



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: September 6, 2023

FROM: Milinda Tanner

COMPANY FILING NUMBER: ISO-FL-23-CA-02 **STATE:** Florida **EFFECTIVE DATE:** January 1, 2024

ISO CIRCULAR: LI-CA-2023-227; LI-CA-2023-236; LI-CA-2023-246

ISO REFERENCE FILING NUMBER: CA-2021-OAMFR; CA-2021-OAMRU; CA-2021-RAMLC; CA-2022-RCP1; CA-2022-RLC1; CA-2022-BRLA1

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 Forms, Rules and Loss Costs Addressing Abuse or Molestation Liability Options and Auto Hacking Expense Coverage and Auto Advisory Prospective Loss Cost and Loss Costs 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
-



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
COMMISSIONER

September 1, 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
GRANITE STATE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY
Commercial Auto / Other Commercial Auto (194 + 20.0003FLC)
Company File Number: ISO-FL-23-CA-02
OIR File Number: FCC 23-030538

Dear Ms. Tanner:

Thank you for your recent form filing. This filing and attached notarized certification have been submitted for informational purposes only, as provided under Section 627.4102, Florida Statutes. The required certification states the form within the filing have been thoroughly and diligently reviewed and each form is in compliance with all applicable Florida Laws. Pursuant to your request, this filing is considered to be an informational filing.

The action taken on this filing applies only to the form stamped "INFORMATIONAL" contained herein as of the date stamped. Any corresponding rate or rule filing must be submitted as a separate filing.

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 23-030538

Request Type: Stamped Only



FOR INFORMATIONAL PURPOSES ONLY
Milinda Tanner
AIG Property Casualty
State of Florida
770-870-2420 Telephone
Date Received: 08/31/2023
Date of Action: 09/01/2023
tanner@aig.com
FL OFFICE OF INSURANCE REGULATION

August 25, 2023

Honorable Michael Yaworsky
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-23-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Multistate Forms Revisions Addressing Abuse or Molestation Liability Options and Auto Hacking Expense Coverage approved by your Department under ISO Reference Filing number CA-2021-OAMFR / OIR Filing number 22-009317.

The overall rate impact is 2.0% for Commercial Automobile. This includes the following –

- Loss Costs Change of 4.7%
- Expense Change of 0% and Deviation Change of -2.6%

The proposed effective date for the implementation of this filing is 01/01/2024 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 are respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

American International Group
Florida
Actuarial Filing Memorandum
Commercial Automobile

Date Received: **08/31/2023** Date Of Action: **09/01/2023**
FL OFFICE OF INSURANCE REGULATION

American Home Assurance Company
AIG Assurance Company
AIU Insurance Company
AIG Property Casualty Company
Commerce and Industry Insurance Company
Granite State Insurance Company
National Union Fire Insurance Company of Pittsburgh, Pa.
New Hampshire Insurance Company
Illinois National Insurance Co.
The Insurance Company of the State of Pennsylvania

The referenced companies are filing to adopt the Commercial Auto Forms revisions in circulars-

[LI-CA-2023-227](#) and ISO Filing # [CA-2021-OAMFR \(Forms\)](#),

The proposed effective date for the implementation of this filing is [01/01/2024](#) for new business and renewal business.

The Actuarial Support consists of the following -

- Actuarial Filing Memorandum

Please Note: The proposed revisions will not apply to any of the Glatfelter programs.



FOR INFORMATIONAL PURPOSES ONLY

AIG Property Casualty
26 Liberty Street
New York, NY 10005
Date Received: 08/31/2023 Date Of Action: 09/01/2023
FL OFFICE OF INSURANCE REGULATION

FLORIDA CERTIFICATION

(Pursuant to FL Ins. Code, Section 627.4102: Informational Form Filing)

I, Jennifer Stonitsch, as Associate General Counsel of

AIU Insurance Company, American Home Assurance Company, AIG Assurance Company, AIG Property Casualty 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

affiliates of AIG, do hereby certify that this form filing has been thoroughly and diligently reviewed by me and by all appropriate company personnel, as well as company consultants, if applicable, and certify that each form contained within the filing is in compliance with all applicable Florida laws and rules. Should a form be found not to be in compliance with Florida laws and rules, I acknowledge that the Office of Insurance Regulation shall disapprove the form.

Jennifer Stonitsch

Signature

August 2, 2023

Date

Subscribed and sworn to before me

This 2 day of August, 2023.

