



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: August 29, 2022

FROM: Milinda Tanner

COMPANY FILING NUMBER: **ISO-UT-22-CA-01** STATE: Utah EFFECTIVE DATE: January 1, 2023

ISO CIRCULAR: None

ISO REFERENCE FILING NUMBER: None

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: Lost Cost Multipliers and Expected Loss Ratios

MODIFICATIONS: NONE

COMMENTS: The filed LCMs 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
-

Disposition for AGNY-133378510

Filing at a Glance

| | |
|--|--|
| State: Utah | SERFF Tracking Number: AGNY-133378510 |
| TOI: 20.0 Commercial Auto | State Tracking Number: |
| Sub-TOI: 20.0000 Commercial Auto Combinations | Company Tracking Number: ISO-UT-22-CA-01 |
| Filing Type: Rate | Product Name: Commercial Auto Loss Cost Multiplier-165-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602 |
| First Filing Company: American Home Assurance Company ,... | Project Name: Commercial Auto Loss Cost Multiplier |
| | Destruction Date: |

Disposition Date:

08/29/2022

Effective Date (New):

Effective Date (Renewal):

Status: *

FILED FOR USE

Comments:

FILED FOR USE
August 24, 2022
Property & Casualty Insurance Division
UTAH INSURANCE DEPARTMENT

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 | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|--|---------|---------|------|---|------|---------|---------|

Change Period for Approved**Rate:**

| | | | | | | | |
|---------------------------------------|----------|---------|----------|---|-----------|---------|---------|
| Granite State Insurance Company | 10.900 % | 4.300 % | \$ 11524 | 9 | \$ 267218 | 0.000 % | 0.000 % |
|---------------------------------------|----------|---------|----------|---|-----------|---------|---------|

Change Period for Approved**Rate:**

| | | | | | | | |
|------------------------------------|----------|---------|---------|---|-----------|---------|---------|
| Illinois National Insurance Co. | 10.900 % | 4.300 % | \$ 9124 | 4 | \$ 211568 | 0.000 % | 0.000 % |
|------------------------------------|----------|---------|---------|---|-----------|---------|---------|

Change Period for Approved**Rate:**

| | | | | | | | |
|---|----------|---------|----------|---|-----------|---------|---------|
| National Union Fire Insurance Company of Pittsburgh, Pa. | 10.900 % | 4.300 % | \$ 24501 | 3 | \$ 568141 | 0.000 % | 0.000 % |
|---|----------|---------|----------|---|-----------|---------|---------|

Change Period for Approved**Rate:**

| | | | | | | | |
|---------------------------------------|----------|---------|---------|----|-----------|---------|---------|
| New Hampshire Insurance Company | 10.900 % | 4.300 % | \$ 7826 | 11 | \$ 181480 | 0.000 % | 0.000 % |
|---------------------------------------|----------|---------|---------|----|-----------|---------|---------|

Change Period for Approved**Rate:**

| | | | | | | | |
|---|---------|---------|------|---|------|---------|---------|
| The Insurance Company of the State of Pennsylvania | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|---|---------|---------|------|---|------|---------|---------|

Change Period for Approved**Rate:**

| | | | | | | | |
|--------------------------|---------|---------|------|---|------|---------|---------|
| AIG Assurance Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|--------------------------|---------|---------|------|---|------|---------|---------|

Change Period for Approved**Rate:**

| | | | | | | | |
|-------------------------------------|---------|---------|------|---|------|---------|---------|
| AIG Property Casualty Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|-------------------------------------|---------|---------|------|---|------|---------|---------|

Change Period for Approved**Rate:****Overall Rate Information for Multiple Company Filings**

| | |
|---|-----------|
| Overall Percentage Rate Indicated For This Filing: | 10.900 % |
| Overall Percentage Rate Impact For This Filing: | 4.300 % |
| Effect of Rate Filing-Written Premium Change For This Program: | \$ 52,975 |
| Effect of Rate Filing - Number of Policyholders Affected: | 27 |

Schedule Items

| Item Type | Item Name | Item Status | Public Access |
|---------------------|--|--------------------|----------------------|
| Rate | Utah Company Exception Page_LCM, 1 | | Yes |
| Rate | Utah Company Exception Page_ELRL, 1 | | Yes |
| Supporting Document | Filing Memoranda, Exhibits & Documents (P) | | Yes |
| Supporting Document | Insurer Loss Cost Multiplier and Expense Constant Supplement Filing Form (P) | | Yes |
| Supporting Document | Letter of Authorization (P) | | Yes |
| Supporting Document | Company Exemption pages LCM & ELR | | Yes |

