



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: April 26, 2022

FROM: Milinda Tanner

COMPANY FILING NUMBER: ISO-FL-22-GL-02 **STATE:** Florida **EFFECTIVE DATE:** August 1, 2022

ISO CIRCULAR: None

ISO REFERENCE FILING NUMBER: None

TOI: 17.0 Other Liability / **SUB-TOI:** 17.0018 Premises & Operations

☐ **FORM** ☐ **RULE** ☒ **RATE**

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

PROGRAM: Commercial General Liability

CONTENTS INCLUDE: Loss Cost Multipliers and Expected Loss Ratios

MODIFICATIONS: NONE

COMMENTS: None

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
-



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

April 26, 2022

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

RE: ILLINOIS NATIONAL INSURANCE COMPANY
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY
GRANITE STATE INSURANCE COMPANY
COMMERCE AND INDUSTRY INSURANCE COMPANY
AMERICAN HOME ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
AIU INSURANCE COMPANY
AIG ASSURANCE COMPANY
Other Liability / Premises & Operations (170 + 17.0018FL)
Company File Number: ISO-FL-22-GL-02
OIR File Number: FCC 22-005924
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Milinda Tanner:

This letter is to acknowledge a change in the effective date for the above referenced filing. Our records currently indicate that this filing is **now** effective 8/1/2022 for new business and 8/1/2022 for renewal business.

Please verify that these pages are the final printed manual pages intended for use with this filing and that the effective dates noted above are correct. **If we do not hear from you within the next 10 days, we will assume that you have received a stamped copy of all manual pages applicable to this filing and that the effective dates are correct.**

Please note that it is a company's responsibility to comply with all applicable statutes and rules.

Sincerely,

Office of Insurance Regulation

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

Affirmative Action / Equal Opportunity Employer



OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES
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ASHLEY MOODY
ATTORNEY GENERAL

NICOLE "NIKKI" FRIED
COMMISSIONER OF
AGRICULTURE

DAVID ALTMAIER
COMMISSIONER

April 22, 2022

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

RE: ILLINOIS NATIONAL INSURANCE COMPANY
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY
GRANITE STATE INSURANCE COMPANY
COMMERCE AND INDUSTRY INSURANCE COMPANY
AMERICAN HOME ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
AIU INSURANCE COMPANY
AIG ASSURANCE COMPANY
Other Liability / Premises & Operations (170 + 17.0018FL)
Company File Number: ISO-FL-22-GL-02
OIR File Number: FCC 22-005924
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear 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 7/1/2022 for new business and 7/1/2022 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: 22-005924

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
678 870 2420 Telephone
Milinda.tanner@aig.com
Date Received: 03/08/2022
Date of Action: 04/22/2022
ACKNOWLEDGED
FL OFFICE OF INSURANCE REGULATION

March 8, 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: Commercial General Liability

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

Dear Mr. Altmaier,

The referenced companies are filing to revise the Loss Cost Multipliers General Liability ISO Loss Costs revision in circular- and adopt the Commercial

[LI-GL-2021-245](#) and ISO Filing # [GL-2021-BGL1](#)

The proposed overall rate impact is [0.0%](#) for Commercial General Liability. This includes the following:

- Loss Cost Change of [9.3%](#)
- Expense Change of [-5.6%](#) and Deviation Change of [-3.1%](#)

The proposed effective date for the implementation of this filing is [7/1/2022](#) for both new and renewal business.

Your favorable consideration and approval are respectfully requested.

Sincerely,

Milinda Tanner
State Filing Analyst

ACKNOWLEDGED

Date Received: 03/08/2022 Date Of Action: 04/22/2022

FL OFFICE OF INSURANCE REGULATION

Companies

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

Commercial General Liability**Florida****COMPANY EXCEPTION PAGE**

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

**LOSS COST
MULTIPLIERS**

| | <u>Premises</u> | <u>Products</u> |
|--|-----------------|-----------------|
| American Home Assurance Company | 2.215 | 1.169 |
| AIG Assurance Company | 2.215 | 1.169 |
| AIG Property Casualty Company | 2.215 | 1.169 |
| AIU Insurance Company | 2.215 | 1.169 |
| Commerce and Industry Insurance Company | 2.215 | 1.169 |
| Granite State Insurance Company | 2.215 | 1.169 |
| Illinois National Insurance Co. | 2.547 | 1.344 |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 2.215 | 1.169 |
| New Hampshire Insurance Company | 2.215 | 1.169 |
| The Insurance Company of the State of Pennsylvania | 2.215 | 1.169 |

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

ACKNOWLEDGED

Date Received: 03/08/2022 Date Of Action: 04/22/2022

FL OFFICE OF INSURANCE REGULATION

Companies

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

AIG Companies

Commercial General Liability

Florida

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

| | |
|----------|-------|
| Premises | 0.658 |
| Products | 0.658 |

| | |
|-----------------------|-------|
| Factor to remove ULAE | 1.095 |
|-----------------------|-------|

ELR excluding ULAE

| | |
|----------|-------|
| Premises | 0.601 |
| Products | 0.601 |

| | |
|------------------|-------|
| Tax Multiplier * | 1.024 |
|------------------|-------|

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.