



NOTICE OF EFFECTIVE FILING

TO: Melissa Jacobson

FROM: Angela Caraballo

DATE: June 3, 2022

☒ **FORM** ☒ **RULE** ☒ **RATE**

BUSINESS UNIT: Programs Division

TOI: 17.1 Other Liability-Occ Only

SUB-TOI: 17.1001 Commercial General Liability

PROGRAM NAME: Form attaches to ISO's Commercial General Liability Coverage Form CG 00 01.

FILING NUMBER: AIG-22-GL-03

STATE: FLORIDA

EFFECTIVE DATE: May 27, 2022

CONTENTS INCLUDE: Hired Auto and Non-Owned Auto Liability - 141902 (02/22)

Exception Page - Hired Auto and Non-Owned Auto Liability –
GL-MU-RA-RU (02/22)

MODIFICATIONS: None

COMMENTS: Form filing was submitted as informational pursuant to Florida Insurance Code Section 627.4102.

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

NICOLE "NIKKI" FRIED
COMMISSIONER OF
AGRICULTURE

DAVID ALTMAIER
COMMISSIONER

April 25, 2022

Mrs. Angela Caraballo
Senior Filing Analyst
Granite State Insurance Company
28 Liberty Street, 22nd Fl
New York, NY 10005-1445

RE: NEW HAMPSHIRE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
GRANITE STATE INSURANCE COMPANY
Other Liability / Premises & Operations (170 + 17.0018FL)
Company File Number: AIG-22-GL-03
OIR File Number: FCC 22-011146

Dear Mrs. Caraballo:

Thank you for your recent form filing. This filing and attached notarized certification have been submitted for informational purposes only, as provided under Section 627.4102, Florida Statutes. The required certification states the form(s) within the filing have been thoroughly and diligently reviewed and each form is in compliance with all applicable Florida Laws. Pursuant to your request, this filing is considered to be an informational filing.

The action taken on this filing applies only to the form(s) stamped "INFORMATIONAL" contained herein as of the date stamped. Any corresponding rate or rule filing must be submitted as a separate filing.

Sincerely,

Office of Insurance Regulation

Florida Office of Insurance Regulation

I-File Workflow System

Filing Number: 22-011146

Request Type: Stamped Only



FOR INFORMATIONAL PURPOSES ONLY

Date Received: 04/21/2022 Date Of Action: 04/25/2022
FL OFFICE OF INSURANCE REGULATION

AIG Property Casualty

State Filings Division
28 Liberty Street
22nd Floor
New York, NY 10005
www.aig.com

Angela Caraballo
Senior Filing Analyst
718 250-1732
332 215-6351 Cell
angela.caraballo@aig.com

April 21, 2021

Honorable David Altmaier
Commissioner of Insurance
Office of Insurance Regulation
Florida Department of Financial Services
Property and Casualty Forms and Rates
Room 233-A, Larson Building, 200 East Gaines Street
Tallahassee, Florida 32399-0330

RE: GRANITE STATE INSURANCE COMPANY
NAIC #012-23809 FEIN# 02-0140690
ILLINOIS NATIONAL INSURANCE CO.
NAIC #012-23817 FEIN# 37-0344310
NEW HAMPSHIRE INSURANCE COMPANY
NAIC #012-23841 FEIN# 02-0172170
Commercial General Liability - Hired Auto & Non-Owned Auto Liability
Filing No: AIG-22-GL-03

Dear Commissioner Altmaier:

The referenced companies submit for informational purposes their Hired Auto and Non-Owned Auto Liability Endorsement - Form No. 141902 (02/22) for use with ISO's Commercial General Liability Coverage Form CG 00 01.

Pursuant to Florida Insurance Code, Section 627.4102, please refer to the attached Florida Informational Form Certification.

Sincerely,

Angela Caraballo

ENDORSEMENT

Date Received: 04/21/2022 Date Of Action: 04/25/2022
 FL OFFICE OF INSURANCE REGULATION

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Policy No.:
 Effective 12:01 a.m.

HIRED AUTO AND NON-OWNED AUTO LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE	
Limit of Insurance	Additional Premium
A. Hired Auto Liability \$	\$
B. Non-Owned Auto Liability \$	\$
If no information is stated above, the relevant information to complete the Schedule will be shown in the Declarations.	

- A. The coverage provided by this endorsement will apply only for those coverages for which a specific premium charge is shown in the Declarations or in the Schedule above.

1. Hired Auto Liability

The coverage provided under **Coverage A – Bodily Injury and Property Damage Liability** under **Section I – Coverages** applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your "employees" in the course of your business.