Sincerely,
Chris Osborne
Rate & Form Specialist



aigdbglegalstatefi

Tracking Number:

| | | | | | | | |
|-------------------------------|---------------------------------|----------------------------------|------------------------|-------------------------------|-------------------------------------|-----------|------------|
| Filings | Messages | Billing | Settings | Filing Rules | Reports | Templates | Alerts (5) |
| My Workfolder | My Open Filings | My Draft Filings | Search | Create Filing | Create Paper Filing | | |

| | | | | |
|-----------------------------|------------------------|---------------------------------|------------------------------------|------------------------------|
| Add Authors | Update | Create Reminder | Move to Workfolder | PDF Pipeline |
|-----------------------------|------------------------|---------------------------------|------------------------------------|------------------------------|

[View Associated Filings](#) [View General Instructions](#)

This Filing has been marked as public access.

Product Name: Commercial Auto Loss Cost Multiplier-165-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602
TOI: 20.0 Commercial Auto
Sub-TOI: 20.0000 Commercial Auto Combinations
Filing Type: Rate
Effective Date Requested (New): 01/01/2023
Effective Date Requested (Renewal): 01/01/2023

SERFF Tr Num: AGNY-133378510
State Tr Num:
Co Tr Num: ISO-UT-22-CA-01
Date Submitted: 08/24/2022
Authors: Angel Manus, Milinda Tanner

SERFF Status: Closed-FILED FOR USE
State Status: FILED FOR USE
Co Status:
Disposition Date: 08/29/2022

| | | | | | | |
|---------------------|---------------|--------------------|--------------------------|-----------------------|-------------|-----------------------|
| General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | Companies and Contact | Filing Fees | Filing Correspondence |
|---------------------|---------------|--------------------|--------------------------|-----------------------|-------------|-----------------------|

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: | 2.900 % |
| Effective Date of Last Rate Revision: | 01/01/2022 |
| 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 r |
|--|-----------------------------|------------------------|--|---|-----------------------------------|------------------------------------|------------------|
| 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 | 0.000 % | 0.000 % | \$0.00 | 0 | \$0.00 | 0.000 % | 0.000 % |
| Granite State Insurance Company | 10.900 % | 4.300 % | \$11,524.00 | 9 | \$267,218.00 | 0.000 % | 0.000 % |
| Illinois National Insurance Co. | 10.900 % | 4.300 % | \$9,124.00 | 4 | \$211,568.00 | 0.000 % | 0.000 % |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 10.900 % | 4.300 % | \$24,501.00 | 3 | \$568,141.00 | 0.000 % | 0.000 % |
| New Hampshire Insurance Company | 10.900 % | 4.300 % | \$7,826.00 | 11 | \$181,480.00 | 0.000 % | 0.000 % |
| The Insurance Company of the State of Pennsylvania | 0.000 % | 0.000 % | \$0.00 | 0 | \$0.00 | 0.000 % | 0.000 % |
| AIG Assurance Company | 0.000 % | 0.000 % | \$0.00 | 0 | \$0.00 | 0.000 % | 0.000 % |
| 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: | 10.900 % |
| Overall Percentage Rate Impact For This Filing: | 4.300 % |
| Effect of Rate Filing-Written Premium Change For This Program: | \$ 52,975 |
| Effect of Rate Filing - Number of Policyholders Affected: | 27 |

| Item No. | Schedule Item Status | Exhibit Name: * | Rule# or Page #: | Rate Action: * | Previous State Filing Number: | Attach Document: | Submitted: |
|----------|----------------------|---------------------------------|------------------|----------------|-------------------------------|---|--------------------------------|
| 1 | | Utah Company Exception Page_LCM | 1 | New | | Utah Company Exception Page_LCM.pdf | Date Submitted By: Milinda Tan |
| 2 | | Utah Company Exception Page_ELR | 1 | New | | Utah Company Exception Page_ELR.pdf | Date Submitted By: Milinda Tan |

Icon Legend: - Draft Schedule Item - Open Objection

| | | | | |
|-----------------------------|------------------------|---------------------------------|------------------------------------|------------------------------|
| Add Authors | Update | Create Reminder | Move to Workfolder | PDF Pipeline |
|-----------------------------|------------------------|---------------------------------|------------------------------------|------------------------------|