



**NOTICE OF EFFECTIVE FILING**

**TO: ISO Distribution List**  
**DATE: March 22, 2022**  
**FROM: Milinda Tanner**  
**PHONE: 770-870-2420**

**PROGRAM: ISO'S COMMERCIAL GENERAL LIABILITY**

**ISO CIRCULAR: LI-GL-2019-246; LI-GL-2020-002; LI-GL-2020-218; LI-GL-2020-219**

**ISO REFERENCE FILING NUMBER: GL-2019-BGL1; GL-2019-IPOP1; GL-2020-IALL1; GL-2020-BGL1**

**CONTENTS: Adoption of ISO's Commercial General Liability Prospective Loss Costs and Rules Increased Limit Factors revisions**

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

**STATE: New York**

**EFFECTIVE DATE: July 1, 2022**

**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-22-GL-01**

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

## Disposition for AGNY-133150912

## Filing at a Glance

<b>State:</b> New York	<b>SERFF Tracking Number:</b> AGNY-133150912
<b>TOI:</b> 17.0 Other Liability-Occ/Claims Made	<b>State Tracking Number:</b> R2022000631
<b>Sub-TOI:</b> 17.0001 Commercial General Liability	<b>Company Tracking Number:</b> ISO-NY-22-GL-01
<b>Filing Type:</b> Rate/Rule	<b>Product Name:</b> Adoption of ISO's Commercial General Liability Loss Cost and Rule Revision-1650-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602
<b>First Filing Company:</b> American Home Assurance Company ,...	<b>Project Name:</b> Adoption of ISO's Commercial General Liability Loss Cost and Rule Revision-
	<b>Destruction Date:</b>

**Disposition Date:**

03/15/2022

**Effective Date (New):**

07/01/2022

**Effective Date (Renewal):** Effective Date (New) changed from NULL to 07/01/2022 and Effective Date (Renewal)

07/01/2022

changed  
from NULL

to 07/01/2022 by Nguyen, June on 03/22/2022.

**Status: \***

Acknowledged

**Comments:**

This refers to your letter of February 18, 2022, submitting the captioned filing for review, and to your subsequent letter of March 14, 2022, furnishing additional information.

The filing is hereby acknowledged, effective June 1, 2022, as requested, in accordance with Article 23 of the New York Insurance Law.

Very truly yours,

June Nguyen  
Associate Insurance Examiner  
Property Bureau  
212-480-5558  
email:June.Nguyen@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>
American Home Assurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
AIU Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Commerce and Industry Insurance Company	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Granite State Insurance Company	11.300 %	10.000 %	\$ 311844	118	\$ 3128909	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
Illinois National Insurance Co.	11.300 %	10.000 %	\$ 154745	39	\$ 1552152	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
National Union Fire Insurance Company of Pittsburgh, Pa.	0.000 %	0.000 %	\$ 0	0	\$ 0	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
New Hampshire Insurance Company	11.300 %	10.000 %	\$ 49865	224	\$ 500160	0.000 %	0.000 %
<b>Change Period for Approved Rate:</b>							
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 %
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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>	11.300 %
<b>Overall Percentage Rate Impact For This Filing:</b>	10.000 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 516,454
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	381

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Rate	NY Company Exception Page_LCM, [No rule/page number]		Yes
Rate	NY Company Exception Page_ELR, [No rule/page number]		Yes
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
Supporting Document	Exhibit RT-2 & RT-3 in Response to Obj. dated 2.28.22		Yes
<i>Supporting Document</i>	<i>Exhibit RT-2 &amp; RT-3 in Response to Obj. dated 2.28.22</i>		Yes

Supporting Document	Rate / Rule Revised Information	Yes
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<i>Supporting Document</i>	<i>Rate / Rule Revised Information</i>	<i>Yes</i>
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Sincerely,  
June Nguyen



aigdbglegalstatefi

Tracking Number:

Filings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (4)
<a href="#">My Workfolder</a>	<a href="#">My Open Filings</a>	<a href="#">My Draft Filings</a>	<a href="#">Search</a>	<a href="#">Create Filing</a>	<a href="#">Create Paper Filing</a>		

<a href="#">Add Authors</a>	<a href="#">Update</a>	<a href="#">Create Reminder</a>	<a href="#">Move to Workfolder</a>	<a href="#">PDF Pipeline</a>
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N

[View Associated Filings](#) [View General Instructions](#)

This Filing has been marked as public access.

**Product Name:** Adoption of ISO's Commercial General Liability Loss Cost and Rule Revision-1650-000-602, 019-000-602, 229-000-010, 102-000-602, 107-000-602, 130-000-602  
**TOI:** 17.0 Other Liability-Occ/Claims Made  
**Sub-TOI:** 17.0001 Commercial General Liability  
**Filing Type:** Rate/Rule  
**Effective Date Requested (New):** 06/01/2022  
**Effective Date Requested (Renewal):** 06/01/2022

**SERFF Tr Num:** AGNY-133150912  
**State Tr Num:** R2022000631  
**Co Tr Num:** ISO-NY-22-GL-01  
**Date Submitted:** 02/18/2022  
**Authors:** Angel Manus, Milinda Tanner

**SERFF Status:** Closed-Acknowledged  
**State Status:** Closed  
**Co Status:**  
**Disposition Date:** 03/15/2022

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>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	1.900 %
<b>Effective Date of Last Rate Revision:</b>	11/01/2019
<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 (where r
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	11.300 %	10.000 %	\$311,844.00	118	\$3,128,909.00	0.000 %	0.000 %
Illinois National Insurance Co.	11.300 %	10.000 %	\$154,745.00	39	\$1,552,152.00	0.000 %	0.000 %
National Union Fire Insurance Company of Pittsburgh, Pa.	0.000 %	0.000 %	\$0.00	0	\$0.00	0.000 %	0.000 %
New Hampshire Insurance Company	11.300 %	10.000 %	\$49,865.00	224	\$500,160.00	0.000 %	0.000 %
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>11.300 %</b>
<b>Overall Percentage Rate Impact For This Filing:</b>	<b>10.000 %</b>
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	<b>\$ 516,454</b>
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	<b>381</b>

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		NY Company Exception Page_LCM		New		<a href="#">NY Company Exception Page_LCM.pdf</a>	Date Submitted: By: Milinda Tann
2		NY Company Exception Page_ELR		New		<a href="#">NY Company Exception Page_ELR.pdf</a>	Date Submitted: By: Milinda Tann

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

<a href="#">Add Authors</a>	<a href="#">Update</a>	<a href="#">Create Reminder</a>	<a href="#">Move to Workfolder</a>	<a href="#">PDF Pipeline</a>
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