2. Non-Owned Auto Liability

The coverage provided under **Coverage A – Bodily Injury and Property Damage Liability** under **Section I – Coverages** applies to "bodily injury" or "property damage" arising out of the use of a "non-owned auto" by any person in the course of your business.

- B. For the purposes of this endorsement only, the following apply:

- Under Paragraph 2. Exclusions of **Coverage A – Bodily Injury and Property Damage Liability** under **Section I – Coverages**, subparagraphs **b.**, **c.**, **e.**, **g.**, **h.**, **j.**, **k.**, **l.**, **m.**, and **n.** are deleted in their entirety.
- Paragraph 2. Exclusions of **Coverage A – Bodily Injury and Property Damage Liability** under **Section I – Coverages** is amended by the addition of the following exclusions:

This insurance does not apply to:

a. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by

Date Received: 04/21/2022 Date Of Action: 04/25/2022

FL OFFICE OF INSURANCE REGULATION

reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement.

b. Employer's Liability

"Bodily injury" to:

- (1) An "employee" of the insured arising out of and in the course of:
 - (a) Employment by the insured; or
 - (b) Performing duties related to the conduct of the insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of injury.

This exclusion does not apply to:

- (1) Liability assumed by the insured under an "insured contract"; or
- (2) "Bodily injury" to domestic "employees" not entitled to workers' compensation benefits.

c. Damage to Property

"Property damage" to:

- (1) Property owned or being transported by, or rented or loaned to the insured; or
- (2) Property in the care, custody, or control of the insured.

- C.** For the purposes of this endorsement only, **Section II - Who Is An Insured** is deleted in its entirety and replaced by the following:

SECTION II - WHO IS AN INSURED

- 1.** Each of the following is an insured under this endorsement to the extent set forth below:

- a.** You;
- b.** Any other person using a "hired auto" with your permission;
- c.** For a "non-owned auto", any partner or "executive officer" of yours, but only while such "non-owned auto" is being used in your business.
- d.** Any other person or organization, but only with respect to or their liability because of acts or omissions of an insured under Paragraphs **a.**, **b.** or **c.** above.

Date Received: 04/21/2022 Date Of Action: 04/25/2022

FL OFFICE OF INSURANCE REGULATION

2. None of the following is an insured under this endorsement:
- a. Any person engaged in the business of his or her employer with respect to "bodily injury" to any co-"employee" of such person injured in the course of employment, or to the spouse, child, parent, brother, or sister of that co-"employee" as a consequence of such "bodily injury", or for any obligation to share damages with or repay someone else who must pay damages because of the injury;
 - b. Any partner or "executive officer" with respect to any "auto" owned by such partner or officer or a member of his or her household;
 - c. Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate;
 - d. The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner of a "non-owned auto" or any agent or "employee" of any such owner or lessee; or
 - e. Any person or organization with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.
- D. For the purposes of this endorsement only, **Section III - Limits Of Insurance** is deleted in its entirety and replaced by the following:

SECTION III - LIMITS OF INSURANCE

Regardless of the number of "hired autos", "non-owned autos", insureds, premiums paid, claims made or vehicles involved in the "occurrence", the most we will pay for all damages resulting from any one "occurrence" is the applicable Limit of Insurance shown in the Schedule of this endorsement or in the Declarations.

- E. For the purposes of this endorsement only, **4. Other Insurance** in **Section IV – Commercial General Liability Conditions** is deleted in its entirety and replaced by the following:

4. Other Insurance

This insurance is specifically excess over any primary insurance covering the "hired auto" or "non-owned auto".

- F. For the purposes of this endorsement only, the following additional definitions are added to **Section V - Definitions**:

- 1. "Auto business" means the business or occupation of selling, repairing, servicing, storing, or parking "autos".
- 2. "Hired auto" means any "auto" you lease, hire, rent, or borrow. "Hired auto" does not include any "auto" you lease, hire, rent, or borrow from any of your "employees", your partners, or your "executive officers", or members of their households.
- 3. "Non-owned auto" means any "auto" you do not own, lease, hire, rent, or borrow which is used in connection with your business. This includes "autos" owned by your "employees", your partners, or your "executive officers", or members of their households, but only while used in your business or your personal affairs.

All other terms and conditions of the policy remain the same.

Authorized Representative

FOR INFORMATIONAL PURPOSES ONLY

Date Received: 04/21/2022 Date Of Action: 04/25/2022

FL OFFICE OF INSURANCE REGULATION

FLORIDA CERTIFICATION

(Pursuant to FL Ins. Code, Section 627.4102: Informational Form Filing)

I, Angel Manus, as State Filings Division Manager of Granite State Insurance Company, Illinois National Insurance Co. and New Hampshire Insurance Company affiliates of AIG, do hereby certify that this form filing has been thoroughly and diligently reviewed by me and by all appropriate company personnel, as well as company consultants, if applicable, and certify that each form contained within the filing is in compliance with all applicable Florida laws and rules. Should a form be found not to be in compliance with Florida laws and rules, I acknowledge that the Office of Insurance Regulation shall disapprove the form.

