



NOTICE OF EFFECTIVE FILING

TO: ISO
DATE: July 10, 2019
FROM: Angel Manus
PHONE: 770-671-2353

PROGRAM: COMMERCIAL PROPERTY (FIRE & ALLIED LINES)

ISO CIRCULAR / ISO REFERENCE FILING NUMBER:

LI-CF-2015-099 / CF-2015-RLA1
LI-CF-2016-094 / CF-2016-RLA1
LI-CF-2018-029 / CF-2017-RLA1
LI-CF-2019-033 / CF-2019-RLA1
LI-CF-2018-072 / CF-2016-RLC16
LI-CF-2015-098 / CF-2015-REWR2
LI-CF-2014-092 / CF-2013-REWR1
LI-CF-2018-072 / CF-2016-RRU16
LI-CF-2018-106 / CF-2018-REWR3

CONTENTS: Adoption of ISO's Commercial Property Rules & Loss Cost Revisions

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-CP-01

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

Disposition for AGNY-131971141

SERFF Tracking Number:	AGNY-131971141	State:	New York
First Filing Company:	American Home Assurance Company ,...	State Tracking Number:	R2019002111
Company Tracking Number:	ISO-NY-19-CP-01		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Commercial Fire & Allied Lines Loss Cost & Rule Revision 019-000-602, 102-000-602, 165-000-602, 107-000-602, 229-000-010, 229-000-010, 130-000-602		
Project Name:	Commercial Fire & Allied Lines Loss Cost & Rule Revision		

Disposition Date:

07/09/2019

Effective Date (New):

11/01/2019

Effective Date (Renewal):

11/01/2019

Status: *

Acknowledged

Comments:

This is in reference to the captioned filing. Reference is also made to your subsequent correspondence providing additional information.

The rates/rules are acknowledged pursuant to Section 2305(a) of the New York Insurance Law.

We also acknowledge the adoption of ISO Reference Filing Document Numbers reflected on the Exhibit RSO-1.

Very truly yours,

Esther Ihueze
Senior Insurance Examiner
Property Bureau
(212) 480-5470 (tel.)

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	12.000 %	9.700 %	\$ 238938	55	\$ 2469087	9.800 %	9.800 %
Change Period for Approved Rate:							
AIU Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %

Change Period for Approved**Rate:**

Commerce and Industry Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
---	---------	---------	------	---	------	---------	---------

Change Period for Approved**Rate:**

Granite State Insurance Company	12.000 %	9.700 %	\$ 987065	482	\$ 10199910	79.100 %	0.000 %
---------------------------------	----------	---------	-----------	-----	-------------	----------	---------

Change Period for Approved**Rate:**

Illinois National Insurance Co.	12.000 %	9.700 %	\$ 47213	69	\$ 487881	65.000 %	10.600 %
---------------------------------	----------	---------	----------	----	-----------	----------	----------

Change Period for Approved**Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	12.000 %	9.700 %	\$ 245575	46	\$ 2537673	38.100 %	0.000 %
--	----------	---------	-----------	----	------------	----------	---------

Change Period for Approved**Rate:**

New Hampshire Insurance Company	12.000 %	9.700 %	\$ 91546	154	\$ 945994	77.800 %	0.000 %
---------------------------------	----------	---------	----------	-----	-----------	----------	---------

Change Period for Approved**Rate:**

The Insurance Company of the State of Pennsylvania	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
--	---------	---------	------	---	------	---------	---------

Change Period for Approved**Rate:**

AIG Property Casualty Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
-------------------------------	---------	---------	------	---	------	---------	---------

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

Overall Percentage Rate Indicated For This Filing:	12.000 %
Overall Percentage Rate Impact For This Filing:	9.700 %
Effect of Rate Filing-Written Premium Change For This Program:	\$ 1,610,337
Effect of Rate Filing - Number of Policyholders Affected:	806

Schedule Items

Item Type	Item Name	Item Status	Public Access
------------------	------------------	--------------------	----------------------

Supporting Document	Explanatory Memorandum	Yes
<i>Supporting Document</i>	<i>Explanatory Memorandum</i>	<i>No</i>
Supporting Document	Highly Protected Risks	Yes
Supporting Document	Minimum Premium/Return Premium and Minimum Earned Premium Rules	Yes
Supporting Document	Property Review Standards Checklist	Yes
Supporting Document	Rates and/or Rating Plans	Yes
Supporting Document	Forced Fire Insurance Filing Compliance Questionnaire	Yes
Supporting Document	Consent-to-rate requirements	Yes
Supporting Document	Rating Exhibits	Yes
<i>Supporting Document</i>	<i>Rating Exhibits</i>	<i>No</i>
Rate	NEW YORK EXCEPTION PAGE_ LCM, [No rule/page number]	Yes
Rate	NEW YORK EXCEPTION PAGE_ ELR, [No rule/page number]	Yes