Vincent J. Patalano

Vincent J. Patalano

Notary Public

VINCENT J. PATALANO
Notary Public, State of New York
No. 01PA4987423
Qualified in New York County
Commission Expires October 15, 2025



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
COMMISSIONER

September 6, 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
GRANITE STATE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY
Commercial Auto / Other Commercial Auto (194 + 20.0003FLC)
Company File Number: ISO-FL-23-CA-02
OIR File Number: FCC 23-030536
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear 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 2/1/2024 for new business and 2/1/2024 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: 23-030536

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
Date Received: 08/31/2023
Date of Action: 09/06/2023
tanner@aic.com
FL OFFICE OF INSURANCE REGULATION

August 25, 2023

Honorable Michael Yaworsky
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-23-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Loss Costs and Rule revisions approved by your Department under ISO Reference Filing numbers:

- CA-2021-OAMRU / OIR Filing number 23-020281
- CA-2021-RAMLC / OIR Filing number 23-020286
- CA-2022-RLC1 / OIR Filing number 23-004054
- CA-2022-BRLA1 / OIR Filing number 23-005757

The overall rate impact is **2.0%** for Commercial Automobile. This includes the following –

- Loss Costs Change of **4.7%**
- Expense Change of **0%** and Deviation Change of **-2.6%**

The proposed effective date for the implementation of this filing is **01/01/2024** 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 are respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner State Filing Analyst

ACKNOWLEDGED
Date Received: 08/31/2023 **Date Of Action: 09/06/2023**
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 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 Automobile rates by company, multiply loss costs by the appropriate factor as listed below:

Company	Liability	Proposed Loss Cost Multipliers	
		Physical Damage	Auto Dealers
		Liability	Physical Damage
American Home Assurance Company	2.116	1.566	2.116
AIG Assurance Company	1.799	1.331	1.799
AIU Insurance Company	1.693	1.175	1.693
AIG Property Casualty Company	2.116	1.566	2.116
Commerce & Industry Insurance Company	2.116	1.566	2.116
Granite State Insurance Company	2.116	1.566	2.116
Illinois National Insurance Co.	2.433	1.801	2.433
National Union Fire Insurance Company of Pittsburgh, Pa.	2.116	1.566	2.116
New Hampshire Insurance Company	1.904	1.409	1.904
The Insurance Company of the State of Pennsylvania	2.116	1.566	2.116

ACKNOWLEDGED

Companies		Date Received:	Date Of Action:
<input checked="" type="checkbox"/> AIG Assurance Company	<input checked="" type="checkbox"/> Commerce and Industry Company	08/31/2023	09/06/2023
<input checked="" type="checkbox"/> AIG Property Casualty Company	<input checked="" type="checkbox"/> Illinois National Insurance Co.	FL OFFICE OF INSURANCE REGULATION	
<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
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	<u>Proposed</u>
Commercial Automobile	
Liability	0.658
Physical Damage	0.658
Factor to remove ULAE for Liability:	1.074
Factor to remove LAE for Physical Damage:	1.126
ELR for Liability excluding ULAE:	0.612
ELR for Physical Damage excluding LAE:	0.584
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

WILTON SIMPSON
COMMISSIONER OF
AGRICULTURE

MICHAEL YAWORSKY
COMMISSIONER

September 6, 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
GRANITE STATE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY
Commercial Auto / Trucking/Hauling (194 + 20.0003FLA)
Company File Number: ISO-FL-23-CA-02
OIR File Number: FCC 23-030537
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear 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 2/1/2024 for new business and 2/1/2024 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: 23-030537

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
mtanner@aig.com
ACKNOWLEDGED
Date Received: 08/31/2023
Date of Action: 09/06/2023
FL OFFICE OF INSURANCE REGULATION

August 25, 2023

Honorable Michael Yaworsky
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-23-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Loss Costs and Rule revisions approved by your Department under ISO Reference Filing numbers:

- CA-2021-OAMRU / OIR Filing number 23-020294
- CA-2021-RAMLC / OIR Filing number 23-020288
- CA-2022-RLC1 / OIR Filing number 23-004049
- CA-2022-BRLA1 / OIR Filing number 23-005762

The overall rate impact is **2.0%** for Commercial Automobile. This includes the following –

- Loss Costs Change of **4.7%**
- Expense Change of **0%** and Deviation Change of **-2.6%**

The proposed effective date for the implementation of this filing is **01/01/2024** 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 are respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner State Filing Analyst

