



## NOTICE OF EFFECTIVE FILING

**TO:** ISO

**DATE:** February 28, 2023

**FROM:** Milinda Tanner

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**COMPANY FILING NUMBER:** ISO-TX -22-GL-02 **STATE:** Texas **EFFECTIVE DATE:** July 1, 2023

**ISO CIRCULAR:** LI-GL-2022-290; LI-GL-2021-361

**ISO REFERENCE FILING NUMBER:** GL-2022-BGL1; GL-2020-OMJFR; GL-2020-RMJRU; GL-2020-RMJLC; GL-2020-RELCC

**TOI:** 17.0 Other Liability-Occ/Claims Made / **SUB-TOI:** 17.0001 Commercial General Liability

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☒ **FORM** ☒ **RULE** ☒ **RATE**

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

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**PROGRAM:** Commercial General Liability

**CONTENTS INCLUDE:** Advisory Prospective Loss Cost Multipliers and Expected Loss Ratios, and Adopt Forms, Rules and Estimated Lost Potentials revisions Addressing Cannabis and Advisory Prospective Loss Cost Revisions.

**MODIFICATIONS:** NONE

**COMMENTS:** None

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**COMPANY(IES) FILED:**

- ☒ 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
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## Disposition for AGNY-133488302

## Filing at a Glance

**State:**

Texas

**SERFF Tracking Number:**

AGNY-133488302

**TOI:**

17.0 Other Liability-Occ/Claims Made

**State Tracking Number:**

S707355

**Sub-TOI:**

17.0001 Commercial General Liability

**Company Tracking Number:**

ISO-TX-22-GL-02

**Filing Type:**

Rate/Rule

**Product Name:**

Adoption of ISO's Commercial General Liability Loss Cost, Rule and Estimated Lost Potentials Revision-1650-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602

**First Filing Company:**

American Home Assurance Company ,...

**Project Name:**

Adoption of ISO's Commercial General Liability Loss Cost, Rule and Estimated Lost Potentials Revision

**Destruction Date:****Disposition Date:**

02/23/2023

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

CL-Closed; No additional info required at this time

**Comments:**

## 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	0	\$ 0	0.000 %	0.000 %

**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	1.900 %	-0.800 %	\$ -4346	2	\$ 519782	0.000 %	0.000 %
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**Change Period for Approved  
Rate:**

Granite State Insurance Company	1.900 %	-0.800 %	\$ -1852	203	\$ 221536	0.000 %	0.000 %
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**Change Period for Approved  
Rate:**

Illinois National Insurance Co.	1.900 %	-0.800 %	\$ -2746	47	\$ 328408	0.000 %	0.000 %
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**Change Period for Approved  
Rate:**

National Union Fire Insurance Company of Pittsburgh, Pa.	1.900 %	-0.800 %	\$ -32560	173	\$ 3893906	0.000 %	0.000 %
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**Change Period for Approved  
Rate:**

New Hampshire Insurance Company	1.900 %	-8.000 %	\$ -596	112	\$ 71221	0.000 %	0.000 %
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**Change Period for Approved  
Rate:**

The Insurance Company of the State of Pennsylvania	1.900 %	-0.800 %	\$ -313	3	\$ 37466	0.000 %	0.000 %
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**Change Period for Approved  
Rate:**

AIG Assurance Company	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>	1.900 %
<b>Overall Percentage Rate Impact For This Filing:</b>	-0.800 %
<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ -42,413
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	540

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Rate	Texas Company Exception Page_LCM, 1		Yes
Rate	Texas Company Exception Page_ELR, 1		Yes
Supporting Document	Does this filing contain confidential information?		Yes
Supporting Document	Actuarial Support		Yes
Supporting Document	Exhibit A		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Exhibit C		Yes
Supporting Document	Filing Memorandum (Rates/Rules)		Yes
Supporting Document	Company Exception Pages Redline		Yes




aigdbglegalstatefi

Tracking Number:

Fileings	Messages	Billing	Settings	Filing Rules	Reports	Templates	Alerts (11)
My Workfolder	My Open Filings	My Draft Filings	Search	Create Filing	Create Paper Filing		

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[Create Reminder](#)
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 This Filing has been marked as public access.

 This filing has post submission updates.

