



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, 27th Floor
Brooklyn, NY 11201

Disposition for AGNY-131934742

SERFF Tracking Number:	AGNY-131934742	State:	New York
First Filing Company:	American Home Assurance Company ,...	State Tracking Number:	R2019001749
Company Tracking Number:	ISO-NY-19-GL-01		
TOI:	17.0 Other Liability-Occ/Claims Made	Sub-TOI:	17.0001 Commercial General Liability
Product Name:	Adoption ISO's Commercial General Liability Rules & Loss Costs 165000602;01900002;229000010;102000602;107000602;130000602		
Project Name:	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

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):
	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

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

Effect of Rate Filing - Number of Policyholders Affected:

596

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
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:

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This Filing has been marked as public access.

New York
[View General Instructions](#) [View Filing Log](#)
Product Name: Adoption ISO's Commercial General Liability Rules & Loss Costs
 165000602;019000002;229000010;102000602;107000602;130000602

TOI: 17.0 Other Liability-Occ/Claims Made

Sub-TOI: 17.0001 Commercial General Liability

Filing Type: Rate/Rule

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

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

SERFF Tr Num: AGNY-131934742

SERFF Status: Closed-Approved

State Tr Num: R2019001749

State Status: Closed

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

Co Status:
Date Submitted: 05/09/2019

Disposition Date: 06/05/2019

Authors: Angel Manus

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:

Prior Approval

Rate Change Type:

Decrease

Overall Percentage of Last Rate Revision:

15.000 %

Effective Date of Last Rate Revision:

10/01/2018

Filing Method of Last Filing:

Prior Approval

SERFF Tracking Number 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	0.000 %	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

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

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: 05/09/2019 By: Angel Manus
2		New York Company Exception Page_LCM		New		New York Company Exception Page_FLR.pdf	Date Submitted: 05/09/2019 By: Angel Manus
3		CGL Composite Rating Plan		New		CGL Composite Rating Plan.pdf	Date Submitted: 05/29/2019
4		CGL Experience & Schedule Rating Plan		New		CGL Experience & Schedule Rating Plan.pdf	Date Submitted: 05/29/2019

				
5		CGL Retrospective Rating Plan	New	 CGL Retrospective Rating Plan.pdf
Date Submitted: 05/29/2019				
Icon Legend:  - Draft Schedule Item  - Open Objection				

Add Authors	Update	Create Reminder	Move to Workfolder	PDF Pipeline	Clone Filing
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