to personal injury protection coverage (PIP), they must be included in the PIP premium that will be charged to policyholders. In addition, if a policy is cancelled before its expiration, any premium refund to the policyholder should also include the pro rata refund of any costs related to the Association that are included in the premium.	

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
Minnesota MS § 168A.40	Automobile Theft Prevention Program	<p>Applicable to private passenger and commercial motor vehicles.</p> <p>The surcharge does not apply to fleets of five (5) or more vehicles and vehicles weighing in excess of 10,000 pounds. This surcharge does not apply to umbrella/excess policies. The surcharge is not subject to the premium tax or to agent commissions.</p> <p>Policies issued by risk retention groups may not offer commercial auto liability coverage to their members, members of other risk retention groups or risk purchasing groups. The fee does not apply to excess or umbrella policies issued to risk purchasing groups by a Minnesota licensed carrier. The fee applies to risk purchasing groups that obtain commercial auto liability insurance from a Minnesota licensed carrier. [MS § 65B.48; MS § 60A.196]</p> <p>The surcharge does not apply to non-admitted carriers.</p>	1/1/97 to Present	<p>\$.50 per vehicle per six (6) months of coverage on every policy providing comprehensive physical damage insurance.</p> <p>Policyholder Notice: There is no policyholder notice requirement. However, the surcharge amount must be separately identified on either the policy Declarations page or the billing statement sent to an insured. [MS § 168A.40]</p>	Y18S1
Minnesota MS § 297I.06 MS § 297I.30 MS § 299F.012	Fire Insurance Surcharge	<p>Applicable to commercial fire, residential property, and the non-liability portion of commercial multi-peril insurance. By annual statement line, this is: ASLs 1 (fire); 4 (homeowners' multiple peril); 5.1 (commercial multiple peril –property portion).</p> <p>This surcharge applies to excess policies written over property coverage.</p> <p>The surcharge is not subject to premium tax or to agent commissions.</p> <p>The surcharge does not apply to policies issued by risk retention groups or to policies issued to risk purchasing groups or their respective members. [MS § 60E.01, <u>et seq.</u>]</p> <p>This surcharge does not apply to non-admitted carriers.</p>	<p>7/1/13 to Present</p> <p>7/1/07 to 6/30/13</p>	<p>.50% of net direct written premium</p> <p>.65% of net direct written premium</p> <p>Policyholder Notice: There is no policyholder notice requirement. However, the surcharge must be identified on the Declarations page or the billing statement as the <i>Fire Insurance Premium Surcharge</i>.</p>	F88S1

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
Minnesota MS § 297I.10 MS § 297I.30	Firefighters' Relief Association	<p>The surcharge is applicable to fire, lightning, and sprinkler leakage premiums for the following cities:</p> <p>Rochester, effective June 1, 2011 Minneapolis, effective 9/1/1955 St. Paul, effective 6/21/1937 Duluth, effective 7/16/1951</p> <p>By annual statement line and premium percentage, the surcharge applies to: ASL 1 fire (100%); ASL 3 farmowners’ (35%); ASL 4 homeowners’ (35%); ASL 5.1 commercial non-liability (55%); ASL 5.2 commercial liability (35%).</p> <p>This surcharge applies to excess policies written over property coverage. The surcharge is not subject to the premium tax or to agent commissions. The surcharge does not apply to policies issued by risk retention groups or to policies issued to risk purchasing groups or their respective members. [MS § 0E.01, <u>et seq.</u>]</p> <p>This surcharge does not apply to non-admitted carriers.</p>	7/1/13 to Present	<p>2% of direct written premium</p> <p>Policyholder Notice: There is no policyholder notice requirement. However, if a policy is subject to both the 2% surcharge and the .65% fire insurance surcharge (see above), both surcharges must be separately identified on the dec page or billing statement. The 2% surcharge should be identified as the <i>Firefighters’ Relief Association Surcharge</i>.</p>	F98S1
New Jersey NJSA § 17:30A-1, <u>et seq.</u> NJAC § 11:1-6.2, <u>et seq.</u>	New Jersey Property Liability Insurance Guaranty Association (PLIGA)	<p>Applicable to all lines except life, accident and health, workers' compensation, title, annuities, surety bonds, credit, mortgage guaranty, municipal bond coverage, fidelity, investment return, ocean marine, and pet health insurance.</p> <p>Excess workers’ compensation premium is not subject to the recoupment surcharge.</p> <p>The recoupment surcharge applies to umbrella/excess policies.</p> <p>The recoupment surcharge is not subject to the premium tax or to agent commissions.</p>	<p>10/1/21 to 9/30/22</p> <p>10/1/20 to 9/30/21 10/1/19 to 9/30/20 10/1/18 to 9/30/19 10/1/17 to 9/30/18 10/1/16 to 9/30/17 10/1/15 to 9/30/16 10/1/14 to 9/30/15</p>	<p>0.6% of net direct written premium</p> <p>0.6% of net direct written premium 0.6% of net direct written premium 0.6% of net direct written premium 0.6% of net direct written premium 0.6% of net direct written premium 0.7% of net direct written premium 0.9% of direct written premium</p> <p>Policyholder Notice: There is no policyholder notice requirement. However, the surcharge must be separately stated and</p>	G18S1

