



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: February 21, 2023

FROM: Milinda Tanner

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**COMPANY FILING NUMBER:** ISO-FL-22-GL-03 **STATE:** Florida **EFFECTIVE DATE:** June 1, 2023

**ISO CIRCULAR:** LI-GL-2022-270; LI-GL-2022-271

**ISO REFERENCE FILING NUMBER:** GL-2022-BGL1; GL-2022-RBOP

**TOI:** 17.0 Other Liability-Occ/Claims Made / **SUB-TOI:** 17.0001 Commercial General Liability

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☐ FORM ☐ RULE ☒ RATE

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

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**PROGRAM:** Commercial General Liability

**CONTENTS INCLUDE:** Adoption of Advisory Prospective Loss Costs Multipliers and Expected Loss Ratios and Loss Costs Revisions **and Rule 24 revision.**

**MODIFICATIONS:** NONE

**COMMENTS:** None

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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
-



## OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES  
COMMISSION

RON DESANTIS  
GOVERNOR

JIMMY PATRONIS  
CHIEF FINANCIAL OFFICER

ASHLEY MOODY  
ATTORNEY GENERAL

WILTON SIMPSON  
COMMISSIONER OF  
AGRICULTURE

MICHAEL YAWORSKY  
INTERIM COMMISSIONER

February 21, 2023

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

RE: AIG ASSURANCE COMPANY  
AIG PROPERTY CASUALTY COMPANY  
AIU INSURANCE COMPANY  
AMERICAN HOME ASSURANCE COMPANY  
COMMERCE AND INDUSTRY INSURANCE COMPANY  
ILLINOIS NATIONAL INSURANCE COMPANY  
GRANITE STATE INSURANCE COMPANY  
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA  
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA  
NEW HAMPSHIRE INSURANCE COMPANY  
Other Liability / Premises & Operations (170 + 17.0018FL)  
Company File Number: ISO-FL-22-GL-03  
OIR File Number: FCC 22-048748  
**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 6/1/2023 for new business and 6/1/2023 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.floir.com](http://www.floir.com)

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February 21, 2023

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

RE: AIG ASSURANCE COMPANY  
AIG PROPERTY CASUALTY COMPANY  
AIU INSURANCE COMPANY  
AMERICAN HOME ASSURANCE COMPANY  
COMMERCE AND INDUSTRY INSURANCE COMPANY  
ILLINOIS NATIONAL INSURANCE COMPANY  
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Other Liability / Premises & Operations (170 + 17.0018FL)  
Company File Number: ISO-FL-22-GL-03  
OIR File Number: FCC 22-048748  
**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 4/1/2023 for new business and 4/1/2023 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

Tanner, Milinda  
FCC 22-048748  
February 21, 2023  
Page 2

# Florida Office of Insurance Regulation

## I-File Workflow System

Filing Number: 22-048748

Request Type: Stamped Only



Milinda Tanner  
AIG Property Casualty  
State Filing Analyst  
678 870 2420 Telephone  
Milinda.tanner@aig.com  
**ACKNOWLEDGED**  
Date Received: 12/08/2022 Date of Action: 02/20/2023  
FL OFFICE OF INSURANCE REGULATION

December 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-03**

Dear Mr. Altmaier,

The referenced companies are filing to revise the Prospective Loss Cost Multipliers General Liability ISO Loss Costs revision and Rule 24 in circular-

[LI-GL-2022-270](#) and ISO Filing # [GL-2022-BGL1](#) and State File Number [22-022736](#)  
[LI-GL-2022-271](#) and ISO Filing # [GL-2022-RBOP](#) and State File Number [22-022735](#)

The proposed overall rate impact is **0%** for Commercial General Liability. This includes the following:

- Loss Cost Change of **7.9%**
- Expense Change of **2.1%** and Deviation Change of **-9.2%**

The proposed effective date for the implementation of this filing is [4/1/2023](#) for both new and renewal business.

Your favorable consideration and approval are respectfully requested.

Sincerely,

Milinda Tanner  
State Filing Analyst

**ACKNOWLEDGED**

Date Received: 12/08/2022 Date Of Action: 02/21/2023

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:

<u>Line of Business</u>	<u>Proposed</u>
Commercial General Liability	
Premises	0.645
Products	0.645
Factor to remove ULAE	1.093
<u>ELR excluding ULAE</u>	
Premises	0.590
Products	0.590
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.

**ACKNOWLEDGED**

Date Received: 12/08/2022 Date Of Action: 02/21/2023

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:

**PROPOSED LOSS COST  
MULTIPLIERS**

	<u>Premises</u>	<u>Products</u>
American Home Assurance Company	2.051	1.100
AIG Assurance Company	2.051	1.100
AIG Property Casualty Company	2.051	1.100
AIU Insurance Company	2.051	1.100
Commerce and Industry Insurance Company	2.051	1.100
Granite State Insurance Company	2.051	1.100
Illinois National Insurance Co.	2.359	1.264
National Union Fire Insurance Company of Pittsburgh, Pa.	2.051	1.100
New Hampshire Insurance Company	2.051	1.100
The Insurance Company of the State of Pennsylvania	2.051	1.100

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