



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: February 13, 2023

FROM: Milinda Tanner

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COMPANY FILING NUMBER: **ISO-PA-23-CA-01** STATE: Pennsylvania EFFECTIVE DATE: July 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-133538631

### Filing at a Glance

|  |   |
|--|---|
| <b>State:</b><br>Pennsylvania  | <b>SERFF Tracking Number:</b><br>AGNY-133538631   |
| <b>TOI:</b><br>20.0 Commercial Auto                                  | <b>State Tracking Number:</b>   |
| <b>Sub-TOI:</b><br>20.0000 Commercial Auto Combinations              | <b>Company Tracking Number:</b><br>ISO-PA-23-CA-01  |
| <b>Filing Type:</b><br>Rate  | <b>Product Name:</b><br>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><br>American Home Assurance Company ,... | <b>Project Name:</b><br>Commercial Auto Loss Cost Multiplier  |
|  | <b>Destruction Date:</b>  |

**Disposition Date:**

02/12/2023

**Effective Date (New):**

07/01/2023

**Effective Date (Renewal):**

07/01/2023

**Status:** \*

File and Use

**Comments:**

**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<br>and Industry<br>Insurance<br>Company | 13.600 % | 3.300 % | \$ 17753 | 5 | \$ 533966 | 3.300 % | 3.300 % |
|--|----------|---------|----------|---|-----------|---------|---------|

**Change Period for Approved****Rate:**

|                                       |          |         |          |    |           |         |         |
|---------------------------------------|----------|---------|----------|----|-----------|---------|---------|
| Granite State<br>Insurance<br>Company | 13.600 % | 3.300 % | \$ 11667 | 28 | \$ 350904 | 3.300 % | 3.300 % |
|---------------------------------------|----------|---------|----------|----|-----------|---------|---------|

**Change Period for Approved****Rate:**

|                                       |          |         |         |    |           |         |         |
|---------------------------------------|----------|---------|---------|----|-----------|---------|---------|
| Illinois<br>National<br>Insurance Co. | 13.600 % | 3.300 % | \$ 8437 | 12 | \$ 253753 | 3.300 % | 3.300 % |
|---------------------------------------|----------|---------|---------|----|-----------|---------|---------|

**Change Period for Approved****Rate:**

|   |          |         |           |    |            |         |         |
|---|----------|---------|-----------|----|------------|---------|---------|
| National Union<br>Fire Insurance<br>Company of<br>Pittsburgh, Pa. | 13.600 % | 3.300 % | \$ 122937 | 27 | \$ 3697569 | 3.300 % | 3.300 % |
|---|----------|---------|-----------|----|------------|---------|---------|

**Change Period for Approved****Rate:**

|  |          |         |         |    |           |         |         |
|--|----------|---------|---------|----|-----------|---------|---------|
| New<br>Hampshire<br>Insurance<br>Company | 13.600 % | 3.300 % | \$ 6011 | 12 | \$ 180795 | 3.300 % | 3.300 % |
|--|----------|---------|---------|----|-----------|---------|---------|

**Change Period for Approved****Rate:**

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

**Change Period for Approved****Rate:**

|                          |         |         |      |   |      |         |         |
|--------------------------|---------|---------|------|---|------|---------|---------|
| AIG Assurance<br>Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|--------------------------|---------|---------|------|---|------|---------|---------|

**Change Period for Approved****Rate:**

|                                     |         |         |      |   |      |         |         |
|-------------------------------------|---------|---------|------|---|------|---------|---------|
| AIG Property<br>Casualty<br>Company | 0.000 % | 0.000 % | \$ 0 | 0 | \$ 0 | 0.000 % | 0.000 % |
|-------------------------------------|---------|---------|------|---|------|---------|---------|

**Change Period for Approved  
Rate:**

**Overall Rate Information for Multiple Company Filings**

|   |            |
|---|------------|
| <b>Overall Percentage Rate Indicated For This Filing:</b>             | 13.600 %   |
| <b>Overall Percentage Rate Impact For This Filing:</b>                | 3.300 %    |
| <b>Effect of Rate Filing-Written Premium Change For This Program:</b> | \$ 166,805 |
| <b>Effect of Rate Filing - Number of Policyholders Affected:</b>      | 84         |