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		<p>Coverage under New Jersey’s insurance guaranty fund does not extend to risk retention groups, whether domiciled in New Jersey or another state. Policies issued by risk retention groups must include a policyholder notice to that effect. The surcharge applies to policies issued by New Jersey licensed carriers to risk purchasing groups that have members or risks located in New Jersey. [NJSA § 17:47A-1, <u>et seq.</u>]</p> <p>This surcharge does not apply to non-admitted carriers.</p>	<div> <div>10/1/13 to 9/30/14</div> <div>10/1/12 to 9/30/13</div> <div>10/1/11 to 9/30/12</div> <div>11/1/08 to 9/30/11</div> <div>10/1/07 to 10/31/08</div> <div>10/1/06 to 9/30/07</div> <div>10/1/05 to 9/30/06</div> <div>1/1/05 to 9/30/05</div> <div>4/1/04 to 12/31/04</div> <div>3/1/03 to 3/31/04</div> <div>11/1/95 to 2/28/03</div> </div>	<p>identified on the billing statement of all new and renewal policies, as the <i>New Jersey Property-Liability Insurance Guaranty Association Surcharge</i>. The amount must be rounded to the nearest dollar. [NJAC § 11:1-6.3]</p> <div> <div>.9% of direct written premium.</div> <div>.9% of direct written premium</div> <div>.9% of direct written premium</div> <div>.9% of direct written premium</div> <div>1.4% of direct written premium</div> <div>1.6% of direct written premium</div> <div>1.75% of direct written premium</div> <div>1.75% of direct written premium</div> <div>1% of direct written premium</div> <div>0.25% of direct written premium</div> <div>0.33% of direct written premium</div> </div>	
<p>New York</p> <p>NYL § 9108</p> <p>Circular Letter No. 19 (7-8-82)</p> <p>OCG Opinion No. 07-02-09 (Policy Fees and Surcharges)</p>	<p>New York Fire Insurance Fee</p>	<p>The fee is applicable only to the peril of fire. By annual statement line and premium percentage, the fee applies to: ASL 1 fire (100%); ASL 3 farmowners’ multiple peril (35% or 50%); ASL 4 homeowners’ multiple peril (35%); ASL 5.1 commercial multiple peril – non-liability portion (50%).</p> <ul style="list-style-type: none"> The fee excludes: time element coverage; policies insuring household furniture; one or two family residential structures; public or private schools, colleges or universities; public or private hospitals; churches; inland marine; ocean marine; motor vehicle or aircraft physical damage. <p>On multiple peril policies for which the actual fire portion cannot be determined, 35% of the premium is considered fire premium for residential policies; 50% of the premium is considered fire premium for commercial policies. [Circular Letter No. 19 (7-8-82)]</p>	<p>4/12/82 to Present</p>	<p>1.25% of net direct written premium</p> <p>Policyholder Notice: There is no policyholder notice requirement. However, the fee must be separately stated and identified on the Declarations page of all new and renewal policies. [NYL § 9108; Circular Letter 19 (7-8-82)]</p>	F88S1

