



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: March 19, 2024

FROM: Milinda Tanner

COMPANY FILING NUMBER: ISO-FL-24-CA-01 **STATE:** Florida **EFFECTIVE DATE:** August 1, 2024

ISO CIRCULAR: LI-CA-2024-008

ISO REFERENCE FILING NUMBER: CA-2023-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 Prospective Loss Cost Revisions 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**



FINANCIAL SERVICES
COMMISSION

RON DESANTIS
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

WILTON SIMPSON
COMMISSIONER OF
AGRICULTURE

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

March 19, 2024

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-24-CA-01
OIR File Number: FCC 24-011579
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 8/1/2024 for new business and 8/1/2024 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
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.floir.com

Affirmative Action / Equal Opportunity Employer

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 24-011579

Request Type: Stamped Only



Milinda Tanner
 AIG Property Casualty
 State Filing Analyst
 770-870-2420 Telephone
 mtanner@aig.com
ACKNOWLEDGED
 Date Received: 03/14/2024
 Date of Action: 03/18/2024
 FL OFFICE OF INSURANCE REGULATION

March 14, 2024

Honorable Michael Yaworksy
 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-24-CA-01

Dear Mr. Yaworksy,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Prospective Loss Costs revisions approved by your Department under ISO Reference Filing number CA-2023-BRLA1 / OIR Filing number 23-050671.

The overall rate impact is 0.2% for Commercial Automobile. This includes the following –

- Loss Cost change of 0.0% and Deviation Change of -14.4%

The proposed effective date for the implementation of this filing is 08/01/2024 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: 03/14/2024 **Date Of Action: 03/18/2024**
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 Automobile

Florida

COMPANY EXCEPTION PAGE

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

| Company | Liability | Proposed Loss Cost Multipliers | | |
|--|-----------|--------------------------------|------------------------|------------------------------|
| | | Physical Damage | Auto Dealers Liability | Auto Dealers Physical Damage |
| American Home Assurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| AIG Assurance Company | 1.515 | 1.331 | 1.515 | 1.331 |
| AIU Insurance Company | 1.426 | 1.175 | 1.426 | 1.175 |
| AIG Property Casualty Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Commerce & Industry Insurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Granite State Insurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Illinois National Insurance Co. | 2.049 | 1.801 | 2.049 | 1.801 |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 1.782 | 1.566 | 1.782 | 1.566 |
| New Hampshire Insurance Company | 1.604 | 1.409 | 1.604 | 1.409 |
| The Insurance Company of the State of Pennsylvania | 1.782 | 1.566 | 1.782 | 1.566 |

ACKNOWLEDGED

Date Received: 03/14/2024 Date Of Action: 03/18/2024

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 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.



FINANCIAL SERVICES
COMMISSION

RON DESANTIS
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

WILTON SIMPSON
COMMISSIONER OF
AGRICULTURE

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

March 19, 2024

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-24-CA-01
OIR File Number: FCC 24-011580
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 8/1/2024 for new business and 8/1/2024 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
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.floir.com

Affirmative Action / Equal Opportunity Employer

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 24-011580

Request Type: Stamped Only



Milinda Tanner
 AIG Property Casualty
 State Filing Analyst
 770-870-2420 Telephone
 mtanner@aig.com
ACKNOWLEDGED
 Date Received: 03/14/2024
 Date of Action: 03/18/2024
 FL OFFICE OF INSURANCE REGULATION

March 14, 2024

Honorable Michael Yaworksy
 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-24-CA-01

Dear Mr. Yaworksy,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Prospective Loss Costs revisions approved by your Department under ISO Reference Filing number CA-2023-BRLA1 / OIR Filing number 23-050686.

The overall rate impact is 0.2% for Commercial Automobile. This includes the following –

- Loss Cost change of 0.0% and Deviation Change of -14.4%

The proposed effective date for the implementation of this filing is 08/01/2024 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: 03/14/2024 **Date Of Action: 03/18/2024**
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 Automobile

Florida

COMPANY EXCEPTION PAGE

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

| Company | Liability | Proposed Loss Cost Multipliers | | |
|--|-----------|--------------------------------|------------------------|------------------------------|
| | | Physical Damage | Auto Dealers Liability | Auto Dealers Physical Damage |
| American Home Assurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| AIG Assurance Company | 1.515 | 1.331 | 1.515 | 1.331 |
| AIU Insurance Company | 1.426 | 1.175 | 1.426 | 1.175 |
| AIG Property Casualty Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Commerce & Industry Insurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Granite State Insurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Illinois National Insurance Co. | 2.049 | 1.801 | 2.049 | 1.801 |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 1.782 | 1.566 | 1.782 | 1.566 |
| New Hampshire Insurance Company | 1.604 | 1.409 | 1.604 | 1.409 |
| The Insurance Company of the State of Pennsylvania | 1.782 | 1.566 | 1.782 | 1.566 |

ACKNOWLEDGED

Date Received: 03/14/2024 Date Of Action: 03/18/2024

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 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.



