



## NOTICE OF EFFECTIVE FILING

**TO:** ISO

**DATE:** December 15, 2023

**FROM:** Milinda Tanner

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**COMPANY FILING NUMBER:** ISO-LA-23-CA-01 **STATE:** Louisiana **EFFECTIVE DATE:** May 1, 2024

**ISO CIRCULAR:** LI-CA-2023-254; LI-CA-2023-175; LI-CA-2022-290

**ISO REFERENCE FILING NUMBER:** CA-2023-BRLA1; CA-2022-RLC1; CA-2022-RCP1; CA-2021-OAMFR; CA-2021-OAMRU; CA-2021-RAMLC

**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:** 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.

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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-133897700

## Filing at a Glance

<b>State:</b> Louisiana	<b>SERFF Tracking Number:</b> AGNY-133897700
<b>TOI:</b> 20.0 Commercial Auto	<b>State Tracking Number:</b> 912366
<b>Sub-TOI:</b> 20.0000 Commercial Auto Combinations	<b>Company Tracking Number:</b> ISO-LA-23-CA-01
<b>Filing Type:</b> Form	<b>Product Name:</b> Adoption of ISO's Commercial Auto Form Revision- 1650-000-602, 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> Adoption of ISO's Commercial Auto Form Revision-
	<b>Destruction Date:</b>

**Disposition Date:**

11/29/2023

**Effective Date (New):**

05/01/2024

**Effective Date (Renewal):** Effective Date (New) changed from 03/01/2024 to 05/01/2024 and Effective Date (Renewal) changed from 03/01/2024 to 05/01/2024 by Henderson, Kim on 12/15/2023.

**Status:** \*

Adoption Acknowledged

**Comments:**

In accordance with LAC 37:XIII.10113 (Regulation 78), the Louisiana Department of Insurance acknowledges the designation/item number(s) you submitted in the referenced filing for use in the state of Louisiana.

If you submitted a rate/rule filing in conjunction with this form filing, the Rating Division of the Office of Property and Casualty will notify you of the rate/rule approval or disapproval.

**Schedule Items**

Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum-P&C	Receipt Acknowledged	Yes
Supporting Document	Filing Fee - Form Filings Only	Receipt Acknowledged	Yes
Supporting Document	Statement of Compliance (P&C Forms)	Receipt Acknowledged	Yes

Sincerely,  
Kim Henderson

kimberly.henderson@ldi.la.gov

## Disposition for AGNY-133897701

### Filing at a Glance

**State:**

Louisiana

**TOI:**

20.0 Commercial Auto

**Sub-TOI:**

20.0000 Commercial Auto Combinations

**Filing Type:**

Rate/Rule

**First Filing Company:**

American Home Assurance Company ,...

**SERFF Tracking Number:**

AGNY-133897701

**State Tracking Number:**

912513

**Company Tracking Number:**

ISO-LA-23-CA-01

**Product Name:**

Adoption of ISO's Commercial Auto Loss Cost and Rule Revision-1650-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602

**Project Name:**

Adoption of ISO's Commercial Auto Loss Cost and Rule Revision-

**Destruction Date:****Disposition Date:**

12/14/2023

**Effective Date (New):**

05/01/2024

**Effective Date (Renewal):**

05/01/2024

**Status:** \*

Approved

**Comments:**

RE: Loss Cost Adoption

Dear Ms. Tanner:

Pursuant to La. R.S. 22:1451(B), the Louisiana Department of Insurance (LDI) Office of Property & Casualty, Rating Division approves LDI Rate Tracking Number 912513.

This approval is effective 5/1/2024 for both new and renewal business.

To assist the LDI in addressing any consumer inquiries or complaints related to this rate and/or rule filing, please enter and/or confirm the current name, phone, fax number and email address of the appropriate company contact person through the LDI web-based Industry Access Portal.

Sincerely,

Jason Furlong

Insurance Manager

Office of Property and Casualty, Rating Division

(225) 219-7836, fax (225) 342-6057

jason.furlong@ldi.la.gov

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	21.100 %	6.000 %	\$ 39096	13	\$ 651605	0.000 %	0.000 %
Change Period for Approved Rate:							
National Union Fire Insurance Company of Pittsburgh, Pa.	21.100 %	6.000 %	\$ 423741	234	\$ 7062349	0.000 %	0.000 %
Change Period for Approved Rate:							
New Hampshire Insurance Company	21.100 %	6.000 %	\$ 48178	17	\$ 802960	0.000 %	0.000 %
Change Period for Approved Rate:							
The Insurance Company of the State of Pennsylvania	21.100 %	6.000 %	\$ 9626	1	\$ 160438	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:	21.100 %
Overall Percentage Rate Impact For This Filing:	6.000 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 520,641
Effect of Rate Filing - Number of Policyholders Affected:	265

