



## NOTICE OF EFFECTIVE FILING

TO: ISO

DATE: May 22, 2023

FROM: Fae Beck

---

**COMPANY FILING NUMBER:** ISO-NY-23-GL-03 **STATE:** New York **EFFECTIVE DATE:** 2/01/2024

**ISO CIRCULAR:** LI-GL-2022-065; LI-GL-2022-066; LI-GL-2022-245; LI-GL-2023-024; LI-GL-2023-087; LI-GL-2023-095

**ISO REFERENCE FILING NUMBER:** GL-2021-IALL1; GL-2021-BGL1; GL-2018-RRU18; GL-2020-RELPR; RP-2022-RGL22; GL-2022-ORU22; GL-2022-BGL1

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

---

☐ **FORM**      ☒ **RULE**      ☒ **RATE**

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

---

**PROGRAM:** Commercial General Liability

**CONTENTS INCLUDE:** Adoption of ISO's Commercial General Liability Loss Cost and Rule Revision

**MODIFICATIONS:** NONE

**COMMENTS:** NONE

---

**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
-

Disposition for AGNY-133667236

Filing at a Glance	
<b>State:</b> New York	<b>SERFF Tracking Number:</b> AGNY-133667236
<b>TOI:</b> 17.0 Other Liability-Occ/Claims Made	<b>State Tracking Number:</b> R2023001703
<b>Sub-TOI:</b> 17.0001 Commercial General Liability	<b>Company Tracking Number:</b> ISO-NY-23-GL-03
<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:

05/22/2023

Effective Date (New):

10/01/2023

Effective Date (Renewal):

02/01/2024

Status:

Approved

Effective Date (New) changed from NULL to 10/01/2023 and Effective Date (Renewal) changed from NULL to 02/01/2024 by Ng, Ying Victoria on 09/19/2023.

Comments:

This will refer to the captioned filing submitted on May 9, 2023.

We note that the company proposed to adopt various ISO filings. As such, the filing is hereby approved, for new and renewal business, effective October 1, 2023, as requested.

Very truly yours,

ADRIENNE A. HARRIS  
Superintendent of Financial Services

By:

Ying Victoria Ng  
Senior Insurance Examiner  
Property Bureau  
212-480-5556  
email: YingVictoria.Ng@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):
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 %
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	6.300 %	6.600 %	\$ 70896	69	\$ 1081693	23.600 %	-10.000 %
Change Period for Approved Rate:							
Illinois National Insurance Co.	6.300 %	1.800 %	\$ 4261	11	\$ 241952	16.600 %	-7.000 %
Change Period for Approved Rate:							
National Union Fire Insurance Company of Pittsburgh, Pa.	6.300 %	7.300 %	\$ 136053	108	\$ 1852766	24.000 %	-8.000 %
Change Period for Approved Rate:							
New Hampshire Insurance Company	6.300 %	0.900 %	\$ 1141	113	\$ 129883	23.600 %	-7.500 %

**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**

<b>Overall Percentage Rate Indicated For This Filing:</b>	6.300 %
---	---------

<b>Overall Percentage Rate Impact For This Filing:</b>	6.300 %
--	---------

<b>Effect of Rate Filing-Written Premium Change For This Program:</b>	\$ 212,351
---	------------

<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	301
--	-----

**Schedule Items**

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
Rate	New York Company Exception Page_LCM, [No rule/page number]		Yes
Rate	New York 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		No
Supporting Document	Defense-Within-Limits Policies Form Filing Compliance Questionnaire		No
Supporting Document	Prior Acts Coverage with an Occurrence Policy		No
Supporting Document	Commercial Lines Cancellation & Nonrenewal Form Filing Compliance Questionnaire (NYIL 3426)		No
Supporting Document	Sexual harassment coverage requirements		No
Supporting Document	Side-By-Side Comparisons		Yes

Supporting Document	Rates and/or Rating Plans	Yes
---------------------	---------------------------	-----

---

Sincerely,  
Ying Victoria Ng