FINANCIAL SERVICES
COMMISSION

RON DESANTIS
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

WILTON SIMPSON
COMMISSIONER OF
AGRICULTURE

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

March 19, 2024

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-24-CA-01
OIR File Number: FCC 24-011581
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 8/1/2024 for new business and 8/1/2024 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
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.floir.com

Affirmative Action / Equal Opportunity Employer

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 24-011581

Request Type: Stamped Only



Milinda Tanner
AIG Property Casualty
State Filing Analyst
770-870-2420 Telephone
Date Received: 03/14/2024
Date of Action: 03/18/2024
tanner@aic.com
FL OFFICE OF INSURANCE REGULATION

March 14, 2024

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-24-CA-01

Dear Mr. Yaworsky,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Prospective Loss Costs revisions approved by your Department under ISO Reference Filing number CA-2023-BRLA1 / OIR Filing number 23-050687.

The overall rate impact is 0.2% for Commercial Automobile. This includes the following –

- Loss Cost change of 0.0% and Deviation Change of -14.4%

The proposed effective date for the implementation of this filing is 08/01/2024 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: 03/14/2024 **Date Of Action: 03/18/2024**
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 Automobile

Florida

COMPANY EXCEPTION PAGE

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

| Company | Liability | Proposed Loss Cost Multipliers | | |
|--|-----------|--------------------------------|------------------------|------------------------------|
| | | Physical Damage | Auto Dealers Liability | Auto Dealers Physical Damage |
| American Home Assurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| AIG Assurance Company | 1.515 | 1.331 | 1.515 | 1.331 |
| AIU Insurance Company | 1.426 | 1.175 | 1.426 | 1.175 |
| AIG Property Casualty Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Commerce & Industry Insurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Granite State Insurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Illinois National Insurance Co. | 2.049 | 1.801 | 2.049 | 1.801 |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 1.782 | 1.566 | 1.782 | 1.566 |
| New Hampshire Insurance Company | 1.604 | 1.409 | 1.604 | 1.409 |
| The Insurance Company of the State of Pennsylvania | 1.782 | 1.566 | 1.782 | 1.566 |

ACKNOWLEDGED

Date Received: 03/14/2024 Date Of Action: 03/18/2024

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 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.



FINANCIAL SERVICES
COMMISSION

RON DESANTIS
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

WILTON SIMPSON
COMMISSIONER OF
AGRICULTURE

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

March 19, 2024

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-24-CA-01
OIR File Number: FCC 24-011583
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 8/1/2024 for new business and 8/1/2024 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
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.floir.com

Affirmative Action / Equal Opportunity Employer

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 24-011583

Request Type: Stamped Only



Milinda Tanner
 AIG Property Casualty
 State Filing Analyst
 770-870-2420 Telephone
 mtanner@aig.com
ACKNOWLEDGED
 Date Received: 03/14/2024
 Date of Action: 03/18/2024
 FL OFFICE OF INSURANCE REGULATION

March 14, 2024

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-24-CA-01

Dear Mr. Yaworsky,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Prospective Loss Costs revisions approved by your Department under ISO Reference Filing number CA-2023-BRLA1 / OIR Filing number 23-050685.

The overall rate impact is 0.2% for Commercial Automobile. This includes the following –

- Loss Cost change of 0.0% and Deviation Change of -14.4%

The proposed effective date for the implementation of this filing is 08/01/2024 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: 03/14/2024 **Date Of Action: 03/18/2024**
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 Automobile

Florida

COMPANY EXCEPTION PAGE

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

| Company | Liability | Proposed Loss Cost Multipliers | | |
|--|-----------|--------------------------------|------------------------|------------------------------|
| | | Physical Damage | Auto Dealers Liability | Auto Dealers Physical Damage |
| American Home Assurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| AIG Assurance Company | 1.515 | 1.331 | 1.515 | 1.331 |
| AIU Insurance Company | 1.426 | 1.175 | 1.426 | 1.175 |
| AIG Property Casualty Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Commerce & Industry Insurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Granite State Insurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Illinois National Insurance Co. | 2.049 | 1.801 | 2.049 | 1.801 |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 1.782 | 1.566 | 1.782 | 1.566 |
| New Hampshire Insurance Company | 1.604 | 1.409 | 1.604 | 1.409 |
| The Insurance Company of the State of Pennsylvania | 1.782 | 1.566 | 1.782 | 1.566 |

ACKNOWLEDGED

Date Received: 03/14/2024 Date Of Action: 03/18/2024

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 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.