RECOUPABLE SURCHARGES CHART **AIG PROPERTY CASUALTY, U.S. AND CANADA REGION**

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		<p>This fee applies to excess policies written over property coverage.</p> <p>The fee is not subject to the premium tax or to agent commissions.</p> <p>The surcharge does not apply to policies issued by risk retention groups or to policies issued to risk purchasing groups or their respective members. [NYL § 5901, <u>et seq.</u>]</p> <p>This fee does not apply to non-admitted carriers.</p>			
<p>New York</p> <p>NYL § 9110</p> <p>NYL § 401 (Veh. & Traf.)</p> <p>Circular Letter No. 5 (5- 5-92)</p> <p>Circular Letter No. 10 (5-30-03)</p> <p>Supplement No. 1 to Circular Letter No. 10 (8-7-03)</p> <p>Circular Letter No. 3 (1-30-06)</p>	<p>New York Motor Vehicle Law Enforcement Fee</p>	<p>The fee is applicable to private passenger and commercial motor vehicle insurance.</p> <p>Vehicles excluded from the fee are: motorcycles; electrically powered devices for the disabled; trailers, semi-trailers, coach and house trailers; vehicles running on rails or tracks; snowmobiles and all-terrain vehicles; fire and police vehicles, other than ambulance vehicles; agricultural equipment such as tractors, all-terrain vehicles used exclusively for agriculture or snow plowing (other than for hire), and equipment for growing, harvesting or handling produce; self-propelled caterpillar or crawler-type equipment while operated at a contract site. [Circular Letter No. 5 (5-5-92); Circular Letter No. 3 (1-30-06)]</p> <p>This fee does not apply to umbrella/excess policies.</p> <p>The fee is not subject to the premium tax or to agent commissions.</p> <p>Risk retention groups must be domiciled and chartered in New York in order to provide commercial auto liability coverage to</p>	<p>6/1/09 to Present</p> <p>6/1/03 to 5/31/09 7/1/92 to 5/31/03</p>	<p>\$10 for each vehicle insured under a policy having a term longer than (6) months</p> <p>\$5 for each vehicle insured under a policy having a term of (6) months or less</p> <p>\$5 for each insured vehicle \$1 for each insured vehicle</p> <p>This fee must be remitted by Comptrollers monthly on form TA016 (Rev. 10/11).</p> <p>Policyholder Notice: There is no policyholder notice requirement. However, the fee must be separately stated and identified, in either the Declarations page, premium billing statement or in a separate written policyholder communication. This fee applies to all new and renewal policies.</p>	<p>A18S1</p>

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
Circular Letter No. 13 (4-30-09)		<p>their members, the members of other risk retention groups or risk purchasing groups. The fee does not apply to excess or umbrella policies issued to risk purchasing groups by a New York licensed carrier. The fee applies to commercial auto liability policies issued to risk purchasing groups by either a New York licensed carrier or risk retention group chartered and licensed by the New York State Insurance Department. [NYL § 5901, <u>et seq.</u>; NYL § 5913]</p> <p>This fee does not apply to non-admitted carriers.</p>		[Supplement No. 1 to Circular Letter 10 (2003)]	
North Carolina NCRF §58–37– 1 Circular RF-17-12 Circular RF-17-16 Circular RF-18-2 Circular RF-18-3	North Carolina Commercial Auto Loss Recoupment Surcharge	<p>This assessment applies to commercial auto liability (bodily injury and property damage), medical payments, uninsured motorist and underinsured motorist premiums.</p> <p>By annual statement line, this is: 19.3 (commercial auto no-fault-PIP); 19.4 (other commercial auto liability)</p> <p>Does not apply to premium for covering the following vehicles: Traction Engines, Road Rollers, Farm Tractors, Tractor Cranes, Power Shovels and Well Drillers.</p> <p>Companies classified by the North Carolina Insurance Commissioner as an "Authorized Surplus Lines Writer" or "Risk Retention Group" are not subject to recoupment surcharge.</p>	10/1/21 to 9/30/22 10/1/20 to 9/30/21 10/1/19 to 9/30/20 10/1/18 to 9/30/19	2.01% of policy premium 5.07% of policy premium 7.86% of policy premium 7.86% of policy premium <p>Policyholder Notice: There is no policyholder notice requirement. However, the surcharge amount must be DISPLAYED on the policy as part of the policy premium but booked as a surcharge to MJC 088.</p>	R98S1
South Carolina SC HB 3760 Section 38-79-220	South Carolina Medical Malpractice Liability Assessment	<p>This surcharge is applicable to medical malpractice insurance, medical professional liability insurance, hospital professional liability insurance, and any other type of professional liability insurance covering risks of licensed health care providers and facilities.</p> <p>The surcharge amount is not subject to the premium tax or commission.</p>	1/1/20-12/31/21	6% of net-direct written premium	D18S1

