



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List
DATE: March 30, 2022
FROM: Milinda Tanner PHONE: 770-870-2420

LINE OF BUSINESS: TOI: 20.0 / SUB-TOI: 20.0000

☐ FORM

☐ RULE

☒ RATE

PROGRAM: COMMERCIAL AUTOMOBILE

ISO CIRCULAR: LI-CA-2022-001

ISO REFERENCE FILING NUMBER: CA—2021-BRLA1

CONTENTS INCLUDE: Adoption of ISO's Propective Loss Cost Revisions

INCLUDED(if applicable) ☐ Company Exception Page_LCM ☐ Company Exception Page_ELRL

STATE: Florida

EFFECTIVE DATE: August 1, 2022

MODIFICATIONS: NONE

COMMENTS: Revisions do not apply to Glatfelter Programs

COMPANY(IES) FILED:

- ☒ AIG ASSURANCE COMPANY
- ☒ AIG PROPERTY CASUALTY COMPANY
- ☒ AIU INSURANCE COMPANY
- ☒ AMERICAN HOME ASSURANCE 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

COMPANY FILING NUMBER: ISO-FL-22-CA-02



OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES
COMMISSION

RON DESANTIS
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

NICOLE "NIKKI" FRIED
COMMISSIONER OF
AGRICULTURE

DAVID ALTMAIER
COMMISSIONER

March 28, 2022

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
Commercial Auto / Other Commercial Auto (194 + 20.0003FLC)
Company File Number: ISO-FL-22-CA-02
OIR File Number: FCC 22-006140
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Milinda Tanner:

This is to acknowledge receipt of your informational rate filing made pursuant to Section 627.062(3)(d), Florida Statutes, and your certification that to the best of your knowledge, this filing is in compliance with all applicable Florida laws and administrative rules.

Our records indicate that this filing is effective 8/1/2022 for new business and 8/1/2022 for renewal business.

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.

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 22-006140

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
m.tanner@aig.com
ACKNOWLEDGED
Date Received: 03/11/2022
Date of Action: 03/26/2022
FL OFFICE OF INSURANCE REGULATION

March 11, 2022

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: ISO Commercial Auto

Filing Number: ISO-FL-22-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Prospective Loss Costs revisions approved by your Department under ISO Reference Filing number CA-2021-BRLA1 / OIR Filing number 21-029958.

The overall rate impact is 4.2% for Commercial Automobile. This includes the following –

- Loss Cost change of 4.2%

The proposed effective date for the implementation of this filing is 08/01/2022 for new business and renewal business.

Please Note: The proposed revisions will not apply to any of the Glatfelter programs.

Your favorable review and approval are respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

- ☐ AIG Assurance Company
☐ AIG Property Casualty Company
☐ AIU Insurance Company
☐ American Home Assurance Company
☐ Granite State Insurance Company

- AIG COMPANIES
☐ Commerce and Industry Company
☐ Illinois National Insurance Co.
☐ National Union Fire Insurance Company of Pittsburgh, Pa.
☐ New Hampshire Insurance Company
☐ The Insurance Company of State of Pennsylvania

ACKNOWLEDGED

Date Received: 03/11/2022 Date Of Action: 03/28/2022

OFFICE OF INSURANCE REGULATION

**AIG
Commercial
Automobile
Florida
Company
Exception
Page**

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

Company	Proposed Loss Cost Multipliers			
	Physical Auto Dealers		Auto Dealers	
	Liability	Damage	Liability	Physical Damage
American Home Assurance Company	2.023	1.566	2.023	1.566
AIG Assurance Company	1.719	1.331	1.719	1.331
AIU Insurance Company	1.618	1.175	1.618	1.175
AIG Property Casualty Company	2.023	1.566	2.023	1.566
Commerce & Industry Insurance Company	2.023	1.566	2.023	1.566
Granite State Insurance Company	2.023	1.566	2.023	1.566
Illinois National Insurance Co.	2.326	1.801	2.326	1.801
National Union Fire Insurance Company of Pittsburgh, Pa.	2.023	1.566	2.023	1.566
New Hampshire Insurance Company	1.820	1.409	1.820	1.409
The Insurance Company of the State of Pennsylvania	2.023	1.566	2.023	1.566

