



NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: May 6, 2024

FROM: Milinda Tanner

COMPANY FILING NUMBER: ISO-WV-24-CP-01 **STATE:** West Virginia **EFFECTIVE DATE:** September 1, 2024

ISO CIRCULAR: None

ISO REFERENCE FILING NUMBER: None

TOI: 01.0 Property / **SUB-TOI:** 01.0001 Commercial Property (Fire and Allied Lines)

☐ **FORM** ☐ **RULE** ☒ **RATE**

INCLUDED (if applicable) ☒ **Company Exception Page_LCM** ☒ **Company Exception Page_ELR**

PROGRAM: Commercial Property

CONTENTS INCLUDE: Loss Cost Multipliers and Expected Loss Ratios

MODIFICATIONS: NONE

COMMENTS: This LCM applies to all programs written by the referenced Companies except for 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
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Disposition for AGNY-134090641

Filing at a Glance	
State: West Virginia	SERFF Tracking Number: AGNY-134090641
TOI: 01.0 Property	State Tracking Number:
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Company Tracking Number: ISO-WV-24-CP-01
Filing Type: Rate	Product Name: Commercial Property Loss Cost Multiplier--165-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602
First Filing Company: American Home Assurance Company ,...	Project Name: Commercial Property Loss Cost Multiplier
	Destruction Date:

Disposition Date:

05/06/2024

Effective Date (New):

09/01/2024

Effective Date (Renewal):

09/01/2024

Status: *

Approved

Comments:

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	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	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %

Insurance Company							
Change Period for Approved Rate:							
Granite State Insurance Company	9.600 %	-0.600 %	\$ -35	1	\$ 5943	-0.600 %	-0.600 %
Change Period for Approved Rate:							
Illinois National Insurance Co.	9.600 %	-0.600 %	\$ -103	1	\$ 17731	-0.600 %	-0.600 %
Change Period for Approved Rate:							
National Union Fire Insurance Company of Pittsburgh, Pa.	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
New Hampshire Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
The Insurance Company of the State of Pennsylvania	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
AIG Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	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:	9.600 %
Overall Percentage Rate Impact For This Filing:	-0.600 %

Effect of Rate Filing-Written Premium Change For This Program:	\$ -138
Effect of Rate Filing - Number of Policyholders Affected:	2

Schedule Items			
Item Type	Item Name	Item Status	Public Access
Rate	West Virginia Company Exception Page_LCM, [No rule/page number]		Yes
Rate	West Virginia Company Exception Page_ELR, [No rule/page number]		Yes
Supporting Document	Rate Abstract P&C		Yes
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Certification		Yes
Supporting Document	Actuarial Exhibits		Yes

Sincerely,
Matthew Harvey



Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts
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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	Compare Attachments	Create Reminder	Move to Workfolder	PDF Pipeline	Clone Filing
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West Virginia[View Associated Filings](#) [View General Instructions](#) [View Filing Log](#)

This Filing has been marked as public access.

Product Name: Commercial Property Loss Cost Multiplier-165-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602**TOI:** 01.0 Property**Sub-TOI:** 01.0001 Commercial Property (Fire and Allied Lines)**Filing Type:** Rate**Effective Date Requested (New):** 09/01/2024**Effective Date Requested (Renewal):** 09/01/2024**SERFF Tr Num:** AGNY-134090641**State Tr Num:****Co Tr Num:** ISO-WV-24-CP-01**Date Submitted:** 05/01/2024**Authors:** Angel Manus, Milinda Tanner**SERFF Status:** Closed-Approved**State Status:****Co Status:****Disposition Date:** 05/06/2024

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	Companies and Contact	Filing Fees	Filing Correspondence
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The rate schedule has been marked public access.

Add Rate Data? Yes**Filing Method:** File & Use**Rate Change Type:** Decrease**Overall Percentage of Last Rate Revision:** -6.200 %**Effective Date of Last Rate Revision:** 09/01/2021**Filing Method of Last Filing:** File & Use**SERFF Tracking Number of Last Filing:****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	9.600 %	-0.600 %	(\$35.00)	1	\$5,943.00	-0.600 %	-0.600 %
Illinois National Insurance Co.	9.600 %	-0.600 %	(\$103.00)	1	\$17,731.00	-0.600 %	-0.600 %
National Union Fire Insurance Company of Pittsburgh, Pa.	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
New Hampshire Insurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
The Insurance Company of the State of Pennsylvania	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
AIG Assurance Company	0.000 %	0.000 %	\$0.00	0	\$0.00	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:** 9.600 %**Overall Percentage Rate Impact For This Filing:** -0.600 %**Effect of Rate Filing-Written Premium Change For This Program:** \$ -138**Effect of Rate Filing - Number of Policyholders Affected:** 2

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		West Virginia Company Exception Page_LCM		New		West Virginia Company Exception Page_LCM.pdf	Date Submitted: 05/01/2024 By: Milinda Tanner
2		West Virginia Company Exception Page_ELR		New		West Virginia Company Exception Page_ELR.pdf	Date Submitted: 05/01/2024 By: Milinda Tanner

Icon Legend: - Draft Schedule Item - Open Objection