



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: December 7, 2022

FROM: Milinda Tanner

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COMPANY FILING NUMBER: **ISO-NY-22-CA-03** STATE: New York EFFECTIVE DATE: April 1, 2023

ISO CIRCULAR: None

ISO REFERENCE FILING NUMBER: None

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

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☐ FORM ☐ RULE ☒ RATE

INCLUDED (if applicable) ☒ Company Exception Page\_LCM ☒ Company Exception Page\_ELR

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PROGRAM: Commercial Auto

CONTENTS INCLUDE: Loss Costs Multipliers and Expected Loss Ratios

MODIFICATIONS: NONE

COMMENTS: The filed LCMs do not apply to any of the Glatfelter programs.

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### 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
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## Disposition for AGNY-133444732

## Filing at a Glance

<b>State:</b> New York	<b>SERFF Tracking Number:</b> AGNY-133444732
<b>TOI:</b> 20.0 Commercial Auto	<b>State Tracking Number:</b> R2022003659
<b>Sub-TOI:</b> 20.0000 Commercial Auto Combinations	<b>Company Tracking Number:</b> ISO-NY-22-CA-03
<b>Filing Type:</b> Rate	<b>Product Name:</b> Commercial Auto Loss Cost Multiplier-165-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602
<b>First Filing Company:</b> American Home Assurance Company ,...	<b>Project Name:</b> Commercial Auto Loss Cost Multiplier
	<b>Destruction Date:</b>

**Disposition Date:**

12/07/2022

**Effective Date (New):**

04/01/2023

**Effective Date (Renewal):**

04/01/2023

**Status:** \*

Approved

**Comments:**

Dear Ms. Tanner:

This refers to the captioned filing submitted to the Department on October 27, 2022. Reference is also made to your response of November 4, 2022, furnishing additional information regarding same.

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

Sincerely,

Adrienne A. Harris  
Superintendent of Financial Services

By:

Harold Marcelin  
Senior Insurance Examiner

Department of Financial Services/Insurance Division

Phone: 212-480-5599

Company Rate Information							
Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Home Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
AIU Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Commerce and Industry Insurance Company	25.500 %	19.200 %	\$ 230320	20	\$ 1198576	20.200 %	15.900 %
Change Period for Approved Rate:							
Granite State Insurance Company	25.500 %	19.600 %	\$ 167168	59	\$ 852327	20.500 %	17.300 %
Change Period for Approved Rate:							
Illinois National Insurance Co.	25.500 %	19.500 %	\$ 7215	4	\$ 36916	19.700 %	19.000 %
Change Period for Approved Rate:							
National Union Fire Insurance Company of Pittsburgh, Pa.	25.500 %	19.300 %	\$ 742543	617	\$ 3851364	20.500 %	13.900 %
Change Period for Approved Rate:							
New Hampshire	25.500 %	19.900 %	\$ 279292	38	\$ 1403358	20.500 %	18.900 %

Insurance  
Company

**Change Period for Approved  
Rate:**

The Insurance Company of the State of Pennsylvania	25.500 %	20.500 %	\$ 47757	1	\$ 232533	20.500 %	20.500 %
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**Change Period for Approved  
Rate:**

AIG Property Casualty Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved  
Rate:**

**Overall Rate Information for Multiple Company Filings**

<b>Overall Percentage Rate Indicated For This Filing:</b>	25.500 %
<b>Overall Percentage Rate Impact For This Filing:</b>	20.000 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 1,474,295
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	739

**Schedule Items**


Item Type	Item Name	Item Status	Public Access
Rate	New York Company Exception Page_LCM, 1		No
<i>Rate</i>	<i>New York Company Exception Page_LCM, 1</i>		<i>No</i>
Rate	New York Company Exception Page_ELR, 1		No
<i>Rate</i>	<i>New York Company Exception Page_ELR, 1</i>		<i>No</i>
Supporting Document	Commercial Automobile Review Standards Checklist		No
Supporting Document	Explanatory Memorandum		No
Supporting Document	Rates and/or Rating Plans		No
Supporting Document	Commerical Auto Rates - Specific Prior Approval Types		No
Supporting Document	Consent-to-rate requirements		No
Supporting Document	Company Exception Pages Redline		No

Sincerely,

Harold Marcelin  
Senior Insurance Examiner / Property Bureau - Market Section

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

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Tracking Number:

Fileings

Messages

Billing

Settings

Filing Rules

Reports

Templates

Alerts (10)

My Workfolder

My Open Filings

My Draft Filings

Search

Create Filing

Create Paper Filing

Add Authors

Update

Create Reminder

Move to Workfolder

PDF Pipeline

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):

04/01/2023

Effective Date Requested (Renewal):

04/01/2023

SERFF Tr Num:

AGNY-133444732

State Tr Num:

R2022003659

Co Tr Num:

ISO-NY-22-CA-03

Date Submitted:

10/27/2022

Authors:

Angel Manus, Milinda Tanner

SERFF Status:

Closed-Approved

State Status:

Awaiting Supervisory Approval



Co Status:

Disposition Date:

12/07/2022

[View Associated Filings](#)

[View General Instructions](#)

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
Add Rate Data? Yes							
Filing Method:						Prior Approval	
Rate Change Type:						Increase	
Overall Percentage of Last Rate Revision:						25.000 %	
Effective Date of Last Rate Revision:						04/01/2022	
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):	Minimur (where required):
American Home Assurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIU Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Commerce and Industry Insurance Company	25.500 %	19.200 %	\$230,320.00	20	\$1,198,576.00	20.200 %	15.900 %
Granite State Insurance Company	25.500 %	19.600 %	\$167,168.00	59	\$852,327.00	20.500 %	17.300 %
Illinois National Insurance Co.	25.500 %	19.500 %	\$7,215.00	4	\$36,916.00	19.700 %	19.000 %
National Union Fire Insurance Company of Pittsburgh, Pa.	25.500 %	19.300 %	\$742,543.00	617	\$3,851,364.00	20.500 %	13.900 %
New Hampshire Insurance Company	25.500 %	19.900 %	\$279,292.00	38	\$1,403,358.00	20.500 %	18.900 %
The Insurance Company of the State of Pennsylvania	25.500 %	20.500 %	\$47,757.00	1	\$232,533.00	20.500 %	20.500 %
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:						25.500 %	
Overall Percentage Rate Impact For This Filing:						20.000 %	
Effect of Rate Filing-Written Premium Change For This Program:						\$ 1,474,295	
Effect of Rate Filing - Number of Policyholders Affected:						739	
Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		New York Company Exception Page_LCM	1	Replacement	<a href="#">AGNY-132857021</a>	▼ Show All Files	Date Submitted 11/04/2022 By: Milinda Tan
Previous Version							
		New York Company Exception Page_LCM	1	New		 <a href="#">New York Company Exception Page_LCM.pdf</a>	Date Submitted 10/27/2022 By: Milinda Tan
2		New York Company Exception Page_ELR	1	Replacement	<a href="#">AGNY-132857021</a>	▼ Show All Files	Date Submitted 11/04/2022 By: Milinda Tan
Previous Version							
		New York Company Exception Page_ELR	1	New		 <a href="#">New York Company Exception Page_ELR.pdf</a>	Date Submitted 10/27/2022