ACKNOWLEDGED

Date Received: 03/11/2022 Date Of Action: 03/28/2022

FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

- | | |
|----------------------------------------------------------|-----------------------------------------------------------------------------------|
| <input type="checkbox"/> AIG Assurance Company | <input type="checkbox"/> Commerce and Industry Company |
| <input type="checkbox"/> AIG Property Casualty Company | <input type="checkbox"/> Illinois National Insurance Co. |
| <input type="checkbox"/> AIU Insurance Company | <input type="checkbox"/> National Union Fire Insurance Company of Pittsburgh, Pa. |
| <input type="checkbox"/> American Home Assurance Company | <input type="checkbox"/> New Hampshire Insurance Company |
| <input type="checkbox"/> Granite State Insurance Company | <input type="checkbox"/> The Insurance Company of State of Pennsylvania |

AIG
Commercial Automobile
Florida
Company Exception Page

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	Proposed
Commercial Automobile	
Liability	0.648
Physical Damage	0.646
Factor to remove ULAE for Liability:	1.063
Factor to remove LAE for Physical Damage:	1.138
ELR for Liability excluding ULAE:	0.609
ELR for Physical Damage excluding LAE:	0.567
Tax Multiplier *	1.028

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.



OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES
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GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

NICOLE "NIKKI" FRIED
COMMISSIONER OF
AGRICULTURE

DAVID ALTMAIER
COMMISSIONER

March 28, 2022

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
Commercial Auto / Garages (194 + 20.0002)
Company File Number: ISO-FL-22-CA-02
OIR File Number: FCC 22-006139
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Milinda Tanner:

This is to acknowledge receipt of your informational rate filing made pursuant to Section 627.062(3)(d), Florida Statutes, and your certification that to the best of your knowledge, this filing is in compliance with all applicable Florida laws and administrative rules.

Our records indicate that this filing is effective 8/1/2022 for new business and 8/1/2022 for renewal business.

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.

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 22-006139

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
tanner@aig.com
ACKNOWLEDGED
Date Received: 03/11/2022
Date of Action: 03/26/2022
FL OFFICE OF INSURANCE REGULATION

March 11, 2022

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: ISO Commercial Auto

Filing Number: ISO-FL-22-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Prospective Loss Costs revisions approved by your Department under ISO Reference Filing number CA-2021-BRLA1 / OIR Filing number 21-029965.

The overall rate impact is 4.2% for Commercial Automobile. This includes the following –

- Loss Cost change of 4.2%

The proposed effective date for the implementation of this filing is 08/01/2022 for new business and renewal business.

Please Note: The proposed revisions will not apply to any of the Glatfelter programs.

Your favorable review and approval are respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

- ☐ AIG Assurance Company
☐ AIG Property Casualty Company
☐ AIU Insurance Company
☐ American Home Assurance Company
☐ Granite State Insurance Company

- AIG COMPANIES
☐ Commerce and Industry Company
☐ Illinois National Insurance Co.
☐ National Union Fire Insurance Company of Pittsburgh, Pa.
☐ New Hampshire Insurance Company
☐ The Insurance Company of State of Pennsylvania

ACKNOWLEDGED

Date Received: 03/11/2022 Date Of Action: 03/28/2022

OFFICE OF INSURANCE REGULATION

**AIG
Commercial
Automobile
Florida
Company
Exception
Page**

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

Company	Proposed Loss Cost Multipliers			
	Physical Auto Dealers		Auto Dealers	
	Liability	Damage	Liability	Physical Damage
American Home Assurance Company	2.023	1.566	2.023	1.566
AIG Assurance Company	1.719	1.331	1.719	1.331
AIU Insurance Company	1.618	1.175	1.618	1.175
AIG Property Casualty Company	2.023	1.566	2.023	1.566
Commerce & Industry Insurance Company	2.023	1.566	2.023	1.566
Granite State Insurance Company	2.023	1.566	2.023	1.566
Illinois National Insurance Co.	2.326	1.801	2.326	1.801
National Union Fire Insurance Company of Pittsburgh, Pa.	2.023	1.566	2.023	1.566
New Hampshire Insurance Company	1.820	1.409	1.820	1.409
The Insurance Company of the State of Pennsylvania	2.023	1.566	2.023	1.566

