



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List

DATE: December 15, 2021

FROM: Milinda Tanner

PHONE: 770-870-2420

PROGRAM: ISO'S COMMERCIAL AUTOMOBILE

ISO CIRCULAR: LI-CA-2021-135; LI-CA-2020-392; LI-CA-2020-380; LI-CA-2020-379; LI-CA-2020-378; LI-CA-2019-236; LI-CA-2019-235; LI-CA-2019-213; LI-CA-2018-204; LI-CA-2018-203; LI-CA-2018-202; LI-CA-2018-068; LI-CA-2018-067; LI-CA-2017-358; LI-CA-2017-142; LI-CA-2017-201; LI-CA-2013-011

ISO REFERENCE FILING NUMBER: CA-2121-OSDIP; CA-2019-ROCP1; CA-2020-IALL1; CA-2020-BRLB1; CA-2020-RLA1; CA-2019-BRLB1; CA-2019-BRLA1; CA-2019-IALL1; CA-2018-IALL1; CA-2018-BRLB1; CA-2018-BRLA1; CA-2017-BRLB1; CA-2017-BRLA1; CA-2017-RUMLC; CA-2016-BRLB1; CA-2017-IALL1; CA-2012-IALL1

CONTENTS: Adoption of ISO's Commercial Automobile Rules, Loss Costs and ILF Revision

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

STATE: New York

EFFECTIVE DATE: April 1, 2022

MODIFICATIONS: None

COMMENTS: Revisions 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-NY-21-CA-02

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

Disposition for AGNY-132857021

Filing at a Glance

State:

New York

SERFF Tracking Number:

AGNY-132857021

TOI:

20.0 Commercial Auto

State Tracking Number:

R2021002044

Sub-TOI:

20.0000 Commercial Auto Combinations

Company Tracking Number:

ISO-NY-21-CA-02

Filing Type:

Rate/Rule

Product Name:

ISO Adoption of Commercial Auto Rules and Loss Costs 165-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 165-640-602, 130-000-602

First Filing Company:

American Home Assurance Company ,...

Project Name:

ISO Adoption of Commercial Auto Rules and Loss Costs

Destruction Date:**Disposition Date:**

12/08/2021

Effective Date (New):

04/01/2022

Effective Date (Renewal):

04/01/2022

Effective Date (New) changed from 03/01/2022 to 04/01/2022 and Effective Date (Renewal) changed from

03/01/2022 to 04/01/2022 by Marcelin, Harold on 12/15/2021.

Status: *

Approved

Comments:

Dear Ms. Tanner:

This refers to the captioned filing submitted to the Department on June 15, 2021. Reference is also made to your response of July 28, 2021 furnishing additional information and amending same.

The captioned filing is hereby approved pursuant to Section 2344 of the New York Insurance Law and the Department Regulation 129.

Sincerely,

Adrienne A. Harris

Acting Superintendent of Financial Services

By:

Harold Marcelin

Senior Insurance Examiner

Department of Financial Services/Insurance Division

Phone: 212-480-5599

Company Rate Information							
Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Home Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
AIU Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Commerce and Industry Insurance Company	46.600 %	26.200 %	\$ 549795	42	\$ 2095736	42.400 %	2.400 %
Change Period for Approved Rate:							
Granite State Insurance Company	46.600 %	19.700 %	\$ 255372	89	\$ 1299176	47.800 %	-20.200 %
Change Period for Approved Rate:							
Illinois National Insurance Co.	46.600 %	19.900 %	\$ 16009	10	\$ 80295	46.900 %	-21.300 %
Change Period for Approved Rate:							
National Union Fire Insurance Company of Pittsburgh, Pa.	46.600 %	23.400 %	\$ 196045	10	\$ 837879	28.600 %	-20.600 %
Change Period for Approved Rate:							
New Hampshire Insurance Company	46.600 %	25.800 %	\$ 375578	51	\$ 1454105	38.400 %	-20.900 %
Change Period for Approved Rate:							
The Insurance Company of the	46.600 %	36.000 %	\$ 72084	1	\$ 200447	36.000 %	36.000 %