FINANCIAL SERVICES
COMMISSION

RON DESANTIS
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

WILTON SIMPSON
COMMISSIONER OF
AGRICULTURE

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

March 19, 2024

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-24-CA-01
OIR File Number: FCC 24-011584
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 8/1/2024 for new business and 8/1/2024 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
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.floir.com

Affirmative Action / Equal Opportunity Employer

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 24-011584

Request Type: Stamped Only



Milinda Tanner
 AIG Property Casualty
 State Filing Analyst
 770-870-2420 Telephone
 mtanner@aig.com
ACKNOWLEDGED
 Date Received: 03/14/2024
 Date of Action: 03/18/2024
 FL OFFICE OF INSURANCE REGULATION

March 14, 2024

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-24-CA-01

Dear Mr. Yaworsky,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Prospective Loss Costs revisions approved by your Department under ISO Reference Filing number CA-2023-BRLA1 / OIR Filing number 23-050689.

The overall rate impact is 0.2% for Commercial Automobile. This includes the following –

- Loss Cost change of 0.0% and Deviation Change of -14.4%

The proposed effective date for the implementation of this filing is 08/01/2024 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: 03/14/2024 **Date Of Action: 03/18/2024**
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 Automobile

Florida

COMPANY EXCEPTION PAGE

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

| Company | Liability | Proposed Loss Cost Multipliers | | |
|--|-----------|--------------------------------|------------------------|------------------------------|
| | | Physical Damage | Auto Dealers Liability | Auto Dealers Physical Damage |
| American Home Assurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| AIG Assurance Company | 1.515 | 1.331 | 1.515 | 1.331 |
| AIU Insurance Company | 1.426 | 1.175 | 1.426 | 1.175 |
| AIG Property Casualty Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Commerce & Industry Insurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Granite State Insurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Illinois National Insurance Co. | 2.049 | 1.801 | 2.049 | 1.801 |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 1.782 | 1.566 | 1.782 | 1.566 |
| New Hampshire Insurance Company | 1.604 | 1.409 | 1.604 | 1.409 |
| The Insurance Company of the State of Pennsylvania | 1.782 | 1.566 | 1.782 | 1.566 |

ACKNOWLEDGED

Date Received: 03/14/2024 Date Of Action: 03/18/2024

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 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.



FINANCIAL SERVICES
COMMISSION

RON DESANTIS
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

WILTON SIMPSON
COMMISSIONER OF
AGRICULTURE

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

March 19, 2024

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-24-CA-01
OIR File Number: FCC 24-011585
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 8/1/2024 for new business and 8/1/2024 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
200 EAST GAINES STREET • TALLAHASSEE, FLORIDA 32399-0330
website: www.floir.com

Affirmative Action / Equal Opportunity Employer

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 24-011585

Request Type: Stamped Only



Milinda Tanner
 AIG Property Casualty
 State Filing Analyst
 770-870-2420 Telephone
 mtanner@aig.com
ACKNOWLEDGED
 Date Received: 03/14/2024
 Date of Action: 03/18/2024
 FL OFFICE OF INSURANCE REGULATION

March 14, 2024

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-24-CA-01

Dear Mr. Yaworsky,

The referenced companies' (the "Companies") are filing to adopt ISO's Commercial Automobile Prospective Loss Costs revisions approved by your Department under ISO Reference Filing number CA-2023-BRLA1 / OIR Filing number 23-050688.

The overall rate impact is 0.2% for Commercial Automobile. This includes the following –

- Loss Cost change of 0.0% and Deviation Change of -14.4%

The proposed effective date for the implementation of this filing is 08/01/2024 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: 03/14/2024 **Date Of Action: 03/18/2024**
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 Automobile

Florida

COMPANY EXCEPTION PAGE

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

| Company | Liability | Proposed Loss Cost Multipliers | | |
|--|-----------|--------------------------------|------------------------|------------------------------|
| | | Physical Damage | Auto Dealers Liability | Auto Dealers Physical Damage |
| American Home Assurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| AIG Assurance Company | 1.515 | 1.331 | 1.515 | 1.331 |
| AIU Insurance Company | 1.426 | 1.175 | 1.426 | 1.175 |
| AIG Property Casualty Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Commerce & Industry Insurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Granite State Insurance Company | 1.782 | 1.566 | 1.782 | 1.566 |
| Illinois National Insurance Co. | 2.049 | 1.801 | 2.049 | 1.801 |
| National Union Fire Insurance Company of Pittsburgh, Pa. | 1.782 | 1.566 | 1.782 | 1.566 |
| New Hampshire Insurance Company | 1.604 | 1.409 | 1.604 | 1.409 |
| The Insurance Company of the State of Pennsylvania | 1.782 | 1.566 | 1.782 | 1.566 |

ACKNOWLEDGED

Date Received: 03/14/2024 Date Of Action: 03/18/2024

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 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.