ACKNOWLEDGED
Date Received: 08/31/2023 **Date Of Action: 09/06/2023**
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 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 Automobile rates by company, multiply loss costs by the appropriate factor as listed below:

Company	Liability	Proposed Loss Cost Multipliers	
		Physical Damage	Auto Dealers Liability
American Home Assurance Company	2.116	1.566	2.116
AIG Assurance Company	1.799	1.331	1.799
AIU Insurance Company	1.693	1.175	1.693
AIG Property Casualty Company	2.116	1.566	2.116
Commerce & Industry Insurance Company	2.116	1.566	2.116
Granite State Insurance Company	2.116	1.566	2.116
Illinois National Insurance Co.	2.433	1.801	2.433
National Union Fire Insurance Company of Pittsburgh, Pa.	2.116	1.566	2.116
New Hampshire Insurance Company	1.904	1.409	1.904
The Insurance Company of the State of Pennsylvania	2.116	1.566	2.116

ACKNOWLEDGED

Companies		Date Received:	Date Of Action:
<input checked="" type="checkbox"/> AIG Assurance Company	<input checked="" type="checkbox"/> Commerce and Industry Company	08/31/2023	09/06/2023
<input checked="" type="checkbox"/> AIG Property Casualty Company	<input checked="" type="checkbox"/> Illinois National Insurance Co.	FL OFFICE OF INSURANCE REGULATION	
<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		

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	<u>Proposed</u>
Commercial Automobile	
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ELR for Liability excluding ULAE:	0.612
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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

FINANCIAL SERVICES
COMMISSION

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GOVERNOR

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CHIEF FINANCIAL OFFICER

ASHLEY MOODY
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MICHAEL YAWORSKY
COMMISSIONER

September 6, 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
GRANITE STATE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY
Commercial Auto / Garages (194 + 20.0002)
Company File Number: ISO-FL-23-CA-02
OIR File Number: FCC 23-030539
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear 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: 23-030539

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
mtanner@aig.com
ACKNOWLEDGED
Date Received: 08/31/2023
Date of Action: 09/06/2023
FL OFFICE OF INSURANCE REGULATION

August 25, 2023

Honorable Michael Yaworsky
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

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NAIC #012-40258 FEIN # 13-5124990

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COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC #012-19410 FEIN #13-1938623

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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-23-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Loss Costs and Rule revisions approved by your Department under ISO Reference Filing numbers:

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- CA-2021-RAMLC / OIR Filing number 23-020283
- CA-2022-RLC1 / OIR Filing number 23-004055
- CA-2022-BRLA1 / OIR Filing number 23-005767

The overall rate impact is **2.0%** for Commercial Automobile. This includes the following –

- Loss Costs Change of **4.7%**
- Expense Change of **0%** and Deviation Change of **-2.6%**

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Sincerely,

Milinda Tanner State Filing Analyst

ACKNOWLEDGED
Date Received: 08/31/2023 **Date Of Action: 09/06/2023**
FL OFFICE OF INSURANCE REGULATION

Companies	
<input checked="" type="checkbox"/> AIG Assurance Company	<input checked="" type="checkbox"/> Commerce and Industry Company
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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 Automobile rates by company, multiply loss costs by the appropriate factor as listed below:

Company	Liability	Proposed Loss Cost Multipliers	
		Physical Damage	Auto Dealers
		Liability	Physical Damage
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AIU Insurance Company	1.693	1.175	1.693
AIG Property Casualty Company	2.116	1.566	2.116
Commerce & Industry Insurance Company	2.116	1.566	2.116
Granite State Insurance Company	2.116	1.566	2.116
Illinois National Insurance Co.	2.433	1.801	2.433
National Union Fire Insurance Company of Pittsburgh, Pa.	2.116	1.566	2.116
New Hampshire Insurance Company	1.904	1.409	1.904
The Insurance Company of the State of Pennsylvania	2.116	1.566	2.116

ACKNOWLEDGED

Companies		Date Received:	Date Of Action:
<input checked="" type="checkbox"/> AIG Assurance Company	<input checked="" type="checkbox"/> Commerce and Industry Company	08/31/2023	09/06/2023
<input checked="" type="checkbox"/> AIG Property Casualty Company	<input checked="" type="checkbox"/> Illinois National Insurance Co.	FL OFFICE OF INSURANCE REGULATION	
<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
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	<u>Proposed</u>
Commercial Automobile	
Liability	0.658
Physical Damage	0.658
Factor to remove ULAE for Liability:	1.074
Factor to remove LAE for Physical Damage:	1.126
ELR for Liability excluding ULAE:	0.612
ELR for Physical Damage excluding LAE:	0.584
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

