



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: May 16, 2023

FROM: Fae Beck

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**COMPANY FILING NUMBER:** ISO-LA-23-GL-02 **STATE:** Louisiana **EFFECTIVE DATE:** 10/01/2023

**ISO CIRCULAR:** LI-GL-2022-268; LI-GL-2021-332

**ISO REFERENCE FILING NUMBER:** GL-2022-BGL1; GL-2021-BGL1; GL-2021-BGL1(A)

**TOI:** 17.0 / **SUB-TOI:** 17.0001

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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:** Adoption of Commercial General Liability ISO's 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-133618080

## Filing at a Glance

<b>State:</b> Louisiana	<b>SERFF Tracking Number:</b> AGNY-133618080
<b>TOI:</b> 17.0 Other Liability-Occ/Claims Made	<b>State Tracking Number:</b> 890859
<b>Sub-TOI:</b> 17.0001 Commercial General Liability	<b>Company Tracking Number:</b> ISO-LA-23-GL-02
<b>Filing Type:</b> Rate	<b>Product Name:</b> Adoption of ISO's Commercial General Liability Loss Costs Revisions 019-000-602; 229-000-010; 102-000-602; 165-000-602; 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 Costs Revisions
	<b>Destruction Date:</b>

**Disposition Date:**

05/11/2023

**Effective Date (New):**

10/01/2023

**Effective Date (Renewal):** Effective Date (New) changed from 08/01/2023 to 10/01/2023 and Effective Date (Renewal) changed from 08/01/2023 to 10/01/2023 by Hall, Ursula on 05/12/2023.

**Status: \***

Approved

**Comments:**

RE: American Home Assurance Company  
Commercial General Liability  
Delayed Adoption  
Company Tracking Number: ISO-LA-23-GL-02

Dear Ms. Tanner:

Pursuant to La. R.S. 22:1451(B), the Louisiana Department of Insurance (LDI) Office of Property & Casualty, Rating Division approves LDI Rate Tracking Number 890859.

This approval is effective 08/01/2023 for both new and renewal business.

To assist the LDI in addressing any consumer inquiries or complaints related to this rate and/or rule filing, please enter and/or confirm the current name, phone, fax number and email address of the appropriate company contact person through the LDI web-based Industry Access Portal.

Sincerely,

Ursula Hall  
 Insurance Compliance Specialist, Rating Division  
 Office of Property and Casualty  
 (225) 342-5225, fax (225) 342-6057  
 uhall@ldi.la.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):
American Home Assurance Company	5.400 %	5.100 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
AIU Insurance Company	5.400 %	5.100 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Commerce and Industry Insurance Company	5.400 %	5.100 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							
Granite State Insurance Company	5.400 %	5.100 %	\$ 1059	10	\$ 20818	12.200 %	-8.000 %
Change Period for Approved Rate:							
Illinois National Insurance Co.	5.400 %	5.100 %	\$ 598	3	\$ 11750	12.200 %	-3.100 %
Change Period for Approved Rate:							
National Union Fire Insurance Company of Pittsburgh, Pa.	5.400 %	5.100 %	\$ 0	0	\$ 0	0.000 %	0.000 %
Change Period for Approved Rate:							

New Hampshire Insurance Company	5.400 %	5.100 %	\$ 2625	21	\$ 51616	13.100 %	2.900 %
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**Change Period for Approved****Rate:**

The Insurance Company of the State of Pennsylvania	5.400 %	5.100 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

AIG Assurance Company	5.400 %	5.100 %	\$ 0	0	\$ 0	0.000 %	0.000 %
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**Change Period for Approved****Rate:**

AIG Property Casualty Company	5.400 %	5.100 %	\$ 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>	5.400 %
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<b>Overall Percentage Rate Impact For This Filing:</b>	5.100 %
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<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 4,282
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<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	34
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**Schedule Items**

Item Type	Item Name	Item Status	Public Access
Rate	Louisiana Company Exception Page_LCM, 1		No
Rate	Louisiana Company Exception Page_ELR, 1		No
Supporting Document	Explanatory Memorandum (Rates and Rules)		No
Supporting Document	Justification (Rates and Rules)		No
Supporting Document	Last Action Letter		No
Supporting Document	Loss Cost Exhibit – Other Than WC		No
Supporting Document	Manual Pages (Rates and Rules)		No

Supporting Document	Rate Revision Exhibits for All Filings	No
Supporting Document	Statement of Compliance (Rates and Rules)	No
Supporting Document	Exception Page Redlines	No

Sincerely,  
Ursula Hall

AIG Companies

Commercial General Liability

Louisiana

COMPANY EXCEPTION PAGE

To calculate General Liability rates by company, multiply loss costs by the appropriate factor as listed below:

**PROPOSED LOSS COST  
MULTIPLIERS**

	<u>Premises</u>	<u>Products</u>
American Home Assurance Company	3.311	1.823
AIG Assurance Company	3.311	1.823
AIG Property Casualty Company	3.311	1.823
AIU Insurance Company	3.311	1.823
Commerce and Industry Insurance Company	3.311	1.823
Granite State Insurance Company	3.311	1.823
Illinois National Insurance Co.	3.311	1.823
National Union Fire Insurance Company of Pittsburgh, Pa.	3.311	1.823
New Hampshire Insurance Company	3.311	1.823
The Insurance Company of the State of Pennsylvania	3.311	1.823

The above factors do not apply to (a) rates.

AIG Companies

Commercial General Liability

Louisiana

COMPANY EXCEPTION PAGE

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	<u>Proposed</u>
Commercial General Liability	
Premises	0.632
Products	0.632
Factor to remove ULAE	1.093
<u>ELR excluding ULAE</u>	
Premises	0.578
Products	0.578
Tax Multiplier *	1.030

These loss ratios apply to the following rating plans:

Experience & Schedule Rating Plan +  
Composite Rating Plan  
Retrospective Rating Plan \*

- + Schedule Debits & Credits are added together to determine the final Schedule Modification. The calculated Experience Modification (Credit or Debit) & the Schedule Modification (Credit or Debit) are multiplied together to develop the final Experience & Schedule Rating Plan Modification.