



**NOTICE OF EFFECTIVE FILING**

**TO:** ISO Distribution List  
**DATE:** June 7, 2019  
**FROM:** Angel Manus  
**PHONE:** 770-671-2353

**PROGRAM:** COMMERCIAL GENERAL LIABILITY

**ISO CIRCULAR:** LI-GL-2016-089; LI-GL-2017-042; LI-GL-2017-041; LI-GL-2018-116; LI-GL-2019-020

**ISO REFERENCE FILING NUMBER:** GL-2016-RELP1; RP-2016-RRP16; RP-2016-RCP16; GL-2018-BGL1; GL-2018-IALL1

**CONTENTS:** Delay Adoption of ISO's Commercial Property Rule & Form Revision

**INCLUDED**(if applicable)  Company Exception Page\_LCM  Company Exception Page\_ELR

**STATE:** New York

**EFFECTIVE DATE:** November 1, 2019

**MODIFICATIONS:** None

**COMMENTS:** None

**COMPANY(IES) EFFECTIVE:**

- AIU INSURANCE COMPANY
- AMERICAN HOME ASSURANCE COMPANY
- AIG ASSURANCE COMPANY
- AIG PROPERTY CASUALTY 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-19-GL-01

AIG Property Casualty  
State Filings Division  
12 Metrotech Center, 27<sup>th</sup> Floor  
Brooklyn, NY 11201

## Disposition for AGNY-131934742

<b>SERFF Tracking Number:</b>	AGNY-131934742	<b>State:</b>	New York
<b>First Filing Company:</b>	American Home Assurance Company ,...	<b>State Tracking Number:</b>	R2019001749
<b>Company Tracking Number:</b>	ISO-NY-19-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>	Adoption ISO's Commercial General Liability Rules & Loss Costs 165000602;01900002;229000010;102000602;107000602;130000602		
<b>Project Name:</b>	Adoption ISO's Commercial General Liability Rules & Loss Costs		

**Disposition Date:**

06/05/2019

**Effective Date (New):**

11/01/2019

**Effective Date (Renewal):**

11/01/2019

**Status: \***

Approved

**Comments:**

This refers to the captioned submitted on May 9, 2019 for our review .

The filing is hereby filing approved pursuant to Article 23 of the New York Insurance Law, effective November 11, 2019 for new and renewal business, as requested.

Very truly yours,

LINDA A. LACEWELL  
Acting 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**

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b>Number of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %

American Home  
Assurance  
Company

**Change Period for Approved**

**Rate:**

AIU Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved**

**Rate:**

Commerce and Industry Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved**

**Rate:**

Granite State Insurance Company	2.100 %	1.900 %	\$ 111605	401	\$ 5857571	11.200 %	-13.800 %
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**Change Period for Approved**

**Rate:**

Illinois National Insurance Co.	2.100 %	1.900 %	\$ 17370	79	\$ 911691	10.300 %	-10.900 %
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**Change Period for Approved**

**Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	2.100 %	1.900 %	\$ 780	11	\$ 40958	4.400 %	-10.600 %
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**Change Period for Approved**

**Rate:**

New Hampshire Insurance Company	2.100 %	1.900 %	\$ 22419	105	\$ 1176675	11.000 %	-9.900 %
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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 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**

<b>Overall Percentage Rate Indicated For This Filing:</b>	2.100 %
<b>Overall Percentage Rate Impact For This Filing:</b>	1.900 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 152,174

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

596

<b>Schedule Items</b>			
<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
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
Rate	New York Company Exception Page_LCM, [No rule/page number]		Yes
Rate	New York Company Exception Page_LCM, [No rule/page number]		Yes
Rate	CGL Composite Rating Plan, [No rule/page number]		Yes
Rate	CGL Experience & Schedule Rating Plan, [No rule/page number]		Yes
Rate	CGL Retrospective Rating Plan, [No rule/page number]		Yes



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Tracking Number:

Fillings	Messages	Billing	Settings	Filing Rules	Record Retention	Templates	Alerts (3)
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This Filing has been marked as public access.

**New York**

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**Product Name:** Adoption ISO's Commercial General Liability Rules & Loss Costs  
165000602;01900002;22900010;102000602;107000602;130000602

**SERFF Tr Num:** AGNY-131934742 **SERFF Status:** Closed-Approved

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

**State Tr Num:** R2019001749 **State Status:** Closed

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

**Co Tr Num:** ISO-NY-19-GL-01 **Co Status:**

**Filing Type:** Rate/Rule

**Date Submitted:** 05/09/2019 **Disposition Date:** 06/05/2019

**Effective Date Requested (New):** 11/01/2019

**Authors:** Angel Manus

**Effective Date Requested (Renewal):** 11/01/2019

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

<b>Filing Method:</b>	Prior Approval
<b>Rate Change Type:</b>	Decrease
<b>Overall Percentage of Last Rate Revision:</b>	15.000 %
<b>Effective Date of Last Rate Revision:</b>	10/01/2018
<b>Filing Method of Last Filing:</b>	Prior Approval
<b>SERFF Tracking Number of Last Filing:</b>	

**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	2.100 %	1.900 %	\$111,605.00	401	\$5,857,571.00	11.200 %	-13.800 %
Illinois National Insurance Co.	2.100 %	1.900 %	\$17,370.00	79	\$911,691.00	10.300 %	-10.900 %
National Union Fire Insurance Company of Pittsburgh, Pa.	2.100 %	1.900 %	\$780.00	11	\$40,958.00	4.400 %	-10.600 %
New Hampshire Insurance Company	2.100 %	1.900 %	\$22,419.00	105	\$1,176,675.00	11.000 %	-9.900 %
The Insurance Company of the State of Pennsylvania	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**

<b>Overall Percentage Rate Indicated For This Filing:</b>	<b>2.100 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>1.900 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ 152,174</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>596</b>

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		<a href="#">New York Company Exception Page_LCM.pdf</a>	Date Submitted: 05/09/2019 By: Angel Manus
2		New York Company Exception Page_LCM		New		<a href="#">New York Company Exception Page_ELR.pdf</a>	Date Submitted: 05/09/2019 By: Angel Manus
3		CGL Composite Rating Plan		New		<a href="#">CGL Composite Rating Plan.pdf</a>	Date Submitted: 05/29/2019
4		CGL Experience & Schedule Rating Plan		New		<a href="#">CGL Experience &amp; Schedule Rating Plan.pdf</a>	Date Submitted: 05/29/2019

5		CGL Retrospective Rating Plan	New	 <a href="#">CGL Retrospective Rating Plan.pdf</a>	Date Submitted: 05/29/2019
<b>Icon Legend:</b>  - Draft Schedule Item  - Open Objection					

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