WILTON SIMPSON
COMMISSIONER OF
AGRICULTURE

MICHAEL YAWORSKY
COMMISSIONER

September 6, 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
GRANITE STATE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY
Commercial Auto / Business Auto (194 + 20.0001FL)
Company File Number: ISO-FL-23-CA-02
OIR File Number: FCC 23-030540
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear 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 2/1/2024 for new business and 2/1/2024 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: 23-030540

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
mtanner@aig.com
ACKNOWLEDGED
Date Received: 08/31/2023
Date of Action: 09/06/2023
FL OFFICE OF INSURANCE REGULATION

August 25, 2023

Honorable Michael Yaworsky
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-23-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Loss Costs and Rule revisions approved by your Department under ISO Reference Filing numbers:

- CA-2021-OAMRU / OIR Filing number 23-020285
- CA-2021-RAMLC / OIR Filing number 23-020287
- CA-2022-RLC1 / OIR Filing number 23-004053
- CA-2022-BRLA1 / OIR Filing number 23-005756

The overall rate impact is 2.0% for Commercial Automobile. This includes the following –

- Loss Costs Change of 4.7%
- Expense Change of 0% and Deviation Change of -2.6%

The proposed effective date for the implementation of this filing is 01/01/2024 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 are respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

ACKNOWLEDGED
 Date Received: 08/31/2023 Date Of Action: 09/06/2023
 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 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 Automobile rates by company, multiply loss costs by the appropriate factor as listed below:

Company	Liability	Proposed Loss Cost Multipliers	
		Physical Damage	Auto Dealers Liability
American Home Assurance Company	2.116	1.566	2.116
AIG Assurance Company	1.799	1.331	1.799
AIU Insurance Company	1.693	1.175	1.693
AIG Property Casualty Company	2.116	1.566	2.116
Commerce & Industry Insurance Company	2.116	1.566	2.116
Granite State Insurance Company	2.116	1.566	2.116
Illinois National Insurance Co.	2.433	1.801	2.433
National Union Fire Insurance Company of Pittsburgh, Pa.	2.116	1.566	2.116
New Hampshire Insurance Company	1.904	1.409	1.904
The Insurance Company of the State of Pennsylvania	2.116	1.566	2.116

ACKNOWLEDGED

Companies		Date Received:	Date Of Action:
<input checked="" type="checkbox"/> AIG Assurance Company	<input checked="" type="checkbox"/> Commerce and Industry Company	08/31/2023	09/06/2023
<input checked="" type="checkbox"/> AIG Property Casualty Company	<input checked="" type="checkbox"/> Illinois National Insurance Co.	FL OFFICE OF INSURANCE REGULATION	
<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
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	<u>Proposed</u>
Commercial Automobile	
Liability	0.658
Physical Damage	0.658
Factor to remove ULAE for Liability:	1.074
Factor to remove LAE for Physical Damage:	1.126
ELR for Liability excluding ULAE:	0.612
ELR for Physical Damage excluding LAE:	0.584
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

WILTON SIMPSON
COMMISSIONER OF
AGRICULTURE

MICHAEL YAWORSKY
COMMISSIONER

September 6, 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
GRANITE STATE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY
Commercial Auto / Public Autos (194 + 20.0003FLB)
Company File Number: ISO-FL-23-CA-02
OIR File Number: FCC 23-030541
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear 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 2/1/2024 for new business and 2/1/2024 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: 23-030541

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
mtanner@aig.com
ACKNOWLEDGED
Date Received: 08/31/2023
Date of Action: 09/06/2023
FL OFFICE OF INSURANCE REGULATION

August 25, 2023

Honorable Michael Yaworsky
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-23-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Loss Costs and Rule revisions approved by your Department under ISO Reference Filing numbers:

- CA-2021-OAMRU / OIR Filing number 23-020280
- CA-2021-RAMLC / OIR Filing number 23-020291
- CA-2022-RLC1 / OIR Filing number 23-004051
- CA-2022-BRLA1 / OIR Filing number 23-005759

The overall rate impact is **2.0%** for Commercial Automobile. This includes the following –

- Loss Costs Change of **4.7%**
- Expense Change of **0%** and Deviation Change of **-2.6%**

The proposed effective date for the implementation of this filing is **01/01/2024** 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 are respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner State Filing Analyst

