



NOTICE OF EFFECTIVE FILING

TO: ISO Distribution List
DATE: January 27, 2017
FROM: Walter Murphy
PHONE: (718) 250-1735

PROGRAM: GENERAL LIABILITY FORMS, RULES AND LOSS COST REVISIONS

ISO CIRCULAR NUMBER: LI-GL-2013-190, LI-GL-2013-191, LI-GL-2013-185, LI-GL-2013-189, LI-GL-2014-138, LI-GL-2014-178, LI-GL-2014-181, LI-GL-2015-057

ISO REFERENCE FILING NO.: GL-2013-OEND1, GL-2013-ODBRU, GL-2013-BGL1, RP-2014-RGL14, GL-2014-IALL1, GL-2014-RDD14

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

Unmanned Aircraft Endorsements

Pesticide Applicators Endorsements & Rules Revisions

Increased Limit Factors Revision

Schedule Rating Plan Revision

Multistate Deductible Discount Factor Revision

STATE: CALIFORNIA

EFFECTIVE DATE: May 1, 2017

MODIFICATIONS: None

RULE OF APPLICATION: These changes are applicable to all policies written on or after May 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-CA-16-GL-01**

Disposition for AGNY-130666806

SERFF Tracking Number:	AGNY-130666806	State:	California
First Filing Company:	American Home Assurance Company ,...	State Tracking Number:	16-5352, 16-5353, 16-5354, 16-5355, 16-5356, 16-5357, 16-5358
Company Tracking Number:	ISO-CA-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:

01/24/2017

Effective Date (New):**Effective Date (Renewal):****Status:** *

Approved

Comments:

Only the changes specifically indicated in the application set forth above, as it may have been amended, are approved. Nothing in this letter shall constitute approval of any other application, whether incorporated by reference, or filed prior or subsequent to the application set forth above. The insurer shall begin issuing policies pursuant to this approval within 90 days of the date of this approval, provided that the insurer is licensed in California to transact the line of insurance for which the approval is given. The insurer may implement this approval earlier if it is able to do so. Regardless of the implementation date, the insurer shall implement this approval with the same effective date for both new and renewal business and shall offer this product to all eligible applicants as of the implementation date. This approval shall continue to have full force and effect until such time as a subsequent change for the referenced lines or programs may be approved or ordered by the Insurance Commissioner.

If the approved rate change is different than originally submitted, please be reminded that you must submit copies of rate pages at the approved level within 30 days.

If any portion of the application or related documentation conflicts with California law, that portion is specifically not approved. Policy forms and underwriting guidelines included in this filing were reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance. This approval does not constitute an approval of underwriting guidelines nor the specific language, coverages, terms, covenants and conditions contained in any forms, or the forms themselves. The Commissioner may at any time take any action allowed by law if he determines that any underwriting guidelines, forms or procedures for application of rates, or any other portions of the application conflict with any applicable laws or regulations.

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	4.400 %	4.900 %	\$ 0	0	\$ 0	61.800 %	-17.100 %

Change Period for Approved**Rate:**

Commerce and Industry Insurance Company	4.400 %	4.900 %	\$ 888	0	\$ 20006	61.800 %	-17.100 %
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Change Period for Approved**Rate:**

Granite State Insurance Company	4.400 %	4.900 %	\$ 427076	563	\$ 9617513	61.800 %	-17.100 %
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Change Period for Approved**Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	4.400 %	4.900 %	\$ 1501	3	\$ 33812	61.800 %	-17.100 %
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Change Period for Approved**Rate:**

New Hampshire Insurance Company	4.400 %	4.900 %	\$ 176849	161	\$ 3982533	61.800 %	-17.100 %
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Change Period for Approved**Rate:**

The Insurance Company of the State of Pennsylvania	4.400 %	4.900 %	\$ 3546	13	\$ 79851	61.800 %	-17.100 %
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Change Period for Approved**Rate:**

AIG Property Casualty Company	4.400 %	4.900 %	\$ 0	0	\$ 0	61.800 %	-17.100 %
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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:	\$ 609,860
Effect of Rate Filing - Number of Policyholders Affected:	740

Schedule Items

Item Type	Item Name	Item Status	Public Access
Supporting Document	New Prior Approval Rate Application 09-01-2015		Yes
<i>Supporting Document</i>	<i>New Prior Approval Rate Application 09-01-2015</i>		Yes
<i>Supporting Document</i>	<i>New Prior Approval Rate Application 09-01-2015</i>		Yes
<i>Supporting Document</i>	<i>New Prior Approval Rate Application 09-01-2015</i>		Yes

Supporting Document	Rating Exhibits	Yes
<i>Supporting Document</i>	<i>Rating Exhibits</i>	Yes
<i>Supporting Document</i>	<i>Rating Exhibits</i>	Yes
<i>Supporting Document</i>	<i>Rating Exhibits</i>	Yes
<i>Supporting Document</i>	<i>Rating Exhibits</i>	Yes
Supporting Document	Explanatory Memorandum	Yes
<i>Supporting Document</i>	<i>Explanatory Memorandum</i>	Yes
Rate	California Company Exception Page (LCM), [No rule/page number]	Yes
Rate	California Company Exception Page (ELR), [No rule/page number]	Yes



Tracking Number:

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California[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:** Form/Rate/Rule**Effective Date Requested (New):** 12/01/2016**SERFF Tr Num:** AGNY-130666806**State Tr Num:** 16-5352, 16-5353, 16-5354,
16-5355, 16-5356, 16-5357, 16-5358**Co Tr Num:** ISO-CA-16-GL-01**Date Submitted:** 07/26/2016**Effective Date Requested (Renewal):** 12/01/2016**SERFF Status:**
Closed-Approved**State Status:**
Approved**Co Status:****Disposition Date:**
01/24/2017**Authors:** Walter
Murphy[General
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Schedule](#)[Rate/Rule
Schedule](#)[Supporting
Documentation](#)[State
Specific](#)[Companies
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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	4.400 %	4.400 %	\$0.00	0	\$0.00	%	%
Commerce and Industry Insurance Company	4.400 %	4.400 %	\$888.00	0	\$20,006.00	%	%
Granite State Insurance Company	4.400 %	4.400 %	\$427,076.00	563	\$9,617,513.00	%	%
National Union Fire Insurance Company of Pittsburgh, Pa.	4.400 %	4.400 %	\$1,501.00	3	\$33,812.00	%	%
New Hampshire Insurance Company	4.400 %	4.400 %	\$176,849.00	161	\$3,982,533.00	%	%
The Insurance Company of the State of Pennsylvania	4.400 %	4.400 %	\$3,546.00	13	\$79,851.00	%	%
AIG Property Casualty Company	4.400 %	4.400 %	\$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:	\$ 609,860
Effect of Rate Filing - Number of Policyholders Affected:	740

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		California Company Exception Page (LCM)		New		California Company Exception Page (LCM).pdf	Date Submitted: 07/26/2016 By: Walter Murphy
2		California Company Exception Page (ELR)		New		California Company Exception Page (ELR).pdf	Date Submitted: 07/26/2016 By: Walter Murphy

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