



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List
DATE: September 1, 2016
FROM: Walter Murphy
PHONE: (718) 250-1735

PROGRAM: GENERAL LIABILITY LOSS COST REVISION

ISO CIRCULAR NUMBER: LI-GL-2013-076, LI-GL-2013-167, LI-GL-2014-153, LI-GL-2015-013, LI-GL-2014-103 and LI-GL-2014-157

ISO REFERENCE FILING NO.: GL-2014-BGL1, GL-2013-BGL1, GL-2012-BGL1, RP-2014-RGL14, GL-2014-IALL1 and GL-2014-RDD14

CONTENTS: Adoption of ISO's General Liability Advisory Prospective Loss Cost Revision

STATE: NEW YORK

EFFECTIVE DATE: December 5, 2016

MODIFICATIONS: The overall rate percentage is -0.1%.

RULE OF APPLICATION: These changes are applicable to all policies written on or after December 5, 2016.

COMPANY(IES) EFFECTIVE:

- ☐ 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

FILING NUMBER: ISO-NY-16-GL-01

Disposition for AGNY-130661553

SERFF Tracking Number:	AGNY-130661553	State:	New York
First Filing Company:	American Home Assurance Company, ...	State Tracking Number:	R2016002574
Company Tracking Number:	ISO-NY-16-GL-01		
TOI:	17.0 Other Liability-Occ/Claims Made	Sub-TOI:	17.0001 Commercial General Liability
Product Name:	ISO General Liability Loss Costs Adoption 165-000-602,019-000-602, 229-000-010,102-000-602, 107-000-602, 165-640-602, 130-000-602		
Project Name:			

Disposition Date:

09/01/2016

Effective Date (New):

12/05/2016

Effective Date (Renewal): Effective Date (New) changed from NULL to 12/05/2016 and Effective Date (Renewal)

12/05/2016

change
from

NULL to 12/05/2016 by Brandon-Lowe, Rose on 09/01/2016.

Status: *

Approved

Comments:

This refers to the captioned filing submitted on July 25, 2016 for our approval. Reference is also made to your various correspondences subsequently submitted, furnishing additional information and amending the filing.

The filing is hereby filing approved pursuant to Article 23 of the New York Insurance Law, effective December 1, 2016, for new and renewal business, as requested.

Very truly yours,

MARIA T. VULLO

Superintendent of Financial Services

By:

Rose Brandon Lowe
Senior Insurance Examiner
Property Bureau
(212) 480-5516
Rose.Brandonlowe@dfs.ny.gov
<http://www.dfs.ny.gov>

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	-0.100 %	-0.100 %	\$ 0	0	\$ 0	-59.900 %	56.600 %

Change Period for Approved**Rate:**

Commerce and Industry Insurance Company	-0.100 %	-0.100 %	\$ -7	2	\$ 7555	-59.900 %	56.600 %
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Change Period for Approved**Rate:**

Granite State Insurance Company	-0.100 %	-0.100 %	\$ -11294	252	\$ 11681308	-59.900 %	56.600 %
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Change Period for Approved**Rate:**

Illinois National Insurance Co.	-0.100 %	-0.100 %	\$ -3504	60	\$ 3623830	-59.900 %	56.600 %
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Change Period for Approved**Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	-0.100 %	-0.100 %	\$ -38	7	\$ 39659	-59.900 %	56.600 %
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Change Period for Approved**Rate:**

New Hampshire Insurance Company	-0.100 %	-0.100 %	\$ -3138	79	\$ 3246054	-59.900 %	56.600 %
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Change Period for Approved**Rate:**

The Insurance Company of the State of Pennsylvania	-0.100 %	-0.100 %	\$ -11	3	\$ 11585	-59.900 %	56.600 %
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Change Period for Approved**Rate:**

AIG Property Casualty Company	-0.100 %	-0.100 %	\$ 0	0	\$ 0	-59.900 %	56.600 %
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Change Period for Approved**Rate:****Overall Rate Information for Multiple Company Filings**

Overall Percentage Rate Indicated For This Filing:	0.000 %
Overall Percentage Rate Impact For This Filing:	0.000 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ -17,992
Effect of Rate Filing - Number of Policyholders Affected:	403

Schedule Items

Item Type	Item Name	Item Status	Public Access
Supporting Document	Commercial Liability Insurance Review Standards Checklist		Yes