ACKNOWLEDGED

Date Received: 03/11/2022 Date Of Action: 03/28/2022

FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

- | | |
|----------------------------------------------------------|-----------------------------------------------------------------------------------|
| <input type="checkbox"/> AIG Assurance Company | <input type="checkbox"/> Commerce and Industry Company |
| <input type="checkbox"/> AIG Property Casualty Company | <input type="checkbox"/> Illinois National Insurance Co. |
| <input type="checkbox"/> AIU Insurance Company | <input type="checkbox"/> National Union Fire Insurance Company of Pittsburgh, Pa. |
| <input type="checkbox"/> American Home Assurance Company | <input type="checkbox"/> New Hampshire Insurance Company |
| <input type="checkbox"/> Granite State Insurance Company | <input type="checkbox"/> The Insurance Company of State of Pennsylvania |

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	Proposed
Commercial Automobile	
Liability	0.648
Physical Damage	0.646
Factor to remove ULAE for Liability:	1.063
Factor to remove LAE for Physical Damage:	1.138
ELR for Liability excluding ULAE:	0.609
ELR for Physical Damage excluding LAE:	0.567
Tax Multiplier *	1.028

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.



OFFICE OF INSURANCE REGULATION

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ASHLEY MOODY
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NICOLE "NIKKI" FRIED
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DAVID ALTMAIER
COMMISSIONER

March 28, 2022

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
Commercial Auto / Trucking/Hauling (194 + 20.0003FLA)
Company File Number: ISO-FL-22-CA-02
OIR File Number: FCC 22-006138
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Milinda Tanner:

This is to acknowledge receipt of your informational rate filing made pursuant to Section 627.062(3)(d), Florida Statutes, and your certification that to the best of your knowledge, this filing is in compliance with all applicable Florida laws and administrative rules.

Our records indicate that this filing is effective 8/1/2022 for new business and 8/1/2022 for renewal business.

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.

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 22-006138

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
mtanner@aig.com
ACKNOWLEDGED
Date Received: 03/11/2022
Date of Action: 03/26/2022
FL OFFICE OF INSURANCE REGULATION

March 11, 2022

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: ISO Commercial Auto

Filing Number: ISO-FL-22-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Prospective Loss Costs revisions approved by your Department under ISO Reference Filing number CA-2021-BRLA1 / OIR Filing number 21-029957.

The overall rate impact is **4.2%** for Commercial Automobile. This includes the following –

- Loss Cost change of **4.2%**

The proposed effective date for the implementation of this filing is **08/01/2022** for new business and renewal business.

Please Note: The proposed revisions will not apply to any of the Glatfelter programs.

Your favorable review and approval are respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

- ☐ AIG Assurance Company
☐ AIG Property Casualty Company
☐ AIU Insurance Company
☐ American Home Assurance Company
☐ Granite State Insurance Company

- AIG COMPANIES
☐ Commerce and Industry Company
☐ Illinois National Insurance Co.
☐ National Union Fire Insurance Company of Pittsburgh, Pa.
☐ New Hampshire Insurance Company
☐ The Insurance Company of State of Pennsylvania