Schedule Items

Item Type	Item Name	Item Status	Public Access
Rate	Louisiana Company Exception Page_LCM, 1		No
<i>Rate</i>	<i>Louisiana Company Exception Page_LCM, 1</i>		<i>No</i>
Rate	Louisiana Company Exception Page_ELR, 1		No
<i>Rate</i>	<i>Louisiana Company Exception Page_ELR, 1</i>		<i>No</i>
Supporting Document	Explanatory Memorandum (Rates and Rules)		No
Supporting Document	Justification (Rates and Rules)		No
Supporting Document	Last Action Letter		No
<i>Supporting Document</i>	<i>Last Action Letter</i>		<i>No</i>
Supporting Document	Loss Cost Exhibit – Other Than WC		No
<i>Supporting Document</i>	<i>Loss Cost Exhibit – Other Than WC</i>		<i>No</i>
Supporting Document	Manual Pages (Rates and Rules)		No
Supporting Document	Rate Revision Exhibits for All Filings		No
<i>Supporting Document</i>	<i>Rate Revision Exhibits for All Filings</i>		<i>No</i>
Supporting Document	Statement of Compliance (Rates and Rules)		No
Supporting Document	Supporting Documentation		No
<i>Supporting Document</i>	<i>Supporting Documentation</i>		<i>No</i>

Sincerely,

Jason Furlong  
Insurance Manager  
Office of Property and Casualty, Rating Division  
(225) 219-7836, fax (225) 342-6057  
jason.furlong@ldi.la.gov



Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (2)
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My Workfolder	My Open Filings	My Draft Filings	Search Filings	Create Filing	Create Paper Filing
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Add Authors	Update	Change Schedule Items	Compare Attachments	Create Reminder	Move to Workfolder	PDF Pipeline	Clone Filing
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**Louisiana**
[View Associated Filings](#)
[View General Instructions](#)
[View Filing Log](#)

This filing has post submission updates.

**Product Name:** Adoption of ISO's Commercial Auto Loss Cost and Rule Revision-1650-000-602, 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/Rule

 **Effective Date Requested (New):** 05/01/2024

 **Effective Date Requested (Renewal):** 05/01/2024

**SERFF Tr Num:** AGNY-133897701

**State Tr Num:** 912513

**Co Tr Num:** ISO-LA-23-CA-01

**Date Submitted:** 11/21/2023

**Authors:** Angel Manus, Milinda Tanner

**SERFF Status:** Closed-Approved

**State Status:** Approved

**Co Status:**
**Disposition Date:** 12/14/2023

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence
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**Add Rate Data?** Yes

**Filing Method:** Prior Approval

**Rate Change Type:** Increase

 **Overall Percentage of Last Rate Revision:** 0.400 %

 **Effective Date of Last Rate Revision:** 09/01/2022

**Filing Method of Last Filing:** Prior Approval

 **SERFF Tracking Number of Last Filing:** [AGNY-133183425](#)
**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	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
Granite State Insurance Company	21.100 %	6.000 %	\$39,096.00	13	\$651,605.00	0.000 %	0.000 %
National Union Fire Insurance Company of Pittsburgh, Pa.	21.100 %	6.000 %	\$423,741.00	234	\$7,062,349.00	0.000 %	0.000 %
New Hampshire Insurance Company	21.100 %	6.000 %	\$48,178.00	17	\$802,960.00	0.000 %	0.000 %
The Insurance Company of the State of Pennsylvania	21.100 %	6.000 %	\$9,626.00	1	\$160,438.00	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:** 21.100 %

**Overall Percentage Rate Impact For This Filing:** 6.000 %

**Effect of Rate Filing-Written Premium Change For This Program:** \$ 520,641

**Effect of Rate Filing - Number of Policyholders Affected:** 265

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
		Louisiana Company Exception Page_LCM	1	Replacement	850392 / 826242	<a href="#">Louisiana Company Exception Page_LCM.pdf</a>	
<b>Previous Version</b>							
		Louisiana Company Exception Page_LCM	1	Replacement	822972	<a href="#">Louisiana Company Exception Page_LCM.pdf</a>	Date Submitted: 11/21/2023 By: Milinda Tanner
		Louisiana Company Exception Page_ELR	1	Replacement	850392 / 826242	<a href="#">Louisiana Company Exception Page_ELR.pdf</a>	
<b>Previous Version</b>							
		Louisiana Company Exception Page_ELR	1	Replacement	822972	<a href="#">Louisiana Company Exception Page_ELR.pdf</a>	Date Submitted: 11/21/2023 By: Milinda Tanner

**Icon Legend:** - Draft Schedule Item - Open Objection

