



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: June 24, 2022

FROM: Milinda Tanner

COMPANY FILING NUMBER: ISO-FL-OCF -22-CA-01 **STATE:** Florida **EFFECTIVE DATE:** October 1, 2022

ISO CIRCULAR: LI-CA-2022-002

ISO REFERENCE FILING NUMBER: CA-2021-BRLB

TOI: 20.0 Commercial Auto / **SUB-TOI:** 20.0000 Commercial Auto Combination

☐ FORM ☐ RULE ☒ RATE

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

PROGRAM: Commercial Auto

CONTENTS INCLUDE: Adoption of Optional Class Plan Loss Costs Revisions

MODIFICATIONS: NONE

COMMENTS: Proposed Revisions do not apply to any of the 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
-



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

June 24, 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-OCP-22-CA-01
OIR File Number: FCC 22-016589
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 10/1/2022 for new business and 10/1/2022 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: 22-016589

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
tanner@aic.com
ACKNOWLEDGED
Date Received: 06/16/2022
Date of Action: 06/23/2022
FL OFFICE OF INSURANCE REGULATION

June 23, 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-OCP-22-CA-01

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Optional Class Plan Lost Cost revisions approved by your Department under ISO Reference Filing number CA-2021-BRLB1 / OIR Filing numbers 21-029970.

The overall rate impact is **4.1%** for Commercial Automobile. This includes the following –

- Loss Cost change of **4.1%**

The proposed effective date for the implementation of this filing is **10/01/2022** 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 is respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

ACKNOWLEDGEDDate Received:
06/16/2022Date Of Action:
06/23/2022**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 Automobile

Florida

COMPANY EXCEPTION PAGE

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

**LOSS COST
MULTIPLIERS**

	<u>Liability</u>	<u>Physical Damage</u>	<u>Auto Dealers Liability</u>	<u>Auto Dealers Physical Damage</u>
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 and 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	1.82	1.409
The Insurance Company of the State of Pennsylvania	2.023	1.566	2.023	1.566

ACKNOWLEDGED

Date Received: 06/16/2022 Date Of Action: 06/23/2022

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.
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<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

FL OFFICE OF INSURANCE REGULATION

AIG Companies

Commercial Automobile

Florida

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

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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JIMMY PATRONIS
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DAVID ALTMAIER
COMMISSIONER

June 24, 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-OCP-22-CA-01
OIR File Number: FCC 22-016588
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 10/1/2022 for new business and 10/1/2022 for renewal business.

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Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 22-016588

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
tanner@aic.com
ACKNOWLEDGED
Date Received: 06/16/2022
Date of Action: 06/23/2022
FL OFFICE OF INSURANCE REGULATION

June 23, 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-OCP-22-CA-01

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Optional Class Plan Lost Cost revisions approved by your Department under ISO Reference Filing number CA-2021-BRLB1 / OIR Filing numbers 21-029969.

The overall rate impact is **4.1%** for Commercial Automobile. This includes the following –

- Loss Cost change of **4.1%**

The proposed effective date for the implementation of this filing is **10/01/2022** 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 is respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

ACKNOWLEDGEDDate Received:
06/16/2022Date Of Action:
06/23/2022**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 Automobile

Florida

COMPANY EXCEPTION PAGE

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

**LOSS COST
MULTIPLIERS**

	<u>Liability</u>	<u>Physical Damage</u>	<u>Auto Dealers Liability</u>	<u>Auto Dealers Physical Damage</u>
American Home Assurance Company	2.023	1.566	2.023	1.566
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National Union Fire Insurance Company of Pittsburgh, Pa.	2.023	1.566	2.023	1.566
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The Insurance Company of the State of Pennsylvania	2.023	1.566	2.023	1.566

ACKNOWLEDGED

Date Received: 06/16/2022 Date Of Action: 06/23/2022

Companies

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<input checked="" type="checkbox"/> AIG Property Casualty Company	<input checked="" type="checkbox"/> Illinois National Insurance Co.
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<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

FL OFFICE OF INSURANCE REGULATION

AIG Companies

Commercial Automobile

Florida

COMPANY EXCEPTION PAGE

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Line of Business

Commercial Automobile

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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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CHIEF FINANCIAL OFFICER

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DAVID ALTMAIER
COMMISSIONER

June 24, 2022

Milinda Tanner
State Filings Analyst
AIG Property Casualty 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 ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
Commercial Auto / Garages (194 + 20.0002)
Company File Number: ISO-FL-OCP-22-CA-01
OIR File Number: FCC 22-016587
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 10/1/2022 for new business and 10/1/2022 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: 22-016587

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
tanner@aig.com
ACKNOWLEDGED
Date Received: 06/16/2022
Date of Action: 06/23/2022
FL OFFICE OF INSURANCE REGULATION

June 23, 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-OCP-22-CA-01

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Optional Class Plan Lost Cost revisions approved by your Department under ISO Reference Filing number CA-2021-BRLB1 / OIR Filing numbers 21-029966.