ACKNOWLEDGED
 Date Received: 08/31/2023 Date Of Action: 09/06/2023
 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 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 Automobile rates by company, multiply loss costs by the appropriate factor as listed below:

Company	Liability	Proposed Loss Cost Multipliers	
		Physical Damage	Auto Dealers
		Liability	Physical Damage
American Home Assurance Company	2.116	1.566	2.116
AIG Assurance Company	1.799	1.331	1.799
AIU Insurance Company	1.693	1.175	1.693
AIG Property Casualty Company	2.116	1.566	2.116
Commerce & Industry Insurance Company	2.116	1.566	2.116
Granite State Insurance Company	2.116	1.566	2.116
Illinois National Insurance Co.	2.433	1.801	2.433
National Union Fire Insurance Company of Pittsburgh, Pa.	2.116	1.566	2.116
New Hampshire Insurance Company	1.904	1.409	1.904
The Insurance Company of the State of Pennsylvania	2.116	1.566	2.116

ACKNOWLEDGED

Companies		Date Received:	Date Of Action:
<input checked="" type="checkbox"/> AIG Assurance Company	<input checked="" type="checkbox"/> Commerce and Industry Company	08/31/2023	09/06/2023
<input checked="" type="checkbox"/> AIG Property Casualty Company	<input checked="" type="checkbox"/> Illinois National Insurance Co.	FL OFFICE OF INSURANCE REGULATION	
<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
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	<u>Proposed</u>
Commercial Automobile	
Liability	0.658
Physical Damage	0.658
Factor to remove ULAE for Liability:	1.074
Factor to remove LAE for Physical Damage:	1.126
ELR for Liability excluding ULAE:	0.612
ELR for Physical Damage excluding LAE:	0.584
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

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JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

WILTON SIMPSON
COMMISSIONER OF
AGRICULTURE

MICHAEL YAWORSKY
COMMISSIONER

September 6, 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
GRANITE STATE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA
NEW HAMPSHIRE INSURANCE COMPANY
Commercial Auto Physical Damage Only (212 + 20.0000FL)
Company File Number: ISO-FL-23-CA-02
OIR File Number: FCC 23-030542
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear 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 2/1/2024 for new business and 2/1/2024 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: 23-030542

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
mtanner@aig.com
ACKNOWLEDGED
Date Received: 08/31/2023
Date of Action: 09/06/2023
FL OFFICE OF INSURANCE REGULATION

August 25, 2023

Honorable Michael Yaworsky
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-23-CA-02

Dear Mr. Altmaier,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Loss Costs and Rule revisions approved by your Department under ISO Reference Filing numbers:

- CA-2021-OAMRU / OIR Filing number 23-020284
- CA-2021-RAMLC / OIR Filing number 23-020290
- CA-2022-RLC1 / OIR Filing number 23-004056
- CA-2022-BRLA1 / OIR Filing number 23-005764

The overall rate impact is **2.0%** for Commercial Automobile. This includes the following –

- Loss Costs Change of **4.7%**
- Expense Change of **0%** and Deviation Change of **-2.6%**

The proposed effective date for the implementation of this filing is **01/01/2024** 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 are respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner State Filing Analyst

ACKNOWLEDGED
 Date Received: 08/31/2023 Date Of Action: 09/06/2023
 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 type="checkbox"/> National Union Fire Insurance Company of Pittsburgh, Pa.
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Commercial Automobile

Florida

COMPANY EXCEPTION PAGE

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

Company	Liability	Proposed Loss Cost Multipliers	
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National Union Fire Insurance Company of Pittsburgh, Pa.	2.116	1.566	2.116
New Hampshire Insurance Company	1.904	1.409	1.904
The Insurance Company of the State of Pennsylvania	2.116	1.566	2.116

ACKNOWLEDGED

Companies		Date Received:	Date Of Action:
<input checked="" type="checkbox"/> AIG Assurance Company	<input checked="" type="checkbox"/> Commerce and Industry Company	08/31/2023	09/06/2023
<input checked="" type="checkbox"/> AIG Property Casualty Company	<input checked="" type="checkbox"/> Illinois National Insurance Co.	FL OFFICE OF INSURANCE REGULATION	
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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		

**AIG
Commercial Automobile
Florida
Company Exception Page**

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	<u>Proposed</u>
Commercial Automobile	
Liability	0.658
Physical Damage	0.658
Factor to remove ULAE for Liability:	1.074
Factor to remove LAE for Physical Damage:	1.126
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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.