RECOUPABLE SURCHARGES CHART **AIG PROPERTY CASUALTY, U.S. AND CANADA REGION**

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
		All surplus lines insurance producers or brokers placing insurance through nonadmitted insurers shall collect from the insured and remit to the department to be distributed to the association and fund a nonadmitted policy surcharge on all premiums for all insurance written by such surplus lines insurance producer or broker for a policy from a nonadmitted insurer for any and all medical malpractice risks in this State.			
<p>Texas</p> <p>28 TAC 5.205</p> <p>T Civ. Stat. Art. 4413(37)</p>	<p>Texas Motor Vehicle Crime Prevention Authority Fee</p>	<p>The fee is applicable to private passenger and commercial motor vehicles.</p> <p>This fee does not apply to umbrella/excess policies. The fee is not subject to the premium tax or to agent commissions.</p> <p>Risk retention groups providing commercial auto liability coverage to their members, the members of other risk retention groups or risk purchasing groups are subject to the fee. The fee does not apply to excess or umbrella policies issued to risk purchasing groups by a Texas licensed carrier. The fee applies to commercial auto liability policies issued to risk purchasing groups by a Texas licensed carrier or a risk retention group, if Texas is determined to be the group’s location, pursuant to TIC § 2201.252. [T Civ. Statutes, Article 4413(37); T Trans. § 601.071; TIC § 2201.001, <u>et seq.</u>]</p> <p>This fee does not apply to non-admitted carriers.</p>	<p>9/1/19 and subsequent</p>	<p>\$4 for each insured vehicle</p> <p>Policyholder Notice: The following notice must be attached to or stamped or printed on the Declarations page of all new and renewal policies, in no less than 10-point type, as part of the policy: <i>NOTICE: Your payment includes a \$4 fee per vehicle each year. This fee helps fund: (1) auto burglary, theft, and fraud prevention, (2) criminal justice efforts, and (3) trauma care and emergency medical services for victims of accidents due to traffic offenses. By law, this fee funds the Motor Vehicle Crime Prevention Authority (MVCPA).</i></p> <p>Please use Policyholder Notice form (59186 (09/19))</p> <p>Alternative Policyholder Notice: A Declarations page notation which simply identifies the fee may be used in all new and renewal policies, when the notice language is not specifically included on the Declarations page. The notation must use the language</p>	<p>B38S1</p>

RECOUPABLE SURCHARGES CHART **AIG PROPERTY CASUALTY, U.S. AND CANADA REGION**

Last Update: June 18th, 2021

Jurisdiction	Description	Exclusions or Exceptions	Effective – Expiration Dates	Rate	Statistical Code
				<p><i>Motor Vehicle Crime Prevention Authority Fee \$4. (See enclosed explanation.), and be placed either on the Declarations page, renewal certificate or billing statement. The notice, included as part of the policy and printed in 10-point type, must read: NOTICE: Your payment includes a \$4 fee per vehicle each year. This fee helps fund: (1) auto burglary, theft, and fraud prevention, (2) criminal justice efforts, and (3) trauma care and emergency medical services for victims of accidents due to traffic offenses. By law, this fee funds the Motor Vehicle Crime Prevention Authority (MVCPA).</i></p> <p>Please use Policyholder Notice form (59186 (09/19))</p> <hr/> <p>\$2 for each insured vehicle \$1 for each insured vehicle</p>	
<p>Texas</p> <p>Tex. Admin. Code § 5.9923</p> <p>Tex. Ins. Code § 2211.101</p> <p>Tex. Ins. Code § 2211.104</p>	<p>Texas Fair Plan Assessment</p>	<p>This assessment applies to all property insurance policies, including farm and ranch insurance, farm and ranch owners insurance, flood, earthquake, wind and hail, and others.</p> <p>By annual statement line, this is: 1 (fire); 2.1 (allied lines); 3 (farmowners multiple peril); 4 (homeowners multiple peril); 5.1 (commercial multiple peril - property); 12 (earthquake); 27 (boiler & machinery)</p> <p>Inland marine insurance and surplus lines are not subject to recoupment surcharge.</p>	<p>6/26/21 - If renewed on or after June 26, 2021</p> <p>6/25/18 to 6/25/21</p>	<p>0% - No Fair Plan Assessment for policies renewed on or after 6/26/21</p> <p>.05% of direct written premium</p> <p>Policyholder Notice: There are no specific notice, billing, or declarations page requirements for FAIR Plan recoupment surcharges. Insurers may have an interest in letting policyholders know the source of</p>	R48S1

RECOUPABLE SURCHARGES CHART

AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

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RECOUPABLE SURCHARGES CHART
AIG PROPERTY CASUALTY, U.S. AND CANADA REGION

Last Update: June 18th, 2021

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