



**NOTICE OF EFFECTIVE FILING**

**TO:** ISO Distribution List  
**DATE:** October 10, 2016  
**FROM:** Walter Murphy  
**PHONE:** (718) 250-1735

**PROGRAM: GENERAL LIABILITY LOSS COST REVISION**

**ISO CIRCULAR NUMBER: LI-GL-2016-071**

**ISO REFERENCE FILING NO.: GL-2016-BGL1**

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

**STATE: MICHIGAN**

**EFFECTIVE DATE: February 1, 2017**

**MODIFICATIONS: The overall rate percentage is 1.3%. This filing also changed our Loss Cost Multiplier from 1.644 to 1.488 due to a 10.5% expense change.**

**RULE OF APPLICATION: These changes are applicable to all policies written on or after February 1, 2017.**

**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-MI-16-GL-01**

## Disposition for AGNY-130738207

<b>SERFF Tracking Number:</b>	AGNY-130738207	<b>State:</b>	Michigan
<b>First Filing Company:</b>	American Home Assurance Company ,...	<b>State Tracking Number:</b>	
<b>Company Tracking Number:</b>	ISO-MI-16-GL-01		
<b>TOI:</b>	17.0 Other Liability-Occ/Claims Made	<b>Sub-TOI:</b>	17.0001 Commercial General Liability
<b>Product Name:</b>	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		
<b>Project Name:</b>			

**Disposition Date:**

10/10/2016

**Effective Date (New):**

02/01/2017

**Effective Date (Renewal):**

02/01/2017

**Status: \***

Filed

**Comments:**

TO: INSURER AUTHORIZED TO WRITE PROPERTY/CASUALTY INSURANCE IN MICHIGAN

RE: ACKNOWLEDGMENT OF RULE / RATE / POLICY FORM FILING SUBJECT TO MCLA 500. 2108, MCL 500.2236, MCL 500.2406, MCL 500.2430, MCL 500.2450, MCL 500.2452, MCL 500.2606, MCL 500.2628, MCL 500.2646, MCL 500.2648

Dear Filer:

Your filing has been given a SERFF filing disposition corresponding to the statutes listed above. You have an obligation to comply with all applicable Michigan laws and regulations, regardless of whether or not the Department of Insurance & Financial Services reviewed and approved your filed rates, rules, or policy forms.

NOTE: If you have filed new classification rating criteria for which you reasonably anticipate differences in losses, expenses, or both from the remainder of your policyholders, you must separately track the statistics for risks who receive the applicable rates, discounts, or surcharges for these classifications. After at least two years of providing the rate differentials, we may ask you to produce data to show that actual losses and/or expenses for these classifications are reflective of the amount of rate, discount, or surcharge that you provide. If data that you supply does not justify the differential between the rate for a particular classification and the rate for the remainder of your policyholders, then that classification may be unfairly discriminatory in violation of MCL 500.2109(1)(c), MCL 500.2403(1)(d) or MCL 500.2603(1)(d).

If we subsequently review your filed rules, rates, and policy forms and find they violate the Code, we will withdraw approval of non-compliant policy forms that violate Michigan law pursuant to MCL 500.2236 and ask you to delete from your manual all classifications with rate differentials that are not justified by actual and credible loss and expense statistics using sound actuarial principles. These actions will be taken pursuant to MCL 500.2114, MCL 500.2236(5), MCL 500.2418, MCL 500.2430, MCL 500.2452, MCL 500.2618, MCL 500.2628, and/or MCL 500.2648.

You should not submit commercial insurance rules and rates to us when you have placed a prominent disclaimer on the policy form for that type of commercial insurance, except workers compensation. The prominent disclaimer utilized should be substantially similar to "This policy is exempt from the filing requirements of section 2236 of the insurance code of 1956, 1956 PA 218, MCL 500.2236."

