



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
-



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

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

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 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 23-050671.

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
American Home Assurance Company	1.782	1.566	1.782
AIG Assurance Company	1.515	1.331	1.515
AIU Insurance Company	1.426	1.175	1.426
AIG Property Casualty Company	1.782	1.566	1.782
Commerce & Industry Insurance Company	1.782	1.566	1.782
Granite State Insurance Company	1.782	1.566	1.782
Illinois National Insurance Co.	2.049	1.801	2.049
National Union Fire Insurance Company of Pittsburgh, Pa.	1.782	1.566	1.782
New Hampshire Insurance Company	1.604	1.409	1.604
The Insurance Company of the State of Pennsylvania	1.782	1.566	1.782

ACKNOWLEDGED

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

FL OFFICE OF INSURANCE REGULATION

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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 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.



OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES
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JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

WILTON SIMPSON
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AGRICULTURE

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

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 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 23-050686.

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:

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		Physical Damage	Auto Dealers
American Home Assurance Company	1.782	1.566	1.782
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Granite State Insurance Company	1.782	1.566	1.782
Illinois National Insurance Co.	2.049	1.801	2.049
National Union Fire Insurance Company of Pittsburgh, Pa.	1.782	1.566	1.782
New Hampshire Insurance Company	1.604	1.409	1.604
The Insurance Company of the State of Pennsylvania	1.782	1.566	1.782

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.



OFFICE OF INSURANCE REGULATION

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ASHLEY MOODY
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WILTON SIMPSON
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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

I-File Workflow System

Filing Number: 24-011581

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 23-050687.

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.
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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
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Illinois National Insurance Co.	2.049	1.801	2.049
National Union Fire Insurance Company of Pittsburgh, Pa.	1.782	1.566	1.782
New Hampshire Insurance Company	1.604	1.409	1.604
The Insurance Company of the State of Pennsylvania	1.782	1.566	1.782

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
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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
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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

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March 19, 2024

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

RE: AIG ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
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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.

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Sincerely,

Office of Insurance Regulation

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
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AIU INSURANCE COMPANY

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NAIC #012-19380 FEIN #13-5124990

AIG ASSURANCE COMPANY

NAIC #012-40258 FEIN # 13-5124990

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NAIC #012-19402 FEIN #25-118791

COMMERCE AND INDUSTRY INSURANCE COMPANY

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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.

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

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Milinda Tanner

Milinda Tanner
State Filing Analyst

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Commercial Automobile

Florida

COMPANY EXCEPTION PAGE

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The Insurance Company of the State of Pennsylvania	1.782	1.566	1.782

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.



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

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

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.
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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 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
American Home Assurance Company	1.782	1.566	1.782
AIG Assurance Company	1.515	1.331	1.515
AIU Insurance Company	1.426	1.175	1.426
AIG Property Casualty Company	1.782	1.566	1.782
Commerce & Industry Insurance Company	1.782	1.566	1.782
Granite State Insurance Company	1.782	1.566	1.782
Illinois National Insurance Co.	2.049	1.801	2.049
National Union Fire Insurance Company of Pittsburgh, Pa.	1.782	1.566	1.782
New Hampshire Insurance Company	1.604	1.409	1.604
The Insurance Company of the State of Pennsylvania	1.782	1.566	1.782

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.
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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 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.



OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES
COMMISSION

RON DESANTIS
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ASHLEY MOODY
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WILTON SIMPSON
COMMISSIONER OF
AGRICULTURE

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

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

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AMERICAN HOME ASSURANCE COMPANY

NAIC #012-19380 FEIN #13-5124990

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NAIC #012-40258 FEIN # 13-5124990

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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.

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Your favorable review and approval are respectfully requested.

Sincerely,

Milinda Tanner

Milinda Tanner
State Filing Analyst

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FL OFFICE OF INSURANCE REGULATION

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Commercial Automobile

Florida

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AIG Companies

Commercial Automobile

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