The overall rate impact is **4.1%** for Commercial Automobile. This includes the following –

- Loss Cost change of **4.1%**

The proposed effective date for the implementation of this filing is **10/01/2022** 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 is respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

ACKNOWLEDGEDDate Received:
06/16/2022Date Of Action:
06/23/2022**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.
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<input checked="" type="checkbox"/> Granite State Insurance Company	<input checked="" type="checkbox"/> The Insurance Company of the State of Pennsylvania

Commercial Automobile

Florida

COMPANY EXCEPTION PAGE

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

**LOSS COST
MULTIPLIERS**

	<u>Liability</u>	<u>Physical Damage</u>	<u>Auto Dealers Liability</u>	<u>Auto Dealers Physical Damage</u>
American Home Assurance Company	2.023	1.566	2.023	1.566
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The Insurance Company of the State of Pennsylvania	2.023	1.566	2.023	1.566

ACKNOWLEDGED

Date Received: 06/16/2022 Date Of Action: 06/23/2022

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FL OFFICE OF INSURANCE REGULATION

AIG Companies

Commercial Automobile

Florida

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

Commercial Automobile

Liability	0.648
Physical Damage	0.646
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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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June 24, 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-OCP-22-CA-01
OIR File Number: FCC 22-016586
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.

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Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 22-016586

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
tanner@aig.com
ACKNOWLEDGED
Date Received: 06/16/2022
Date of Action: 06/23/2022
FL OFFICE OF INSURANCE REGULATION

June 23, 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

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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-OCP-22-CA-01

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Optional Class Plan Lost Cost revisions approved by your Department under ISO Reference Filing number CA-2021-BRLB1 / OIR Filing numbers 21-029964.

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Milinda Tanner

Milinda Tanner
State Filing Analyst

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<input checked="" type="checkbox"/> Granite State Insurance Company	<input checked="" type="checkbox"/> The Insurance Company of the State of Pennsylvania

Commercial Automobile

Florida

COMPANY EXCEPTION PAGE

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

**LOSS COST
MULTIPLIERS**

	<u>Liability</u>	<u>Physical Damage</u>	<u>Auto Dealers Liability</u>	<u>Auto Dealers Physical Damage</u>
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 and 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	1.82	1.409
The Insurance Company of the State of Pennsylvania	2.023	1.566	2.023	1.566

ACKNOWLEDGED

Date Received: 06/16/2022 Date Of Action: 06/23/2022

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

FL OFFICE OF INSURANCE REGULATION

AIG Companies

Commercial Automobile

Florida

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

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

June 24, 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
AIU INSURANCE COMPANY
AMERICAN HOME ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
AIG ASSURANCE COMPANY
Commercial Auto / Public Autos (194 + 20.0003FLB)
Company File Number: ISO-FL-OCP-22-CA-01
OIR File Number: FCC 22-016585
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 10/1/2022 for new business and 10/1/2022 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: 22-016585

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
tanner@aic.com
ACKNOWLEDGED
Date Received: 06/16/2022
Date of Action: 06/23/2022
FL OFFICE OF INSURANCE REGULATION

June 23, 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-OCP-22-CA-01

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Optional Class Plan Lost Cost revisions approved by your Department under ISO Reference Filing number CA-2021-BRLB1 / OIR Filing numbers 21-029971.

The overall rate impact is **4.1%** for Commercial Automobile. This includes the following –

- Loss Cost change of **4.1%**

The proposed effective date for the implementation of this filing is **10/01/2022** 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 is respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

ACKNOWLEDGEDDate Received:
06/16/2022Date Of Action:
06/23/2022**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 Automobile

Florida

COMPANY EXCEPTION PAGE

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

**LOSS COST
MULTIPLIERS**

	<u>Liability</u>	<u>Physical Damage</u>	<u>Auto Dealers Liability</u>	<u>Auto Dealers Physical Damage</u>
American Home Assurance Company	2.023	1.566	2.023	1.566
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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
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The Insurance Company of the State of Pennsylvania	2.023	1.566	2.023	1.566

ACKNOWLEDGED

Date Received: 06/16/2022 Date Of Action: 06/23/2022

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.
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FL OFFICE OF INSURANCE REGULATION

AIG Companies

Commercial Automobile

Florida

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

Line of Business

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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DAVID ALTMAIER
COMMISSIONER

June 24, 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-OCP-22-CA-01
OIR File Number: FCC 22-016584
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 10/1/2022 for new business and 10/1/2022 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: 22-016584

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
mtanner@aig.com
ACKNOWLEDGED
Date Received: 06/16/2022
Date of Action: 06/23/2022
FL OFFICE OF INSURANCE REGULATION

June 23, 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

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THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NAIC #012-19429 FEIN #13-5540698

Program: ISO Commercial Auto

Filing Number: ISO-FL-OCP-22-CA-01

Dear Mr. Altmaier,

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Optional Class Plan Lost Cost revisions approved by your Department under ISO Reference Filing number CA-2021-BRLB1 / OIR Filing numbers 21-029972.

The overall rate impact is [4.1%](#) for Commercial Automobile. This includes the following –

- Loss Cost change of [4.1%](#)

The proposed effective date for the implementation of this filing is [10/01/2022](#) 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 is respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner

ACKNOWLEDGEDDate Received:
06/16/2022Date Of Action:
06/23/2022**FL OFFICE OF INSURANCE REGULATION**

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Commercial Automobile

Florida

COMPANY EXCEPTION PAGE

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**LOSS COST
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FL OFFICE OF INSURANCE REGULATION

AIG Companies

Commercial Automobile

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