



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**

Disposition for AGNY-134090641

Filing at a Glance

State:

West Virginia

TOI:

01.0 Property

Sub-TOI:

01.0001 Commercial Property (Fire and Allied Lines)

Filing Type:

Rate

First Filing Company:

American Home Assurance Company ,...

SERFF Tracking Number:

AGNY-134090641

State Tracking Number:

Company Tracking Number:

ISO-WV-24-CP-01

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

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 %
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**Change Period for Approved
Rate:**

Illinois National Insurance Co.	9.600 %	-0.600 %	\$ -103	1	\$ 17731	-0.600 %	-0.600 %
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**Change Period for Approved
Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved
Rate:**

New Hampshire Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved
Rate:**

The Insurance Company of the State of Pennsylvania	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved
Rate:**

AIG Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved
Rate:**

AIG Property Casualty Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved
Rate:**

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing:	9.600 %
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Overall Percentage Rate Impact For This Filing:	-0.600 %
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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: AGENCY-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