**Schedule Items**

| <b>Item Type</b>    | <b>Item Name</b>  | <b>Item Status</b> | <b>Public Access</b> |
|---------------------|---|--------------------|----------------------|
| Rate                | Pennsylvania Company Exception Page_LCM, 1                  |                    | Yes                  |
| Rate                | Pennsylvania Company Exception Page_ELR, 1                  |                    | Yes                  |
| Supporting Document | Authorization to File (PC)                                  |                    | Yes                  |
| Supporting Document | Actuarial Explanatory Memorandum & Supporting Exhibits (PC) |                    | Yes                  |

Sincerely,  
Michael McKenney



aigdbglegalstatefi

Tracking Number:

|               |                 |                  |          |               |                     |           |            |
|---------------|-----------------|------------------|----------|---------------|---------------------|-----------|------------|
| Filings       | Messages        | Billing          | Settings | Filing Rules  | Reports             | Templates | Alerts (9) |
| My Workfolder | My Open Filings | My Draft Filings | Search   | Create Filing | Create Paper Filing |           |            |

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

**Penn**

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

This Filing has been marked as public access. This filing has post submission updates.

|  |   |  |
|--|---|--|
| <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>SERFF Tr Num:</b> AGNY-133538631         | <b>SERFF Status:</b> Closed-File and Use |
| <b>TOI:</b> 20.0 Commercial Auto   | <b>State Tr Num:</b>                        | <b>State Status:</b> File and Use        |
| <b>Sub-TOI:</b> 20.0000 Commercial Auto Combinations   | <b>Co Tr Num:</b> ISO-PA-23-CA-01           | <b>Co Status:</b>                        |
| <b>Filing Type:</b> Rate   | <b>Date Submitted:</b> 01/27/2023           | <b>Disposition Date:</b> 02/12/2023      |
| <b>Effective Date Requested (New):</b> 07/01/2023  | <b>Authors:</b> Angel Manus, Milinda Tanner |  |
| <b>Effective Date Requested (Renewal):</b> 07/01/2023  |   |  |

|                     |               |                    |                          |                |                       |             |                       |
|---------------------|---------------|--------------------|--------------------------|----------------|-----------------------|-------------|-----------------------|
| General Information | Form Schedule | Rate/Rule Schedule | Supporting Documentation | State Specific | 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:** 14.400 %

**Effective Date of Last Rate Revision:** 08/01/2021

**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 % Change (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                  | 13.600 %                    | 3.300 %                | \$17,753.00                              | 5   | \$533,966.00                      | 3.300 %                            | 3.300 %                            |
| Granite State Insurance Company                          | 13.600 %                    | 3.300 %                | \$11,667.00                              | 28  | \$350,904.00                      | 3.300 %                            | 3.300 %                            |
| Illinois National Insurance Co.                          | 13.600 %                    | 3.300 %                | \$8,437.00                               | 12  | \$253,753.00                      | 3.300 %                            | 3.300 %                            |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 13.600 %                    | 3.300 %                | \$122,937.00                             | 27  | \$3,697,569.00                    | 3.300 %                            | 3.300 %                            |
| New Hampshire Insurance Company                          | 13.600 %                    | 3.300 %                | \$6,011.00                               | 12  | \$180,795.00                      | 3.300 %                            | 3.300 %                            |
| 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:** 13.600 %

**Overall Percentage Rate Impact For This Filing:** 3.300 %

**Effect of Rate Filing-Written Premium Change For This Program:** \$ 166,805

**Effect of Rate Filing - Number of Policyholders Affected:** 84

| Item No. | Schedule Item Status | Exhibit Name: *                         | Rule# or Page #: | Rate Action: * | Previous State Filing Number: | Attach Document:  | Submitted:                            |
|----------|----------------------|---|------------------|----------------|-------------------------------|---|---------------------------------------|
| 1        |                      | Pennsylvania Company Exception Page_LCM | 1                | New            |                               | <a href="#">Pennsylvania Company Exception Page_LCM.pdf</a> | Date Submit 01/27/2023<br>By: Milinda |
| 2        |                      | Pennsylvania Company Exception Page_ELR | 1                | New            |                               | <a href="#">Pennsylvania Company Exception Page_ELR.pdf</a> | Date Submit 01/27/2023<br>By: Milinda |