CMS-01aSERFF (04-13)

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	1.300 %	1.300 %	\$ 0	0	\$ 0	%	%
<b>Change Period for Approved Rate:</b>							
Commerce and Industry Insurance Company	1.300 %	1.300 %	\$ 29	1	\$ 2200	%	%
<b>Change Period for Approved Rate:</b>							
Granite State Insurance Company	1.300 %	1.300 %	\$ 20711	67	\$ 1547879	%	%
<b>Change Period for Approved Rate:</b>							
Illinois National Insurance Co.	1.300 %	1.300 %	\$ 0	0	\$ 0	%	%
<b>Change Period for Approved Rate:</b>							
National Union Fire Insurance Company of Pittsburgh, Pa.	1.300 %	1.300 %	\$ 2521	9	\$ 188416	%	%
<b>Change Period for Approved Rate:</b>							
New Hampshire Insurance Company	1.300 %	1.300 %	\$ 5594	21	\$ 418056	%	%
<b>Change Period for Approved Rate:</b>							
The Insurance Company of the State of Pennsylvania	1.300 %	1.300 %	\$ 916	2	\$ 68435	%	%
<b>Change Period for Approved Rate:</b>							
AIG Assurance Company	1.300 %	1.300 %	\$ 0	0	\$ 0	%	%
<b>Change Period for Approved Rate:</b>							
AIG Property Casualty Company	1.300 %	1.300 %	\$ 0	0	\$ 0	%	%

**Change Period for Approved****Rate:****Overall Rate Information for Multiple Company Filings**

<b>Overall Percentage Rate Indicated For This Filing:</b>	0.000 %
<b>Overall Percentage Rate Impact For This Filing:</b>	0.000 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 29,771
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	100

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Supporting Document	TYPE 2 - Time Deviation Data Sheet		Yes
Supporting Document	Loss Cost Multiplier Manual Page		Yes
Supporting Document	Michigan Application for an Individual Risk		Yes
Supporting Document	FILING MEMO		Yes
Supporting Document	POLICY FORMS/ENDORSEMENTS		Yes
Supporting Document	RATE JUSTIFICATION EXHIBITS		Yes
Supporting Document	RULE/RATE MANUAL PAGES		Yes
Rate	Michigan Company Exception Page (LCM), [No rule/page number]		Yes
Rate	Michigan Company Exception Page (ELR), [No rule/page number]		Yes

This Filing has been marked as public access.

**Michigan**

[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

**SERFF Tr Num:** AGNY-130738207

**SERFF Status:**  
Closed-Filed

**TOI:** 17.0 Other Liability-Occ/Claims Made

**State Tr Num:**

**State Status:**

**Sub-TOI:** 17.0001 Commercial General Liability

**Co Tr Num:** ISO-MI-16-GL-01

**Co Status:**

**Filing Type:** Rate

**Date Submitted:** 09/21/2016

**Disposition Date:**  
10/10/2016

**Effective Date Requested (New):** 02/01/2017

**Effective Date Requested (Renewal):**  
02/01/2017

**Authors:** Walter  
Murphy

General Information
  Form Schedule
  Rate/Rule Schedule
  Supporting Documentation
  State Specific
  Companies and Contact
  Filing Fees
  Filing Correspondence

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	1.300 %	1.300 %	\$0.00	0	\$0.00	%	%
Commerce and Industry Insurance Company	1.300 %	1.300 %	\$29.00	1	\$2,200.00	%	%
Granite State Insurance Company	1.300 %	1.300 %	\$20,711.00	67	\$1,547,879.00	%	%
Illinois National Insurance Co.	1.300 %	1.300 %	\$0.00	0	\$0.00	%	%
National Union Fire Insurance Company of Pittsburgh, Pa.	1.300 %	1.300 %	\$2,521.00	9	\$188,416.00	%	%
New Hampshire Insurance Company	1.300 %	1.300 %	\$5,594.00	21	\$418,056.00	%	%
The Insurance Company of the State of Pennsylvania	1.300 %	1.300 %	\$916.00	2	\$68,435.00	%	%
AIG Assurance Company	1.300 %	1.300 %	\$0.00	0	\$0.00	%	%
AIG Property Casualty Company	1.300 %	1.300 %	\$0.00	0	\$0.00	%	%

**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:** \$ 29,771

**Effect of Rate Filing - Number of Policyholders Affected:** 100

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Michigan Company Exception Page (LCM)		New		<a href="#">Michigan Company Exception Page (LCM).pdf</a>	Date Submitted: 09/21/2016 By: Walter Murphy
2		Michigan Company Exception Page (ELR)		New		<a href="#">Michigan Company Exception Page (ELR).pdf</a>	Date Submitted: 09/21/2016 By: Walter Murphy

**Icon Legend:** - Draft Schedule Item - Open Objection