ACKNOWLEDGED

Date Received: 03/11/2022 Date Of Action: 03/28/2022

OFFICE OF INSURANCE REGULATION

**AIG
Commercial
Automobile
Florida
Company
Exception
Page**

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

Company	Proposed Loss Cost Multipliers			
	Physical Auto Dealers		Auto Dealers	
	Liability	Damage	Liability	Physical Damage
American Home Assurance Company	2.023	1.566	2.023	1.566
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AIU Insurance Company	1.618	1.175	1.618	1.175
AIG Property Casualty Company	2.023	1.566	2.023	1.566
Commerce & Industry Insurance Company	2.023	1.566	2.023	1.566
Granite State Insurance Company	2.023	1.566	2.023	1.566
Illinois National Insurance Co.	2.326	1.801	2.326	1.801
National Union Fire Insurance Company of Pittsburgh, Pa.	2.023	1.566	2.023	1.566
New Hampshire Insurance Company	1.820	1.409	1.820	1.409
The Insurance Company of the State of Pennsylvania	2.023	1.566	2.023	1.566

ACKNOWLEDGED

Date Received: 03/11/2022 Date Of Action: 03/28/2022

FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

- | | |
|----------------------------------------------------------|-----------------------------------------------------------------------------------|
| <input type="checkbox"/> AIG Assurance Company | <input type="checkbox"/> Commerce and Industry Company |
| <input type="checkbox"/> AIG Property Casualty Company | <input type="checkbox"/> Illinois National Insurance Co. |
| <input type="checkbox"/> AIU Insurance Company | <input type="checkbox"/> National Union Fire Insurance Company of Pittsburgh, Pa. |
| <input type="checkbox"/> American Home Assurance Company | <input type="checkbox"/> New Hampshire Insurance Company |
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**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	Proposed
Commercial Automobile	
Liability	0.648
Physical Damage	0.646
Factor to remove ULAE for Liability:	1.063
Factor to remove LAE for Physical Damage:	1.138
ELR for Liability excluding ULAE:	0.609
ELR for Physical Damage excluding LAE:	0.567
Tax Multiplier *	1.028

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.



OFFICE OF INSURANCE REGULATION

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March 28, 2022

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
Commercial Auto / Public Autos (194 + 20.0003FLB)
Company File Number: ISO -FL-22-CA-02
OIR File Number: FCC 22-006137
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Milinda Tanner:

This is to acknowledge receipt of your informational rate filing made pursuant to Section 627.062(3)(d), Florida Statutes, and your certification that to the best of your knowledge, this filing is in compliance with all applicable Florida laws and administrative rules.

Our records indicate that this filing is effective 8/1/2022 for new business and 8/1/2022 for renewal business.

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Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 22-006137

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
mtanner@aig.com
ACKNOWLEDGED
Date Received: 03/11/2022
Date of Action: 03/26/2022
FL OFFICE OF INSURANCE REGULATION

March 11, 2022

Honorable David Altmaier
Commissioner of Insurance
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Property & Casualty Product Review
200 East Gaines Street
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AIU INSURANCE COMPANY

NAIC #012-19399 FEIN# 13-533710

AMERICAN HOME ASSURANCE COMPANY

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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: ISO Commercial Auto

Filing Number: ISO-FL-22-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Prospective Loss Costs revisions approved by your Department under ISO Reference Filing number CA-2021-BRLA1 / OIR Filing number 21-029960.

The overall rate impact is 4.2% for Commercial Automobile. This includes the following –

- Loss Cost change of 4.2%

The proposed effective date for the implementation of this filing is 08/01/2022 for new business and renewal business.

Please Note: The proposed revisions will not apply to any of the Glatfelter programs.

Your favorable review and approval are respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

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☐ AIG Property Casualty Company
☐ AIU Insurance Company
☐ American Home Assurance Company
☐ Granite State Insurance Company

- AIG COMPANIES
☐ Commerce and Industry Company
☐ Illinois National Insurance Co.
☐ National Union Fire Insurance Company of Pittsburgh, Pa.
☐ New Hampshire Insurance Company
☐ The Insurance Company of State of Pennsylvania

ACKNOWLEDGED

Date Received: 03/11/2022 Date Of Action: 03/28/2022

OFFICE OF INSURANCE REGULATION

**AIG
Commercial
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To calculate Commercial Auto rates by company, multiply loss costs by the appropriate factor as listed below:

Company	Proposed Loss Cost Multipliers			
	Physical Auto Dealers		Auto Dealers	
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AIG Property Casualty Company	2.023	1.566	2.023	1.566
Commerce & Industry Insurance Company	2.023	1.566	2.023	1.566
Granite State Insurance Company	2.023	1.566	2.023	1.566
Illinois National Insurance Co.	2.326	1.801	2.326	1.801
National Union Fire Insurance Company of Pittsburgh, Pa.	2.023	1.566	2.023	1.566
New Hampshire Insurance Company	1.820	1.409	1.820	1.409
The Insurance Company of the State of Pennsylvania	2.023	1.566	2.023	1.566

ACKNOWLEDGED

Date Received: 03/11/2022 Date Of Action: 03/28/2022

FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

- | | |
|----------------------------------------------------------|-----------------------------------------------------------------------------------|
| <input type="checkbox"/> AIG Assurance Company | <input type="checkbox"/> Commerce and Industry Company |
| <input type="checkbox"/> AIG Property Casualty Company | <input type="checkbox"/> Illinois National Insurance Co. |
| <input type="checkbox"/> AIU Insurance Company | <input type="checkbox"/> National Union Fire Insurance Company of Pittsburgh, Pa. |
| <input type="checkbox"/> American Home Assurance Company | <input type="checkbox"/> New Hampshire Insurance Company |
| <input type="checkbox"/> Granite State Insurance Company | <input type="checkbox"/> The Insurance Company of State of Pennsylvania |

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	Proposed
Commercial Automobile	
Liability	0.648
Physical Damage	0.646
Factor to remove ULAE for Liability:	1.063
Factor to remove LAE for Physical Damage:	1.138
ELR for Liability excluding ULAE:	0.609
ELR for Physical Damage excluding LAE:	0.567
Tax Multiplier *	1.028

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.



OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES
COMMISSION

RON DESANTIS
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

NICOLE "NIKKI" FRIED
COMMISSIONER OF
AGRICULTURE

DAVID ALTMAIER
COMMISSIONER

March 28, 2022

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
Commercial Auto / Business Auto (194 + 20.0001FL)
Company File Number: ISO-FL-22-CA-02
OIR File Number: FCC 22-006136
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Milinda Tanner:

This is to acknowledge receipt of your informational rate filing made pursuant to Section 627.062(3)(d), Florida Statutes, and your certification that to the best of your knowledge, this filing is in compliance with all applicable Florida laws and administrative rules.

Our records indicate that this filing is effective 8/1/2022 for new business and 8/1/2022 for renewal business.

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.

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 22-006136

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
mtanner@aig.com
ACKNOWLEDGED
Date Received: 03/11/2022
Date of Action: 03/26/2022
FL OFFICE OF INSURANCE REGULATION

March 11, 2022

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: ISO Commercial Auto

Filing Number: ISO-FL-22-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Prospective Loss Costs revisions approved by your Department under ISO Reference Filing number CA-2021-BRLA1 / OIR Filing number 21-029959.

The overall rate impact is 4.2% for Commercial Automobile. This includes the following –

- Loss Cost change of 4.2%

The proposed effective date for the implementation of this filing is 08/01/2022 for new business and renewal business.

Please Note: The proposed revisions will not apply to any of the Glatfelter programs.

Your favorable review and approval are respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

- ☐ AIG Assurance Company
☐ AIG Property Casualty Company
☐ AIU Insurance Company
☐ American Home Assurance Company
☐ Granite State Insurance Company

- AIG COMPANIES
☐ Commerce and Industry Company
☐ Illinois National Insurance Co.
☐ National Union Fire Insurance Company of Pittsburgh, Pa.
☐ New Hampshire Insurance Company
☐ The Insurance Company of State of Pennsylvania