Supporting Document	Claims-Made Policies Form Filing Compliance Questionnaire	Yes
Supporting Document	Defense-Within-Limits Policies Form Filing Compliance Questionnaire	Yes
Supporting Document	Prior Acts Coverage with an Occurrence Policy	Yes
Supporting Document	Commercial Lines Cancellation & Nonrenewal Form Filing Compliance Questionnaire (NYIL 3426)	Yes
Supporting Document	Sexual harassment coverage requirements	Yes
Supporting Document	Side-By-Side Comparisons	Yes
Supporting Document	Rates and/or Rating Plans	Yes
<i>Supporting Document</i>	<i>Rates and/or Rating Plans</i>	<i>Yes</i>
<i>Supporting Document</i>	<i>Rates and/or Rating Plans</i>	<i>Yes</i>
Supporting Document	Response to R2016001440 Disapproval	Yes
Rate	New York Company Exception Page (LCM), [No rule/page number]	Yes
Rate	New York Company Exception Page (ELR), [No rule/page number]	Yes
Rate	New York CGL Loss Cost Multiplier Rule, [No rule/page number]	Yes
Rate	ISO CGL Experience and Schedule Rating Plan, [No rule/page number]	Yes
Rate	ISO Composite Rating Plan, [No rule/page number]	Yes
Rate	ISO Retrospective Rating Plan, [No rule/page number]	Yes



Tracking Number:

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This Filing has been marked as public access.

New York[View General Instructions](#) [View Filing Log](#)**Product Name:** ISO General Liability Loss Costs Adoption 165-000-602,019-000-602, 229-000-010,102-000-602,

107-000-602, 165-640-602, 130-000-602

TOI: 17.0 Other Liability-Occ/Claims Made**Sub-TOI:** 17.0001 Commercial General Liability**Filing Type:** Rate/Rule**Effective Date Requested (New):** 12/01/2016**SERFF Tr Num:** AGNY-130661553**State Tr Num:** R2016002574**Co Tr Num:** ISO-NY-16-GL-01**Date Submitted:** 07/25/2016**Effective Date Requested (Renewal):**
12/01/2016**SERFF Status:** Closed-

Approved

State Status: Closed**Co Status:****Disposition Date:**
09/01/2016**Authors:** Walter Murphy

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	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:****Rate Change Type:****Overall Percentage of Last Rate Revision:**

%

Effective Date of Last Rate Revision:**Filing Method 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	-0.100 %	-0.100 %	\$0.00	0	\$0.00	-59.900 %	56.600 %
Commerce and Industry Insurance Company	-0.100 %	-0.100 %	(\$7.00)	2	\$7,555.00	-59.900 %	56.600 %
Granite State Insurance Company	-0.100 %	-0.100 %	(\$11,294.00)	252	\$11,681,308.00	-59.900 %	56.600 %
Illinois National Insurance Co.	-0.100 %	-0.100 %	(\$3,504.00)	60	\$3,623,830.00	-59.900 %	56.600 %
National Union Fire Insurance Company of Pittsburgh, Pa.	-0.100 %	-0.100 %	(\$38.00)	7	\$39,659.00	-59.900 %	56.600 %
New Hampshire Insurance Company	-0.100 %	-0.100 %	(\$3,138.00)	79	\$3,246,054.00	-59.900 %	56.600 %
The Insurance Company of the State of Pennsylvania	-0.100 %	-0.100 %	(\$11.00)	3	\$11,585.00	-59.900 %	56.600 %
AIG Property Casualty Company	-0.100 %	-0.100 %	\$0.00	0	\$0.00	-59.900 %	56.600 %

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing:	%
Overall Percentage Rate Impact For This Filing:	%
Effect of Rate Filing-Written Premium Change For This Program:	\$ -17,992
Effect of Rate Filing - Number of Policyholders Affected:	403

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		New York Company Exception Page (LCM)		New		New York Company Exception Page (LCM).pdf	Date Submitted: 07/25/2016 By: Walter Murphy
2		New York Company Exception Page (ELR)		New		New York Company Exception Page (ELR).pdf	Date Submitted: 07/25/2016 By: Walter Murphy
3		New York CGL Loss Cost Multiplier Rule		New		NY CGL Loss Cost Multiplier Rule.pdf	Date Submitted: 07/25/2016 By: Walter Murphy
4		ISO CGL Experience and Schedule Rating Plan		New		CGL EXPERIENCE AND SCHEDULE RATING PLAN.pdf	Date Submitted: 08/10/2016
5		ISO Composite Rating Plan		New		COMPOSITE RATING PLAN.pdf	Date Submitted: 08/10/2016

6		ISO Retrospective Rating Plan	New	 RETROSPECTIVE RATING PLAN.pdf	Date Submitted: 08/10/2016
<div>Icon Legend:  - Draft Schedule Item  - Open Objection</div>					

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