State of
Pennsylvania

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**

Overall Percentage Rate Indicated For This Filing:	46.600 %
Overall Percentage Rate Impact For This Filing:	25.000 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 1,464,883
Effect of Rate Filing - Number of Policyholders Affected:	203

Schedule Items

Item Type	Item Name	Item Status	Public Access
Supporting Document	Commercial Automobile Review Standards Checklist		Yes
Supporting Document	Explanatory Memorandum		Yes
<i>Supporting Document</i>	<i>Explanatory Memorandum</i>		Yes
Supporting Document	Rates and/or Rating Plans		Yes
<i>Supporting Document</i>	<i>Rates and/or Rating Plans</i>		Yes
Supporting Document	Commerical Auto Rates - Specific Prior Approval Types		Yes
Supporting Document	Consent-to-rate requirements		Yes
Supporting Document	Company Exception Pages Redline		Yes
Rate	New York Company Exception Page_LCM, [No rule/page number]		Yes
Rate	New York Company Exception Page_ELR, [No rule/page number]		Yes

Sincerely,

Harold Marcelin

Senior Insurance Examiner / Property Bureau - Market Section

New York State Department of Financial Services
One State Street Plaza – 6th Floor, New York, NY 10004+1511
Phone: (212) 480-5599



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Tracking Number:

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This Filing has been marked as public access.

Product Name: ISO Adoption of Commercial Auto Rules and Loss Costs 165-000-602,019-000-602, 229-000-010,102-000-602, 107-000-602, 165-640-602, 130-000-602

TOI: 20.0 Commercial Auto

Sub-TOI: 20.0000 Commercial Auto Combinations

Filing Type: Rate/Rule

Effective Date Requested (New): 10/01/2021

Effective Date Requested (Renewal): 10/01/2021

SERFF Tr Num: AGNY-132857021

State Tr Num: R2021002044

Co Tr Num: ISO-NY-21-CA-02

Date Submitted: 06/15/2021

Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-Approved

State Status: Closed

Co Status:

Disposition Date: 12/08/2021

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
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The rate schedule has been marked public access.

Add Rate Data? Yes

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	6.000 %
Effective Date of Last Rate Revision:	09/01/2017
Filing Method of Last Filing:	Prior Approval
SERFF Tracking Number of Last Filing:	

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	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIU Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	46.600 %	26.200 %	\$549,795.00	42	\$2,095,736.00	42.400 %	2.400 %
Granite State Insurance Company	46.600 %	19.700 %	\$255,372.00	89	\$1,299,176.00	47.800 %	-20.200 %
Illinois National Insurance Co.	46.600 %	19.900 %	\$16,009.00	10	\$80,295.00	46.900 %	-21.300 %
National Union Fire Insurance Company of Pittsburgh, Pa.	46.600 %	23.400 %	\$196,045.00	10	\$837,879.00	28.600 %	-20.600 %
New Hampshire Insurance Company	46.600 %	25.800 %	\$375,578.00	51	\$1,454,105.00	38.400 %	-20.900 %
The Insurance Company of the State of Pennsylvania	46.600 %	36.000 %	\$72,084.00	1	\$200,447.00	36.000 %	36.000 %
AIG Property Casualty Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing:	46.600 %
Overall Percentage Rate Impact For This Filing:	25.000 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 1,464,883
Effect of Rate Filing - Number of Policyholders Affected:	203

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		New York Company Exception Page_LCM		New		New York Company Exception Page_LCM.pdf	Date Submit 06/15/2021 By: Milinda T
2		New York Company Exception Page_ELR		New		New York Company Exception Page_ELR.pdf	Date Submit 06/15/2021 By: Milinda T

Icon Legend: - Draft Schedule Item - Open Objection

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline	
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