ACKNOWLEDGED

Date Received: 03/11/2022 Date Of Action: 03/28/2022

OFFICE OF INSURANCE REGULATION

**AIG
Commercial
Automobile
Florida
Company
Exception
Page**

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

Company	Proposed Loss Cost Multipliers			
	Physical Auto Dealers		Auto Dealers	
	Liability	Damage	Liability	Physical Damage
American Home Assurance Company	2.023	1.566	2.023	1.566
AIG Assurance Company	1.719	1.331	1.719	1.331
AIU Insurance Company	1.618	1.175	1.618	1.175
AIG Property Casualty Company	2.023	1.566	2.023	1.566
Commerce & Industry Insurance Company	2.023	1.566	2.023	1.566
Granite State Insurance Company	2.023	1.566	2.023	1.566
Illinois National Insurance Co.	2.326	1.801	2.326	1.801
National Union Fire Insurance Company of Pittsburgh, Pa.	2.023	1.566	2.023	1.566
New Hampshire Insurance Company	1.820	1.409	1.820	1.409
The Insurance Company of the State of Pennsylvania	2.023	1.566	2.023	1.566

ACKNOWLEDGED

Date Received: 03/11/2022 Date Of Action: 03/28/2022

FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

- | | |
|----------------------------------------------------------|-----------------------------------------------------------------------------------|
| <input type="checkbox"/> AIG Assurance Company | <input type="checkbox"/> Commerce and Industry Company |
| <input type="checkbox"/> AIG Property Casualty Company | <input type="checkbox"/> Illinois National Insurance Co. |
| <input type="checkbox"/> AIU Insurance Company | <input type="checkbox"/> National Union Fire Insurance Company of Pittsburgh, Pa. |
| <input type="checkbox"/> American Home Assurance Company | <input type="checkbox"/> New Hampshire Insurance Company |
| <input type="checkbox"/> Granite State Insurance Company | <input type="checkbox"/> The Insurance Company of State of Pennsylvania |

AIG
Commercial Automobile
Florida
Company Exception Page

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	Proposed
Commercial Automobile	
Liability	0.648
Physical Damage	0.646
Factor to remove ULAE for Liability:	1.063
Factor to remove LAE for Physical Damage:	1.138
ELR for Liability excluding ULAE:	0.609
ELR for Physical Damage excluding LAE:	0.567
Tax Multiplier *	1.028

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.



OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES
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COMMISSIONER OF
AGRICULTURE

DAVID ALTMAIER
COMMISSIONER

March 28, 2022

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
Commercial Auto Physical Damage Only (212 + 20.0000FL)
Company File Number: ISO-FL-22-CA-02
OIR File Number: FCC 22-006134
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Milinda Tanner:

This is to acknowledge receipt of your informational rate filing made pursuant to Section 627.062(3)(d), Florida Statutes, and your certification that to the best of your knowledge, this filing is in compliance with all applicable Florida laws and administrative rules.

Our records indicate that this filing is effective 8/1/2022 for new business and 8/1/2022 for renewal business.

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.

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 22-006134

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
m.tanner@aig.com
ACKNOWLEDGED
Date Received: 03/11/2022
Date of Action: 03/26/2022
FL OFFICE OF INSURANCE REGULATION

March 11, 2022

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

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NAIC #012-40258 FEIN # 13-5124990

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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: ISO Commercial Auto

Filing Number: ISO-FL-22-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Prospective Loss Costs revisions approved by your Department under ISO Reference Filing number CA-2021-BRLA1 / OIR Filing number 21-029968.

The overall rate impact is 4.2% for Commercial Automobile. This includes the following –

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The proposed effective date for the implementation of this filing is 08/01/2022 for new business and renewal business.

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Milinda Tanner

Milinda Tanner
State Filing Analyst

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☐ AIG Property Casualty Company
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- AIG COMPANIES
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☐ New Hampshire Insurance Company
☐ The Insurance Company of State of Pennsylvania

ACKNOWLEDGED

Date Received: 03/11/2022 Date Of Action: 03/28/2022

OFFICE OF INSURANCE REGULATION

**AIG
Commercial
Automobile
Florida
Company
Exception
Page**

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Date Received: 03/11/2022 Date Of Action: 03/28/2022

FL OFFICE OF INSURANCE REGULATION

AIG COMPANIES

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**AIG
Commercial Automobile
Florida
Company Exception Page**

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