**Product Name:** Adoption of ISO's Commercial General Liability  
Loss Cost, Rule and Estimated Lost Potentials Revision-1650-  
000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-  
602, 130-000-602

**SERFF Tr Num:** AGNY-133488302

**SERFF Status:** Closed-CL-Closed; No additional info  
at this time

**State Tr Num:** S707355

**State Status:** CL-Closed; No additional info required at this time

**Co Tr Num:** ISO-TX-22-GL-02

**Co Status:**

**Date Submitted:** 12/08/2022

Disposition Date: 02/23/2023

**Authors:** Angel Manus, Milinda Tanner

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

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

Filing Type: Rate/Rule

 **Effective Date Requested (New):** 07/01/2023

 **Effective Date Requested (Renewal):** 07/01/2023

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?** Rate Data is Required

**Filing Method:** Prior Approval

Rate Change Type: Decrease

Overall Percentage of Last Rate Revision:	-11.000 %
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Effective Date of Last Rate Revision:	09/01/2022
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Filing Method of Last Filing:	Prior Approval
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SERFF Tracking Number of Last Filing:	S699557
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Company Name:	Company Rate Information						
	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):	Minimur (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	1.900 %	-0.800 %	(\$4,346.00)	2	\$519,782.00	0.000 %	0.000 %
Granite State Insurance Company	1.900 %	-0.800 %	(\$1,852.00)	203	\$221,536.00	0.000 %	0.000 %
Illinois National Insurance Co.	1.900 %	-0.800 %	(\$2,746.00)	47	\$328,408.00	0.000 %	0.000 %
National Union Fire Insurance Company of Pittsburgh, Pa.	1.900 %	-0.800 %	(\$32,560.00)	173	\$3,893,906.00	0.000 %	0.000 %
New Hampshire Insurance Company	1.900 %	-8.000 %	(\$596.00)	112	\$71,221.00	0.000 %	0.000 %
The Insurance Company of the State of Pennsylvania	1.900 %	-0.800 %	(\$313.00)	3	\$37,466.00	0.000 %	0.000 %
AIG Assurance Company	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:	1.900 %
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<b>Overall Percentage Rate Impact For This Filing:</b>	<b>-0.800 %</b>
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Effect of Rate Filing-Written Premium Change For This Program:	\$ -42,413
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Effect of Rate Filing - Number of Policyholders Affected:	540
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Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1		Texas Company Exception Page_LCM	1	Replacement	S699557	 <a href="#">Texas Company Exception Page_LCM.pdf</a>	Date Submitted: 12/08/2022 By: Milinda Tar
2		Texas Company Exception Page_ELR	1	Replacement	S699557	 <a href="#">Texas Company Exception Page_ELR.pdf</a>	Date Submitted: 12/08/2022 By: Milinda Tar

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

- Add Authors
- Update
- Compare Attachments
- Create Reminder
- Move to Workfolder
- PDF Pipeline
- Return to Search

## Disposition for AGNY-133488303

## Filing at a Glance

**State:**

Texas

**SERFF Tracking Number:**

AGNY-133488303

**TOI:**

17.0 Other Liability-Occ/Claims Made

**State Tracking Number:**

S707354

**Sub-TOI:**

17.0001 Commercial General Liability

**Company Tracking Number:**

ISO-TX-22-GL-02

**Filing Type:**

Endorsement (Amendments)

**Product Name:**

Adoption of ISO's Commercial General Liability Forms, Loss Cost, Rule and Estimated Lost Potentials Revision-1650-000-602, 019-000-602, 229-000- 010, 102-000-602, 107-000-602, 130-000-602

**First Filing Company:**

American Home Assurance Company ,...

**Project Name:**

Adoption of ISO's Commercial General Liability Form, Loss Cost, Rule and Estimated Lost Potentials Revision

**Destruction Date:****Disposition Date:**

12/28/2022

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

AP-Approved

**Comments:**

General Liability-Dual

We approved the forms in this filing on the disposition date. This filing references to use forms approved in TDI file numbers 125472 and S707390. We based our approval on statutory authority and company representations you made in this filing. You must make sure that all reference filings comply with Texas statutes, rules, and checklists.

You may use the adopted forms when writing a mono-line policy or a commercial multi-peril.

We remind you that if your company reduces coverage, changes conditions of coverage, or changes the duties of the insured, you must provide a notice of material change to policyholders and agents. Insurance Code 551.056, 551.1055, 2002.001, 2002.102; 28 TAC 5.9750-5.9752.

For questions, call 512-676-6710.

## Schedule Items

Item Type	Item Name	Item	Public
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		Status	Access
Supporting Document	Does this filing contain confidential information?		Yes
Supporting Document	Coverage Comparison		Yes
Supporting Document	Coverage Evaluation		Yes
Supporting Document	Department Toll-Free Number For Information and Complaints		Yes
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Form Usage Table		Yes
Supporting Document	Insurer Toll-Free Number for Information and Complaints		Yes
Supporting Document	Notice of Settlement of Claim Under Casualty Insurance Policy		Yes
Supporting Document	Notice to Accompany Policy		Yes
Supporting Document	Prompt Payment of Claims		Yes
Supporting Document	Statutory and Regulatory Requirements		Yes
Supporting Document	Summary of Policy Provisions		Yes
Supporting Document	Texas Laws Govern Policies		Yes

Sincerely,  
Nancy Wilson