Angel Manus
Signature

4-14-2022
Date

Subscribed and sworn to before me
This 14 day of April, 2022.

Sharon M. DeLay
Notary Public





OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES
COMMISSION

RON DESANTIS
GOVERNOR

JIMMY PATRONIS
CHIEF FINANCIAL OFFICER

ASHLEY MOODY
ATTORNEY GENERAL

NICOLE "NIKKI" FRIED
COMMISSIONER OF
AGRICULTURE

DAVID ALTMAIER
COMMISSIONER

June 1, 2022

Mrs. Angela Caraballo
Senior Filing Analyst
Granite State Insurance Company
28 Liberty Street, 22nd Fl
New York, NY 10005-1445

RE: NEW HAMPSHIRE INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
GRANITE STATE INSURANCE COMPANY
Other Liability / Premises & Operations (170 + 17.0018FL)
Company File Number: AIG-22-GL-03
OIR File Number: FCC 22-011575
PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING

Dear Mrs. Caraballo:

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 5/27/2022 for new business and 5/27/2022 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: 22-011575

Request Type: Stamped Only



AIG Property Casualty

State Filings Division
28 Liberty Street
22nd Floor
New York, NY 10005
www.aig.com

Angela Caraballo
Senior Filing Analyst
718 250-1732
332 215-6351 Cell
angela.caraballo@aig.com

ACKNOWLEDGED
Date Received: 04/27/2022 Date Of Action: 05/31/2022
FL OFFICE OF INSURANCE REGULATION

April 27, 2021

Honorable David Altmaier
Commissioner of Insurance
Office of Insurance Regulation
Florida Department of Financial Services
Property and Casualty Forms and Rates
Room 233-A, Larson Building, 200 East Gaines Street
Tallahassee, Florida 32399-0330

RE: GRANITE STATE INSURANCE COMPANY
NAIC #012-23809 FEIN# 02-0140690
ILLINOIS NATIONAL INSURANCE CO.
NAIC #012-23817 FEIN# 37-0344310
NEW HAMPSHIRE INSURANCE COMPANY
NAIC #012-23841 FEIN# 02-0172170
Commercial General Liability - Hired Auto & Non-Owned Auto Liability
Filing No: AIG-22-GL-03

Dear Commissioner Altmaier:

The referenced companies submit a manual rule to be used with the associated form filing submitted under OIR File No. FCC 22-011146.

Please refer to the attached rate narrative and manual page for information about this filing.

Sincerely,

Angela Caraballo

ISO COMMERCIAL LINES MANUAL
DIVISION SIX – COMMERCIAL GENERAL LIABILITY
EXCEPTION PAGE

ACKNOWLEDGED
Date Received: 04/27/2022 Date Of Action: 05/31/2022
Multistate
FL OFFICE OF INSURANCE REGULATION

Hired Auto And Non-Owned Auto Liability

SECTION II – COVERAGE RULES

36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

E. Coverage Amendment Endorsements

The following form is added:

I. Hired Auto And Non-Owned Auto Liability, Form Number 141902

To provide additional coverage for Hired Auto and Non-Owned Auto Liability to ISO CG 00 01 Commercial General Liability Coverage Form, attach Hired Auto and Non-Owned Auto Liability Endorsement, Form Number 141902.

This form is optional at the discretion of the insured.

This form has premium impact.

a. Premium Determination

(1) Non-Owned Auto:

- i. Select the appropriate base rate based on the customer's total number of employees:

Class Code	Number of Employees	Non-Owned Auto Base Rate
6638	0-9	51.00
6639	10-19	109.00
6640	20-25	176.00
6602	26-100	297.00
6603	101-500	777.00
6604	501-1,000	1,786.00
6605	Over 1,000	3,764.00

- ii. Multiply the applicable Non-Owned Auto Base Rate by the policy LCM and ILF to determine final premium for Non-Owned Auto Liability coverage.

Experience rating and schedule rating rules and factors are not applicable to Non-Owned Auto Liability coverage.

(2) Hired Auto:

- i. Divide the estimated annual cost of hire by 100 and multiply the result by the following base rate:

Hired Auto Base Rate: 0.64

- ii. Multiply the result by the policy LCM and ILF to determine final premium for Hired Auto Liability coverage.

The minimum premium for Hired Auto Liability coverage is \$400.

Experience rating and schedule rating rules and factors are not applicable to Hired Auto Liability coverage.